Sales Methods of 222 Life Insurance Field Men

TOLD BY THEMSELVES

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PUBLISHED BY
MUTUAL UNDERWRITER COMPANY
ROCHESTER, NEW YORK

Creed of a Successful Life Insurance Salesman

I believe life insurance is the greatest preventive of poverty.

I believe each person with dependents must carry enough protection to support them in comfort after he dies.

I believe it is my duty to preach life insurance upon every opportune occasion.

I believe it is my duty to insist that every prospect carry adequate protection.

I believe it is my duty never to take "no" for an answer when I know the prospect needs more protection, and I will use all of the resources of good salesmanship in selling him the insurance he needs.

I believe my work is not done until every person I reach carries enough protection.

I believe that in following this creed I will make a good living, and possibly become wealthy, but I will not let material success overcome my satisfaction in making homes happier, families more comfortable, widows saved from poverty and children educated by means of life insurance.

INTRODUCTION

The only happy Americans are those successful in their business or profession. They love to be doing something useful. In this great race of achievement the trained and experienced man has an advantage over the others and his success is more likely to be certain. Especially is this true in life insurance salesmanship. The man who knows how to secure prospects, how to present the merits of the contracts, and how to close at the proper time, goes at his work confidently and happily. He is master of a difficult profession.

Life insurance salesmanship is a profession best learned by experience; the field man must go through the mill himself. That is the reason selling life insurance is an occupation regarded highly by the public and why the earnings of good field men are large. To be a good life insurance salesman lifts a man to a high place among his associates. We are reminded that the reason man is the master of his world is because he learns everything by observation, experience and training, and that is the distinction which sets him above the lower animals. A bird builds a nest without experience or training, and its first nest is as good as its last, but the instinct handed down through thousands of generations limits the bird's capacity. A man builds a house, but first through practice and training he must learn how to build, and the necessity for observation and reasoning in mastering the art of building carries him to greater achievements and better methods than those of his ancestors. He commences to reason on the accumulated wisdom of centuries of human progress. He takes advantage of the recorded experience of his ancestors, and adds to it, and that is the reason this generation has flying machines and the radio. Salesmanship also has improved with man's experience and reason, and a profession which once was based on sociality and influence becomes a science as well.

Experience is our best teacher because when confronted by a situation or crisis we remember how we handled a similar case in the past. A salesman with experience knows how to avoid the pitfalls, and he takes hold of the situation with confidence because he remembers the result of the previous time. But it is not necessary for him to have first-hand experience in order to recognize traps or opportunities; he may become familiar with the experiences of others and take lessons from those who have been successful in his line. That is the reason why salesmen enjoy experience talk when they get together. That is the reason the best part of agency conferences and sales congresses are the stories of experience told by the field men themselves. That is the reason volumes of salesmanship theory are worth less than a simple story of actual experience in the field.

This book is composed wholly of experience talks. The men who wrote it are actual field men going out every day with a rate book to sell life insurance; some have raised themselves to agency managers and field superintendents; all are qualified to speak with authority because they have been through the mill. They know. They relate incidents that really happened and tell of methods that actually were used. They describe how some plans failed and how they avoided such failures again. They present their successful working plans, how they created a desire for insurance where none existed, how they met objections, how they overcame competition, how they closed prospects with sales of large or small contracts. What is equally important, they breath the spirit and viewpoint of successful salesmanship. The field man who uses this book becomes the mental associate of more than two hundred prosperous and happy life insurance producers. He absorbs their confidence, makes himself a partner in their skill, and their experience becomes his experience.

Many of the successful producers whose words appear in this book do not know they have been selected to aid thousands of aspiring field men who will read it. Some of them are too busy to write; they are devoting their time, energy and skill to life insurance and getting rich. We have been fortunate in obtaining their contributions from sales convention proceedings, where they arose and told an audience how they conquered their problems. These experience talks are almost priceless, and to those who gave them to the life insurance world we express thanks that they were available for this volume.

THE PUBLISHERS.

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CHAPTER I

PREPARATION OF THE SALESMAN

Success is No Accident. By Edward A. Woods.

You go to a theater and see a wonderful play. You say it was perfect, that it held your attention every minute. Do you think those actors you saw and heard went out on the stage unprepared and spoke the lines of the characters they were representing? A building was erected, a well ventilated and well equipped theater building, built on a definite plan. A skilled man wrote the play, which was then examined and passed upon by critics. And then the persons who were to play the different characters of that play were carefully chosen, but after experienced players were selected they were drilled and drilled and drilled; the scenery and surroundings of each act were prepared and criticised, and the finished product that you saw was the result of the most careful thought and effort and the expenditure of thousands of dollars in preparation. And yet some of us will give a new man a rate book and expect him to walk into a man's office and sell him insurance, and then we wonder that he fails. Is it not a wonderful tribute to life insurance that we have sold so much? You people who have been in this business ten or fifteen years, is it not a wonder that people bought from us at all?

Advantages of Thorough Knowledge. By William Alexander.

The life man's position is now like that of the lawyer, the doctor or the architect. The client does not wish to listen to a learned disquisition on the technicalities of the law, but nevertheless he would not employ as counsel a man who was not supposed to be learned in the law. The patient does not expect the doctor to lecture to him on physiology or surgery. He comes simply to be cured. The man who wants a home does not go to the architect to learn how to build a house. He explains his needs and leaves the architect to do the work.

One reason why the agent should be educated, therefore, is to enable him to think and act for his client. In short, he must be an expert in order that his prospect shall not be forced to acquire expert knowledge and detailed information about what to him will always seem a technical and intricate subject.

There is another reason why the agent should be a trained expert—a reason quite as important as the one just stated. It is this: if he knows of his own knowledge that life insurance rests on foundations as steadfast as the everlasting hills; if he fully appreciates its values; if he knows exactly how its wonderful achievements are accomplished, his enthusiasm will be so great; his conviction will be so strong, that he will speak with convincing force, and his appeals will be absolutely irresistible in the vast majority of cases.

Are You Licked? By Philip A. Nelson.

I had not carried the rate book two months before the bottom dropped out of everything. In that time I had written my friends, and somehow I didn't have the knack to solicit strangers successfully. I was ready to throw up the sponge. My luck had turned. I was the prize boob of the agency.

Our agency manager is a good mind reader, and it was unnecessary to tell him that I was licked. He had some dope for fellows in just my fix. He pulled some clippings out of an upper corner pigeon hole.

"My boy, do you know that Abraham Lincoln was a failure in life until a new political party took him up?" he asked.

"And do you know that Woodrow Wilson went into the Baltimore convention realizing that he had small chance to be nominated? He had booked passage to Europe.

"Phil Sheridan rode out of Winchester and met his men retreating. 'We are beaten,' an officer told him. 'You are, but not this army,' Little Phil roared. 'Come on, boys.'

"General Grant sat at his desk in a field tent. The newspapers of the North demanded his resignation. President

Lincoln was worried. Grant wrote, 'I will fight it out on this line if it takes all summer.'

"My boy, the only person who can defeat you in this business is yourself," concluded the general agent. "Around the corner is success just as important to you as the success that came to Grant. At one time he supported his family by cutting and peddling wood; around the corner was fame that will endure for centuries."

Building an Agency. By N. E. Spradley.

The most successful and practical method used by the writer is endeavoring to make my system of assistance and co-operation so appealing to the insurance man that many of them apply voluntarily for contracts. In fact, the men themselves secure more new men by telling of their success than I do myself.

In starting my organization I secured two men who were in other lines of work. They appealed personally to me on account of the fact that I knew they would work, and, knowing as I did that work was the secret of this business, I took these men into the office for a week, taught them the rudiments and construction of life insurance in general, the why and wherefores, caused them to become familiar with just two policies, and infected them with the insurance germ that is bound to come to a man of thrift. I would go into the field with them for a week, then leave them alone for awhile and watch their progress. They made good, for they worked. They would tell others, and I had many inquiries from their acquaintances. I would call them into the office for training, then send them out with one of the former two, and so on like an endless chain.

It is not advisable to send a man into the field without such office training.

At this writing I am getting more men than I can handle. It has come to such a point that I can do nothing else except the office training. The older boys in the field do the team work with the "youngsters," and they profit also, for all new men have friends and all business is split with them.

Our Responsibility to the Home, the Church and the School.
By Howard Scott.

What is our responsibility to these three great institutions—what is our responsibility as ambassadors of the cause of life insurance, the one great protection business in all the world? It is our duty to see to it that when the time comes that the home must be broken up by the losing of the father or the mother, there is ample insurance in that home that will keep this sacred institution intact. I say then, the home is our personal responsibility through the cause of life insurance.

The church today is blessed because in many instances some people have planned ahead and have felt their responsibility in planning protection that the church may go on and do its great work in this world. What a field this is! We should urge those that can afford it to buy insurance and to make this great institution the beneficiary and protect it, because it is God's own institution.

Have we responsibility to the school as insurance workers? A thousand times, I want to say, Yes. We represent a cause that stands in a class by itself for making possible the education of our boys and girls. What a fine thing it is for some father or mother to feel his responsibility so keenly that he has made preparation through life insurance for the education of that boy or girl who could not afford it under any other condition. When you and I fail to bring the great cause before the parents and make them understand and know that the day is coming by and by when they can no longer work, we have fallen short of meeting our own responsibility to the boys and girls of our land.

What do we owe the teacher? When they have outlived their years of usefulness, shall their declining years be spent in ease or poverty? This question is yours to answer. Life insurance is the only answer. Sweet will it be for them if they can truly say: 'Thank God, the insurance ambassador came along and helped me to see how I could provide for the declining days of my life.' All this can be accomplished, if it is accomplished, because you and I have met the great challenge of our task.

Preparing for the Interview. By George T. Carlin.

Every prospect is a problem in himself, depending on the circumstances of the individual and his attitude toward insurance. It naturally follows then that there are certain preliminary steps, that must be taken before arriving at the point when we can show our proposition, which vary with each prospect but all of which lead to the same end, namely, getting his name on the dotted line.

Remember, all men reason alike, but different men reason from different motives. What then is each prospect's vulnerable point? Why are you going to present your proposition to him? What particular need is it going to fill in his case? Unless these questions can be answered by you before you see your case, you are not in a position to effectively present your proposition to him and your sales talk must necessarily be of a very general character and you must depend upon the interview bringing out the details, which yould ordinarily induce your man to buy.

In order to answer these questions it is necessary to ascertain something of the man's financial status, the amount of insurance already carried, his importance in the organization of which he is a part or to the enterprise in which he is engaged, and such other information as can be secured. With this information at hand you are equipped to offer logical reasons why your commodity not only has a place in his daily life, but that it is a necessity there. With this information you are qualified to recommend the proper contract to meet his needs and the proper amount to fulfill his aims.

Without the meager preparation given in the foregoing, your canvass must be a cold canvass and a cold canvass is a wild canvass. While a cold canvass has its place, it should not be necessary for a salesman working a definite territory ever to make a cold canvass. Though you have never met your man personally, you should know him well through public records, newspapers, observation, hearsay, old members and your daily contact with men.

This is partially what is meant by preparing for the interview. Try it and see if it is not profitable.

Right Mental Attitude. By Willard K. Bush.

I believe that every salesman should take a few minutes each morning to organize himself. In addition to making up his route for the day, it will pay him to get into the proper mental attitude so he will start the day right. If he starts the day right, it is more apt to end satisfactorily.

There are four little things which can be done in a few minutes to help start the day right: (1) To rid your mind of irrelevant thoughts, read some short article regarding the merits of insurance or a stimulating and practical article on salesmanship. (2) Determine to make every interview during the day count. (3) Determine to do your level best to secure at least one application during the day. (4) Finally, start out with the thought that in addition to whatever money you earn during the day, you are sure to do the prospects you interview some good, as you are going to give them good, honest arguments as to why they should put a part of their annual budget into insurance for the future welfare of their dependents and themselves.

How to Start the Week Right. By Harry M. Haven.

It has often been said that "Work well begun is half done," and certainly all of us know from personal experience the great value of a right beginning. The salesman who starts his day properly has gone far toward making it a success. As the success of our work on all the subsequent days of the week is greatly influenced by the way we start the first one, it is of especial importance that we give particular attention to Monday morning.

One of the most important factors in starting right on Monday is health. This depends to a great extent on the way in which we have spent our Sunday. In too many cases Sunday, instead of being a day when the physical and mental vigor is restored and the agent put in fine shape to begin another week of keen and intense work, is merely a day of broken routine, overeating, and lack of proper exercise. If we are to start Monday right, we must give attention to the way in which we spend Sunday. The end of the day should find us tuned up and toned up for a flying start. Above all we should see to it that our state of mind is right that we are alert, confident, optimistic, with bodies rested and minds refreshed.

One of the best ways to start Monday right is by attending an agency meeting. This applies to older salesmen as much as to beginners; the latter need to be taught and the former need to be reminded and pulled out of ruts. All will be benefited by the contagious spirit of enthusiasm that is generated in an hour's snappy discussion of the problems that have to be met. Everyone who attends should give according to his ability and experience. There is no man or woman who has solicited insurance intelligently for even one week who cannot contribute a thought which will be of value or add to the sum total of enthusiasm.

As soon as the meeting is over, get out. Start actual work when you are charged with enthusiasm and full of determination. Work steadily and hard, and when night comes, make a record of what you have done, whom you have seen, and what you have learned. Don't put off doing this; write it out while it is still fresh in your mind. And then plan the work of the following day so that no time will be lost the next morning. Know whom you are to see and determine to see them.

If you set aside eight hours for work, do not steal any of that time for anything else. You have sixteen hours left out of the twenty-four to devote to sleep, recreation and reading. Use this time wisely. Read the newspapers and keep well informed about the world's events. Especially is it important to read one or two reliable insurance journals and to know what is happening in your own business. An hour each day is given to the study of insurance problems or to business in general is well spent. The courses of certain institutes are of great value in putting a man in touch with the problems of modern business and can be studied with profit by any agent who is ambitious for wider service.

Be determined to win. Analyze each interview and see just why you succeeded or failed. Resolve firmly to avoid the pitfalls that kept you from reaching the goal you had set for yourself.

Strive to present your proposition and your personality in the best possible light. Be careful what impression you leave with the men upon whom you call. If you feel that they have not received the impression you wished them to receive study to learn what it was that caused your failure.

Enlarging Scope of Life Salesman's Field. By Frank L. Jones.

We today need a foundation of economics and sociology in order to be real life insurance men and serve the public as we should. Before long people who go into life insurance will have to be trained masters of these subjects as well as the detail of the life contract and proposition. There are more books to be had today about chickens and cattle than about life insurance and allied subjects. But things are changing, and changing rapidly.

In selling merely protection, we have been selling by indirection the real service we can and do render the public, and making it more difficult for ourselves to sell.

If you went to men and told them you could guarantee that they would live to be 75 years of age, you could not sell a policy. But each man is an economic entity and the business of insurance is to project his life, work, ability and estate to the extent of the full three-score and ten, and you can sell him the means to accomplish this.

Ten years ago you couldn't insure, in such states as Indiana and Iowa, except for the benefit of blood relations. Today we insure for many other relationships, the principal ones including business relations. It is now recognized that the man has an economic value and that he can insure and otherwise proceed accordingly.

The value of a man in these respects is threefold: Static, the value of the hour and the day; dynamic, the value of the power in motion through life, and potential, the value that is there and can and should be used. The prospect should be most interested in his potential value, in what he can create and save.

A prospect can get a substitute for war service, etc., but he can't get a substitute for his static, dynamic or potential value. He himself must serve out the fruitage of a life, or provide its equivalent.

Necessity of Correct Advance Information. By B. A. Notzen

To improve on the number of closed cases for interviews made, I suggest that you secure, before you have your interview, a full and complete knowledge of your prospect and the exact conditions existing with that prospect, so that you are in a position to intelligently present your proposition so that it will properly cover him and the conditions existing with him.

Let me illustrate this phase of the work by an experience I had that will bring out the point clearly to you:—

I was doing joint work with a salesman who knew the territory, in which I was a stranger, so I depended on him to post me on the conditions surrounding the prospect. The first party I talked to was a farmer. The salesman told me this farmer was married, had one small child, owned 200 acres of land and owed $10,000 on the place, so I made my talk along this line: "Mr. Smith, about 90 per cent of business men make use of credit, so if you are using borrowed money in connection with your work, you are doing what the majority of business men are doing. Now, if I came to you as a banker and said, 'Mr. Smith, you are now paying 6 per cent interest but if you will pay 9 per cent interest instead of 6 per cent, I'll guarantee to cancel the debt in case of your death, and if in 20 years from now, when you are ready to retire, you pay off your debt, I'll refund you 2½ per cent of the interest so you will be out only 6½ per cent interest instead of 6 per cent interest, would you be interested?"—"I might." "All right, sir, then look here;" and I made my explanation of a contract and how it would cover him and his condition and it netted a $10,000 application.

Leaving this man we went to his neighbor, the salesman saying that conditions were about the same. I made my introductory talk the same as in the first case, but this man said he would not be interested. I then dwelt at length on the advantage of having the debt paid immediately after the death of the bread-earner, without placing the burden on the shoulders of dependent and helpless survivors. I showed examples of property lost by the bread-earner's premature death with indebtedness against the place that the survivors could not take care of and I made no impression, so, after an hour of fruitless work, I finally gave up and after leaving I expressed my disgust with the man for being willing to take a chance on putting such a burden on the shoulders of a helpless wife and babe. The salesman said, "Well, I guess it's my fault for saying conditions were about the same; I meant he was a farmer and had a wife and child like Smith, but this man is not in debt, so your talk did not apply to him. In fact, he has just sold some land for $20,000 and is now figuring on how to invest it." Ye Gods! What a fool talk I made under those conditions.

Specialize. By John G. Morey.

All the big life business in this city is being written by men who give their entire time and attention to it. I don't believe a man can do really big business if he permits himself to be distracted by the varied details of other lines. There is no more similarity between life insurance and fire insurance than there is between groceries and clothing in merchandising. It is true that everything from a casket to a mousetrap, from a loaf of bread to a bottle of perfume, can be and is handled in a department store and that each department of the big "emporium" is handled by an expert in his line, but you will notice at the same time that when a man wants a fine tailor made suit or a woman wants the supplies for a banquet, they don't go to a department store.

It's the same way with doctors, lawyers, architects, engineers —big business insists on specialists in all professional lines and the life insurance business of today is just as professional in its character. No particular ability or profound knowledge is required to initiate and complete a contract for a few thousand dollars, but when the complexities of college education, current indebtedness, partnership or corporation obligations, inheritance taxes, have to be adjusted and provided for, the salesman must know what he is talking about. He must know more than the man does with whom he is negotiating.

Some men may be able to jump from the completion of a big life insurance contract to a discussion of full coverage collision on an automobile or from a $500 a month income policy to competition between a mutual and a stock for a big line of department store plate glass, but I don't believe he can be so successful as the man who confines himself to the one line and makes an intensive study of all its phases.

For the New Salesman's Wife. By Rollin H. Harris.

Let's follow a new salesman. He visits twenty people, or perhaps thirty, the first week with no result except that two or three agree to buy of him later on. Of course, there is nothing coming in for that week and there is an explanation to make to his wife, who feels it her duty to say what she thinks about life insurance. This naturally, does not create an amicable feeling between the two. That's the first stumbling block. The salesman really feels sorry for her because she is unable to see things in the right light; which, of course, is as he sees them.

However, Sunday comes and all day no word of cheer is spoken to the poor unfortunate husband and insurance salesman.

On Monday morning the salesman quietly and thoughtfully leaves the house in such a frame of mind that he really should visit a physician. But, once in the air, he shakes off memories of the domestic scene and becomes an insurance man again, determined to do or die. He works hard all day, gets an app. for a $1,000 twenty year endowment, examination to be made that night. Rushing home he tells the good news to his wife. Often she is not pleased, but reprimands him in no gentle way for not having insured more people, while also she has something to say about his night engagement. He goes out; returns; spends a restless, sleepless night and in the morning again leaves the house with as little friction as possible. At the office there is another shock. His prospect has a high blood pressure; no chance of getting by. With all these things on his mind, he starts out again with success to the extent of having several people agree to buy in the near future. Today has been a good day, but what is his wife going to say? He braces himself; goes home, where he receives the same greeting as before.

Right here, let me say that a few kind words would be worth their weight in gold. One thousand dollars in real money would be the value of an encouraging reception at home, because the next morning the salesman would start out with a light heart and a determination to succeed, which will conquer all. An equal amount of good cheer and stick-to-it-iveness belongs to the wife for if she is not with her husband, his greatest obstacle is at home. She must understand that it takes time to create a clientele.

I never have heard of any great success attained without hardship; or, to put it another way, anything attained without hard work and worry is not really a success, but luck. If one is to be a doctor or lawyer, it generally means ten or twelve years of pretty uphill business before there is a paying practice. One of the best lawyers in Louisville ran $14,000 in debt before he began to make money. The insurance salesman does not have to wait so long. Two years should place him where he should be getting a substantial income. He is his own boss, is allowed to work where and when he likes, and has by this time learned he has "samples," such as are possessed by no other salesmen; namely, his policy-holders, human beings, with minds and brains which will furnish him with material enough to keep him busy night and day. That is what I call success.

Think this over, wives of new men in the business, and rest assured that every kind word and boost you give your husband will be worth a dozen applications, and don't forget you must pull together and struggle a year or two; and isn't it worth it? The agent not only creates an everlasting estate for himself, but builds for his clients an estate that will not allow them to become dependent in their old age.

Evangelism of Life Insurance. By Frank D. Shera.

I don't see any great evangelist or any great man in any line that accomplishes anything extraordinary unless they are deeply interested in the things which they are doing. Of course, a sensible man can't lose sight of the fact that he must handle the proposition so as to benefit the other fellow and benefit himself at the same time so that he may be respectable and take care of his family. Therefore, it is necessary to handle the proposition so as to get paid, but in selecting an agent I don't pay very much attention to a fellow if I get the idea from the way he talks and the way he acts that he is in it absolutely and purely for the money that there is in it alone. The chances are that when he gets out against the real thing he will not be interested enough to get around the obstacles and will veer off and get into some other line of business because he will see a chance to make some money easier, and the result is he won't stick long.

I remember I heard a preacher down in Des Moines preach a sermon one time, and sometimes we hear men say things that we never forget. I have heard a good many sermons and a lot of them I have forgotten because there was not anything in them worth trying to remember. The man preached on the subject, "Burning Hearts." He went through the pages of history and he showed the great things of the world that had been accomplished by men who were enthusiastic and were doing things because they liked to do them for the benefit of the people themselves and the community, and that that was what accomplished things.

Now salesmanship, to my mind, consists of three things, first, you must have a thoroughly good article. Now when a man selects the thing he sells he shows his business ability. When a man selects the goods or the kind of insurance that he sells he bears the same relation to the business that the buyer in the department store bears to that business. I dare say that most of us would agree that it is necessary for the buyer in a department store, any large institution of that kind, to have foresight and understand what the people will want, look ahead, because if he gets the things there that the people are going to want and are going to be satisfied with after they get them, perhaps he can get fellows to sell the goods, but if he gets things that people will not want he will probably lose his clerks and they will go over to the store that does have things that people do want. Therefore the agent or the man who selects the company he works for shows his business ability when he does that thing.

Then the next necessary requisite is to have a thoroughly good understanding of that article. Now life insurance to my mind is a very simple thing. I expect, however, when I first began to investigate it that it was not so simple and we ought not to forget that a very large part of the people don't know anything about it. It is just about as clear to them as mud. I think I remember when that was about the case with myself, but of course I have been studying it for fifteen years. I had good tutors and I tried to absorb a good deal of knowledge, but we must not forget that the other people do not know as much about it as we do.

Therefore, if we get a salesman who is interested—I always like to get hold of one who will write me a letter every day for a week or a month, whenever he gets up against something, because if he will ask about it I am sure he will get all the help possible.

Then the next requisite after having a thoroughly good article and a thoroughly good understanding of that article is to have what some people might call the sixth sense, have sense enough to know who ought to have that article and present it to the right fellow at the right time and tell the truth about it. When you do it in that way you have sold it.

Faith an Essential. By O. E. Carter.

Without faith it is impossible to please your prospect or obtain success—faith in your prospect, faith in the contract, faith in your company, and faith in yourself.

I have seen a little bronze statute. It is that of an olden knight clad in a coat of mail. The knight stands with his head erect, his shoulders thrown back, and one foot slightly forward. A sword is buckled to his side. His right hand clasps the hilt of the sword, while with the other he holds the sheath. A look of confidence and fixed determination is written on his face. On the pedestal is the Latin word, "Credo," "I believe!" It is the man who believes, who dares and who does that succeeds as an insurance solicitor.

The truly successful agent will keep abreast of his profession. He should be a student and reader. There is always danger of getting into a rut. A stereotyped canvass will not succeed with all classes. Versatility is necessary, and should be cultivated. This can be done best by reading current insurance periodicals and gathering new ideas from available sources, such as the weekly meeting of local agents and the general gatherings of underwriters. Not only should the insurance agent be a subscriber to and a reader of leading insurance periodicals, but he should read and digest the best of books treating of the subject, and these books are rapidly multiplying. From such sources he not only receives and imparts new ideas, but he imbibes a spirit which is often more valuable than the letter. Impulse and suggestion are often more helpful than information. An intelligent knowledge of current events is also a good quality to put into our "kit" of insurance information. A knowledge of what is happening in the local community and in the world of affairs often gets an interview, and what is better it is an index of an agent's good citizenship. The agent who neglects to inform himself of the kaleidoscopic changes of present-day history is not a good citizen, or at least he appears so in the estimation of the average American.

Specialize. By L. Seton Lindsay.

This is the day of specialists. Business and the professions have become so complex and many-sided that the all-around man has faded into the background. This is especially true in life insurance, and the life insurance man who attempts to represent several different life insurance companies, and in addition to handle fire, accident, casualty, and other forms of insurance, never makes as great a success as the life insurance man who picks one good life company and devotes his whole time and thought to the business of that one company.

Look around in your community, or among your associates, and you will soon find that the really representative life insurance men who are looked up to and respected are usually those who represent one life insurance company and devote their whole time to life insurance.

It may be true, owing to circumstances, which it is not necessary to discuss here, that insurance brokers selling fire, casualty, accident, and other lines of insurance, find it convenient and profitable to represent a number of different companies, but this is not true in life insurance, and the agent who tries to make a profit out of side lines invariably gets himself tangled in a mass of routine work and details that soon interfere with his real business of selling life insurance.

Your time is too valuable to waste a moment on side lines. A successful life insurance salesman has a peculiar ability that is not possessed or much developed by the average salesman in other lines. So don't waste that ability by spending your time in doing things that others can do just as well, and for a great deal less money than your time is worth.

It will pay you to get a fire insurance man to attend to your prospects' fire insurance needs; just as it will pay you to hire someone for three dollars a day to cut the grass and work around the house while you put your whole time into employing those special talents of yours in writing applications for life insurance.

A Working Principle. By G. A. Boissard.

We all know that the man who succeeds in the game of salesmanship is the one who keeps everlastingly at it and lest some of us forget, we call attention again to this important principle in insurance success—"continuity of effort." Just as the engine that gets somewhere pushes or pulls steadily, and not intermittently, so the man who persistently and steadfastly thinks and talks insurance, and day after day continues in his efforts to make men see, gets there always. The results follow just as sure as the growth of a plant follows the sunshine and rain.

Developing New Men. By R. N. Mills.

E. W. Marshall, agency manager at Oklahoma City, contributes some valuable ideas on how to secure and develop new salesmen who will become successful. His idea is not to make full-time salesmen out of them all at once, but to induce them to grow gradually in the profession. He secures the services of part-time men, with the understanding that their contracts are only temporary and continuance depends upon their future action in taking up the work on a full-time basis. With this idea in mind, Mr. Marshall spends a great deal of his time with his new men and develops them to efficiency in salesmanship to the greatest possible degree. He feels that at the first the proper schooling is secured and the proper spirit imparted, even without the men devoting their entire time to the proposition from the very first. As they grow in usefulness and success, it is his theory that they should be very strongly urged to devote all of their time to life insurance salesmanship. Mr. Marshall has the following to say of the kind of men who should be picked out as candidates for regular full-time members in the profession of life insurance salesmanship:

"The man to seek out for a full-time agent is the man who sees for himself a bright future in the business and wants to make a success at it. This man will put in the time, and overtime, make the sacrifices, and do the disagreeable things day by day that are necessary for success. This is the man I am looking for as a full-time agent, and, if I can find two of them each year, I think I have accomplished about all that is humanly possible for a manager to do."

Big Men Always Ready to Learn More. By H. G. Royer.

If you are the sort of a man who won't take advice from anyone, you are going to miss many opportunities for help which would benefit you greatly.

When a man grows a big head, feels he can get along without the assistance of anyone, and will not listen to suggestions, he has ceased to advance and others may soon note a decline in his effectiveness and success.

The really big man—the really successful man—is the one who is ever on the alert to get every little bit of knowledge possible to gain.

The biggest men in the country hold conferences for the purpose of getting ideas of other men, and they hold meetings of their employees for the same purpose. You have an inflated idea of your own ability if you think you know more than the great world-renowned financiers.

It is only the little fellow who has nothing more to learn.

That big head of yours is costing you a lot of money.

How much will you have to lose before you wake up?

Necessity for Organization in Salesmanship. By V. A. Young.

This government successfully floated five bond issues. Of course there was back of all of it the patriotic impulse on the part of the people to do their utmost to win the conflict in which we were engaged, but if the Secretary of the Treasury had sent a notice to the Post Office department to have the carriers throughout the country receive subscriptions for these Liberty Loans, do you think they would have over subscribed with no selling effort on the part of the people themselves?

Certainly not. While every man who bought a bond, though he did so because his conscience urged him to do it, did it very largely because some neighbor came along and reminded him forcefully of his duty.

And this neighbor did not happen along by chance. It was assigned to him as his task to see Mr. Brown, and Mr. Jones, and Mrs. Smith and to sell them Liberty Bonds.

Do not overlook this phase of the Liberty Bond sales.

Do not forget that they were actually sold through the exercise of a high type of salesmanship.

To start with, every town and every hamlet, every country, every state, and every district in the United States was thoroughly organized for the purpose of selling bonds. Advertising plans were made and put into operation long in advance of the actual selling. People began to talk about bonds and to figure buying possibilities. The newspapers discussed bond-buying as a duty and as a necessity. Orators talked about our obligations to our soldiers abroad, to our allies, and to the world.

The result of it all was the over-subscription of every bond issue.

Precisely the same selling plans have been used in many other campaigns involving the raising of funds for various charitable purposes and occasionally for a purpose not charitable, and always the organization plan has won.

Why are we talking about this?

Oh, merely because some organizer may get a little lesson from it.

The lesson is so obvious that we won't attempt to point it out, but in passing, we want to remark that we once knew a man to make a great success of a series of musical festivals, and when asked where and how he got his ideas, he said he picked them up at a cattle show.

Working Rules of a $700,000 Producer. By J. J. Parker.

To convince you must believe.

You don't need a telescope to see if you think.

Good habits and proper food generate the steam that drives the piston rod of energy.

Contentment is all right but it leads to rust and not to progress.

Don't overplay your hand—people get tired.

The easy way is to toxic—it kills ambition.

Frankness backed by knowledge makes selling simple.

Co-operation is the law of life and growth.

Do more than you are paid for—it brings more pay.

Throw the picture of your business on the prospect's brain screen—then watch him come.

The man with the original thought is a lap ahead of the other fellow and gets the big pay.

Edison, Marconi and Bell dreamed—they gave us electricity, the wireless and the telephone. Are you a dreamer?

A $25,000 job goes to the man who can fill it, not to the man who wishes he had it.

Effort well directed and to a successful conclusion makes for the joy of life.

You can't lift yourself by your boot-straps, but you can climb high if you don't watch the clock.

A boaster never impresses—he fades.

Procrastination will make you, in time, a full partner of general debility.

Hustle is in the head, not in the feet.

A neat appearance may bring a good commission.

Men who shirk—in the long run fail.

Parker says that it isn't any harder to sell a policy for $100,000 than one for—say—$1,000. "But it's harder to find $100,000 prospects," he says, "and the competition for them is keener. The reason more salesmen don't sell $100,000 polices is because they think in terms of $5,000."

Parker considers the opening or approach the point at which a sale is made or killed. "Too many salesman give their prospects a chance to turn them down before they have presented their proposition," he continued, "No man likes to change his mind. If I were to ask, 'Are you interested in taking out some life insurance? and the man answered 'No,' I would consider my opportunity to sell him had vanished. Therefore, I always try to ask questions to which the answer must be 'Yes.'

"When you come to analyze the qualities that go to make up a good salesman you have a hard task, and whatever you say will seem commonplace. And so I am going to say a very commonplace thing: The prime requisite of a salesman is health. Think of all the crack salesmen you ever knew, and nine times out of ten, I dare say, they are men who glow with health.

"The man who gets plenty of sleep, doesn't overeat, and keeps himself will groomed is not only prepared to do a full day's work, but he will get a hearing where the dyspetic, sleepy or bloated fellow will get a turn down.

"Prosperity is a great leveler because most men can stand so little of it. When they reach a certain point they get lazy, overeat, go in for night life, and that's the last you hear of them."

Personality Your Display Case. By E. H. Marshall.

Personality is something which is hard to define—it is that something which naturally attracts to one man—inspires confidence and trust in another—and arouses suspicion of or disgust in a third.

This tangible reflection of character, this atmosphere or condition called personality, is created by each individual according to his capacity for development, as a result of character, disposition, frame of mind, and outward appearance.

In every phase of practical life, certain personal requirements are imperative if effort is to be crowned with success. These requirements concern body, dress, personal style, language, self-mastery, business conduct and savings or increase of capital.

In the selling of life insurance it is of the utmost importance to give some thought to these vital factors. More often than not, we are trying to close men whom we have never seen before. Just as we try to size up a prospect, he is trying to judge us, and upon his judgment depends our success and the success of the company. All he sees is the representative. The merchant spends hundreds of dollars for fixtures, furnishings, etc., to properly display his merchandise. You prefer to do business with the successful merchant in a neat, up-to-date store. The man's personality is conveyed to you in the manner in which he conducts his business.

To measure up to the fullest extent of success, a man must be keen intellectually. If you have worries don't carry them around with you. It shows in your face, hinders your work and clouds your personality. Gloom is contagious. If you disseminate gloom, the prospect doesn't know why, but your proposition doesn't interest him. Be sincere. That does not mean be artificial. Smile no matter how painful. It becomes a habit and makes the hardest case easier. Take an interest in your work. Keep posted on your own job—that is only another way of making the job take an interest in you. The habit of industrious thinking makes things easier. Some real thought of the prospect and his problems and his uses for your goods, makes them come easier. You are interested in the man, his work, family, etc., naturally he is interested in you and your work. Mutual interest spells success. It is not the loss of sleep nights, but sleeping in the day time that makes the job hard.

Driving Away Fear and Worry. By Charles R. Posey.

There is no tonic, there is no teaching, there is no driving force, which in any way approximates the realization on the part of the man that *he will be what he wants hard enough to be* and that as a matter of fact he is today what he really wanted to be, and that no hereditary trait, no tendency gained from environment or education, or the lack of environment or education, but that can be overcome by his will, and that if he honestly, earnestly tries to give the better part of himself a chance, that that bigger, better and nobler side will predominate over all indifferent tendencies and shortcomings. I will say in passing that I would infinitely prefer to treat with men who have overcome, men who have had some big thing which they have conquered, than to deal with the individual for whom everything has been made smooth and easy.

I have found that the greatest obstacles in the way of success of practically every man are the twin evils of fear and worry. A man who worries will soon begin to fear. However, you must remember that you cannot drive worry and fear from the human heart by simply saying, "be gone." It is necessary that you put something in the place of these negative thoughts, so we endeavor to inject courage, hopefulness and cheerfulness in the place of fear and worry.

I try to get a salesman to see that he must quit blaming others for what has happened to him, to make him realize that *the cause of that which has happened to him is himself*, that he is one of God's creatures with a mind and heart and, above all, a divine soul, that he can succeed if he wills to succeed and that the difference between failures and successes is courage. I make him see that it is cowardly and contemptible to undertake to account for the success of others by ascribing to them all sorts of sharp practices, including rebating, and so forth. I make him see that the normal man is courageous, hopeful and cheerful and that consequently he should keep his mind and body normal, and that he can easily accomplish this by a liberal use of fresh air and pure water, proper hours of sleep and rest, and, above all, a proper selection of his food. *I believe that food has been the cause of more incompetence than any one thing in the world.* A great many men eat a hearty meal in the middle of the day, smoke two or three black cigars, then immediately begin to bemoan the dullness of business and the hopelessness of things in general.

Ruined by Office and Roll Top Desk. By Horace W. Carey.

If it is true that "many a good mechanic has been lost by making of him a poor preacher," it is equally true that many a good insurance salesman has been ruined by getting him an office and a roll-top desk. What a traveling salesman wants of an office is something I never comprehended. People don't come to an office to be insured—if they do, look out for them. If they come to pay premiums once a month, it is cheaper to collect it personally and get a chance of writing some new business among friends and acquaintances of the policyholders. I always feel like weeping when some one of our men begins to talk of an office and a roll-top desk, for I know that we will soon be parting from a dear friend. His early loss is certain and sure.

Not all the offices, advertising schemes, buttons, prizes, bill-posting and literature obtainable, can produce the results that come from the plan of operation, which might be entitled "So Many Calls for a Day's Work," and steadily continued, day after day, putting in the same amount of energy and time that would be required if engaged on a wage basis in any other line. Like salvation, it is the only plan under Heaven whereby an insurance salesman can be saved, and moreover, it is pleasant work when success comes with it. I sometimes wonder if the successful men among the field men realize how often the home office people envy them their ability and results.

Setting Up Exercises in Salesmanship. By Stewart Anderson.

There is nothing like variety to make and keep a man's mind pliable and adaptive, qualities valuable in salesmanship. For this reason it pays the agent to tackle occasionally the unremunerative case in which he will need pleas and arguments and personality elements that are not called forth in the type of case which perhaps he makes his specialty. Wrestling with the petty and the unusual develops patience, poise and readiness, qualities not always drawn upon when canvassing the big, acquiescing man, but for which there may suddenly come a need in such a case. The athlete does not confine himself to a single exercise, nor the musician to one exercise; the mental athlete and artist should be equally all-round in his "setting-up exercises."

Selling Yourself, Your Company and Your Goods. By C. L. Minshall.

In order to sell life insurance successfully, the first thing necessary is to sell yourself, not life insurance. But sell yourself, your work, your company, your plan, and the policy that you are going to sell the other fellow, and sell yourself so completely, that even an insinuation from any one that you were wrong on any one of the above points that you would be ready to actually fight if it becomes necessary, then you are prepared to sell life insurance successfully.

In order to become a star you must be able to make three sales: First, sell yourself to the prospect. By this I mean, every minute that you are in his presence, be a gentleman, be earnest, talk to him so that he is bound to think to himself: "This one is different from any agent that ever called on me." Know your story so well that you can present a life insurance policy so that he will want it.

Second, sell your company. Make him believe that it is exactly what you know it to be, "The best company that writes life insurance." You can easily do this, if you will explain the company's safety, show him why its stability is beyond question. Show him that by their careful selection of risks why it is possible for them to write the wonderful policy that they do. Talk service to him. If you will do these three things, you can not only sell him, you can make him like you and your company so well that he will want every friend of his to have a policy like his, and when you can do this you will have an endless chain started that you will never have to wonder where to go.

Third, sell him insurance. If you have successfully made the first two sales, your most hardest work on the third will be making out the application.

Study. By L. G. Saunders.

If an agent sets aside 3 hours a week for intensive study on salesmanship from books of merit, in a year's time he has put in 156 hours of real study. In five years he has studied 780 hours. The average lecture hours per week in a college course are 15 hours. Fifteen hours divided into 780 is 52 weeks, equal to a year and a half of real study at college. And the 3 hours a week are hours used to help an agent rise to the top round of the insurance ladder. Some agents study 6 hours a week which in 5 years is equivalent to 3 years required for a law course. All agents should give this arithmetic test a tryout.

Organize Yourself. By Willard K. Bush.

I believe that every salesman should take a few minutes each morning to organize himself. In addition to making up his route for the day, it will pay him to get into the proper mental attitude so he will start the day right. If he starts the day right, it is more apt to end satisfactorily.

There are four little things which can be done in a few minutes to help start the day right: (1) To rid your mind of irrelevant thoughts, read some short article regarding the merits of insurance or a stimulating and practical article on salesmanship. (2) Determine to make every interview during the day count. (3) Determine to do your level best to secure at least one application during the day. (4) Finally, start out with the thought that in addition to whatever money you earn during the day, you are sure to do the prospects you interview some good, as you are going to give them good, honest arguments as to why they should put a part of their annual budget into insurance for the future welfare of their dependents and themselves.

Your Mental Storehouse. By G. J. A. Reany.

Ordinarily, you get your knowledge through objective mind—the five senses—but that knowledge is retained in tho subconscious mind which becomes your mental storehouse so that you can recall at the proper time the knowledge you have packed away. The properly balanced mind is the mind in which there is a synchronous action between these two parts of the mental faculty, that is, clear reason and a perfect memory, and the man who has these two things properly developed is what the world calls a genius. Such was Napoleon, for instance, and such was Shakespeare. It is a wonderful thing for any man to have these two parts of his mind properly developed. I want to give you one or two illustrations. On one occasion Henry Clay was called upon in the Senate to reply to an opponent on an important question. Clay was really too ill to speak, but is was necessary that he make some response. He asked his friend who was sitting beside him to give him warning in two minutes, that he might stop, for the sake of his health. By the time the two minutes were up Henry Clay was aroused and was pouring forth a torrent of eloquence. His friend plucked his coat and finally a pin was brought into requisition but with no effect. At the end of two hours Clay glanced at the clock, happened to see the time he had been speaking and dropped back into the arms of his friend. That is an illustration of this fact, that a man who is called upon to answer a question on which he is informed can call upon his mental storehouse for the facts without any present preparation. Your objective mind makes the logic, not the subjective mind and Clay was able to, because of the things he had packed into his mind through the work of his objective faculties, to pour them out and give them to his opponents.

You would be lost if you did not have a mental storehouse. Your subjective mind holds in store that which your objective mind has supplied.

First—A life insurance salesman must have a knowledge of the life insurance business. That knowledge must be imbibed and packed away in the sub-conscious mind till the proper time. Second—he must have a knowledge of sales methods, which is not hard to get these days. A man could profitably catalogue in a scrap book arguments under various headings which can be obtained in many ways, for example, some splendid ideas and arguments may be culled from the Life Underwriters News. Then when you are preparing a case in which you expect to sell, you can turn to the book and refresh your memory. In the years 1919 and 1920 a salesman could get along fairly well sometimes without much knowledge, but every life insurance company knows that we are past that now. There never was a time in the history of life insurance when there was so surely a necessity for a scientific knowledge of sales methods for life insurance men. We have got to do it now; we never had to do it before, and the outstanding salesmen of America are the men who have familiarized themselves with methods.

What is the psychology of a sale with reference to the subjective? It is the registering of the passions and impressions of your mind upon the subconscious mind of the prospect; it is the lighting of the natural fire with your coals. One of the finest salesmen in America, when preparing a large case gains all the information he can about his prospect, then goes to a room and absolutely alone spends two, three, six, eight hours in preparation centering upon the one subject on which he is basing the appeal, he outlines the canvass. Do you know that the man who does that kind of thing, by the very laws of nature, by his very mental make-up becomes an enthusiast for the placing of that policy to fit the needs of the man. He is so full of the thing that he cannot fail to leave an impression upon his prospect.

CHAPTER II

FINDING PROSPECTS

Sources of Prospects. By Robert D. Lay.

Street car conversation, table talk, any occasion unconnected with business will often divulge information of the utmost value to the discerning salesman. Membership lists of clubs may be consulted to advantage, likewise those of lodges, church organizations and civic bodies contain the names of men who are in position to pay for life insurance. It is well to read the society news of your home paper. You may find that some policyholder of yours has been the guest of a man you want to insure, and you may get from him a card of introduction just when it will do the most good. The year books of private schools and the lists of public school graduates will suggest the names of young persons whose parents ought to provide for them with monthly income policies.

Directory companies in almost every city prepare selected lists of property owners, householders, or auto owners in the wealthy or middle class neighborhoods, and furnish names of trades people and professional men known to enjoy substantial incomes. The files of trust companies and title companies, and the recorder's office contains "tips" for the resourceful solicitor.

Practically all concerns of any prominence publish house papers. If a piano salesman should read in the Federal News that salesman Smith paid for $100,000 of life insurance in one month he would consider that a pretty good lead. The house organs of firms in other lines of business contain information quite as valuable to the life salesman. These papers report the records of salesmen, births, promotions and other development which brings employes into the insurance market.

And the trade papers or journals, which report trade conditions, are excellent guides. When real estate journals tell of brisk business they also mention who is getting the sales, and who is buying. It all involves money, an exceptionally good symptom from an insurance standpoint. Such papers as the following offer fine leads to the discerning agent: The Realty

Weekly, The Economist, Builder and Contractor, Cement Review, Commercial Bulletin, Oil Age, Mining News, Oil and Gas, Print Shop Talk, Contractor and Manufacturer, Automobile Accessories, Shoe Dealers' Review, National Cash Register News.

Every locality has similar publications which contain various news items of firms and individuals who are enlarging their business have had an exceptionally busy season, secured big contracts, increased their capacity, or experienced some change which would make them good prospects for life insurance. Medical journals tell of recent appoints of physicians to hospital staffs, meaning added income and greater need for life insurance.

Old Clients Are Best Prospects. By W. J. Olive.

For 20 years I have concentrated most of my selling efforts on old clients. Last year 70 per cent of my business came from them, and I had a renewal record of 99½ per cent to my credit.

In the first place old policy holders are easier to sell. I know all about them, what they are doing, about how much money they are earning, what responsibilities they have, and how they are situated. This information I got when I sold them before. Consequently, I can go to a man who is already on my books and talk to him intelligently. By what I say I can make him understand that I am familiar with his situation, know what he needs in the way of life insurance and I can offer something that just fits his own individual case. I don't have to feel my way along in making the solicitation. I know all about the man that I am talking to, and so I can get right to the point without stalling around and wading through a lot of preliminary conversation.

When I talk to an old member about taking out more life insurance, he usually says something like this: "Nothing doing, Olive. You sold me all I can carry the last time. You loaded me up to the top. I believe in life insurance and like your organization and the contract you sold me, but there is no chance of my taking out any more. I can't afford to spend another cent for life insurance."

I expect an old client to say something of that kind. It is the natural excuse to offer for not being interested in taking additional life insurance. But no man likes to admit that he is no better off than he was a year or two ago. When a man tells me that he is carrying all the life insurance he can afford I manipulate the conversation around to the point where it becomes necessary for him to say flatly whether he is any better off than he was when I sold him the last time. Most men dislike to admit that they are not progressing. They will not say outright that they are no better off than they were. Certainly no man will claim that his circumstances are exactly the same. There has been some change. Perhaps he has new obligations. Maybe there has been an addition to his family. He may be buying a home on the partial payment plan. He may even have borrowed money, and in that way incurred an additional obligation. If he has done any of these things he needs more life insurance to cover.

If an agent believes in himself, the organization he is representing, and the contracts he is selling, he cannot help feeling that he has a much better chance with old policyholders. They know him and are familiar with what he does for them in the way of personal service. Old policyholders never have to hesitate about the character of the salesman who comes around to sell them again. They know their man. Of course, a salesman should be getting new accounts on his books all of the time and enlarging his circle, but there is a very large amount of business to be written among old members. When you come right down to it the man who is actually overinsured is a rare bird indeed.

Working with Bankers. By E. W. Nothstine.

The average banker does not have time to sell insurance, and you should be the trained salesman to look after his prospects and arrange to make regular trips to close up the prospects he finds for you. Three-fourths of the average salesman's time is put in finding the proper people to talk to; that is, men who can pass, pay, and are in need of more protection. Mr. Banker knows his people and their needs; he has knowledge that you lack and there is every reason for a combination of knowledge and ability in order to accomplish the best results with the least possible lost motion. He should be shown how, by giving you his hearty co-operation, it will pay him dividends on time and information, that would otherwise be non-productive of from two to five thousand dollars per year.

Immediately upon convincing him that it will be to his interest to co-operate with you, the next big and important step is to write a nice volume of business in his vicinity, thereby securing results that will make him enthusiastic.

Get New Leads When Delivering Policies. By W. W. Williamson.

I aim to get a new lead or two through every application I write. After delivering the policy and when about to close the interview I say:

"Mr. Codington, having done you a service that I believe you think is worth while, do not fail to let me do a like service to others whom you may know. You do not know the affairs of your friends and neighbors, but you do know this, that when one of them dies the first question you think to ask is:

"'I wonder if he left any life insurance.'

"If you find he has, it greatly pleases you. If you find he hasn't or has only left a little, you feel as though some one had neglected him.

"Do you know of some one personally to whom I may go and offer my service?"

The advantage in asking for only one is that if you state the question in the plural he is very apt to say that he cannot think of any one, simply because you have thrown his mind out into the entire circle of his acquaintance and he is at a loss to know whom he can name. But if you ask for one, his mind will revert to some one of his friends and he will give you his name, and after that one he will think of more, and you will come away with two or three.

Moreover, it shows that you are not trying to ask him for all that he has in him.

Sometimes it pays not to ask this favor until your next call upon him, and make that special cause of your call. But it cannot ever hurt to try it at the time you deliver the policy. He has an attitude of appreciation for what you have done.

Another good plan is to explain to him then or at another time our circularizing system, if that is the way you got him. Ask him if you may not circularize some of his friends, and if they answer, you will call upon them. If they don't you won't. Put the whole subject to him in such a way as to appeal to him as though he were doing a favor to his friends. If he says he will speak to some of his friends and let you know, tell him that you would rather he would not do that. That you cannot sell his goods and he cannot sell yours, and that the art of approaching a man on the purchase of life insurance is such that it cannot be handled as most other commodities are handled.

If he says he will think it over and send you a list, tell him you appreciate his thoughtfulness, but not to put himself to that bother, but to just give you one name now and let that suffice.

How Shall We Create Prospects? By Theodore A. Waltrip.

There are four or five answers to this question.

1. We create and may find prospects by reading. Reading the daily papers, the trade journals, the house organs, the advertisements that appear in these, the record of vital statistics, marriages, births, deaths, the mortgage releases, the announcement of new firms, the hotel registers, the society columns, and in fact every page of the daily and Sunday paper bristles with prospects.

2. One can secure prospects by observation. The live salesman will keep his eyes open. He will note the changes in business, the new stores, new banks, new buildings of every description. He will see the contractor, the builder, the painter as well as the proprietor of the new plant or building. The keen observer will keep his eyes on the ambulance, the hearse, the fire wagons, the construction train, the baby carriage, for wherever these wheels stop there is a chance to write insurance on the first interview.

3. By friendliness and sociability. The friendly salesman will be friendly with his friends. He will make each one he writes the beginning of an endless chain method. There is no reason why business should not be based on friendship and friendship based on business. If our friends are not our prospects they should put us in touch with people who are or will be.

4. Perhaps the surest way to secure prospects is to go out on a straight canvass and search for them. To meet as many people as one can and cultivate all he sees who are probably prospects is a splendid rule. It is no more improper to ask a man who sits next to one in a street car his name and address than it is the man who has given you a ride in his automobile.

It is easy to go from office to office picking the prospects that are ripe. Many people are waiting for the salesman to call. It is not so easy to find the prospects in the bud, all closed up with no sign of opening, but if the salesman has the patience to wait until the light of reason and the warmth of love, and the glow of enthusiasm has been brought to bear on the prospect he will find it less difficult.

Whatever the method used in securing prospects, whether by reading, observation, friendliness or the straight canvass, there must be a desire awakened or created for the contract one has to sell or there will be no sale.

Getting and Cultivating a Clientele. By J. B. Duryea.

Many beginners seem to think that "prospect" and "acquaintance," are synonomous words. I have frequently heard them say: "I do not think I can write insurance here because I am not acquainted." And I have known life insurance rate-book carriers to spend a lot of time getting acquainted with people before broaching the subject of insurance. I am going to dispose of the question of acquaintance in one short sentence: Any man who makes personal acquaintance a condition precedent to talking insurance has not yet grasped the first faint conception of the great service of life insurance. Such a one becomes the "pest" and "bore" who hounds the victim until he takes a little $1,000 policy to get rid of the fellow who thinks he has made a sale.

Prospects are obtained from many sources, varying with the characteristics of the salesman, the locality of the work, and the conditions under which he works. Many of these sources are not available to the beginner, nor to a salesman starting in a new field.

Therefore, we will assume a source of prospects that is accessible to a beginner starting to work in a city of 50,000 people and up, and to make the illustration more concrete I will describe a list of prospects I am now cultivating in San Francisco. My list contains 6,000 names.

1. I secured the San Francisco list of men worth $50,000 and up from Boyd's City Dispatch, 19 Beekman Street, New York City. This list is known as Boyd's List. (A similar list may be obtained for any city or state.) I examined this list and

carefully compared it with the city directory making corrections of occupation and addresses. In doing this work, I eliminated a number of names for various reasons, and I also eliminated all the women on the list.

2. I made a prospect card for all the names on the corrected list. These cards were cut from paper 3x5 inches in size. The word "Boyd's" with the necessary signs to denote the wealth of the man, was written on the first line at the extreme left-hand top of the card, and the name of the city, San Francisco, on the right-hand side. On the left-hand end of the second line I wrote the name of the prospect, and put the residence street address on the right-hand end of the line placing a small "r" in front of it. The third line contains the occupation under the name and the business address under the residence address. These three lines occupy ¾ of an inch on the upper edge of the card, thus leaving the rest of the card—including the back—for recording data regarding the prospect, and the results of interviews. Upon completing this work I found I had about 2,000 names of wealthy men, with the rating of each.

3. I then rechecked the names with the city directory marking the names with a red pencil in the directory, and writing the first name of the wife—when given—in parenthesis, on the first line of the card above the man's name.

4. I next took the San Francisco Blue Book and checked the names of the "San Francisco List," and some of the clubs, with the directory, marking out all names already obtained from Boyd's list and also eliminating all single men and women.

5. I then made prospect cards of the names thus selected from the Blue Book and marked these in red pencil in the directory, and added the wife's name, and recorded the name of his club, or clubs.

6. Next I put the two lists together in alphabetical order in an alphabetical file, and found I now had about 4,000 names of wealthy and prominent men, nearly all of whom I knew were married.

7. In the same way I obtained a list of the members of the Commonwealth Club and worked into my list selected names not already included.

8. I then took a blue pencil and went through the city directory marking the names of men, not already red-pencilled, whose

occupation indicated that they were active and possible buyers of insurance. This added another 1,000 names. (The city directory is, of course, one I bought for this private use.)

9. I then went through our cards and added another thousand names, thus making a total of 6,000.

The reason I compiled such a large list was because I want to use it in giving the men in our field force names to work on. If I were a soliciting agent making the list for my exclusive use I should pursue practically the same course but would select my names with perhaps more care, and stop when I had anywhere from 500 to 1,000 names.

A list obtained in this way is merely the beginning of a potential clientele. It is a great deal like the desk of a man starting in a new business—well varnished but empty. But we have something on which to work. As the work of cultivating these men into possible customers progresses, new names will be added from many sources and old names eliminated for various reasons.

In Mortgage Records. By G. L. Stearns.

In nearly every city there are issued weekly or monthly, either by the local board or by private individuals, lists which give the names of persons who have recently mortgaged property. Why not use these lists to secure the names of prospects? A man more readily sees the need of life insurance when he is face to face with debt and realizes that in a day he may be stricken by disease, accident or death, and leave his wife to struggle to pay off a mortgage. Much information can also be secured from the records at the offices of the Register of Deeds and the Register of Probate, which, if carefully examined, will disclose the names of many possible prospects.

More Prospects. By J. J. Tyndall.

Now, let us suppose that you have succeeded in writing your first application. When you get his signature, then also get from your man the names of three intimate friends, with their addresses or occupations. It's a good plan to have a printed or typewritten slip attached to the application, so that when your prospect has signed it and your sale is really made you can say to him, "Oh, I must get from you the names of three of your intimate friends for reference." The average man at once infers that these names are for the purpose of identification in the case of death, and not one in a hundred will inquire anything further about it or hesitate about giving them. In any event, always get these names when you can, for thus you begin an endless chain, each name related to, or identified with, some man you have insured. Follow the plan of making a card for each of these men, and file to come up on the date the contract applied for is issued and ready for delivery.

A Definite Plan to Find Prospects. By Walter Buckner.

I have little sympathy with the salesman who starts out Monday morning, goes leisurely to his office, sits around, scratches his head, and wonders whom he can see during the day.

On the other hand there is great sympathy for the man whose ambitions are hampered by the limit of time at his disposal, who wakes up earlier than usual on Monday morning, pulls from his pocket the list of people he is to see that week, and wonders if, during the first day, Monday, there will be hours enough for him to make all the calls he ought to make, wonders if he will be able on the other days to see those names he has been collecting for weeks and months.

Every salesman, from the day he signs a contract to enter life insurance, should continue the gathering of prospects, and let no day pass on which he does not add materially to the list. He should adopt a definite plan. If he cannot originate one he should take one originated by someone else, and prepare his list.

Every conversation should in some manner be directed to lead to a prospect. When he reads his paper his eye should be trained to light on something that will in some way give him an idea leading to a prospect.

Canvassing for prospects a certain part of each day is just as important as sitting down and trying to close a man for life insurance.

Friends, acquaintances and policyholders compose the most valuable source for gathering information that leads to prospects.

Many a man to whom you can talk and who might not at the moment consider life insurance for himself will gladly discuss with you a number of prospects, or give you information leading in their direction.

Drop in often on your acquaintances. They think little of it when they mention that some friend has inherited some money; a salary increase; married; a new baby; made money in the stock market; a sister or mother dependent on him; lost his wife and left with children; sold some real estate; made a big fee; been promoted; received some insurance money himself.

Such leads are worth while.

Every man with whom you have dealings, from whom you buy anything, from whom your family buys anything, from whom your friends buy, ought to be one who not only might be himself a prospect, but through his instrumentality other prospects could be learned of, and through them the names of still another group of prospects come to light.

Prospect building should be like the chain letter, where every man who gets one is asked to write five friends and each of them five friends and so on.

Street car conversations, table talk, even occasions unconnected with business will often divulge information of the utmost value to discerning agents. Try to get hold of "house organs," papers issued to their employes by large manufacturing or industrial concerns; in these you'll find notices of the prosperity of employees that will make them worth your while to see.

There ought never to be a time, after a salesman has been in the business for as many as 30 days, when by the system that he has evolved he has not on his list many more persons than he has time to see. I verily believe that in every 30 days if a salesman properly applies part of his time, say an hour a day, to listing prospects, he will get enough to keep him busy for from two to three times the number of days he put in gathering the names.

It is purely a matter of daily thought, daily cultivation, assisted by plain, hard, systematic work, plus the careful keeping in an orderly and convenient manner the names and salient facts concerning those who must be seen.

Not a Social Diversion. By J. W. Daniels.

There is a distinctive difference between a prospective customer for life insurance and a prospective customer for perhaps any other commodity in the world. Money for all practical purposes can buy anything desired, except one thing and that one thing is life insurance. A prospect to get life insurance must not only have money, but he must have health as well and a clean reputation. So that given a man with money and health it may be said we have a prospect for life insurance. He may be your butcher, baker, grocer or he may be the office boy of the President of the United States—all these are your prospects for life insurance.

Interviewing prospects for life insurance is a business, not a social or semi-social function, as many solicitors seem to believe. The universal rule laid down is to present your proposition when and where a prospect's mind and senses are undisturbed. Because the contract is a complex one calling for the annual payment of a fixed sum of money for a long period of years, the salient and emergency features are not easily grasped by the layman. Hence, to understand the proposition, it requires the whole and undivided attention of the prospect.

Supply Always Good. By George T. Dexter.

In your town the fall and winter will bring a goodly number of new babies. Their mothers will need increased protection, and their fathers will be unusually susceptible. Some will be able to take only small policies, and others will buy life income policies. Mothers and fathers alike will be interested in endowment instalment policies to assure a college education. Somebody will write this rich business,—why not you?

Marriage is a perennial event. There will be a lot of them in your town in the next few months. You will be hearing of engagements, and the license records are available. A man is more approachable for insurance at the nearing of his wedding than he is three months afterwards. Somebody will scoop up these applications,—why not you?

There will be numerous funeral ceremonies in your town before spring. Watch, inquire, and while these relatives and friends still are subdued by the shock of death, and still are unnerved by the close-home illustration of life's uncertainty and widows' needs, see them and insure them. Somebody will seize these many opportunities,—why not you?

Many men and women will be buying property and giving mortgages, or, owning property, will mortgage it, in each of the coming months. They ought to have insurance coverage—would increase their interest rate only two or three per cent. Read the registers every day. Somebody goes after and gets this business,—why not you?

Everywhere in your town are men whose early taken insurance is now insufficient. They are good prospects for an increase, in the form of life income. Their families are larger, their own incomes are larger, they know the worth of life insurance,—no need to create a belief in its usefulness; and they realize the liability of disablement and of accidental death. Somebody will adjust these life insurance holdings,—why not you?

The doctors, dentists, ministers, in your town are excellent prospects for the life income policy—as are professionals generally. Usually they are not expert investors, and their assets—their skill and their patrons—vanish at their death. They accumulate little money and leave little of other property. The life income policy just fits their case. Somebody will insure them,—why not you?

Your town is packed with opportunity. Some of it lies on the surface. Some of it must be dug up. The mob scrambles for the surface gold, ignoring the mine beneath. Dig and you shall find,—that's what the successful are doing,—why not you?

How We Recognize Buyers of Protection. By L. G. Saunders.

How do we know the man who is a good buyer, of insurance? Many indications have been given, but here are a few that may be newsy:

1. The best buyer is first of all a gentleman.

2. He goes at the matter philosophically and logically.

3. He wishes to have a thorough understanding of the details of his policy.

4. He wants to know all about the company that you represent.

5. He must have faith in the salesman and feel instinctively that in you as the salesman he is going to get real service.

6. Above everything else do not forget that your selling methods are making buyers of the above-mentioned types.

Your Neighbor as a Prospect. By A. W. Frye.

Did you ever stop to think that the way to build good citizenship is to begin at home? Instill into your own family by example and by precept, the true doctrine of the Fatherhood of God and the Brotherhood of man, and you have laid the foundations for a future generation of good citizens. From center to circumference is the true method of expansion.

Cast a stone into the center of a pond, and it is said that the ripple will extend to the farthermost shore. So it is with the teaching and the practice of the Christ life.

Missionaries leave their homes, and go into far countries to teach the gospel, while at their very door are millions of people who know little or nothing about the true life. So it is in everyday life—We neglect the neighbor next door and go for miles to see a prospect, when in many instances, within five minutes walk from home there are more prospects than we can interview during our spare time for months.

Among the things we ought to know all about is our neighbors. It is in the lodge room where we become acquainted, and find our best friends. Is there any better way to test a man's worthiness than to sit with him in lodge, walk with him from lodge, practice with him the tenets of the lodge? We doubt very much if there is.

If you begin at home by soliciting your neighobr to secure life protection I know of no other way that you can so quickly build up a circle of friends—establish a community of interest—bestow a blessing upon humanity—do good to the greatest number of people in the quickest possible time—induce men to provide ways and means to educate and care for the dependent generation so quickly, effectively, surely and honestly, as to invite, urge and insist upon their securing life insurance through your organization.

First—Know your neighbor, and then follow the Golden Rule, "Do unto others as you would have others do unto you," and then when you approach the eventide of life and your sun sinks behind the horizon of an earthly sphere, you will have a right to expect that welcome, "Well done good and faithful servant, thou hast been faithful over the things entrusted in life, enter thou into the joy of thy Lord."

See your neighbor this very night and extend to him the invitation to become a partner with you in some great home protecting organization.

CHAPTER III

THE APPROACH

Up to the Mental Capacity of "Big" Men. By John J. Parker.

Big men are big for three reasons: they have capacity, fixity of purpose, and driving power. An important element of their capacity is their ability to see more than their associates do. It is said that genius is only a superior power of seeing, and I believe it is true. To vision, or the power to see, must be added the ability to grasp large affairs, to work out details, and to utilize the brains of other men. Big men are used to thinking, talking, and acting on a large scale. Cecil Rhodes literally thought in continents. Jim Hill developed an empire in the Northwest. Schwab deals with fleets of ships and giant industries.

When you get your hearing with the big man don't throw away your opportunity by talking in small terms. He thinks and talks in large figures, and you must adjust yourself to think and talk in the same way. It will make you dizzy, if you are not used to such heights, but you can learn. You will never be able to do business on a big scale until you have learned to think and expect on a big scale.

One of the advantages of making friends among successful men is that you will gradually acquire the point of view and mode of thought of the group to which they belong, and of the groups a little higher up. This enables you to meet a man of any rank on his own plane of thought, and if you can impress a big man by your knowledge of affairs, especially of affairs in which he is an expert, it will be much easier to do business with him. A big man in business will not waste much time on a piker.

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Tapping Personal Interest. By Oliver Thurman.

Among the technical terms that have crept into selling talk are "creating interest," "developing desire" and "getting action."

It is a fallacy that declares that the life insurance salesman must "create an interest" in his commodity. It is not the job of the life salesman, to create an interest in life insurance. His job is to tap an interest that already exists. It is his job to discover what are the deeper interests of the prospect, and then hook life insurance up to serve those interests.

If the prospect's chief interest is discovered, this can be enlisted.

The platitudinous statements made by life insurance salesmen in their purported effort to "arouse interest" quite naturally incite prospects to devising of excuses for evading discussion. Even if the prospect should be interested in life insurance, he can easily repel the salesman who asks him to take time to talk about insurance at that moment. He can say that "he always buys from a certain friend," or that he "has a directors' meeting to attend," or that he has an engagement with his wife, or that he will talk about it next week. But a man usually has time to talk about his own personal interest, the one that he may want to display to the salesman, or may be willing to discuss with the salesman.

The salesman who finds out before calling on the prospect, what this prospect's interests are, can plan in advance the manner in which he will tap that interest, and enlist it to serve in the purchase of life insurance, for the benefit of that interest. The "development of desire" for insurance comes as the next step, after the salesman has got the prospect talking about the subject of his interest. The prospect develops the desire for himself, through suggestions from the salesmen, to buy insurance for the sake of the subject of his interest.

The mind usually expresses itself in comparison of values, when desire exists. It is a question as to whether the thing desired at the moment is more earnestly to be sought than something else. It is when desire has been developed that many salesmen "lose themselves," and kill their chances of sales. With this instinct for comparisons when desire has awakened, the prospect may wonder whether this salesman is the right one to buy from, whether his organization is the best, whether his rates are best. And at this point in the interview, when the prospect, because he wants insurance, begins to think in comparisons, the agent often flutters away in technical dissertations on the comparative value of companies, kinds of policies, and so forth. In this maze, the prime interest of the prospect, which it must be remembered is the thing to be served, is brushed aside. The agent should keep harking back to this prime interest —the wife, or the daughter, or whatever it is that has been the interest to be tapped.

For Inheritance Taxes. By E. S. Brashears.

To my mind, under this topic of inheritance taxes and insurance, should come not only the question of taxes, but the whole question of administration expenses and shrinkage of securities in an estate, and the use of insurance to offset these items. All of these items should properly be included in any program of insurance which might be submitted to a man of more than average means and they cover the specific need of the estate. These obligations can appropriately be met only by life insurance. The first question which naturally occurs to your mind is? Who needs this protection? Who are the prospects for this class of insurance? Every city has a great many of them—business men in all lines, bankers, professional men, and some of those without any definite business who might be classed as capitalists. It is not, however, only the very wealthy who need this insurance. The smaller merchants, the doctors, lawyers, real estate brokers—any one who is rated as over $50,000 should be interested. May I suggest that those of you who have not looked over the Dun and Bradstreet ratings will be surprised when you do. There are many people in your city who are rated at vastly more than you might think.

You will find that with this class of prospect it is easier to get an interview on a proposition to pay estate and inheritance taxes than it would be on the subject of life insurance for any other need. Even the man who has told you that he has all he is ever going to buy will frequently warm up to this subject. Let me warn the younger agent, however, that before attempting to work along this line you should be prepared to discuss the whole subject intelligently and that you should be fairly familiar with the working of both the inheritance and the income tax laws. Men of means are all keenly interested in matters of taxation and you are usually able to get their close attention when you stick to that subject. However, these men are of a most intelligent class and they soon lose interest if they find that you are not thoroughly posted on your subject. May I inject right here a caution against using your approach or interview in an attempt to foster ill feeling against taxes or the government that assesses them. Revenue for our government must be raised and the time will probably never come when large amounts of it will not be raised through income and inheritance taxes, and as a matter of fact when understood the inheritance tax is probably the most sane of all taxation. It is not our province to discuss the injustice of tax, but rather is it our province to furnish an adequate means for its prompt payment.

Now as to the need of this protection. What are the debts accruing at death? May I list them?

1. The federal estate tax.
2. The state inheritance tax, which applies in most states.
3. Administration expenses.
4. Shrinkage of securities.

Easier to Get Attention on the First Call. By Charles L. Sykes.

The first step in the sale is to obtain an audience. This of course implies time, place and condition. These three features largely determine the success of the sale. A salesman should watch not only his physical but his mental appearance. The latter especially counts for much. The way a man walks into an office to inquire for his prospect shows whether he is full of enthusiasm and confidence. Many men come into an office apologetically and timidly. This first step should be approached with confidence.

The next step in the sale is attention. There are two kinds of attention, favorable and unfavorable. People get knowledge through their senses. A life man is able to send his message to the brain of his prospect through the senses of sight and hearing. The impression made through the eye is 25 times as great as through the ear. Therefore when dealing with the average man the life man should not overlook the use of material to be conveyed through the sense of sight. Charts, pads, letters and so on can be shown and illustrations given that will influence the prospect. It is easier to get the attention of a prospect the first time you see him than thereafter. On the subsequent interviews the desire has to be recreated. Attention has to be secured again. A salesman to do this must go at his subject in a different way and charts can be used to advantage.

Make Acceptance Easy and Sell With a Smile. By S. J. Rosenblatt.

Sell life insurance with a smile. There is no use going to a man with a long face. Don't talk about widows being left with children and having to take in washing and dark clouds and dire want and poverty and all of that sort of thing, but picture the bright side to the man. Tell him all of the fine splendid things that life insurance will do. Tell him that it is the instrument by means of which all of the cherished plans that he made in his boyhood can be carried to completion. Tell him that with the proper amount of life insurance, he can make certain all of the things that he has been dreaming about and hoping for. Tell him that if he dies, life insurance will act as the great strong arm to reach out from the grave and carry on.

People are tired of being talked to and approached in the old stereotyped way. There is too much dullness about business anyway. Men like to be cheered up and be made to smile and laugh. They like to have a little novelty in the day's work. I find that a good story, if it has some point to it, breaks the ice for me better than anything else.

Make it as easy as possible. Avoid the use of figures and matter prepared in advance as much as possible. The thing should be made easy to understand. People generally do not like to take on new responsibilities. Most people shrink from responsibilities. If the life insurance salesman submits to a prospect three or four different life insurance propositions, all elaborately prepared, and thrusts upon the prospect the responsibility of choosing the correct one, he is driving the prospect away instead of attracting him. The thing to do is to simply decide what the man needs and then tell him that he needs it. If he wants figures, don't give them to him.

When a man asks me for figures and a lot of information about what I am trying to sell him, I always tell him that all that he wants to know about what I am trying to sell him is in the contract. I often say to such a man: "It doesn't make any difference what I tell you, because what I tell you is not necessarily what you buy. What you buy is in the contract that you get, and the only way that you can find out what it is, is by reading it in the policy. So the thing for you to do is get examined, so that I can find out if you can get a contract. Then if you can get one, I will have the company fix one up for you and bring it around so that you can get a look at it and so that I can explain it to you. I do not write the policies—I simply sell them. When you get the policy, you can see what it is I am talking to you about."

Courage to Tackle Big Stuff. By Harry R. Wright.

"How can I write more business?"

Just about a year ago I canvassed the situation very thoroughly. I felt that there was some method by which I could materially increase my sales, but the way to do this wasn't very clear. I found that it would be just about impossible for me to increase the number of calls I was making and yet, how increase my sales without increasing the number of prospects I called on?

The matter looked a great deal like an unsolvable problem. It seemed as though I had reached my ultimate limit in the writing of life insurance and yet I hated to admit, without a struggle, that I couldn't do any better than I had been doing.

The solution to the problem came to me in a rather unique manner. I was standing in a cigar store one noon, thinking about the question, when I overheard a couple of young men talking together. One of the men was always talking in big figures—hundreds of thousands and millions of dollars.

"Say," said the second chap. "Why don't you be reasonable? Why don't you cut out this million dollar stuff and get down to earth?"

"Huh," said the first man, "you forget that it's just as easy to talk millions as it is hundreds. And it's just as easy to go after big customers as it is the little ones. That's why some salesmen make such a killing and why others are pikers!"

Right in a flash I saw that here was the answer to my own question. It would be just as easy for me to call on big prospects as on small ones! It would be just as easy for me to make just as many calls as I had been making, but to call only on people who, if they bought any insurance at all, would be vastly bigger amounts than I had been selling.

I soon discovered that this big vision in life insurance, as it might be called, registered most emphatically with my prospects. It made them look at me with respect when I suggested that they increase their line at once by $25,000 to $100,000. A proposition like that was always, in a way, flattering to a prospective customer, and assured the immediate securing of his interest. And I found, too, to my astonishment, that many prospects were thinking along the same lines of greatly increased lines of insurance themselves.

All last year I pursued this policy of going after the big stuff. Of course, if I saw a good chance for selling a small contract I didn't pass it up because it was small. Instead I went after it hard and, because of my own enlarged vision of what can be done with life insurance, I was frequently able to sell a larger contract to this small customer, than he had been contemplating purchasing. I found that where $2,000 policies had formerly looked big to me, they now appeared rather small.

Get Under His Skin. By Harry R. Wright.

We should never be discouraged if our prospect is gruff and uncivil. Sometimes these are the best kind of prospects because there are so many timid agents in the business who have avoided these gruff fellows that when the right salesman comes along and penetrates the armor he finds many times a man of great kindness, not nearly so gruff as he appeared to be on the surface. Characteristics in men differ, but get underneath the skin and you will find him a pretty decent kind of a fellow. If he is a pretty tough nut to crack, remember that if you are the man to go after him he is easier to get than one of these men who is ready to meet everyone with a smile and waste a lot of time —promise to think over every proposition put to him, yet he does not mean business. Give me the gruff fellow. He makes the best kind of a prospect. I say that for the benefit of the newer men in the business.

A salesman should approach his prospect impressed with the importance of his mission and with the standing of the organization he represents. He never should measure the other fellow's pocketbook by the size of his own. We have back of us the assets and honor of a great institution; we have a great mission to perform. It is our mission to show him our goods whether he buys or not, and we ought to go conscious of our importance and the institution we represent and never cringe or be apologetic. We are not asking or conferring favors upon the man we are calling on. We are there as a matter of business—some man can make that sale, some man can get his application, why not I? Whether you get your man or not, get his respect. There is every reason in the world why he ought to insure, not one single reason why he should not. Get that mental attitude.

One-Minute Interviews. By J. B. Duryea.

Go through your list and pick out 20 names, selecting them in one locality for economy of time.

Send a personal letter to these names announcing that you are going to call for a preliminary interview, worded something like this:

"Dear Sir:

"I intend to call on you in a few days for a one-minute interview to obtain data necessary to enable me to prepare a proposition to continue your salary to your family, or to put you on our monthly pay-rolls for life when you are ready to retire.

"Very truly."

When I start to call on these people I live up to my letter—a one-minute interview—unless the prospect detains me. When I call I remove my hat but do not take a seat. I say: "I am Mr. Duryea. I wrote you in regard to a life annuity for your old age." The prospect will grunt, or smile, or say "yes." No matter what he does or says I immediately follow up with something like this: "I want to figure out something for you, and if it looks good, I will let you have it to consider. What is your birthday?" Of course I have his prospect card in my hand when I enter his office, and I write his birthday under his name. "What is your wife's birthday?" "Do you have any children?" "Boys or girls?" "What are their ages?" Having written these things down, I say, "All right, I will see how it looks, and let you know; good-bye."

Now let's see what we have accomplished in this one-minute interview.

1. Our brevity has impressed the prospect with the fact that

we are not going to bore him to death with long drawn out interviews.

2. We have his birthday, and birthdays are said to be worth $1.50 each.

3. We have his wife's birthday, or age, the number, sex and ages of his children.

4. We have seen him in his office and are thus able to judge him much better than as if we had met him elsewhere.

My experience has been that I can get this information from an average of 16 out of 20 calls, if the parties are in. These 20 one-minute interviews can be finished in one day with time to spare. Then the work for the real interview may be begun.

Special Preparation for the Prospect. By F. E. Dudley.

Life insurance salesmen who are conspicuous leaders in this great profession make no secret of the fact that systematic preparation in advance of the interview is one of the most important factors responsible for the success which they have attained. As a matter of fact, any salesman owes it to his prospect to be able to present a clean-cut, concise presentation of his proposition as adapted to his particular needs, before he asks for an interview. The axiom, "time is money," is so universally understood that the conscientious life insurance salesman who is unprepared should hesitate before approaching a business or professional man with a request for the time necessary for a proper presentation of the merits of his company's service, yet the great majority of salesmen have no compunction in calling upon perfect strangers and endeavoring to interest them in the subject by reciting a stereotyped "selling talk" upon the benefits of life insurance in general, but wholly without application to the individual requirements of that particular prospect.

As to the information required in properly preparing for an intelligent canvass, the fundamental details are: First, the prospect's financial circumstances, his income, his debts, including any mortgages, notes or other obligations; the amount of life insurance carried and to whom payable; his physical condition, his family, his home life and moral standing in the community. Assuming that your prospect is a man of affairs in his locality, it may take several hours to gather all of this data, but it should not be a difficult task, for you will find that by approaching the prospect's friends and explaining confidentially that your request is based upon a desire to prepare a proposition covering life insurance protection that will most fully meet his particular needs, they will cheerfully co-operate with you—at least to the extent of furnishing you sufficient information to enable you to proceed intelligently.

Possibly in the development of the details of your search for information the friend to whom you go may, by indirect suggestion and association of ideas, become interested in your proposed plan for himself. If you are keenly alive to such a possibility you will be quick to follow up the advantage in such a tactful manner that decisive action on his part will be easy to influence, because the fact that you are not trying to sell him disarms him, leaving his mind fully receptive to the attractive and convincing proposition which he understands you are going to submit to his friend. Even though in the first interview his interest may not culminate in obtaining his application, if he believes in life insurance; if he is without sufficient protection and is a good physical, moral and financial risk, by following up with subsequent calls, for the purpose of informing him of your progress in his friend's case, an opportunity will naturally be presented to obtain a definite and satisfactory conclusion.

Soliciting Farmers. By H. B. Francis.

I find that after being among the farmers twenty years, the last eight of which have been devoted to the life insurance business, no commodity offered to farmers is handled so carelessly or abused so much as life insurance. I attribute this to the fact that so many men who go into the country to sell life insurance to farmers are not familiar with the business and social plane in which the average farmer and stock man of today is moving. This being the case, the agent reckons without his host.

Intellectually he has grown from the be-whiskered, unsophisticated "Ezra," as depicted by Uncle Josh, to an educated giant of industry. His sons and daughters attend colleges and universities, and with them he counsels on many leading issues. I have frequently been asked to come into the house and take the matter up so the son, daughter, or wife, who may be a college graduate, may be present. This may seem strange, but personally

I know of many cases where farmers' wives have an A. B. or an A. M. diploma.

Let me emphasize seven fundamental principles or truths in the art of soliciting life insurance among the farmers that should have a fixed habitation in your mind:

1. You are conferring favors—not soliciting them.

2. You have the same right to present your proposition to a prospect that he has to decline it.

3. Maintain the respect of your prospect, with or without his application. You can afford to lose his business, but not his confidence.

4. Eliminate all appearance of your pecuniary interest in the transaction and predicate your suggestions, arguments and course of action upon the interest of your prospect.

5. Never approach a prospect by asking him if he is busy. The question suggests to his mind that your proposition is not worth his attention unless he has nothing else to do, and that you are willing to wait. Never tell him that he must or ought to insure. He resents the "must," and the fact of your approaching him on the subject of life insurance implies that you think he "ought" to do so.

6. Present the cost of your contract in terms with which your prospect is familiar. For instance, instead of saying it requires an annual deposit of $100, say it requires only two acres of corn or three average-sized hogs. You will find that in making your comparison with his own products that he is psychologically interested.

7. You cannot war successfully on ignorance and selfishness with a rate book alone. It must be enforced with a clear estimate of the value of life insurance. If you do not appreciate the benefits of life insurance, you cannot place them successfully before others. You cannot impart faith that you do not possess. A deep conviction is contagious. The fire in your spirit should kindle the hearts of prospects to action.

Getting Business Women Interested. By Katherine Newton.

"Would you be interested in a bond which would guarantee you a permanent monthly income, regardless of fluctuations of business or the rise or fall of securities—one which you can buy on the partial payment plan without interest and at the same time assure your estate complete protection?"

This question has only one answer if a woman is an intelligent thinker. She is interested. "Do you know that insurance can serve you in this way as no other can?" She does not know it and we insurance salesmen must tell her. "Are you satisfied with your savings of the past five years?" Of course she is not. "You and I both know that we must save to have, do we not?"

Then the problem is how can we accomplish the thing we know must be accomplished if we are to have a self-respecting independent old age. She may be a woman who thinks her investment abilities are exceptional but it is difficult for any of us to accumulate a sum sufficient to purchase a bond outright. We must pay interest on the unpaid balance of a bond or any other investment. In insurance bonds we have a constantly increasing asset and the face value is paid if death occurs before maturity of the bond (or contract).

Women find insurance most appealing if the points applicable to their individual cases are presented and emphasized. Each case is a separate one; each woman's needs are more or less different according to her age and responsibilities. In a recent interview the woman, a stranger to me, assured me that she had long since decided that insurance did not attract her, that she had been approached by many insurance salesmen and knew positively that it did not meet her needs. Asked if we women did not have common objectives in desiring to find some way to provide something to partially at least supplant our salaries or other incomes at an age when it would be necessary or desirable to retire, she promptly assented, whereupon she was asked if she knew that insurance provides lifetime incomes. She said she had no idea that insurance meant anything more than death benefits and possibly a sum after 20 or more years of deposits amounting to little or no more than saved. The result of this interview, which is a typical one, was an annual premium of $5,000 with optional settlement of a guaranteed monthly income for life.

Do Not Carry Your Hat. By Alexander Cowen.

When you call upon a man and he is at the head of the firm, it is poor policy to convey any information through a second or third party that will indicate directly or indirectly that you are a life insurance salesman. I believe it's sufficient to say, "Tell Mr. So-and-So that Mr. Cowen wants to speak to him." If the message should come back, "What do you want to see him about?" the reply is, "Just say Mr. Cowen is here." If the message should again come back, "What is the nature of your business?" the answer should be, "Just tell Mr. So-and-So that I am here and would like to see him for a few minutes. Is he very busy?" If you should learn then that he is very busy on some important business matters, the best thing to do is to go back at some other time.

If he is not busy, and you are conducted to his office, do not remove your hat immediately. Enter with your shoulders square and your head thrown back. Don't go in with your hat in your hand and your heart in your mouth. You cannot control a man unless you can make him respect you. He cannot respect you if you walk in with an attitude which leads him to believe that you are coming to solicit for some charitable organization.

Be courageous. Brace yourself up every once in a while, and ask yourself a few questions. Who is this man whom I fear to interview? Is he made of more than ordinary common clay? Does his wealth make him any more than a human being? Does he know half as much about my business as I do? Why should I fear to enter upon a talk with this man on a subject that I know more about than he does, and about which I can give him lots of good information.

Getting In. By Thomas H. Beck.

In canvassing from house to house I always used a soft hat which I could hold under my arm, leaving both hands free. I would hand the housewife the product to hold because it made it easy to hold her attention, there was no place to put the package —halls do not have shelves you know— and I could usually hold her there just as long as I wanted to, because to dismiss me necessitated throwing the goods away.

I learned also never to ask a woman to sign her name, because husbands have warned them never to sign anything. When I took my contract blanks out I would say, "Have you a card about you?" She would of course say, "No." Women never carry cards about them when they are at home. I would then say, "That is all right, just give me your name and address here.

I also found that I could trade on people's curiosity. When I went to a home where I knew the name, I asked for Mr. Smith, when I really wanted to see Mrs. Smith. I would state my name and also give a local address. When Mrs. Smith came to the door she would say, "Mr. Smith is at his office—but I am Mrs. Smith." I would hesitate and then say that I had wished to talk to her husband, but perhaps she would do. Then would follow, "Won't you come in?"

If you stand close to a screen door that opens outward, the party in the house cannot open it. If you went on a social errand you would step back and expect to be invited in, so I always stepped back and the door usually followed me. If the door swung in, I made a step forward as if to go in.

I always made a practice of carrying with me everything I can when making a call—overcoat or raincoat, umbrella, portfolio, etc. When I get in I scatter my belongings in different places, overcoat on one chair, hat on another, put the umbrella somewhere else, so that it will be exceedingly difficult for me to get out in a hurry. I make myself very much at home.

Another thing, and this may help you, gentlemen—I wish you would try it some time. I find the most people make appointments at 10 and 10:30. I therefore make mine at 10.10, 10.20, 10:40 and 10:50, so as to avoid conflicting with other callers.

I never 'phone if I can avoid it. There is too much telephone bravery; it is too easy for the man to say "No" over a telephone. If you are looking him in the eye, it is not quite so easy to say "No."

See the right man, the buyer of the institution; or, if in doubt, the real head, and work down from him. Beware of buyers who use only the rubber end of their pencils—who can always rub out, but never write.

I once went to see a Standard Oil official. I glared at the office boy and said very firmly, "Take this card to Mr. Bedford." He took it and came out with the stock question, "What is the nature of your business?" I had a stock reply ready for him, "A courtesy call"—I always try to be courteous. They let me in. They, also, wanted to be courteous.

First Impression. By Walt Leonard.

Haven't you often met people for the first time and then formed your opinion of them? Sure you have. You have chalked them down on your blackboard as either being congenial and likeable or conceited and stiff.

While you have a liking for some upon your first acquaintance it is because they are characterized with that congeniality which is so illuminating and catching that even the biggest grouch in the world could not help but become sociable with them.

The first impression you make upon meeting strangers either in a business or social way has an important effect upon your success.

If you approach a prospect in a half-hearted manner you give him the impression that you are ambitious or enthusiastic about your work and he figures therefore that whatever you do tell him about your contracts is not liable to be explained correctly.

But if a congenial salesman comes down the street a few minutes after and approaches the same prospect he will maybe land him because his optimistic manner will give the prospect the idea that he is talking with one who is successful in his line and understands the proposition he has to offer.

It is wise to use discretion in making your first impression 100 per cent good.

For instance—when you call upon Mr. Smith at his home don't go to the door with a big stogie sticking out of your mouth thinking you're making a hit—because Mrs Smith may detest a smoker and influence her husband to take out his insurance with the salesman down the street who displays better manners.

There are lots of little things a salesman might do that will lose business which appear to be trivial in his mind but offensive to the prospect.

You know people often judge a city as they see it while passing through on a train without taking into consideration that they are seeing the dirtiest part of it. It isn't doing the city justice but it's human nature to judge upon the first impression made.

Human nature is very peculiar and people most always judge too quickly—they do not enter into personalities and try to discover the real beauty and character.

While watching a couple of fellows playing pool the other evening I noticed that the first player ran off three balls and then missed an easy shot and the next man ran the rest of the balls when his turn came. It reminded me of human nature from the fact that because the first player made a poor showing in the beginning he didn't get another chance to win out.

You make a poor impression at first and you're apt to lose out because your prospect might run away with the idea that you are not interested enough in your work to know what you are talking about. Make your prospects *chalk you down* as a live wire.

My Methods of Approach. By C. H. Hamilton.

Great versatility is sometimes required in the approach. Your tact, your judgment of human nature, your general sense of the fitness of things, and your ability to adapt yourself to environment and circumstances all play an important part.

Confidence must be instilled at the outset, in the beginning of the negotiations, because "Confidence is the basis of trade." You must be frank and sincere in your approach, having a real desire to serve your prospect. Your personality should inspire confidence—confidence in you yourself, your company, and your proposition.

You should never approach your prospect unless you have the following:

Courage and a smile.

Faith in yourself and your mission.

Enthusiasm, which is "faith on fire."

Poise.

Clarity of thought.

Determination to serve by selling.

The object of the approach is to secure favorable attention, that mental attitude where you can "talk business" with your prospect.

Frequently, the best general methods of approach are two:

First, asking short pertinent questions to arouse curiosity, the twin brother of interest.

Second, making brief, striking statements to get the prospect thinking, and to create interest, probably to asking questions.

These questions have been used to advantage:

"Mr. Blank, you are the head of your family. Has it ever occurred to you that if you should die, there would in reality be three deaths:

First, the death of the husband,

Second, the death of the father,

Third, the death of the income?"

"Would you like to know the best way to immediately create the best estate a man can leave behind?"

"Would you like to know how to capitalize yourself in advance of your death and place to your credit a silent cash partner who will step right in and pay all your just debts?"

(To the man with a mortgaged home.) "You are in debt—paying for your home. If you should die before your home is paid for, which would satisfy the mortgage, your home or a life insurance policy?"

"Your life is more valuable than your property. Which of these have you fully covered with insurance?"

"If your wife should survive you, which would she prefer as an inheritance, a farm, a town house or a guaranteed monthly income?"

"I've come to show you how you can create, establish and pay for a large spot cash estate—pay for it on the installment plan, and at the same time become the executor and administrator of this estate, all without cost of court administration."

"What monetary value do you place upon your life?"

"Do you realize that if your earnings are $100 per month you are worth $24,000 in gold, at five per cent. interest, to your family? What provision have you made to continue this income to your family after your death?"

Can you answer "yes" to these five questions?:

(1) "Have you made your will?" (2) "Is it drawn according to law?" (3) "Does it protect the ones you want it to protect?" (4) "Will your executor be able to carry out your wishes?" (5) "Have you appointed an executor that will not die?"

"Would you place $15,000 spot cash in your wife's hands and tell her to go out and invest it without your advice? Yet, that is precisely what you are planning to do with your lump sum life insurance policies."

Some of the following statements of facts may assist in your approach:

"Mr. Blank, I've come to sell you a spot cash estate on the installment plan."

"I am a promoter of estates. I have called to help you solve one of your most important problems—the financial future of yourself and your family."

Mr. Blank, I represent one of the largest financial institutions in the United States, and my business is selling money for future delivery. Our system of finance is unique. Let me tell you about it."

"Mr. Blank, you probably think that you are carrying sufficient insurance. Possibly it was sufficient when you took it out, but the cost of living has advanced about fifty per cent. in the past few years. So the changed conditions make you underinsured. Let me submit a proposition to make up the difference."

Impaired Hearing an Asset. By a Writer in the Manhattan Life.

Life insurance salesmen—many of them—hear the word "no" too easily. But, it is no secret that some very successful life insurance agents are men with impaired hearing who fail to heed the prospect's first negative answer and continue their selling talk until the application is secured.

A general agent once said that if it wasn't for the fact that deaf mutes generally can neither talk nor hear, he would like to have all deaf agents. Some agents don't even wait for the lips of the prospect to frame the word "no." They immediately jump to the conclusion that the man they are trying to sell is not interested and make an apology for presenting the matter.

It may be something on this style, "I suppose you don't need any more life insurance, Mr. Blank?" or, "If you take out additional policies would you take it out in our company, Mr. Jones?" or, a similar example of lack of tact, "Don't you consider the company I represent, Mr. Brown, the best in the business?" or, another equally unsalesmanlike phrase, "Do you think I could interest you in any life insurance?" The answer to queries put in this way is inevitably "no" and has been ever since the beginning of the world. Don't ask a person if they need life insurance, but tell them why they need it.

Rely on Courtesy, Curiosity or Self-Interest. By J. W. Daniels.

When you approach prospects, with whom you are not acquainted, the following formula of introduction:—Mr. Jones, Mr. Brown is my name. I have a proposition I wish to show you, I will detain you but a moment. The two points to keep in view are not to intimate the nature of your business in your introduction or fail to suggest that you will not worry or bore him, as you wish to keep in the path of least resistance. If you indicate your business by stating in your introduction that you represent such and such a life insurance company, or fail to suggest that you will detain him but a moment, you are liable to strike a discordant note. His prejudice may be strong against life insurance, or he may have been bored by an agent, that preceded you. The formula suggested discloses your mission but not your business, and it carries with it the assurance that you will not worry or unduly detain him. It quiets his fears and disarms him. You can rely, as a rule, on his courtesy, curiosity or self-interest to be a sufficient motive for inviting you in or sitting down and listening to your proposition. The exception to this rule when you introduce yourself will ask, what is your proposition? Tell him firmly that you wish to show him a proposition from such and such a life insurance company. Tell him you will impose no obligations upon him, if he will do you the courtesy to listen a moment to your proposition. Nine out of ten will then do so. The cause of this prospect's hostile attitude is a defective understanding. These defects are not permanent, if he is sane, they are easily removed, they may be the result of hear-say, or a false idea of your contract, or company. It has no foundation for existence and fact—his ideas control him.

After a Meal. By J. W. Daniels.

The occupation of a prospect will generally indicate the best probable time and place to approach him. If, however, the time and place fail to conform with the rule, postpone the appointment or interview, because your proposition will have more force during the first interview, if held under favorable circumstances. You will find, as a rule, the home to be the best place to interview the majority of the industrial class of prospects. It will place you in close touch with a prospect's wife, mother or father, who are often the final determining factor in his course of action. Interviews are frequently multiplied by presenting a proposition at a time or place where he has to postpone his decision to talk it over with his wife, mother or father. The best time for home interviews is immediately after breakfast, dinner or supper. Never approach a prospect before his meal time, if you can avoid it, because at that time, his wife, or mother is usually engaged. It frequently happens that he will give you his application on a satisfied appetite, where he would not listen to your proposition on an empty stomach. Classify your home interviews—segregate the prospects, who work days to interview nights, those, that work nights to mornings and afternoons, arrange your list so your prospects will be close to each other as you can.

The Interesting Opening. By A. D. Anderson.

I fully believe that the fate of many sales is virtually decided within the first two minutes of the spoken interview. To a large number of men the subject of life insurance is very much hackneyed and perhaps distasteful. And so these men a time-worn statement to the effect that "You have a life insurance proposition that you wish to discuss with them" does not arouse any particular desire on their part to continue the interview, and they will probably confide in you that you are wasting your time. Of course, you could probably show him where you were doing no such thing, and prove it, too, but as a man does not usually care to have a stranger come in and beat him in an argument against his will, why not say something that will be pleasing to him at the outset and probably arouse his interest? For instance, if you ask a man if he would like to know that his wife would get $100 a month for the rest of her lifetime the idea would most likely be pleasing to him and he would probably answer "yes." In this way you are more likely to arouse his curiosity and the logical thing is for him to want to know more about it.

Plan Your Interviews. By E. B. Houghton.

Now that we have decided to see people we must have something definite to say to them. Plan your interviews before you approach your prospects. So much depends on your preparation that you cannot be too careful in studying your prospect and his needs. As a rule a definite sales talk varied to fit the prospect being canvassed is the thing a field man can rely upon to get business. Map your proposition before him on paper—he will get it quicker and you will be able to bring your interview to a successful close much sooner than if you try only to talk him into doing it. Many salesmen *talk* themselves *out* of business.

What Does the Prospect Think? By J. Fred Lawton.

The sensible "superman" buys life insurance without argument, just as he would buy any other necessity. The fellow whose neighbor died "a total loss" also buys "over the counter." However, as these are abnormal cases, I will confine myself to showing what the average prospect thinks when you approach him—why he thinks it—and what our selling attitude should be in the face of his thoughts.

What the average prospect thinks when you approach him depends largely upon how you look to him and how well he thinks you know your business, but in general we can sum up his thoughts about as follows: "How can I dismiss this man without hearing his proposition? He is selling something I don't understand and everything he will talk about happens after I'm dead. He will probably talk over my head about his own company and not about life insurance. I know he's right, but I don't like to admit it and anyway I'm busy and haven't got time to argue with him. It looks as though I'm in for a dull time but I'll give him a few minutes. I can probably get rid of him by jolting him saying he is a good salesman, or if I tell him I'll be ready in six month he will probably forget about it. Better still, I'll get him to give me a sample policy and a written proposition. Then I can take my time looking them over, and finally tell him my wife objects to my buying insurance."

The above thoughts of the prospect all sum themselves up into the one paramount thought which is "I'm not interested." In Detroit we face this fact as it is and base our premise on the idea that the prospect is not interested. If he is interested something is wrong—if not, we have a perfectly normal case to work upon.

Let us look at it briefly from the prospect's point of view. A man calls at your office to sell you some neckties. He puts his head through your door and says, "Do you want to buy any neckties?" Now, what do you think when he approaches you? You are not interested in neckties. You are busy with your work and haven't seen any of his neckties which he carries in a suit case. In fact, you don't want to see any. You tell him quickly that you are not interested. But suppose the same man comes in to see you with several neckties of different colors hanging over his arm. He holds them up to the light to let you see the different shades. Your wife likes blue; your sister likes green. You feel the material. The price is reasonable. You are interested. You buy and thank him for coming in. Your thoughts when he leaves you are different from those you entertained when he approached you.

What do you think when a book agent approaches you? He is selling James Whitcomb Riley's poems. Not interested because you have books on your shelves at home unread. He smiles, tells you of Riley's home life; relates anecdotes about "dear old Jim," recites "When the frost is on the pumpkin" brings tears to your eyes and—"good night," your name is on the order blank! What you originally thought when he approached you didn't count with the book agent.

Life insurance is to the uninformed prospect like a black abyss, full of duties, obligations, death and money paid out. To cross this pit, he must answer personal questions, go to the doctor's office to be stripped and pounded and listened to, and then sign his name to "everything." All he sees is this dark chasm, the crossing of which he feels can be put off until tomorrow. If we can bridge this gap for him he will buy insurance and be our friend for life, but we must talk about those nearest to his heart —income for his wife and education for his children. He must be shown how easily it can be handled to suit his convenience. Once we get him over the mysterious bridge he is so glad to have the protection that he looks back and wonders why he put off buying so long. Instead of going to see a man about life insurance we must go to see him about his little boy Stanley or his little girl Pauline. Then just watch him pull down the "Not interested" sign and substitute "Welcome."

The Change of Age Plan. By Philip Burnet.

The scheme: To secure the birthdays of a large number of persons and interview them just prior to their change of age.

It works for a number of reasons, among them being these:

1. This is the twenty-second day of September. If I should call on a man today and should discover in the course of my talk with him that his birthday occurred just six months ago today, the twenty-second of March, I should feel at once that I had a good chance to close him, because I would realize that I had one of the strongest closing arguments the change of age. Now if it is true that the age change is one of the strongest closing arguments, why should we not so arrange our work that in the main we call on people only at this most favorable time?

2. The change of age furnishes an immediate point of contact It isn't necessary to spar for an opening. We go to a man with a thing that concerns him particularly and which today offers him an opportunity that he will never have again.

3. If the solicitor has enough age changes to keep him busy, he is never at a loss where to go. Of course, he may sandwich in other calls, using his own judgment and ingenuity in supplementing his age change calls with calls made when men are married, when they have a raise of salary, when a new baby is born, or when anything happens that makes a man a good prospect for insurance. On the other hand, when no such prospects are available, the solicitor always has his age changes to fall back upon, and no time is wasted wondering where to go or what to do. Moreover, since the age changes can be arranged in route order, the minimum of time is lost getting from one to another.

4. Since the age changes every month are distributed all over the territory, the solicitor makes one regular trip every month over his entire field, something after the way in which an industrial agent covers his debit every week. This monthly trip over the field keeps him constantly in touch with every part of his territory and puts him in contact with many prospects he would not otherwise reach.

5. Finally, through the use of the age change plan, the solicitor either sees or passes through his mind, at least once every year, practically every insurable prospect in his field. And he is likely to get a larger volume of business out of the same list the fifth year of his following than the first time he goes through it. Of course, the list gradually grows small as some people get too old, others die, others move out of the territory, and so on, but this decrease is more than offset by new prospects coming on from the

younger generation, by new people moving into the field, etc.; the solicitor discovers these new prospects and adds them to his list at the same time he is following up his age changes.

Establishing the "You" Attitude. By E. Colwell, Jr.

Many a successful life man who specializes in selling protection, and sticks to his text, has standarized on the following as his Sales-Assisting Approach. Says he:

"Mr. Blank, for the rest of your life there are only five principal misfortunes likely to happen to you,

First,—*Premature death;*

Second,—*Disability;*

Third,—*Penurious Old Age;*

Fourth,—*Superannuation;*

Fifth,—*Unemployments*, that is

In premature Death, you may die at the wrong time;

In Disability, you may lose your earning power;

In Penurious Old Age, you may become old with no money, and have to work for it;

In Superannuation, you may become so worn uot, that you cannot work for money in your old age;

In Unemployment, you may be one of many thousands of the best people who may be thrown out of a job."

When canvassing his "business men" prospects, he uses the first four items, and when canvassing a "salaried-man," he employs also the last item.

That's a Successful Insurance Approach because:

It eliminates "self" and thereby avoids the "I" attitude; and

It establishes the "you" attitude, and thereby endeavors to "serve" instead of "sell;" and

It arouses curiosity, thereby impelling attention; and

It links into one or more of those five requirements, thereby intensifying curiosity, which merges into interest.

Openers. By a writer in the Insurance Salesman.

The following are all good approaches and will in most cases cause interest that will result in an interview. If you will continue the study of this series you will find the answers and arguments that will enable you to continue the interview should your prospect object. Then turn to this list again and see if you can recall the arguments you could use should your prospect give you an excuse for not buying.

Remember to look pleasant when seeking interviews

"If a friend of yours were to call to have a talk with you about your welfare or the welfare of your business or your family you would listen to him, would you not? The prospect will usually answer in the affirmative. 'Will you imagine me a friend here for that purpose for what I have to say is along that line?'"

"I have a special proposition to offer you."

"Can I have ten minutes of your time that will be of advantage to you?"

"You are interested in saving something for the rainy day or old age. May I talk to you about it for ten minutes?"

"Have you ever figured what you will have to save every week to meet the requirements of your old age and to be out of the dependent class?"

"Have you your income insured.?"

"How would you get along if you were to be sick for a year and unable to attend to your usual work?"

"Would you become financially embarrassed should you become permanently disabled?"

"Let me talk to you about insuring your credit (or extending your credit)."

"I do not know a thing about your business, Mr. B., but is is my duty to make you acquainted with my goods so that if you should need my services you will know where to get such service and unless I show you what I have you may in the future suffer because of not knowing. My business is to safeguard your creditors if you have not already done as much along that line as you would like to do."

"Have you a guaranteed fund for your wife's old age?"

"You and I are in the same boat; trying to eke out something to keep our families together in comfort. Have you ever thought of the time when we might suddenly leave them for a very long time and whether or not it would be possible for THEM to remain together?"

"How would you like to get a free insurance policy?" (Talk Endowment.)

"We will pay you for carrying your insurance in our company." (Talk Endowment or say something about dividends.)

"Is your income guaranteed?"

"Would like to make sure that you will have $10,000 to square up your debts at your death or at any other stated time?" (Talk Endowment or figure a cash loan or surrender if interested in securing an amount at a certain time.)

"Did you ever think that your wife in her old age may need financial help?"

What to Do With Answers to Circular Letters. By T. J. Durgin.

The service lead is not an invitation to call and write a man for insurance, but rather it indicates that he is interested in the plan outlined in our letter. It is then our business to fan that spark of interest and create through salesmanship a desire for our proposition. Visualize each lead as a person of a certain age and occupation with a problem for which you have the answer. He is waiting for you to show him the solution. I have called on any number of men who have filed the lead letter in their "Unfinished Business" folder and when I called they immediately referred to it. I think that some of us have found on calling on our prospects, that, after having waited a reasonable length of time, he met one of our competitors and bought life insurance from him because it had been brought forcibly to his attention by the letter. Another thing to bear in mind is the fact that our letter is received in some instances by a man who is considering a plan submitted by some one else and who has deferred action until he hears from us. Is not this reason enough for promptness on our part?

Now, just a few thoughts along the line of the positive business value of each letter sent out. First, we will consider those which are answered by the return of the card. You might interview a man and find that he is too old. I rather like to get leads on a few old ages because your reception is generally pleasant. The older man knows the value of life insurance and especially the income plan. Often he will give you the names of younger men and permission to use his name. This is a wonderful point of contact. I recently had a service lead on a man 69 years old. After a pleasant interview he referred me to his secretary. I wrote the secretary and two of his friends. I would never have written that business if I had considered the age an excuse for delay or non-delivery.

Then there is the man who says "my wife must have written that card." An excellent reason why he should consider the plan. If his wife is concerned in his comfort in old age, he should be concerned in her welfare should he be taken from her, and our plan takes care of either event. Pardon a personal reference again, but I once had a lead on a man who made this reply and wrote him and nine other acquaintances for a total of $33,000. Recently a lead enabled our Springfield representative and myself to get before the son of the president of a large Eastern life insurance company, and we wrote him on the income plan for $10,-000.

Second. Every man who has received the letter has been solicited in an especially effective way on the subject of our "Income for Life" plan. Is there any reason why it would not be good business to call on those men who do not answer? I, personally, know that calls of this kind bring results. Plan to call on a few men who do not answer. The diversion will be good for you, you will never lack calls, and, from my own experience, I assure you that your volume of business will increase.

After all, the lead service is not a means of writing business for us but a very efficient method of helping us get the subject of life insurance before men. The letter is an introduction to the company, the lead itself a personal introduction in addition, making the way easier for the salesman when he calls. I firmly believe that if we consider a man worth circularizing we should consider him worth a personal call.

The lead service is valuable for the following reasons:

First. It saves us time and money.

Second. It gets us prospects.

Third. It secures for us a point of contact with a man's friends or acquaintances whom we would meet in no other way.

To realize the value of the lead service we must:

First. Visualize the man, not the mere lead.

Second. Be prompt in calling on the man.

Third. Consider your names and submit only those upon whom you will be willing to call should they not reply.

Effective Come-Back. By L. L. Brennan.

When I go into a man's office and am told "Yes, your arguments are good, but I have a friend who is in the life insurance business, and if I insure I should buy my policy from him," I come back:

"Has he ever approached you on the subject of insurance?"

"Well, no."

"Then, if you'll pardon my frankness, he is no friend of yours, or he would have seen to it that you were adequately protected."

Lists of Claims Paid. By H. W. Carey.

It would be a difficult, if not impossible proposition to so adjust all life and accident claims so that everybody would be satisfied and thus create new business. The best plan I know of for creating new business and claim adjustments on the monthly payment plan is the scheme used by one of our agents. He had a window shade narrowed up to suit his overcoat pocket, and he had printed on one side in big letters, "Paid to policyholders since organization $68,592,367.22" and on the other side he had a printed list of all the claims the company had paid in his city for the last ten years. When the psychological moment came he would roll out about ten yards of that list and begin apologizing because he didn't have the other sixty million names on it. Naturally the thing looked interesting, and after he got the applications he always shook hands cordially with the applicant before leaving, and expressed the fervent hope that the new customer would be lucky enough to be hurt before it was time to make out his new list.

Super Cold Canvass. By J. Edward Scherwin.

I have found that to keep busy all day long, I could not depend on introductions alone. So when I call at a man's office and find that he is absent, I go downstairs to the bulletin board of the tenants of the building, copy the names of individuals on three or four floors and proceed with the so-called "cold-canvass." But observe, I know at least the name of each man I am calling upon and I also know he is of sufficient importance to get his name on the bulletin board of the building.

Now, I know that my sale is going to be absolutely and conclusively decided by the way I approach that man. And I am going to see him, despite secretaries or other obstacles, provided he is not engaged in a conference which entails more than five minutes waiting on my part. If it happens that I do wait two or three minutes, I pace up and down, slowly. I never sit down to wait for my man. A salesman must be on the alert always, and it is difficult to get under way from a sitting start.

My prospect sends out word to show me in. I remove my hat in a distinctively peculiar motion I have carefully cultivated. That alone marks me as different from anybody else, and makes its subconscious impression on the mind of my prospect. Every move is calculated with regard to its most probable effect. My mind is right, and firm with determination. I respect myself and my profession.

I go into my prospect's office with the feeling that every dollar of the countless millions of dollars of my company is in my pocket. So, no matter how big or important my prospect is, he is no bigger than I am, because I have all those millions behind me. I extend my hand. He invariably accepts it. I smile. Not a grin and not a smirk. I smile because I know that a ten-cent smile is better than a ten-dollar frown. I say to him, "Mr. Jones, I am Mr. Schwerin." I purposely use that phraseology in preference to saying "My name is Schwerin." I am entitled to the prefix of Mister, and these little things count. I proceed to tell him why I have called on him. I speak slowly, distinctly, in well modulated tones, and my opening is invariably the same. It is a habit talk, a memorized talk. Every word means something. It has been most carefully thought out.

While I am delivering my opening speech, my mind is free to receive impressions. I watch my prospect, calmly, attentively. At the same time I am cataloging my surroundings, so that I can gain some knowledge of my auditor, from his personal appearance, the appearance of his room, the ornaments on his desk, the pictures on the wall. This is necessary, because I know I must quickly establish a point of contact with my prospective buyer. Men buy only because some emotion—fear, greed, affection, envy, the acquisitive instinct—some emotion has been appealed to successfully.

My opening calls for about fifty words. Then I stop, because my prospect must speak to me. He must say something. My words and my approach have disclosed to him that I am courteous, considerate and entitled to a gentlemanly response. From the nature of his response I get my cue as to how to continue the narrative. I never dispute. I never argue. I am patient and dignified but not a bit "up-stage." I am not a bit servile either. I take the reins of the interview in my hands by asking him questions which he must answer the way I wish him to, because no other answer is left open for him. His mind must work along the same line as mine, otherwise I cannot ever hope to sell him. My talk is never about myself. I do not brag. I listen appreciatively to whatever he has to say to me. My own enthusiasm is quiet but boundless. I am just bursting with enthusiastic belief that I have something for him which no one else has, which he needs, which he must have immediately, which he should buy more than anything else in the world. And that enthusiastic belief becomes contagious, and my two-minute interview stretches into an hour and a half, without one tedious or tiresome moment in it, because if I cannot hold my prospect's attention as tensely as if he were attending a play, then I am beaten.

The closing is simple and natural. It started with the first word I uttered. There may be a psychological closing moment. I don't know. But I do know that from the first word I have spoken I have been ready to close. My pen has been out, my application blank has been in plain sight all the time. You know a man may be gun-shy, but if he sees the gun or the dotted line for ten or fifteen minutes, he loses his fear of it.

I never go back for a second call without a definite appointment. I never send samples or illustrations or letters. I stand or fall by the first interview. If there is a valid reason why we cannot do business then and there, I want to know it. But the idea of chasing, pestering, and becoming other than a respected friend is too repugnant for me to entertain.

Getting In. By C. J. Rockwell.

In passing associates or subordinates procedure must be modified according to the status of the individual, since obviously the same procedure cannot be employed in passing a secretary and an office boy. These have a responsibility imposed upon them by their chief and the salesman must meet them with a recognition of this fact. On the other hand, since they are accustomed to taking directions, a direct command, properly given may be employed.

For an example of such a command, while recognizing the subordinates responsibility, the salesman might say, "Please tell Mr. Prospect that Mr. Salesman has an important question to ask him which requires his personal consideration."

As an illustration of an appeal to both curiosity and self interest, suppose the salesman says, "Please tell Mr. Prospect that Mr. Salesman has a message for him regarding his personal investments."

CHAPTER IV

PRESENTING THE CASE

Let the Prospect Visualize. By H. L. Stanfield.

Many times I approach prospects knowing that they need more protection, yet with no idea of just what argument will move them. Of course I try to learn everything possible about a man before tackling him, and thus fit the presentation to his insurance needs, but many men resent having you know too much about their private affairs. If you show that you have been picking up information about him, the prospect most times will be resentful.

So I have a system which permits the prospect to visualize what more life protection will do for him. I have arranged a little formula and carry it in my mind. It is based on the assumption that there are four foundation reasons why men buy life insurance:

1. To pay all debts at death.
2. For the family to own a home unmortgaged.
3. To provide an adequate income for the widow—an income that will give the comfort which the husband has always provided
4. An income in old age for the insured himself.

I manage to suggest these four ideas early in the conversation. By watching the prospect closely I can tell which arouses his interest. Then I go after him on that kind of a contract.

When the Prospect Asks About the Cost. By Frederick A. Wallis.

"How much will the premium be?" asks the prospect. And right away the new man in the insurance business pulls out his little book and tells him, "That will cost you $400."

I want to impress upon you that it will not cost him anything of the kind. Say to him, "Under the laws of the State of New York, while you pay a first-year premium of $400, you are entitled to a dividend, and you are going to have a dividend at the end of the first year." Isn't that so? You can't tell how much it is going to be, but it will be a substantial one. The next year the premium drops down to $357, or whatever the experience of the company is, and the third year something less, and so on down the next year and the next. If you tell him $400, you tell him one truth, but you do not tell him the whole truth. Suppose you sell him a twenty-payment plan and you tell him the premium is $400, you have told him one truth and nineteen something else.

I came over from New York to Philadelphia this morning. When I started out from Pennsylvania station we rolled along at about ten miles an hour, we got into the tunnel and shot through at about twenty-five miles an hour, then we got out into the Jersey meadows and we must have clipped off about forty miles; then we got into Newark and there the law took hold and we slipped down to ten miles; then we got out on the long reaches of level track and we jumped her up to seventy-two miles an hour, and pretty soon we pulled into Broad Street Station. Suppose I had said to that engineer, "What was our time coming over from New York to Philadelphia today?" He could not say, "I ran ten miles an hour today," if he told me the truth. He could have said, "I went seventy-two miles an hour," and he would have still told me the truth, and yet he would not have told the truth.

If you get your rate book out and say $40 a thousand you say it wrong. There is no poorer salesmanship than to give a man a price on a proposition before you sell it to him.

Cancelling the Mortgage. By William S. Thomas.

Fred Howlett and I were driving out to see a farmer prospect who greeted us at the gate with: "My wife and I have decided not to buy that insurance until we have paid off the mortgage on that extra tract we bought."

"How much interest are you paying?" asked Howlett.

"Six and a half per cent," said the farmer.

"Suppose," said Howlett, "that I agree to take up that $2,000 mortgage and instead of paying 6½% you pay me 9% and I'll write into the agreement that in event of your death, I'll cancel the mortgage and give your wife a clear title to the whole farm."

The farmer accepted on the spot.

Tact in Referring to "Duty." By Nate Singleberry.

It is the duty of every man with dependents to carry enough life insurance to protect them, but we fieldmen must use tact in making our prospects understand their duty. You and the other fellow and I are all resentful when anybody tells us what our duty is. We think we know our duties, and to have somebody, even a close friend, intimate that we are neglecting our duties, makes us angry. A life insurance salesman can do little with a resentful prospect.

Instead of telling a prospect that more life insurance is a duty to his family, I offer it as a fine opportunity to do a splendid thing for his loved ones. I suggest it in a manner which implies that he desires to do everything possible for their immediate and future welfare. A few words about the difference between his income while living, and the income of his family if his earning power stopped, makes him see his duty without mentioning the word. Then I demonstrate that insurance achieves the purpose better than any other way.

The Graphic Method. By Edward A. Woods.

There is no claim that there is anything in particular new about the graphic method. Every solicitor who has done very much business has used it. He has shown, for example, his own policy; an item in the morning paper about someone's death; the picture of the man's wife on his own desk; a check in payment of a claim; a sample contract; a printed form of proposal, such as Earl Manning uses. A graphic method is simply intended to gather together a large number of these to show how such a method could be used to introduce the subject of insurance and have it take just the direction desired. For example, if the desire is to introduce the life income idea, showing a check for one month's income, or showing an item in the morning paper how some estate, which was supposed to be large, had turned out insolvent, would be appropriate as sort of a text in introducing the subject in the way you wanted it done.

The 50 illustrations of graphic methods given in the report of the program as told by the Canadian Life Underwriters Association really give more ideas along the line intended than anything else. For any experienced insurance man to say he does not use graphic methods simply shows that we have not gotten the idea over.

Franklin Ganse's inheritance tax wheel, a catalogue of a college in order to sell an educational policy, and a newspaper account of the settlement of a large estate, are all methods that are intended to be covered by the word "graphic."

Four Questions. By C. S. Morton.

Put the substance of these four questions to your prospect and you will come near to finding the correct answer to that unexpressed but urgent question which is in the back of the mind of every conscientious man:

1. Is an adequate income provided for your family?
2. Have you covered all your liabilities with insurance?
3. Will funds be ready for the education of your children?
4. Will you have a proper income for yourself in declining years?

Inheritance Taxes. By E. S. Brashears.

In submitting a proposal of life insurance for inheritance tax purposes you should approach the subject in the same way that you approach life insurance to cover any other need. Very few people whose estates will have to pay these taxes have ever stopped to consider how the payments are to be made or what the effect on their estates will be. It is our job to advise them and help them plan for that event.

Your appeal in these cases combines the appeal of love of family with an appeal to pride in leaving intact for a man's family the entire amount of his estate at the time of his death. Men who have achieved success are justly proud of that fact and they have a just pride in leaving their estate intact as a monument to them as well as a preventive of want on that part of their families. This presents a very definite appeal. Men who have built up large businesses from nothing are susceptible to the appeal to their pride and they are usually sufficiently careful so that that appeal and the means for meeting it will usually produce results.

Budgeting Life Insurance. By J. S. Sherritt.

Budgeting life insurance, in other words, classifying needs that can be met by life insurance and then building an individual program to fit the needs of each client is a matter of applying in practice, knowledge which is possessed by any one who has given serious thought to life insurance.

A fundamental principle of salesmanship, whatever the commodity or service offered, is that after the prospect's attention is gained and his interest aroused, he must be brought to a sense of need for the article before he will buy it. Before he will insure his life adequately, a man must have in view certain definite and specific needs which life insurance will fill for him. The average man has but a hazy understanding of these needs and of the amounts of insurance he must have to meet them.

In planning your client's protection, you must decide which are the fundamental needs in the event of his death, and must provide against them to such an extent as his circumstances seem to permit. Then you must adjust this projected insurance so as to meet the emergencies of old age and disability in case he lives. The cash value of the insurance will automatically give protection against financial stringency by serving as a source of funds in time of emergency.

The practical working of this plan of action will be illustrated if I tell in some detail of a case in my experience.

The first that comes to my mind is that of a man thirty-nine years old, with a wife slightly younger and a daughter about ten years of age. He receives a salary in the neighborhood of $10,000 and owns a residence which is mortgaged. The protection includes $2,000 ordinary life bought in 1916; $1,000 20 year endowment bought in 1913; $1,000 25 year endowment in 1913; $10,000 endowment at 65 bought in 1920; $2,000 five year renewal term. He has $5,500 in the insurance fund of a professional organization.

He was approached by one of our salesmen in this manner:

"Mr. ———, you are a man who I believe would be interested in certain things our office is doing in the way of life insurance service. We have had you on our list for some time. We do not know or care at present how much insurance you are carrying. It is not now our intention to sell you any. We find men in your position as a rule fairly well insured as far as amounts are concerned, but they have never had that insurance planned so it will do exactly what they want it to do. You have been buying insurance from your friends and others and have never had it adjusted to fit your particular needs. It is up to you to say whether or not this is your condition. If it is, you need our service. It happens that we know your needs fairly well. If you will be kind enough to give us the amount, kind and plan of the insurance which you now carry, we will take that as a basis and work up a comprehensive life insurance plan, covering your needs as we see them. Please bear in mind that we will utilize to the fullest extent your existing insurance and will not recommend any more unless you need it."

We worked out and submitted a plan covering the following needs:

Purpose No. 1. Cash sufficient to meet the state inheritance taxes, accrued local taxes, administration charges, current obligations and other expenses incident to death. No. 2. Cash to mother in case of death. No. 3. A monthly income to your wife for life and after her death to your daughter for life. No. 4. A college educational provision for your daughter in case of your death. No. 5. An old age provision for you and your wife should you both live. No. 6. An old age provision for you, should you only live. No. 7. An income to you in case of total and permanent disability. No. 8. A savings fund.

Additional insurance necessary to carry out the program suggested, $5,200 ten year term in small policies to be dropped as obligations are paid off.

For purpose No. 3, $15,211 ordinary life, combined with part of present insurance to provide income for wife and daughter.

For purpose No. 4, $1,800 ten year term combined with present $2,000 short term endowment as an educational provision, to be dropped if he lives until his daughter's college course is completed. Total $22,211.

He gave our plan fair and serious consideration. Our agent talked it over with him before his wife and his wife's parents. They were all very much delighted with it, except his wife who suggested that the total premiums amounting to $1,145.00 gross was more than they could afford to pay. Our agent asked her how much they were obliged to save under present conditions to protect themselves against the necessities of old age and early death. She said they were obliged to save considerably more than this. When it was pointed out to her that she was accomplishing all of this with more certainty at the same time reducing the amount to be paid annually, she readily approved the plan.

Question of the Cost. By Frederick A. Wallis.

It makes all the difference in the world how you announce the cost—or flash it on your prospect. Men are impressed and carried away by a soft, mellow light, but then again, sometimes the lightning comes and strikes people dead. So it is with the rate. You can make a splendid impression on him with it, or you can flash it so that it absolutely strikes and blinds him and then you wonder why you haven't written him.

I do not know anything that kills a sale so quickly as to pick up a rate book and start looking for a rate. If I begin to hunt through this book to see how much it is going to cost, I have lost the prospect's confidence. If you go into a store to buy collars and ties, and you tell the salesman what you want and he has to look through half a dozen boxes, and then asks some other fellow, "Say, do we have such and such a collar?" you have lost confidence in that fellow.

When the time comes to state your premium, don't flash it on him. There is nothing in the world kills a case like saying, "You are 44. Let me see, your rate is so much." Some fellow has just been in who quoted him a rate $2 less on a 20-payment life policy, and you cannot get that $2 out of that man's mind.

If you flash $412 on him, you have lost his interest because he thinks he cannot pay $412. But tell him just a little over a dollar a day, and he thinks he can pay it.

Tell Your Prospect How to Create an Estate. By John J. Lentz.

"To create" is "to form out of nothing." Thousands of men and women must create an estate out of nothing if they hope to be able to leave one at death. Federal statistics show that 54 per cent of our citizens do not even own their homes. In other words, more than one-half of our citizens die leaving no roof over the heads of their families.

Statistics show that in spite of our growth in national wealth the percentage of mortgaged and rented homes is on the increase. A larger per cent of our homes were mortgaged in 1920 than in 1910. In 1890 there were half a million more homes rented than were owned; in 1900 a million more were rented than owned; in 1910 a million and a half more were rented than owned, and in 1920 the rented homes exceeded those owned by more than two millions.

This need not be. Today we have great institutions known as fraternal insurance societies and life insurance companies which provide, in exchange for small monthly, semi-annual or annual payments, a life insurance policy which will create an estate.

The easiest and simplest way a healthy man or woman can create an estate is to take a life insurance policy. A small sum will create this estate and all the probate courts and surrogate courts of the country say that the life insurance estate is the best estate a man or woman can leave because it costs nothing to administer.

There are few people who could rest comfortably over night without fire insurance covering their household goods or other property and yet statistics show that sixteen deaths occur in the homes of [illegible] to one fire. An accidental death always means a man in the wrong time and statistics show that many deaths and diseases are due to accidents. This shows clearly the wisdom of being prepared.

It is a sad commentary upon thrift and foresight to be compelled to admit that very few have sufficient protection. All who have no protection should hasten to apply for it and those who have not a sufficient amount should hasten to increase it.

Now is the accepted time to prepare for sudden death. Some one has said "In a world where death is, there is no time to hate." It is just as true that in a world where death is, there is no time for delay in taking out insurance.

Patriotism means promptness in giving one's life to [illegible] his country and to protect one's country as to protect [illegible] and family. There are other forms of patriotism [illegible] one's life in war and there is no higher form of [illegible] giving a pittance out of each day's [illegible] a cigar or a soda, and thus provide against the [illegible] yourself and against poverty and [illegible] your family. Patriotism could take no higher [illegible] self-respect and high sense of duty as a citizen which will make every man and every woman feel the necessity and the respectability of being insured against the poor-house and against the charity of relatives and neighbors. Insure and thus "create an estate."

Take His Consent for Granted. By Harry D. Wright.

Don't go out to talk insurance. Go out to get the application. Give the man something tangible, something visible, use pencil and paper. Start writing the application, whether you ever get it to the doctor or not. Some of them will go through, some will have to be torn up. Connect your selling talk with the prospect's interests, not your own. A good salesman never makes it easy for the prospect to say "No," and he seldom waits for him to say "Yes." He gets the order by implied consent. He does not wait to be told, "Yes, go ahead, write the application."

We have to show our goods and make it easy for the man to take them—to sign the application. Of course he does not "want" the insurance. If he did he'd come to the office and you and I would not have a job! But he needs it, and we have to try to meet his needs. Why do merchants go to great expense in dressing their windows—and a little further out the fruit stand proprietors and grocers roll barrels out in the morning and then roll them back again at night? Why don't these stores keep all this stowed under the counters? Why do they put their goods in attractive glass cases? In order to appeal to the eye. We are selling something less tangible, but we can show our goods. We can use pencil and paper.

Insuring a Man's Value, Not His Life. By Joseph W. Briggs.

What is a man worth to his family? The government has held that every laboring man should carry $7,500 insurance and the fixed value on the life of a soldier was $10,000. The old-fashioned way was to say that if a man had an income of $3,000 a year that he was worth $50,000. It is, of course, impossible for a man to carry that amount of life insurance.

We are not selling insurance, we are selling values. A woman of 60 in good health with grown children is not worth one cent; she has no value. Insane people frequently live a very long life. One of the reasons that they are not insurable is because they are a liability and not an asset. I frequently say: "We are not insuring your life; we want to get your value. What would the wife and kids lose if you should die tonight?"

This thing of values can be impressed upon the man in many ways, and the more ways we can make him realize that he is a value which must be lost, the more likely we are to make the sale.

I frequently say this, to get his mind to the subject: "Mr. Brown, what is that chair worth, $25? If that chair burns, or is broken up, you have lost $25. Destruction of that chair means loss and every loss must be repaid by someone. If you die to-night your family have lost your value just as much as you would lose, if I would take that chair and break it."

Some time ago I called on one of our old policyholders, and I wish to tell you just how I handled the case, not as being a particularly difficult sale to make but to give you an idea of how you might be able to use the New York idea and profit as I did.

After visiting a while I said, "Mr. Brown, how are you fixed on insurance?" He said: "I have all I can carry." "Do you know that we have a way of figuring just what a man is worth as a machine. Would you like to know just how it works? Do you mind if I ask you a few personal questions? How much did you make last year? How much did you spend for clothes, club dues, life insurance, accident insurance, charity, personal income taxes, etc." He told me. "Now let us figure how much you saved. Then the balance is what it costs you to keep your wife and family." Then multiply the answer by the present worth table for his age, showing just what he was worth as a mechanical machine.

When you have this figured it is not worth very much to you except to give the man a very good opinion of his own importance. After I had these figures I said: "How much life insurance are you carrying?" I multiplied the number of thousands by 6 per cent., giving him the income his family would obtain. The man, of course, was shown that he was way under-insured. After I fixed the minimum amount of income that he should have, I had the beneficiary clauses on these contracts rewritten so that the principal would be paid out in 10 years. This would give the man a maximum income until the daughter's education was completed. I then wrote the man an income of $40 a month, continuous monthly income contract. Then after his children are grown the wife will be sure of $40 a month. This means as long as she lives.

Argument Sells Nothing. By Edward A. Woods.

How do you influence men? It is one of the biggest things in the world. It is going to decide who is to be the next President of the United States. One of the things that people have sacrificed everything for is that power of influencing men. How do you do it? You know that since the days of Greek philosophy the teachings of Socrates, Plato and Aristotle have made us think that we are creatures of reason. We think that we do things because it is the proper and reasonable thing to do. As a matter of fact, a reason is something you sometimes invent after you have done a thing to justify you in doing it. We do things first because we want to and then we give a reason to justify us in doing it.

If you think you can argue a man into buying life insurance, just remember the times you have tried to argue your wife into doing anything and you will not try it very often. You do not get people to act through argument generally. Did you ever stop to think that argument involves taking opposite sides? Did you ever convert a man from any church by arguing with him? In arguing you naturally take the other side of the question. We want people to go along with us, don't we? Did you get your wife to marry you by arguing with her? Did any of you get into church by arguing? Let us get away from the belief that argument is an incentive to act. You can't get people to do anything for you by arguing with them.

Nine-tenths of the things that you and I do are from suggestion. You influence people to act by suggestion rather than by argument. You may get the best of the argument but the other fellow will get the application for insurance. If I had been taught in my early life not to argue in trying to get a man to do what I wanted him to do, how much further along I would now have been.

Suggestion brings instant response. Argument postpones, makes deliberation, makes delay. Do you know the fact that it is a mental law, just as in physics, that the force of a suggestion continues until something stops it? If you plant an idea in a man's mind it will keep going until something stops it. Just let the idea keep going. Push it from behind but do not put anything in front of it.

We would rather do an easy thing than a hard thing. One of the difficult things for us to do is to make it seem an easy thing to pay the premium deposit. State it this way: "If you will pay us $20 per month we will pay your wife $30 per month." Belittle the premium and enlarge the benefit. Or tell him we will give his wife $10,000 for $400. How many of us do quite the reverse. We have a psychological difficulty to overcome One way is to write a check and place it before him, saying, "Wouldn't you like to have that?" Make the $10,000 that he or his family are not going to get for some time the big thing, and make the deposit the little thing. I recall the story of the salesman who was telling his prospect all the desirable things the contract would do and the prospect interrupted by asking how much it would cost, but the salesman kept on talking about the benefits and the man again interrupted by asking what it would cost. The salesman replied: "It is so small an amount that I am ashamed to tell you but it would be just about the cost of two or three of those"—pointing to a box of cigars on the table. He was simply following a psychological lead.

Ways of Being Convincing. By C. A. Shaw.

Always look a man in the eye when talking to him; do not turn to a third person for confirmation of any of your statements; make your remarks so strong, so convincing, that the subject must feel that you are sure of what you are talking about and that you need no confirmation.

Never talk with a third person present, unless he has brought you to the subject or is a very, very intimate friend, a brother or very close relative.

Never interrupt a prospect when he is talking; even if you know he is wrong, let him finish.

If you are talking and he interrupts, let him do so. Stop at once, for what he says is sure to give you a clue as to his thoughts. You can talk at any time; but the proverb says: "If a man talks he is bound to say something." So let him talk; all the world loves an audience.

Discuss Price Last. By R. W. Stevens.

If you have ever had an opportunity to observe a mediocre life insurance salesman in action you know that he generally opens his interview something like this: "Mr. Prospect, how old are you?" Having received the information he begins turning the pages of his rate book until he finds the page he is looking for and says, "I can offer you a policy at an annual cost of $34.08 per thousand," after which introduction he begins to talk about the contract, and nine times out of ten, the burden of his talk will be about cash and loan values with but very little said as to the real purpose of life insurance: namely, the protection of the prospect's dependents in the event of his untimely death. The first thought put into the mind of the prospect thus approached is the price of the contract, which he has been invited to consider, and throughout the interview those figures, $34.08, stand out more prominently in his mind than any other feature to which his attention may be directed.

The amount of insurance which you are seeking to place and the annual deposit required to secure it are the last things that should be discussed in the insurance interview; since, until you have created in the mind of your prospect a desire to possess that which you are telling him about, it is of utter indifference to him whether he is expected to pay ten cents or ten hundred dollars and you cannot get his money.

When the Prospect Wants to Discuss Rates. By J. Elliott Hall.

The other day a man called up over the telephone and said: "My name is Jones, and Mr. Brown, who is a friend of mine, told me that you did him a very valuable service the other day in arranging his life insurance, and I believe that I might be interested in having you do something of the same sort for me. What is your rate on a 20-payment life contract at my age, which is 48?"

"Well, it is $3 a thousand."

"What are you talking about?"

"All right then, it is $100 per $1,000. What is the difference, what does it all mean to you? Suppose I tell you that we have insurance for $3 a $1,000, it does not mean anything to you. It does not tell you what you are going to get. You simply know that that is the rate on so much insurance. At the same time, we have insurance that sells for $186 per $1,000. How can I tell you what our rate is without telling you what you get for your money?"

"Well, do you want to give me your price on insurance, or don't you?"

"Mr. Jones, do you buy your clothes over the telephone, or if you were going to get a new house would you call up a real estate agent and ask him to give you one or would you find out just what you were getting by a personal examination? Do you drive an automobile?"

"Yes."

"What kind have you?"

"I don't know that it is any business of yours, but I drive a Hudson."

"All right, then, why didn't you get a Ford? There is really no such thing as a rate on our life insurance, because we have so many different kinds to sell."

In this case my unusual way of replying, instead of antagonizing the prospect, aroused interest. An interview was arranged for and the case closed.

Discover His Motive. By George Salinger.

Motives rule the world. The motives which prompt men to buy protection might be classified as:

1. Love of family.
2. Fear of misfortune.
3. Gain of money.

The sale of every contract you ever sold or ever will sell may be traced directly to the presence of one or more of these motives in the purchaser. It shows then that when you have once determined the ruling motive of your prospect towards insurance, be it love of money, your next move is to make him think the thoughts which will forcefully demonstrate wherein the protection of your contract will prevent the occurrence of the contingency he most fears or further the ambition which is dear to him. This will make him desire it, and in turn, resolve to buy it.

This is the way sales are made—first, the motive must be discovered, then the motive creates the desire and then the desire son to believe that your prospect ought to buy $2000 worth of insurance, drift him toward this point by degrees, especially if there are indications that instead of buying $2000 worth he would buy $500 or a $1000 if left alone.

Remember that he will buy whatever you convince him that he needs—and that is your job—to convince him that $2000 is the right amount.

Big Price and Large Quantity. By L. R. Cushman.

A salesman whose income ran into five figures told me how he overcame selling fright. One day he suddenly realized how this kind of stalling interfered with his selling. He decided to take the bull by the horns. His method went to the extreme. He had found that price often loomed big in the prospective customers's mind. He picked out a man whom he thought was of this particular type. Sitting in the objector's office, he began, "I dropped in to see you about taking on our line." Here he paused for an instant and eyed the victim speculatively. "But, of course, it will cost you a lot of money."

The prospect blinked a little, and then began to get red. "Well," was the reply, "What of it? Don't you think I have 'the lot of money?'"

Thereafter the salesman stopped pussyfooting on buyer's objections. By taking hold of them right at the start, he has found that generally the objection very shortly vanishes in thin air.

Selling fright often attaches to a buyer the wrong kind of a reputation. One case in point will illustrate a common experience. A Western buyer had the reputation of wanting to buy only in small quantities. A salesman coming for the first time into that territory had convinced himself that this customer would be better served if he would buy several times his usual quota of a certain kind of goods. The salesman expressed his belief to some brother salesman. They laughed at him. He landed in the big man's office. The big man looked rather bored. The salesman began, "Mr. S—I want to talk to you about buying $50,000 worth of our goods in one shipment!" The big man leaned forward with sparkling eyes. He smashed his fist upon the table. "Good!" he said, "That sounds like real business." Then confidently, "Say, dy'e know—I get tired of folks running in to see me all day long about $200 worth of this and $1,000 worth of that!"

Looking back it is easy to guess what had happened. A few salesmen who had selling fright, and were content to accept little orders had given the buyer a reputation for ordering small. One man with real courage showed them how wrong they were.

Don't Talk Past the Signing Point. By A. J. Casise.

A number of life insurance salesmen were discussing the following question, "What is the hardest point in selling one of our policies?"

An inspector of agencies was holding this meeting and he had one by one the various agents answer the question. The majority agreed that the sticking point was to get the prospect to sign the application. The experiences of the various agents in this matter were summarized in the following:

"The sticking point is to get the prospect to sign the application. I can approach them all right; it isn't hard to get them interested in what I have to say; but when it comes to putting their name in black and white at the bottom of an application a great many of them balk."

"Why, of course," said the steady application writer, who had been getting applications every week consecutively for a couple of hundred weeks, when he began to talk. "But it's a mighty good sign when a man hesitates to sign his name. If a prospect signs without any trouble, you want to look out for him. He may have some ulterior motive for wanting the insurance. He may want it worse than the company will want to give it. He may know something about himself that leads him to want to get in quick— and you find out later after spending time and effort on the case that his application is turned down. At any rate, it is safe to be skittish of the signature that comes too easy. A man who agrees in writing to pay out annually $50 or $100 or more for many years without being thoroughly convinced that he is getting a good bargain is either a fool or a knave. I never like to find a fellow who is too easy to sell.

"It's usually hard to get a responsible man to sign and I hope it always will be. Every one of us has enough cancellations and enough bother over irresponsible signatures. And if all one had to do was to ask a man to sign an application 'twould be so easy there'd be no fun in it—and no money. But I have a few suggestions which may help you to bring the good, hard-headed business man up to the point of application.

"I believe too many talk right on past the signing point. I began to get more applications signed when I began to *assume* and *take for granted*, after having accumulated enough facts to make what I had to say worth while, that the man *would* sign the application if given the opportunity. And they do.

"A great many writers lose applications by not keeping command of the conversations themselves."

"Do all companies have this clause about dividends, or this one about disability benefits?" a possible buyer may ask, when you are in the midst of your argument.

"If you stop to answer that or any other similar question then, the prospect will lose the run of your argument and most of its force. The thing to do when a man breaks in with almost any question is to say, 'Yes, Mr. Smith, I'll tell you about that in just a moment, as soon as I finish explaining this point. I'll give the ull details about every clause to be in your policy.'

"Then keep right on with your regular talk and ten to one beore you finish he will have entirely forgotten the question. The fact is that it is hard for any man to keep his mind concentrated on any one subject, and for some men it is almost impossible. *It is the business of the insurance writer not only to keep his own mind concentrated on the question in hand, but to force the man he is trying to insure to also concentrate his mind.*"

Improving the Canvass. By R. P. Burns.

How can we improve our canvass? Let us begin by preaching the advantages of life insurance on the living side, instead of talking on the dark and gloomy death side. Preach sunshine instead of gloom.

Men are tired of having the hearse backed up to the door for them and having an old express wagon taking their family to the poor house, and few men enjoy being lectured on their duty to their family, especially by a stranger.

One may use the sentimental side but he should first gain the attention, and build up the frame work of his canvass with business argument, and then, by the use of a few human interest stories, drive home his arguments on the sentimental side, as occasion will permit. Visualize the advantages of doing, rather than the penalty of not doing. I have no objection to a story made up entirely of blue sky, so long as it illustrates the truth.

By being ever on the alert, reading insurance magazines, talking to other agents, attending conventions, etc., one will be able to pick up ideas, illustrations and arguments. When we meet an agent of another company, we should draw from him some good ideas, if possible, instead of impressing him with what a big fellow we are.

Try out a new argument a few times, and watch results. If it does not work well, drop it. The most valuable thing to me, in relation to my canvass, has been to write out my arguments. When we take what seems to be a good point, and reduce it to white paper, it sometimes proves to be a pretty flimsy argument. I have frequently offered this advice but I have found no one who would follow it. If each one of us were called into the office of some high class business man, and asked for a good reason why he should buy life insurance, I wonder if each of us could give three or four good, clear, intelligent arguments, or would our reply be something like the bashful young man proposing to his sweetheart.

Logic vs. Sympathy. By W. S. Walker.

The writer once had occasion to be in a court room and heard a verdict of "not guilty" rendered in the case of a young fellow who was mixed up in a shooting affray and was being tried on circumstantial evidence. When the state's attorney made his plea, he brought out in a thundering manner cold facts and appealed to the reasoning powers of the jurymen who, had their verdict been prompted by severe justice and reason, would have rendered it "guilty."

When the attorney for the defense was half through with his last appeal you could see one juryman wipe a tear from his eye, then you could hear someone in back of you or at your side cough, and a convulsive sob here and there throughout the room. And yet this was where and the manner in which the "business of the law" was being conducted. This business was not being handled from a purely logical standpoint appealing only to the reasoning powers. The strongest appeal was made through the emotions.

Take this lesson home, you insurance salesmen. First and foremost study well the proposition you have to sell, remembering at all times that without knowledge we cannot have enthusiasm, not the kind that shouts from housetops—but enthusiasm that radiates sincerity of purpose. When you go into a store to buy a commodity and you state your needs to the clerk, if he understands his business and can answer your questions intelligently, he invites your confidence. His "I want to be of service" manner aids you materially in making your selections.

When you solicit a prospect for insurance create an interest in your proposition, answer all his questions courteously and truthfully, and thus awaken his confidence in you. Appeal to his emotions as well as to his reason. Picture to him his happy home. His home is much like yours. He has work now, and want is unknown. Then he is brought home from work injured, and stays in bed for a number of weeks. His income is stopped, his savings gradually diminish, and his wife and children are in need, and he in bed and unable to earn a wage.

Holding Attention. By A. Gordon Ramsay.

The man who is new in the business, will find it a great temptation to assume that a question about another type of policy, indicates that the prospect can be more readily interested in that other type of policy, and yet I believe that in the majority of cases, the prospect is unconciously testing the agent, in order to determine whether or not that agent really knows, and really believes, what he is talking about. As a rule, the applicant merely requires to be convinced that the representative of the life insurance company can give him the type of advice he needs. If that representative jumps about in his advice, in order to follow every whim of the prospect, the latter loses confidence and interest.

This brings me to what in my opinion *means* an interview. I went into a chap's office the other day to discuss a matter. He began signing letters, and fiddling with papers, so I stopped in the middle of my remark. He said, "Go ahead, I am listening."

I refused to go on until I had his entire attention, and he quite appreciated the point. You won't sell him without it, and you cheapen yourself and your proposition in his eyes. In many cases it will pay to concentrate your efforts on securing a proper interview, and to refuse to go into the subject until you get that interview.

Both Sides of the Picture. By E. W. Nothstine.

Did you ever try painting the picture on both sides? Try it out by telling your prospect all about all the good points of a contract, the advantages, what it will do for him, his family, his old age, etc. Then, if he does not show enough interest to get busy with the pen, give him a peep at the other side. Tell him that our guess is there was almost a half million people declined for insurance last year, because they had waited so long that they were not insurable. There were over five thousand who made application, but failed to get examined or to properly complete the transaction and died without the insurance. We will venture the statement that in the United States alone, more than a million people die each year who had intended to "take more insurance," but just put it off or neglected to do so until it was too late. There is a very slight lone dividing those who do and those who don't, and those who did and those who didn't. But oh what a difference it makes and what a trail of sorrow, hardships and unhappiness could be avoided if good intentions had only been carried out in time.

Controlling the Interview. By A. D. Anderson.

Needless to say a salesman should dominate the interview and control the conversation, otherwise the prospect's mind will get off the track, and if you allow some foreign subject to enter the discussion it is certain to mar in some degree the clearness with which you paint the picture before his mind's eye.

As to whether or not you will control the interview, much depends on your own mental attitude at the time. If you are in a positive, optimistic, and determined frame of mind you can probably control the conversation without much trouble. On the other hand, if you are in a negative, pessimistic and lackadaisical frame of mind you should either convert yourself immediately or go and have a talk with somebody so as to change your mental attitude towards the things of the day. If you have ever studied the subject of suggestion and auto-suggestion you will readily understand how comparatively easy it is to keep control of your own mental attitude at all times.

You have heard the phrase that "Enthusiasm is catching" and this is a scientific fact. Your mind is plastic and so is that of your prospect, that is, it readily absorbs impressions of sight and sound, etc. So when you speak it is not only the words you say but also the spirit in which you say them that forms the impression on the mind of the prospect, either for or against your proposition.

And in view of the foregoing facts you can readily see the importance of controlling and dominating the interview, because the law works both ways. If you allow the prospect to control the conversation he will soon be influencing your mind and you will probably not get anywhere. So as you are there to sell him—do not let him sell you.

When the Prospect Asks Questions. By Frederick A. Wallis.

If your prospect asks a question, you are making fine progress; but if he starts right in by praising your contract, you want to get up and get out. When I was a boy in the South I was in the dry goods business, and a woman came in to buy a silk dress. The dressmaker told me to "get down that piece of blue silk, the one just in," and the woman started right off by saying, "That is beautiful. That is all silk, isn't it? Isn't it lovely?" I used to think, "Well, I'll sell this one." But the dressmaker knew better. She would say, "Get that piece of red." When I put that on the counter she would say, "That is beautiful," and I would think, "Maybe she'll buy this one instead of the blue," but she didn't buy either one. Then the dressmaker would ask, "Any shade you wanted in particular?" "Why, yes. I thought of a blue gray."

When the blue gray was brought out, she would say, "Is that all silk? How wide is it? How much it is worth?" When she asked a lot of questions about it, that was the piece of goods she was interested in.

And when you go to sell a policy, and the prospect begins to praise it, you won't sell it; but if he begins to ask questions and say, "Do you mean to say that your company will do thus and so? How much does this thing cost?" Then you are going to sell him—if you don't spoil it by telling him the premium right away.

I think we talk about the features of this wonderful policy entirely too fast—very often. If I throw a bucket of water on this table it will all run off. But if I drop it on a drop at a time, it will soak in.

Don't Be an Encyclopedia. By James E. Kavanaugh.

The inexperienced field man is apt to go out and *act more like an encyclopedia than a salesman.* By that I mean he is very likely to display his knowledge of the life insurance business to the man who will listen to him, telling him much about the business, much about his company and answering questions which may be put to him, and (if he is not careful) is very liable to get into arguments. He is very likely to become the representative (or the misrepresentative of some other company, fraternal order or society. If he is not careful, the *conversation will be controlled by the prospect and not by the agent.*

The salesman who goes out with a story to tell and with nothing else to tell; with his mind made up to tell that story, is more likely to become a success than the man who goes out "to get acquainted with a man"; or possibly "to talk life insurance"; to talk politics; to talk about baseball or the weather, etc.

"Stick to your text" is a good motto. It is always a pretty good idea to have a "text to which to stick," and it seems to me that the text a life insurance salesman ought to have is the backbone of some policy over which he is enthusiastic. He wants to have that policy *in his own head* before he can put it in the head of somebody else.

Questions to Ask the Man Who Cannot Make Up His Mind.
By a writer in Mutual Underwriter.

1. Do you suppose a man ever died fully insured whose widow lamented the fact that he had not invested his money in some other manner?

2. Do you suppose a man ever died without life insurance who did not regret—too late—negligence to provide for the future?

3. Did you ever meet a man who was physically unable to take life insurance who did not wish he had insured years before?

4. Did you ever hear of a widow that wished her husband had put his money in the bank instead of buying insurance?

5. What would you think of one who would refuse to insure his house against fire but instead put the premiums in the bank?

6. Do you believe there is anyone who would not insure if he knew death would come to him within five, ten or fifteen years?

7. Do you know of any widow who has had to take her children out of school because her husband during his life-time believed he had plenty of time to take out insurance?

8. Did you ever hear an old man say he wished he had taken insurance in his younger days so that the premiums would not have been so high?

Words that Convince. By A. R. Piper.

After canvassing a deaf mute for life insurance, and succeeding in writing him, I took up the paper I had used and looked at it. I had confined myself to simple language. There was cooking going on, and I said "Cooking smells good." There were children about and I said, "Nice boys and girls." When I was through with that canvass with a policy for $5,000 I looked at what I had written and counted up all the words that had appealed to him, and they were such words as "Love," "Good food," " Happy," "Home," "Mother," "Father," "Boy," "Girl," "Joy." It was the simple strong words that had appealed to him, because they had brought conviction into his soul.

Use of Tricks. By G. J. A. Reany.

My last argument shows that the subjective has no value unless the man has by diligent work placed that value there objectively. That is, the toil of his ordinary mind precedes necessarily, any effect that he can have sub-conciously.

The use of tricks in salesmanship generally I would discourage. For instance the matter of flattery. There are very few men who can flatter you without your knowing it, and there are very few men you can flatter without them knowing it, and as a rule a cheap line of salesmanship to flatter a prospect.

I know a salesman whose favorite method of selling is to carry in his pocket a photograph of his own wife and children, and if he is appealing to a man who has children, his appeal is based upon protection for his family. At an early part of the interview, he gets this photograph out and shows it to the man to register the impression on the man's mind of his own family. This particular salesman is a social creature; he has a passion for his own children, he loves the children of other men, and he can naturally take out the photograph of his children because they are a part of his life. Let an old bachelor of fifty winters try this trick, and see how it doesn't work. When a salesman uses a trick of any kind, it must be a trick that fits the salesman. That is my point.

Creating Desire. By James C. Heyer.

Desire means to long for the possession of, to wish for, eagerness to obtain. The salesman of commercial accident and health insurance should fix in mind the fact that certain essential principles must be followed if real success is to be attained. The most important factor in any sale is DESIRE. Desire must exist in the prospect's mind before he will even think of purchasing. The salesman must, therefore, create desire for his contract before he explains it.

Consider for example, the real estate salesman who has a prospect for a residence on his list. This salesman would make very few sales if he merely took the prospect out to the residence and said, "Look it over; if it's what you want you can have it for 25,000." A real estate sale follows the same laws or principles that control an insurance sale. Desire is what makes the sale, so that salesman starts to create desire the minute he gets the prospect in his automobile to go and see the property. He starts by telling about the many features that make the location particularly desirable—the trolley being within two blocks—the place being far enough away from industries to eliminate dirt and smoke—the land being high, thus preventing damp cellars, etc. As he approaches the property, he remarks about the excellent condition the place is in, the beautiful lawn, and by that time the prospect feels as if the place were actually his, because the desire to possess it has been created.

That's desire, and we as insurance salesmen must know how, and be able to create it, or sales are not going to be made. Fix in your mind that you will have to create desire for your coverage. It is not difficult to do this. The ability comes naturally from a knowledge of your proposition and sound business sense in using this knowledge.

After introducing yourself to your prospect, don't resort to the stereotyped method of saying you would like to explain an accident and health contract. Instead, say that you have a proposition you know will interest him and that if he will be obliging enough to give you about 15 minutes you will explain it. "After I have explained the proposition it will be a pleasure for me to act on your decision. If you want it, we can close; if you are not interested, I will peddle my papers."

That makes a good opening. No business man will tell you that he is not interested in your proposition until he at least finds out what it is, so "watch your step" and make sure you don't tell him in your introduction what you want to talk about. With this kind of approach you will find you can secure interviews; and interviews count.

CHAPTER V

MEETING OBJECTIONS

Each Objection Brings Forth a New "Hook" in "Hook Canvass." By Walter Farrell.

The "hook canvass" is so called because of its construction, and is built with ten hooks in one. Each hook is a closing argument and it is possible to close with the first hook; continuing to use as many hooks one by one as are necessary; each hook, if it does not close, forces the right objection which leads to the next book.

In this "How I Closed My Hardest Case," it was necessary to use only six of the ten hooks, as follows:

Mr. Blank is a well-to-do strong minded Swede farmer, age 45 years. For no less than 15 years to my knowledge, life insurance men including myself had failed in closing him for the amount of insurance he should have.

I opened with: "When you die my company will not have to pay your wife a cent." Immediately his thoughts were, "That's right, because I do not have a policy with you." I followed with: "There are only two reasons why you do not have life insurance; either you do not have the money to pay for it or you cannot pass the required examination to get it." He knew well enough that he had the money to pay for it, so his inner mind centered strongly on whether or not he really could get it, and he said: "Maybe I can't get it." I said: "It won't cost you a cent to try it; if you pass the doctor you will get the policy and its benefits; if you don't pass it is worth $100 to you to know the reason."

This was my first hook; and it forced the objection of: "I carry $3,000 and I guess that's enough." I asked, "How much does your wife carry?" To which he replied, "None." "Yes, she does," I said, "she carries the difference between the $3,000 you have and the amount you ought to have. I happen to know that you have a loan debt of $15,000, so your wife carries the burden of this $12,000 difference."

"My wife will get along all right," he said. "Yes, I know she will, but she will get along much better with this insurance safeguarding this loan debt. You are her manager; your brain is your power plant and it's good business to insure it for at least three-fourths of its value just as you do your live stock and your buildings. You are worth more to your family than your live stock and your buildings are to you, so let's fix this policy up at least on the same basis."

This was the second hook; and it forced this objection: "If I carry $10,000 life insurance," he said, "it will cost me a lot of money each year." "Yes, life insurance does cost money and someone, either you or your family, will have to pay for it. If you don't pay for it while you are living, your family will have to pay for it after you are gone. You can pay for it easily out of your earnings; your family will pay for it in some undesirable handicap by doing without it. So you see the cost of having this contract is not as great as the probable cost of not having it at the time of your death."

"By putting that money into a bunch of hogs," he said, "I can double it in three years." "I know it, but when you die you don't want to leave a bunch of hungry hogs for your wife to feed, do you?" "Well, I can put the money in the bank at 4 percent and beat the insurance," he said. "If that's so, why does every banker carry life insurance?"

"Now listen," I said, "with the same money you pay your hired man every year you can carry $30,000 life insurance. This $30,000 will be paid to you in cash at age 70, or to your family in case you do not live that long. Do you think that your hired man will make you $30,000 between today and the day of your death?"

"Well, then," I said, "let's put this policy in force right now."

This was the third hook, and this was his objection: "I'll study this over and see you in a few days." "You won't gain anything in putting this off," I said. "It's the same contract you will get if you study over it for a year, and besides not having this protection for your family you will be losing money every day you put it off. Twenty years from to-day at this very hour, you can cash this contract for $6,880 and the money is worth 7 percent interest to you. Can't you see that by putting this off for even one day you will have to wait that one day more in maturing the contract and receiving the money, and 7 percent interest on this money for one day will amount to exactly $1.32.

You surely realize that it is not good business judgment to lose $1.32 per day by putting off taking this insurance which you can carry at a net cost of less than 95 cents per day and that's why I am trying to help you and urging you to put it in force today."

This was my fourth hook, and it forced this objection: "I'll talk it over with my wife and see you this evening." I replied: "Don't do it. This insurance is not for your wife; it's for your widow. Take the contract now and after you have made your wife the beneficiary turn it over to her. If you don't pass the doctor then never say a word to her about it, and you will save her a lot of worry about your physical condition and your future health. I believe you see this clearly, so let's put the policy in force first. The first step is to put your name on this application."

This was the fifth hook, and the following objection: "You make good money at this business." "That's right," I said, "and I am earning it right now. However, it will neither make or break me to write this single contract for you. It is but a momentary gain to me, while it is a lifetime gain to you and your family, and that's why I am urging you to put your name on this application."

He signed the application.

"I won't sign a note," he said, "until I get the contract." "The society holds me responsible for the examination and the net on this policy and obligates me to take such a settlement with every application. Notice the note reads, 'Value received,' and it is of no value unless you get the contract."

He signed the note.

"Now," I said, "this binds the bargain between you and me, and your insurance will go into effect just as quickly as the doctor says you can pass the examination."

This completed the sixth hook.

He was examined immediately and passed. The policy was issued as applied for and is on our books at the present time.

Never Show Confusion. By William Alexander.

The shrewd agent is constantly on the watch for surprises. Consequently, he is never surprised. If you were a lawyer defending your client in court, and if the opposing counsel should unexpectedly spring an embarrassing question, or a damaging charge, you would be at a great disadvantage if you manifested embarrassment or offered a weak defense. If, on the other hand, you should say, "That is a very important point. I am greatly obliged to the learned counsel on the other side for bringing it up. But before considering it I wish to continue my argument, in order that the jury may not lose the thread of my discourse." This would have a double advantage; it would give you time to determine how best to meet this attack if renewed, and it might enable you to avoid meeting it at all, if later on the opposing counsel should forget to recur to it, or should conclude that your serene attitude indicated that the point had less force than he had expected.

You can follow the same tactics in canvassing. Mere excuses can thus be swept aside, and the consideration of serious objections may be postponed, with the hope that they will not be reverted to again, or for the purpose of meeting them after you have had time to think and after your prospect has been won over to your way of thinking.

Do Your Thinking Before the Interview. By Darby A. Day.

Haven't you frequently left a prospect's office, and upon going over your remarks, as well as his, come to the conclusion that if you had prepared your talk and fortified yourself with answers in probable objections you would have secured his application? You know he should have insurance; in fact, he admits it, but your unpreparedness made him the master of the interview, instead of you.

The best rule for thinking on your feet, for thinking quickly in a business talk, is, strangely enough, not to think at all during the process. Do your thinking beforehand. Sometimes people call upon you and talk so fluently, so much to the point, and answer so cleverly every objection that you make, with such instant power of thought, that you are astonished at their ability in quick thinking.

The salesman who seems so quick-witted, who meets all your arguments so cleverly, is not thinking quickly on his feet. He did his thinking beforehand; he planned and prepared his talk, and he even planned and prepared your questions, and your objections, and then prepared his answers and explanations, he prepared the entire conversation between you and him. So far as you are concerned, the conversation is original. To him, it is something anticipated and previously prepared for.

You have something to sell every time you call on your client or prospect, whether it be services, advice, or solicitation for insurance. At any rate, the impression you make will determine the success of your future relations. Sit down then quietly at your desk and think out, and even write down, every question, every objection that your customers or clients might make. Do not omit any question whatever. Think out, and write down, favorable questions and unfavorable questions, wise questions and foolish questions, easy questions and difficult questions. Omit nothing. Anticipate everything that could possibly be asked.

Sit down and write out the characteristics of the different types of persons whom you are likely to meet. Write out the favorable questions that are likely to be asked by every different type of person. Write out the unfavorable questions that are likely to be asked by every different type of person. Write out the objections that are likely to be made by every different type of person. Summarize the most frequent objections. Prepare especially detailed answers to the most frequent objections.

"I cannot afford it." Show him that he cannot afford to be without insurance.

"I don't need it now." "I may buy later," and many others that you are familiar with, you will be surprised how you will increase your volume by preparing your answers to objections.

When the Prospect Thinks I Am Overloading Him. By W. J. Olive.

If a man tells me that I am trying to overload him, that if I sell him any more life insurance I will burden him, I say, "That is just what I do not want to do. How foolish I would be to sell you too much. As it stands now you are on my books as a policyholder, and you are my friend. I value your friendship highly. While you feel kindly toward me you are going to be a booster for me. You will put in a good word whenever you can. You will think of me when life insurance is mentioned. If you want to buy any more life insurance I am quite sure that you will take it with me. You are one of my strong supporters. How foolish I would be to throw all this aside. If I should oversell you and burden you with payments you would always have a grudge against me and would feel that I had done you an injustice. I want to avoid that. I am asking you to take out more life insurance because I can show you why you need it, and why you really have less net protection for your family today than when I called on you the last time."

Only Three Things to Think About. By James F. Russell.

The prospect usually says he would like to think it over. I have a stock answer for this, namely, that there are only three things the gentleman could possibly think about.

First—Whether he can afford it. I then call his attention to the fact that in the beginning of the interview he had stated that he could and should save that much money.

Second—Whether it is a good thing to do. I cite the number of people who carry insurance; the opinion of banks, big business men, colleges, the government on their attitude towards life insurance.

Third—Whether this organization is able to live up to its obligations. I prove this by citing the assets, liabilities, etc. Then I tell him that there is not much use for figuring for any length of time on anything that is so generally admitted to be good, and at the best all he is buying is confidence in the man from whom he is making his purchase; that when he buys a pair of shoes, clothes, house, auto or whatnot, that all the thought in the world will not eliminate the fact that all he buys is confidence in the other fellow and that he should be able to make up his mind right there.

During these last remarks I have produced an application and proceed to ask him the questions on it. When it is completed, I push my application and pen over to him and with my little finger point to the line for his signature and request him to sign as his name is written above.

Of the objections a prospect makes, the main one is that he has all the insurance he can carry; more than he can pay for; that he can't afford any more. How do I meet it? I don't. I don't pay any attention to it.

A great many agents make the mistake of wasting a lot of time in trying to beat down an objection that doesn't exist. That is a stock answer that every man makes in trying to get rid of the salesman. I go right ahead, never paying any attention to it.

Another objection is that the man is single and doesn't see any reason for carrying life insurance. I talk to him about the disability clause; about providing him with an income in his old age. The majority of men have parents who have been put to a lot of expense in educating and bringing him up. Although his parents may be in good circumstances, I point out that they would have been in better circumstances had they not been put to the expense of bringing the child up and that although it may not be a matter of obligation, it does show on the son's part that he has the proper spirit and desires to play fair.

"Enough Insurance." By Sidney A. Foster.

The soliciting salesman should seek to ascertain at the very beginning of an interview any objection that is to be overcome. Soliciting is a profession. It is not a begging effort. Begging for business cheapens the occasion to the point of disgust. But when you firmly ask the subject what is his objection to increasing his present estate $10,000 (of course the salesman should if possible know in advance the financial ability of the prospect and be governed accordingly in the amount of the policy solicited), he is being asked a direct question he cannot well evade and you can force some direct answer.

Never go into the presence of a prospect with fear of objections. Lack of confidence in approach gives a psychological advantage to the prospect, as it creates instantly a negative mental impression in seven cases out of ten. The salesman must know within himself that he is offering a desirable, legitimate opportunity and has every reason to believe it should be acceptable by any prospect of sufficient financial and business capability as to deserve his call. "Hair splitting" should never worry the salesman; he should not be annoyed by it. What he has for sale is not cheap trumpery, for he is creating by contract the enlarging of estate. No other salesman carries as valuable a line of goods, for life insurance has in all its functions merit beyond the life of the insured.

"You say you have enough insurance estate; have you? What are you working and saving for? Perhaps it is because you enjoy working and saving? Then why not save more? You work and save because you wish to have a good estate at death. If you are worth to-day $1,000, or $100,000, and you take $1,000 or $100,000 additional insurance on your life, you perhaps this year, or next year, but surely at some future year, you have increased your estate by as many more thousands of dollars as you have taken additional life insurance, therefore you have not all the insurance you should purchase, because you have not provided all the estate you care to leave to your family. If you have, stop working and enjoy the luxuries of the rich. In what year were you born? What month and what date in the month? You say Jan. 5, 1881. Well, in three days you will be in your 43rd year, because your life insurance age is dated from your nearest birthday; to-day you are but 40; if you take your insurance to-day, $10,000 will cost you about $15 less annually for the next 20 years than should you wait until July 5, this year. The additional saving would be $300, not counting interest."

Turning Objections Into Selling Suggestions. By John A. Stevenson.

Do not handle objections as if they were obstacles to the sale. Objections indicate interest and should be welcomed.

Do not raise objections that would not have been raised by the prospect.

Get past every objection encountered, either by going through it or around it in plain sight of the prospect.

An objection is probably due to the struggle between the heart and mind of the prospect. Go to the aid of the heart and help the prospect. Satisfy his mind that he should have insurance.

Forestall possible objections if you can anticipate beforehand that such objections might be raised. Do not argue with the prospect about an objection. Answer it quickly, pleasantly and to the point.

Develop and have ready for use good answers to the common objections usually raised. Answer objections promptly and swing back into the sales talk.

Know the general causes of objections.

Try not to become involved in answering objections until after you make the prospect want the insurance.

Satisfy the objections which the prospect might have had in mind, but did not raise, because he disliked running the chance of getting into an argument with the salesman. This does not mean for you to mention the objection, but plan your sales talk, so that the answer to the objections is made.

There are two classes of objections, the sincere and the insincere or excuses. The former only are real hinderance to buying.

There are three methods of handling objections, the emphatic denial, the admission-but and the boomerang methods.

Try to turn objections into selling suggestions.

The Farmer's Objection. By Carl A. Peterson.

In any farming community where the land is valuable, the principal objection to life insurance on the part of farmers will usually be something like this: "Why, I do not need any life insurance. I have this farm. It is worth a lot of money. It is producing well. What do I need with $5,000 or $10,000 of life insurance? I am well fixed as it is. I am not going to spend any money paying for life insurance when my family would get this farm if I should die."

This might be all right, except for the fact that in all sections of Iowa and probably other states where the land has been going up, the farmers have seen their opportunity and bought up considerable adjoining land. Most of them had not had the cash with which to make an outright purchase, but have arranged to finance it through a mortgage. In other words, probably 90 per cent of the farms in any good, substantial farming community have mortgages on them. Whether or not a farm is mortgaged can be fould out in advance, but in Iowa it is almost a safe bet that any farm along the road has a mortgage on it. So I say to the farmer who tells me that he does not need life insurance: "Yes, this is one of the best farms in this section of the state. You need never be afraid that it will not supply the needs of your family. If you live for eight or ten years longer you will have your mortgage all paid off and own this land clear. But the big point is that you have not in your vest pocket a contract with the Almighty that says that you are going to be allowed to live until you do pay off the mortgage. You do not know what is going to happen. Neither does anybody else. If you should die as things stand now, you would leave your family instead of a fine producing farm, a lot of worries, trouble and expense. Your two boys are only eight or nine years old. Surely they could not go out into the field and work this land. Your wife would have to hire a couple of hands to run the place. Do you think they would take care of things as well as you have?"

Objections Answered. By Thomas J. Stewart.

"I must buy a new suit this month."

You can always buy a new suit of clothes, whenever you need it and you have the money, but you can't buy life insurance, no matter how much money you've got, unless *you are in good health.*

"I will take insurance later."

A good time to get insured would be the day before you die. That *may be* to-morrow; better make sure of it to-day.

"I'll let you write me up July 1st."

All right, just sign this little guarantee that you will be *alive and in sound health July 1st.*

"I can't afford it this year."

Suppose you got a cut in your wages next Saturday of fifty cents per week, don't you think you could get along somehow? Imagine the cut and sign right here.

"I must pay off my mortgage first."

If you live you can pay off the mortgage and pay for the insurance also. If you die, the insurance will take your place and pay off the mortgage, thus securing the home for the family free of incumbrance.

"My friends will take care of my wife and children."

Do you think it fair to expect your friends to provide for your family when you would not do it yourself? What would you think of the man who would expect *you* to look after *his* family?

"I prefer a savings-bank."

If you are *sure* you are going to live thirty years, and if you are *sure* you will deposit the premium in the bank every year at four per cent., and if you are *sure* nothing and nobody can ever induce you to pull your money out, you will have $1,000 sure enough. The life insurance bank is the biggest and best bank, and your bank account begins *at the big end* ($1,000) immediately.

"It costs too much."

Roast beef, clothing and house-rent all cost money, yet you must have them. Life insurance is also a necessity and *costs nothing;* all your money comes back to you; it is *not spent.*

"I can't afford it."

Rather say you can't afford to do without it. The wife can't step into your shoes, report at the factory Monday morning and earn your wages. When you stop, your wages stop. If it is hard for you to provide for the family, how do you expect the "little mother" can do it?

"I won't leave money for a second husband to spend."

Ninety out of every hundred widows get married because they have to. Had the first husband done his duty by them and left them a ten-year monthly income, they would not have to grab the first fellow that came along and looked like a meal-ticket.

"I have a good business and can provide for my family."

It is your brains and ability that makes your business a success, but when that brain is no longer behind the business and your hand is forever stilled in death, can your widow and orphans continue the business successfully? Better invest a portion of your earnings in a monthly income policy.

"Not now—later on."

Every edict of wisdom cries out for immediate action. Do not procrastinate. Delays are always dangerous. You are younger now than you ever will be, and the price of protection is less today than it ever will be again. You have everything to gain by immediate action, everything to lose by delay.

Procrastination. By David Hattenbach.

I called on a man and his wife, and tried my darndest to close the business, but I couldn't. Their intentions were of the best. They promised to give me the insurance on my return from a trip. Accordingly, I called on them when I got back and asked for the husband. The wife spoke up and said: "Didn't you know that my husband was dead? The day after you called he had an accident. He was riding on top of a load of hay when one of the bales slipped off, carrying him to the ground and, falling on top of him, killed him instantly." Another instance of procrastination. I had quite a talk with the widow and before I left the house secured her application for $5,000 and her son's for $2,000.

Story of the Wife Who Objected. By L. S. Mattison.

He was the first man I ever talked life insurance to in my life it was the first application I ever wrote. I was a young boy then and my father was a merchant. He mapped out the route and loaned me the old gray horse to make the trip. That first man's name was D. C. I reached his home something like an hour before dinner, and he was grinding out sorghum cake. I talked life insurance to him if I ever talked it to any one in this world, and had about reached a point of contact, so to speak, when the dinner born blew and Mr. C. invited me to dinner. I very readily and gladly accepted the invitation.

When we sat down to the table a very freckle-faced, cross-eyed, homely woman was knitting at the head of the table. She wanted to know what my business was. I very readily told her and said that I was very proud of my vocation and that it was my first day out as an insurance man. In about three-quarters of a minute I was very sorry I told her, and had almost taken the pledge that I would quit then and there. She insulted me, ordered me away from the table and out of the house, an invitation which I didn't accept. I had gotten over with dinner. The more I talked the further I got away, and the nearer I got to being kicked out of that house. However, what took place under the big oak tree I don't think it is necessary to tell. Mr. C. permitted me to write him an application of $1,000 life insurance on condition that his wife should know nothing about it. He requested that the premium notice should not be sent to his home address, as he didn't want his wife to know about it. So he had the notice of his premium sent to another little town, to a man who carried D. C.'s account. That merchant was to settle the premium and to charge it to D. C.'s account. So I put the deal over on that basis.

Two years after that application was written I went to see Mr. C. again. He had purchased the place which he had rented theretofore. I met him away from his house. I dared not go in that direction, much less to his house at that time. He said he had bought this place and mortgaged it to help pay for it. We talked insurance on the line of protecting his investment, with the result that I wrote him on the same condition—that his premium notices were not to come to his house but should be sent to Mr. B., who would pay the premium and charge the same to his account.

That was two years after the first policy was written. And four years after the first policy was written I met him again. He had lost his health and was unable to attend to his farm. He had spent all his money to regain his health, and one year later died. I hadn't forgotten that first experience, so when the notice was received I asked that I might be permitted to go down and make up the proofs. I had a goose I wanted to pick. And I was permitted to go.

I drove down to the country, knocked on the door, and this same individual who practically ran me away from the table came to the door. I asked for Mr. C. She said, "This is where Mr. C. used to live." I said, "Where is Mr. C. now?" She looked at me with one of those perpendicular faces and said, "He died last Wednesday," "Oh, well, I am sorry; I wanted to see him a bit." I asked her if he left her in good shape. "No," she said; "he left me with eight children and a little farm with an $800 mortgage on it." I said, "What in the world are you going to do about this?" "Don't know," she said. She was in a bad fix.

I saw a chance to reap the revenge so interesting to me. I got my revenge. But as I was going towards the door I said, "I have good news for you; you didn't know it, but Mr. C. bought $2,000 life insurance. All you have to do is to fix up the proofs and you will have enough to pay off your mortgage and $1,200 in cash besides." With that money she paid off the mortgagee and educated those children.

The Sample Policy Excuse. By H. W. Gennerich.

In dealing with writing big business, there are many factors that enter our work. The first one and to my mind the most objectionable one, is the question of the sample policy faker. I mean by this that the man whom you are gradually getting the best of in your interview and who does not want to "fall for" the stuff you are handing out, says: "That's all right, I like it; send me a sample policy."

The real object of that man is to terminate the interview, take the policy, give it to some of your competitors and then, when you call on him again, tell you he had changed his mind. If a man says to me, "Gennerich that is a fine proposition, send me a sample policy," I say to him, "Not on your life. And in telling you the reason why I won't give you a sample policy, I must illustrate it by telling a story. "Some day you are going to die; and when you die they will put you in one of those long pine boxes. Your friends and relatives will walk around the casket and somebody will say to your wife: 'Did Mr. Jones carry much life insurance?' and your wife, with tears streaming down her face and heart-broken, will say: 'No but he had over a hundred thousand dollars' worth of sample policies.' I am not going to be the perpetrator of that kind of a crime, directly or indirectly."

The Balky Prospect. By a writer in Mutual Underwriter.

Let the balky prospect talk. Don't stifle his objections. When he begins to tell you why he is not insured, and that it would be useless to "consume your time" with him, give him rope. You must know what his objections are before you can overcome them. Most men who are different are ready to congratulate themselves, and to score for themselves credit marks for fairness, clearness of vision, consistency and firmness.

When you refuse to hear this kind of man in his own commendation you have deprived yourself of needful information and pushed him further away. Don't do this. It is only by learning WHY he objects that his objection may be overcome. *When a man is giving you his objections to life insurance he is unconsciously pointing out the method by which his application may be secured.* Shut off this source of information and you will go stumbling along in the dark. Let him talk. Let him shed all the light possible on the difficulties before you.

Most Objections Are Only Excuses. By J. Stanley Edwards.

Most objections to taking life insurance met by a salesman in his canvass are not real objections at all, but are excuses.

There can be no legitimate objections to life insurance any more than to air, water, food or sunshine. There may be greater need for insurance in some cases than in others or one time may be more propitious than another for one to take it—just as air, food or water. Its need is constant, its value is fixed by the uncertainty of human breath and heart beats.

The best time to take it is when you can get it. That is now—when you seem to need it least. "An umbrella can be bought after it starts to rain but life insurance can't be had at any price after your heart begins to skip its beats."

The field man's job is to dig beneath the surface objections he meets and find the real excuses, the real obstacles to his closing the sale. Nine times out of ten it is this—the unwillingness of the prospect to make a present sacrifice for a future gain. He wantes his good time now and his wife often agrees with him. It is the spirit of the age, to live for today; not to think ahead much farther than next Saturday night.

Life insurance appeals most readily to the thinking minority. The unwilling or shallow thinking majority must be made to think temporarily of their distant future.

The resourceful field man does this by jarring his prospect out of his accustomed mental attitude. He paints him a picture of his old age or the dependency of himself or his family, twenty years hence, and makes him see it. He overpowers, temporarily, the mental neglect of the future that is habitual with the average person.

He shows the prospect the need for action now. He overcomes for the moment the fixed mental attitude of unwillingness to make a present sacrifice for a future gain by facts, by appeal to duty, to fear, to desire for gain or to whatever human motive seems most appealing.

Someone has pointed out that the blockade to closing is usually made up of the following mental barriers—and do not expect them to be always mentioned by the prospect, they must be assumed by the field man.

1. To pay a premium means self denial and self denial is not easy.

2. Surplus ready money is not always on hand even with people of good incomes.

3. Most people live from hand to mouth. It is against their mode of living to provide ahead.

4. Most men think only of the present, future dangers do not impress them.

5. It is common to exaggerate the importance of a present payment as compared with a future return.

If the salesman can successfully combat these objections or excuses in the mind of the prospect most of the other objections will melt away or not be mentioned.

An Objection No Reflection on the Salesman. By Dick Oliver.

If he refuses to take the insurance, where is the harm? Who is injured? In what way are you disgraced? Certainly there is nothing to be ashamed of, any more than if you had tried to sell him a United States Government Bond, or some building in your town. Don't feel that a man's refusal to take insurance is a reflection on you, or your company, or your business. And remember this, nearly every man you come in contact with has the excuse that he has all the obligations he can meet at this time, and that very nearly is true, except that a majority of those obligations are expenditures. They are not methods by which he is saving money and accomplishing the results he wants to. No man living is fool enough not to know that expenses won't pay dividends, or provide for Mary and the babies in case of his death. I would say to such a man: "Sure, Mr. Smith, I know you are loaded up with obligations, but obligations, such as expenses for presumed necessities, etc., will not save money for Mary and the babies, and won't take care of you in old age. You may owe this man and that man, you may have prepared to meet expenses of different kinds for your family, but you know in your own heart that my proposition is for the benefit of you in your old age, or for your family in case of your premature death, or for both of you in case of disability. I am trying to get you to quit spending your money and save some.

CHAPTER VI

MEETING COMPETITION

Backfire of Knocking. By W. J. Olive.

Sometimes I find that I have stayed away from a member so long that he has in the meantime taken out a contract with some other company. In cases of that kind, I always avoid saying, "Well, that is too bad. I wish you could have talked to me. I could have saved you money. I could have sold you better insurance." Nothing is accomplished by telling a policyholder anything of that kind. It plants doubt in his mind. It disturbs him. He feels that he has made a mistake, and is uncertain what to do. He begins to get a little doubtful about all life insurance. He wonders which company has the best contract after all. Long ago I learned that there is nothing that gets me closer to members than approving of what they have done if they have taken out a contract with some other organization.

A Friend in the Business. By John H. Marsching.

Give your friend part of your insurance if you wish to, but not all. Why? Because if at some time in the future you should need to make a loan on your contract, would you want your friend to know that you are hard up? Would it not be much better to deal with a professional life insurance salesman whose business relations with you are based on service, not friendship?

Competitive Solicitation. By Charles W. Scovel.

Cut out the competitive solicitation. It is dead wrong. When an insurance salesman pries into a prospect where several others are already after him, he not only creates a bad impression on the prospect and fails to get the application himself, but loses it to his competitor. Life insurance selling is a business and should be handled in a business method. Dry goods salesmen are not going to spend much time with a customer when they know he is fully stocked up. They are not going to worry much about him while a half dozen other salesmen are occupying his time. An insurance man can't sell a man insurance when that man has all he can carry. He will hardly sell any to a man whom another salesman just left by knocking the competitor's policy and boosting his own. The prospect becomes leery of the entire game and takes out no insurance.

Devote your time to soliciting the uninsured or those whom you know are not carrying a sufficient amount of insurance. Less than 10% of the people in this country have their lives insured. The remainder makes a fertile field for the wide awake insurance solicitor. While this small number of our people are insured against certain death 80% of the people have their property insured against fire. If it's good to protect one's property it is good to have protection for members of the family. That's a business proposition pure and simple and if followed up will get insurance policies.

Quit pretending that life insurance is a "bargain affair" and sell it because the prospective customer needs it. Find an uninsured man and sell him on the basis of protection against death, protection against old age and protection against business calamities.

Don't talk lump sums. Ask him how much his family would need at the end of every month to live comfortably if he "dropped off." When you have that answer talk protection of that kind. Usually you will get the business. Get after those who are not carrying a sufficient amount of insurance. Leave off the hell, death and the grave stuff and show him it's a business proposition to carry more. If you don't land his additional application some other man will and you will have done a service to his dependents and himself.

The "Actuarial" Salesman. By Stewart Anderson.

We know a salesman who has one of the finest arsenals of life insurance weaponry we have ever seen. It is in the form of a big steel filing case, with elaborate card indexes. He can pull out on the instant any single datum that you may wish, and with almost equal quickness can load you with a multitude of data,—company histories, glories, scandals, rates, dividends, ratios, settlement options, rates of interest returns, big policyholders, mortalities, and heaven knows what else. He is a fighting man. But his small registry of clients is out of all proportion to his large arsenal. In every case he scenteth a battle from afar. He girdeth up his loins. His eyes shoot fire. His tongue slippeth its leash. He yearneth for an affray. He kicketh up such a dust of prospective conflict that his prospect soon begins to discover combatants and to imagine a profit for himself in their strife. And in the long run this warrior, armed all cap-a-pie, is licked again and again, and bitterly biteth the sod. Neither experience nor admonition teach or restrain him, and his filing case grows larger as the years harden his obduracy.

Occasionally the salesman must compete. But in most cases persuasion is his only task. Don't be looking for men in armor to tilt with you, and then you will seldom encounter them. If you flood your prospect's mind with competitive stuff, quite naturally he will turn to your competitors. Forget them, and concentrate on him alone, with your well-arranged life insurance story, and your chance of winning will be as fifty to one compared with your chance if you come gluttonous of blows and gore. From the long experience of mankind could be quoted a volume of proverbs declarative of the advantage the soft tongue has over the battling tongue. Don't fight!—persuade!

And don't try to make of your prospect a graduate actuary—that were to smother him, asphyxiate him, and kill him. You are an oral advertiser,—the expert advertiser uses the language of those whom he would persuade to become buyers; speaks with their tongues; sees with their eyes; pictures their needs.

Honest Man Has Few Competitors. By S. J. Rosenblatt.

I don't do any straight canvassing, because I think it is the wrong principle to operate on. In order to get the business and get it from the right kind of people, the insurance man has to establish confidence. If a man has confidence in me, he will buy from me. He will listen to what I have to say and accept the recommendations that I have to offer. If he never saw me before, he will not deal with me so readily. He wants to know something about me before he pays me any money. So in cultivating prospects and getting their confidence, the life insurance man is not wasting time, but is really going through the first stages of the sale. After the prospect knows him and believes in him, he will be ready to accept what he has to offer in the way of advice and suggestions. An honest man has few competitors. I don't believe in getting into discussions with people about dividends, character of the company, surplus, liberality of the contract or anything of the kind. I probably have these objections offered to me as often as any one else, but if I allowed myself to talk about them, I would never write any business. If a man asks me what the dividends are going to be, I tell them that I don't know what they are going to be and that the company does not know what they are going to be, or anybody else, and the only way to find out is to buy a policy and then see what dividend is paid each year. I believe in wasting no time at all on the first interview, but concentrate on getting the examination so that the next time I call I can show the contract. The contract is what I have to sell and when I am able to show my goods, I can get the results.

Must You Tear Down Houses? By Homer J. Hale.

Our success in the future will depend to a large extent upon how thoroughly we get the habit of boosting each other's business instead of knocking. If I contemplate building a house on a certain street, is it necessary for me first to have every other house on the street torn down before I can begin? This is a crude illustration perhaps. But a good many of us have fallen into a careless way of canvassing; unconsciously knocking every other company in the business in order to impress upon our client the superior advantages of the company we represent. If we could but see into the prospect's mind we could often read there a new born idea something like this: If this man wasn't afraid of these other companies which he says are so far inferior to his own, he would not spend so much valuable time talking about them. I saw a motto in an office not long ago which read:

"If your competitor talks about you put him on your pay-roll."

Become a life insurance salesman by study, thought and practice. Do contructive work, not destructive. Get hold and boost and never knock, not even to get back at some fellow who has knocked you.

When you retaliate with the same tactics which somebody else has employed in trying to put you down, you sink to his level, and you will find to your chagrin that you cannot prove to your prospect that your methods are not just as deplorable as his.

Salesman Personifies the Company. By E. J. Dunn.

Most people, who take life insurance, know very little about the subject. This is true of financial giants, professional men, farmers, laborers. They have practically no information about the different life insurance companies. Men use their own judgement or seek expert advice in the purchase of real estate, stocks and bonds, or merchandise. Usually they do neither when they buy life insurance.

People buy their life insurance, as a rule, because of their confidence in the salesman. Review your own experience. How many times has your applicant taken your word absolutely as to the terms of your policy and the standing of your company? How often has an applicant asked you for a sample policy, either for personal examination or for submission to some other person for examination? How many times in all your experience has an applicant asked you for official statistical information or for references as to the standing of your company? How many of your members have been secured in actual and severe competition?

To your applicants you have personified and represented the policy that you sold them. To them you have likewise personified and represented your company. Is it not so? Since this is so every element of character that inspires confidence in you makes for you greater success. If you gain the confidence of the people you will be able to sell life insurance.

Connect with a company of established standing and stability. Avoid all others. Sell a policy that you know will stand all tests. Don't handle any other kind. Then develop a personality that inspires and retains confidence. The insuring public will become your domain and the limit of your success will be marked only by your capacity for work.

Arguing Against Estimated Dividends. By Harold Pearce.

When I saw that brief of the Blank Company I knew what I was up against, and I knew that if I was going to figure altogether for actual results on dividents as compared with the Blank Company, I was a "gone gossler," therefore, having had one of those briefs in my hands before, I know what was on the bottom of it. Under the law they are required to state, after giving all of these figures about their net cost, and so forth, that the above figures are neither estimates nor guarantees, so I said to this gentleman, "Mr. Hutchinson, I want to call your attention right here to a few facts which I know you will be interested in. In the first place a life insurance salesman naturally wants to present his proposition in the most attractive possible way. Dividends, of course, are a factor in life insurance. The life insurance salesman is inclined to emphasize the very best dividend he can point out. In fact he is talking to you about future dividends, that is what he wants to impress you with, the possibility of future dividends. Now perhaps you gentlemen can tell me what your dividends are going to be ten years hence."

One of them said, "No, we can't." I said, "And no life insurance man living can tell you what his dividends are going to be ten years hence. It depends entirely upon conditions. The fact of the business is that this statement you have up here says these figures are neither estimates nor guarantees. They are just figures, aren't they? Now, of course, if you gentlemen want estimates, bear in mind that estimates depend a whole lot upon the salesman's imagination, and if you want estimates I am there. I will estimate that my dividends will be just five times as big as any of the figures you have here." So this gentleman said, "Well, I guess there really is not so much in dividends anyway." I said, "The actual facts of the business are that our companies are all operating on the same basis, that is our leading companies. We are all affected by the same conditions. We are subjected to the same contingencies, for example, here was our influenza epidemic, our company suffered by that, likewise every life insurance company in existence.

"The law prescribes the class of securities in which we can invest the policyholder's money. Therefore our interest rate has got to be substantially the same in the long run, consequently it resolves itself right down to this. It is not going to make any great difference in which one of half a dozen of the leading companies you are going to place this insurance. I would like to have the honor of placing this insurance."

Doesn't Know Competitor's Weak Points. By A. Gordon Ramsay.

I have called upon a prospect with another agent and lost the case in competition. My agent has, sometimes tactfully and sometimes untactfully, intimated that he couldn't expect to get the business if I didn't attack the weak points of my competitor's company. I would decline absolutely to discuss the other company. I would know nothing of its weak points, and even pay an occasional compliment to a strong point, and I will not admit that I lost more cases than others, in competition. The broad stand cannot fail to make a favorable impression.

We consistently advise our men to avoid reference to technical details and figures, which are alike confusing to the prospect and unfair to a competitor.

In all branches of our work, broad ideas of co-operation apply to-day and we find all companies welcoming constructive criticism of policy, of advertising, of agents' methods, etc., from whatever the source.

Forget All But Your Own Wares. By E. B. Houghton.

A great deal has been said about system, but it is not an important part of our work if we are lacking in the one essential thing that goes to make a system work. You can define the thing of which I am to speak as "Loyalty" or "Concentration." Once having decided to cast your lot with a certain organization and a certain agency there is only one thing to do, *forget* every other company and every other agency that there is doing business. If you are at all successful you will have offers from other field managers. The chances are that the general agency seeking your service will be unable to do as much for you as the man with whom you are connected. If you continue to be successful, the next thing that will throw you off the "production route" will be the managership "bug." Do not start out to seek a managership.

The reason so many men fail in our business is because they lack moral fibre; they haven't the necessary stick-to-it-iveness to push the thing through to a real success. They worry about other men and their success and do not pay enough attention to their own business. They wish and wish and wish. Decide now to be a "booster." If the other fellow does something worth while "pat him on the back and tell him about it." Decide now that you can do it too, don't sit down and wish that you had done it or could do it. Be a booster, for the other fellow and for yourself. We are associated with the best men in our business, we are glad that all of our colleagues in the work are successful, we know that we are being used fairly and that we can get as far in the business world in our present connection as in any other. Knowing that it pays to be a "booster" and with this "loyalty" to our associates a fixed thing in our breasts there can be no question of our making a success of our work in a systematic way.

Intelligent Competition. By Charles W. Scovel.

If you hear that a man is in the market for life insurance you are likely to think that there is an opening. It is—an opening to waste time, and to get into a lot of trouble, and do harm. When a prospect tells you that he has been dickering with Smith, of such and such a company, and has almost decided to take out a policy with him, tell him that it is good and fine. Tell him that Smith is a good fellow and represents an excellent company. Do not go into the case in competition. Do not upset what the other agent has done and disturb a prospect's ideas on life insurance. Let the other policy be placed, and then a month or so later show him what life insurance means in the terms of monthly income. Let him see that the little $5,000 policy that he has purchased is fine so far as it goes, but that is does not go very far. Do not mimimize what he has purchased. Show him that it is better than the agent ever told him it was. Simply make him see life insurance in the terms of protection and he will buy more from you than he has bought from the other agent.

No Competition in 90% of the Cases. By Paul M. Ray.

When I started in the life insurance business I was suspicious of the other fellow, I'm sorry to say. I thought he was a crook! But I soon found that he was a man like myself; that he had the same love for his family that I had for mine; and that he said the same ideals as I. Competition is largely a bug bear. In Cincinnati the life underwriters association gathered statistics that proved that in 90 per cent. of the cases written there wasn't the slightest competition. Yet we kick about the competition among the 10 per cent. of cases!

A friend of mine in Chicago learned his lesson in competition. He called on a man who was a prospect for $50,000. In fact, the man had already applied to a competitor. But my friend secured the man's application too, with the understanding that after the two policies were issued, the prospect would compare the two point by point, and take the one he liked best.

You know the result of course. First one agent would convince the prospect that his policy was best; then the other would be promised "a last word." And the matter dragged for days and days. Then the man was killed in an automobile accident. And neither agent could pay the widow a nickel.

The salesman's motto should be as my friend's is now; if the other man is giving satisfaction to the prospect, I'll step out, and go after the man who is not being reached.

We are all in the insurance business to make a living, but I hope we have a higher ideal than just a living. We must have the purpose of a great surgeon whose desire is to advance the human race.

There should be competition in records—I'll try to be a better man than you. Your record will stimulate me. But we will work together for our mutual interests, and associations of life insurance men are doing a wonderful work in co-ordinating the interests of the great fraternity of life insurance men.

Honorable Competition. By J. E. Matthews.

Let us know more of the ethics of insurance. If we meet a man who carries his insurance in some other company, that is scarcely any reason why we should take a seat in the scorner's chair of hurl the cynic's ban. Believe me it never pays to leave a man disgruntled with his policy. When we knock that policy we are simply doing our utmost and doing it very effectively to shake that man's confidence in our own business, and in ourselves. This latter part is the fact that we generally overlook. You know as a rule the wisest man we have in the insurance business is the man of two weeks' or two months' experience, the man who makes himself ridiculous by telling prospects how much better policy he could have given them than those they already carry.

Let me give an illustration of insurance ethics. Two years ago a competitor of mine was filling out an application for $2,000 for a man living in the Neepawa district. Before it was completed the man happened to mention that he had carried a policy with a company for three years, but had been compelled to let is lapse.

He gave as one reason that the premiums coming due in the spring never suited him. My competitor, to make a long story short, went no further with his application, but made that man dig up his policy. He calculated the arrears with interest, two premiums I think it was. He added a broken premium covering until the fall, and the following morning that competitor walked into my office and handed me a cheque for the full amount.

What do you think would be the impression made upon that man's mind? What would be his attitude toward insurance after an incident of that nature? I want to say here that there are many insurance men who try to conduct business along those lines.

CHAPTER VII

CLOSING

Mechanics of the Close. By C. J. Rockwell.

Many salesmen are victims of auto-suggestion. They are afraid to advise the man as to that which is for his best interest. Much of the fear is due to their lack of preparation. A sale is nothing more than an agreement to accept a proposal, otherwise it is merely a purchase and the salesman an ordertaker.

When you get him to agree that your proposal is worthwhile and that you have shown him the means by which he can reap its benefits, the greater part of the sale is made.

Ask questions that he can answer in the affirmative. "Don't you think this is a good plan?" Isn't this the best way to do it?" "She should have $100 a month, shouldn't she?" and so on. Never ask a question to which he can reply in the negative.

After he has given you the affirmative answers you have evoked, insist that the contract will do these things. There is nothing further to do than have him attach his signature to the application. If he refuses, bear in mind that when he says no, he has to screw up his courage to do so.

One of the best urges on a man to sign is to remind him it requires but a drop of ink to make a pen write and that the drop of ink may mean protection for his wife for the rest of her life.

Ever stand beside the hammock as she lay within the net, your hand on the rope, longing to get in with her and yet not daring? You got closer and closer but, like a flash she said: "Oh, I want to sing you that new song" and jumped out. Did you shove your hat down over your eyes and hop off the porch? You did not. You went into the music room with her, turned the pages for her, slipped your arm around her dainty waist and—yes, you did! Kissed her, didn't you? You closed the sale without saying a word.

Taking "Yes" for Granted. By L. C. Klein.

There are probably a thousand ways to close. I haven't had two men in the past year say they would take life insurance. I don't care whether they say it or not.

I am firmly convinced in my mind first that the prospect is going to take it, and in going ahead and talking that conviction makes my arguments sound stronger. When the time comes for closing, I proceed just as if he had said, "Go ahead and fix it up, Klein."

I take everything for granted, no ifs and ands about it. Then I go after the signature, remembering it means a matter of ten or fifteen thousand dollars for a family if he dies.

Additional Policy. By B. R. Plotts.

I deliver a man's contract and say, "Well, your contract came and I looked it over and there is one thing wrong with it."

Invariably he says, "What is wrong with it?" In fact, the applicant never says anything else.

"Well, the one thing I find wrong with it is that it is not large enough, and without any obligation on your part at all I ordered another policy of the same size." And there have been very few cases where I have not delivered it.

Let the Prospect Have It. By Oliver Thurman.

A man wanted insurance, for a definite purpose, so earnestly, that he let it be known generally. Every salesman in the city tried with all their wiles to sell him. One believing himself on "the inside," secured a promise from the man that he would hold off until he should prepare an elaborate display of contracts, rates, standing, etc., whereby the prospect would know exactly, from figures, what he ought to buy. When the salesman visited the prospect on the date set with his arms loaded with literature and data, the man announced that he had already bought his insurance, and finally told the name of the salesman who had sold it.

The disappointed salesman sought out the other, and asked him "how he did it" against the competition of the fraternity of the entire city. The answer is a lesson in directness. "Well," said this veteran, "I went down there one day with my secretary. We walked into his office. I said: 'Mr. Jones, I understand you want to buy some life insurance.' He said he did. I excused myself a minute, went to the telephone and called the doctor and told him to come right over to this man's office. I went back, asked a few intimate questions, the answers to which the secretary wrote down. I handed the man the application and he signed it, the doctor came in and made the examination, and it was all over.

"I thought that you fellows had been bothering this man long enough and it was time to let him have what he wanted."

Draw on Your Reserve Power. By Charles L. Sykes.

Many salesmen are the weakest at this juncture. They lack nerve. They are fearless up to this point and then they faint. Here it is necessary to dominate the situation. A prospect may make some inquiry as to how the premium could be paid. This is the opening opportunity for the salesman and he should come right back at him with, "How do you want to pay it? How much time do you desire?" Then go right ahead and ask him the questions on the application blank. It is the duty of the solicitor to make it easy for the prospect to be closed. Often times he gives his consent without even knowing it. Tell a man that there are three things that may happen to him so far as his life insurance policy is concerned. He may die. He may quit. He may live. Whatever happens his life insurance will be a splendid investment. If he dies his family will certainly have a fine yield on the money spent. If he quits he can get a good surrender value. If he lives his life insurance will provide for him in his old age. It is a good proposition at any time. The knowledge of one's business comes in at this time to good effect. Like an athlete, when a salesman gets into a tight place, he should draw on his reserve power and bring forth additional clinching arguments. The power of suggestion can be used to good effect. Logic and reason have been used and now at the close there is something required to do the trick. Salesmen should find some way to fill the prospect's mind so he will act. When desire reaches the highest point then is the time to start to close.

"Please Give Me Your Check." By Stewart Anderson.

Here is a suggestion that may help in some cases to obtain the first premium when the application is signed. If you say, "And now please give me your check," up comes the average man's guard—he doesn't like to part with his money until the goods are delivered. But if you say, "I suppose you wish this insurance to be in force from today—immediately," and he says "Yes," then you can add without offense, "Please give me your check." If he demurs, in a moment you have shown him that he receives something of value for the immediate payment; and if he still does not wish to give his check, you will have given him no grounds for offense. In brief, a blunt, "Give me your check," may offend, and consequently fail; whereas the offer of immediate protection in return for immediate payment is reasonable and cannot offend, and consequently is more likely to succeed.

Workingman's Family. By R. M. Westheimer.

I do not know that I ever use a closing argument; I just keep on talking, and let the man ask me questions until I see he is ready to go to the doctor. And, for instance, Mr. Jones tells me he cannot get up the money to pay the premium on his contract, that it is a fighting proposition for him to get along and take care of his family on the money he is earning, and then I will say: "Well, Mr. Jones, if you and your family cannot get along on the money you are making now, how will your family get along without your earning power?" I do not use any particular closing arguments, but, as I said, I wanted the poor fellow's family taken care of.

Request the Prospect to Tear Up the Application. By H. L. B. Skinner.

I have used this plan with several, and have found that it works in the majority of cases: In talking to a man, if he refuses to buy, I will say, "Mr. Smith, if you should take this insurance, to whom would you have it made?" He says, "To my wife." And her name—yes, it is May, but you need not write that down. I will say, "You don't mind my writing it in on this application?" "No, if you want to, go ahead." "Mr. Smith, your name is ———?" He answers, "W. H. Smith," and so on and on until by that time he has answered all the questions and we have come down to that fatal place—to the dotted line that we all talk so much about, and I will say, "Mr. Smith, this application is ready; you cannot afford to turn it down. Will you sign it?" He answers, "No, I cannot sign it." I plead with him a while longer and he still refuses to sign; I then hand him the application and tell him to tear it up, but he cannot do it.

When Not to Look Him in the Eye. By C. A. Shaw.

I never look a man in the eye when I say, "Put your name on that line please," for looking at him might make him think that I was in doubt about his being ready to write his name.

To coax a man to sign an application is fatal, but I do think that there is no other word in the English language so forceful, so sub-consciously persuasive, as the word "regret." I doubt if the word can be overworked; it can be used in a multitude of ways—for instance, "I feel certain that you will never regret this step, this piece of business that you are contemplating." Or, "If you should be taken away, your family will never regret this day's work of yours." Again, "If you should be alive twenty years from now, and the chances are you will be, you will never regret that I came to see you today." Or, "If you take an unnecessary chance and delay closing this matter until you are in bad health, you will surely regret it." -

Strategy in Closing. By George A. Rathbun.

Sometimes I spread my papers about on the prospect's table while I am developing my canvass. After I have made my appeal, if he does not seem to be coming my way, I gather up my papers, put them in my wallet, put my wallet in my pocket, and prepare to leave. The result is that the prospect will relax, for he will conclude that the interview is at an end. At that point I say something like this: "I have given you good reasons for taking this contract. You have agreed with me on many points. But I have failed to convince you. Will you please tell me, for my guidance in conducting my business in future, just why I have not convinced you—just what has influenced your mind against taking this insurance?"

Then the prospect, thinking that I have given him up, will usually give his reasons for not taking the insurance. And in giving me this information he will be very likely to reveal weak spots in his understanding of the situation. If so, I instantly pounce upon those weak points and turn them to my advantage in closing the canvass.

I estimate that by this method I have closed at least fifty per cent of such cases before leaving. The psychology of this method is that a man will be off guard and will open the door if he thinks he has worsted you. Then he will tell you frankly what he has carefully concealed up to that time. Then you will have the information necessary to guide you in getting him to follow your advice.

Never Say, "Sign Here." By T. P. Regan.

I never talk insurance to a man without a pencil in evidence, as I am a great believer in noting on a scratch pad the rates and indemnities, and in calling his attention to the fact that "this protection will only cost you so much per day—(the average man will throw away more money than the amount mentioned) or so much per week," not forgetting, of course, the accumulations that are allowed for annual payments. A goodly portion of my business is written on the annual premium basis.

After my sales talk is completed I close by saying, "Isn't that a fine proposition?" Invariably he will say "Yes." I then tear off the little page of figures and hand them to the prospect, stating, "Now when your contract is received if these figures are not exactly as I have stated it won't cost you a cent." I then reach for a loose application in my inside pocket, correctly and conveniently folded. I do not believe in rummaging through my wallet for an application, as it excites the prospect and gives him a chance to frame excuses. I first write his age, weight, height, then his full name, and after completing the application, in a "taken-for-granted manner," I say, "Kindly write your full name on the lower line." I never say sign, as some people do not like that word.

Closing at First Interview. By Parke N. Musser.

I have written only four cases that have taken more than one interview. Now, why have I written just four cases outside of the first interview?

We all know, if we go back to the first two weeks we were in the business, that we did not have the confidence or stick-to-it-tiveness that we have to-day. We were timid and were afraid of pushing a man too hard for fear we would lose him. Many new men ease up too quickly and commence to apologize to their prospect and say, "Well, Mr. Jones, I know you are busy, but you think this over and I will stop and see you later."

How many of us commence talking with a prospect with the thought in our minds that we are doing him a favor, if we sell him, and that we must sell him now? How many of us start in on a man knowing that we are going to sell him right now? Very few!

Our business is the highest class business there is and second to none in the world. Why should we be at all timed from the time we start in on our man until we finish? I have had more than one man get peeved at me, blamed good and peeved, but I have written them time and time again. Why have I and how could I? I'll tell you why. When I call upon a man and he is busy and stops to talk with me, I surely don't owe him an apology for taking his time for his time surely is not worth any more than mine; and you have got to make your man feel that he is the one who is taking up your time, and he is the one, if any, to apologize. Make your man feel that he is under obligations to you and that you are bigger than he. You have to take the whip hand and hold it from start to finish. If you lose it you have lost your man, for there isn't one time in ten after you have lost it that you can get back on top and write him. As long as you have your man whipped you are on top, and once he gets on top you are whipped.

Nerve, perseverance and patience play the biggest part in th battle to close at the first interview. You have got to hav. nerve and patience and all kinds of it, and if you don't have it your prospect will, and I'll prove it. He will talk to you for two hours if you make him and he doesn't feel at all bad about having the nerve to take up your time, but you commence to get worried and you commence to ease up if you have taken two hours of his time. Of course, two hours is entirely unnecessary unless it is an extraordinary case. Twenty or thirty minutes is a lot of time. You have to make your prospect think faster than he ever did before.

I never write an application without collecting the annual rate with it unless I am working with a sub-agent who gets cold feet when I commence on the settlement. The easiest thing in the whole insurance business for me is collecting the annual amount with the application.

The Affirmative Mood. By L. F. Henderson.

A sale is entirely a mental transaction and the payment of a sum of money is but the exterior indication of that the sale is complete. All sales should and do move through the four stages of attracting attention on the part of the prospective buyer, arousing his interest, producing a desire to buy and finally bringing about a decision to act.

It is good salesmanship to know when your prospect passes from one stage to the next, so that no further time or argument be used upon it but the redoubled energy devoted to the remaining features of the sale until the signature appears upon the dotted line. During the canvass an old and successful agent has found much advantage in securing from the prospect affirmative answers to direct questions. This gets the prospect into a naturally favorable frame of mind and makes it easier to answer *yes* to the vital question when it follows at the opportune moment.

EXAMPLES.

"You understand this, don't you, Mr. Prospect?"—Answer, "Yes."

"This is perfectly clear to you, isn't it, Mr. Prospect?"—Answer, "Yes."

"That's a nice feature now, isn't it, Mr. Prospect?"—Answer, "Yes."

"You like that idea, don't you, Mr. Prospect?"—Answer, "Yes."

"You are satisfied our company is all right, aren't you, Mr. Prospect?"—Answer, "Yes."

"You'd really like to have that contract, wouldn't you, Mr. Prospect?"—Answer, "Yes." Etc., etc.

This is what is meant by "getting the prospect in an affirmative mood." It's making it easy—and helping him—to say "yes" at the more critical moment. It is eliminating the negative from his system.

Get the habit of doing this, and note the improved results.

The Third Period. By B. F. Fine.

It occurs to me that closing is divided into three separate and distinct periods, and they commence with the time of the approach. You don't get any further unless you impress your man. If you impress your man you are going to interest him. When you interest him you create a desire for the policy, and that is the time to close.

Convincing Ring Comes from Mental Attitude. By R. P. Burns.

I have found that one of my weak points has been to allow my canvass to take the form of a polite lecture at a Sunday school convention, instead of having the fire of enthusiasm and that convincing force about it. It is a good idea to be your own critic—go over each case and determine, if possible, why you succeeded or failed. A common mistake is that our arguments and illustrations are too general, too much of a hit or miss talk. After a successful canvass, one night, an agent who was with me, said, "That was the best canvass I ever heard you give, it was right to the point." My reply was, "You are responsible for that. In this case you gave me all the conditions in his business and family affairs, and I could shape my arguments accordingly. In most cases, we dash along the road and suddenly turn into the yard and I have time only to learn his name." It is mighty important to make our arguments fit his case.

Another of my weak points has been to let down the pressure at or near the closing point, or perhaps let my steering wheel wabble, so I lost control of the trend of the canvass. At this point, of all places, it takes concentration boiled down.

I have found that when I get into my system that feeling that I am really going to write my man, I shape my arguments more forcefully, and my words have a more convincing ring. The mental attitude does have a great deal of bearing on the result.

When "No" Closes a Case. By J. J. B.

Many times prospects have asked if the company would do this or that for them. Instead of saying, "Perhaps they would," or "I will try to get them to do it," I simply answer "No," and, believe me, this "No" has closed many cases for me, because the applicant was trying to see if I would promise something impossible under the pressure of trying to get his signature.

When to Close. By H. G. Royer.

A good many salesmen worry needlessly about when to close. They have a fixed idea that there is a "psychological moment for closing" and in their fear of missing that moment, they weaken their whole canvass

Undoubtedly in every canvass there is one moment most desirable for trying to close, but it isn't the only good moment and if you let it go by, you haven't damaged yourself beyond repair nor will you necessarily lose out if you try to close too soon. In fact, a pretty safe policy to adopt is to make a tryout close early in your canvass.

Maybe you remember watching your mother doing the ironing. If so, you remember how she tried out her irons, a wet finger and a deft touch. If the iron spluttered she went ahead and used it, if it didn't splutter, she put it back on the stove for more heat.

A try-out close is just that kind of a test to see how hot the prospect is for a real hard closing effort. It's a sort of "feint" or "false close" and if it shows the prospect to be still too cold for closing, you "put him back on the stove" of your regular canvass again.

Don't give up your prospect just because he refuses to sign an application the minute you try to close with him. But don't make a bore of your persistency although we want you to be persistent. Apply it in such a manner that your prospect will not look upon it as persistency. This in itself will kill his interest quicker than anything else.

You must make him keep his interest in your proposition, but do it in such a way that he will think the interest is spontaneous. And as long as interest remains alive you are safe in sticking around.

You have watched a wood fire as it burns. As long as it has some unburned fuel to feed on you can poke it up and get more flame, but when the fuel is exhausted you must either put on more wood or quit poking, and it is the same with an interview.

If there is a spark of interest left in the prospect and a bit of selling-fuel for it to feed on, poke it up and try to make heat enough for a close. But when all the selling-points you have heaped on are exhausted and the flame of interest dies down, either bring up some fresh fuel or quit; don't poke at a dead fire. There are too many live prospects to work on to make it worth while wasting time trying to revive dead ones.

Wrap Them Up. By E. C. Budlong.

"Will you wear them or shall I wrap them up for you?"

One of our collectors—a shoe merchant—tells me that those magic words have closed more sales for him than any other scheme he has ever worked.

Sprung at just the right moment, the wobbly customer gives in and lets the salesman decide for him. He wants the shoes but he hates to say "yes" and is ashamed to say "no."

Many an insurance application has been closed by silently handing the prospect the pencil and saying quietly, "Sign right here, Mr. Jones," or by writing out the receipt for the first payment as if confident that the decision has been reached.

It would be silly to claim that this method always succeeds but the worst you can get is a decision against you.

Volumes have been written on the subject of closing applications, but it goes without saying that more good prospects have been lost by too much talking after the proper time for closing has come, than by over-confidence.

Down in the bottom of his heart every man believes in disability insurance and wants it. He hates to admit it; dislikes to be wheeled into buying; fears that he may be "stung" or inveigled into signing something he does not fully understand, and Heaven knows that some of the documents that have been drawn up for the signatures of the unwary are worthy of the devil himself, or his Imperial Majesty, the Emperor of Germany.

These things you must overcome. There is not a paragraph in any policy we offer that is intended to mislead or deceive the most innocent purchaser. Any policy we sell is subject to return and refund of the unearned premium.

Talk your proposition frankly, honestly, earnestly, respectfully. Learn to close promptly and confidently. Many people are like the man in the shoe store; you must help them decide.

Last but not least—get the money—or at least enough to make it a real sale; otherwise you may have to sell the policy again when you deliver it.

Heart, Not Mind, Controls Desire. By A. J. Quigley.

The lack of understanding here of a basic principle robs the insurance man of many a sale. He fails to realize that the heart, not the mind, controls desire. No prospect was ever reasoned into buying. His emotions first must be reached in order to make him desire your policy, and after his desires are keen enough, they are going to be fulfilled even sometimes against the dictates of his mind. A successful salesman made it a principle to switch as soon as possible from the mind to the emotions because he said he never could be sure how much mind a man had, but he was sure that every man had a heart. While there is a vast difference in the minds of men, there is after all fundamentally little difference in their hearts or emotions, as those go straight back to inborn instincts. These instincts are three:

(1) Self-preservation—life, food, clothing, rest, ease, warmth.

(2) Self-propagation—instincts of sex, and the protection of family.

(3) Self-protection—instincts of possession, superiority, service to others, service to country and altruism.

Appeal to the instincts involved, remove from his mind the obstacles that are preventing action, and then instinct compels immediate action if opportunity is given! Think of it. If opportunity is given. Many a time you have your man right at the place where his instincts say do, and you fail to give him the opportunity. You talk right past the point, when all you need to do is to say "Sign here."

In insurance, the obstacles that may be in the way are:

(1) Physical disability—this may or may not be a permanent obstacle.

(2) Financial—he may be unable to pay for more insurance.

(3) Fully covered—he may think he has enough.

(4) Conflicting desires—he may want other things more.

Here let me refer to Barney Pearson's excellent paper on the selling process. As most of you know, his steps are answers to the questions:

(a) What is it?
(b) Do I need it?
(c) What service will it render?
(d) Can I buy it?
(e) Why buy now?

His main appeal is to the instinct of possession—buying property and all that it can mean in terms of self-preservation, etc. His idea is to keep away from the coffin entirely if you can, but in any event to keep away until the end when he answers the question of "Why buy now?" where the instinct of preservation of family is appealed to. Charles Scovel largely reverses the order: his presentation being an appeal first to the "preservation of family" idea. But whatever the appeal, remember that you are working on the instincts to persuade the heart, not the mind.

Choking Off the Prospect. By G. K. Burns.

The salesman had awakened the interest of his prospect and seemed to be making headway, but then the prospect began to interrupt and the salesman kept saying, "Just a moment, I'll take up that point with you." When finally the salesman had talked himself out he found there was "nothing doing." The manager called the next day to see what the matter was. The prospect told him he had been convinced the day before and had tried to tell the salesman so, but had finally got tired of being choked off. The manager closed the case at once.

Reasons for Cash With the Application. By T. Price Thomas.

Effect upon the applicant.

(1) Hastens the medical examination.
(2) Has no opportunity to feel unkindly toward the salesman or himself.
(3) Appreciates this as a business of the highest order.
(4) Is less likely to lapse his policy, having a higher regard for it.
(5) Is impressed with the serious nature of life insurance and

(6) Is impressed with the idea that the field man desires to give
(1) Enlarges its usefulness by increasing the business.
(2) Decreases expenses and thus increases the services rendered.
real service.

Effect upon the company.

(3) Changes "new" business rapidly into "old."
(4) Improves the selection of business.
(5) Cuts down cancellations.

Effect upon the salesman.

(1) Increases his self confidence and helps to drive away the *"Devil of Fear."*
(2) Decreases his worry.
(3) Saves his time.
(4) Makes amendments for increased lines easier.
(5) Prevents possible switching of business by other field men.
(6) Increases his business and friends.
(7) Saves the re-selling of policies.

Effect upon the public.

(1) Establishes a reputation for the salesman in the community, which causes a favorable comment to be passed upon his work.
(2) Prepaid business influences other immediate business through the personal cheques of prominent men.
(3) Makes enthusiastic policy holders who readily endorse the salesman and the company among their friends.

When to Close and How. By C. H. Hamilton.

In our work we must know two things: First, when to close; second, how to close. The first, "when," is largely a matter of intuition. We must sense it. This is the "psychological moment."—the time to act—the time to quit talking—the time to give the prospect an opportunity to buy; for his "desire" is now at white heat and his will is ready to act. The second, "how," is largely a matter of tact and must depend upon conditions. As a rule you can close the case by getting decision on a minor point. Do this by asking tactful questions. Try out some of these:

1. If you should take this insurance now, about how much would you take.

2. Is there any good reason why you should longer deprive your wife and children of this protection?

3. Do you believe you can pass a good medical examination? Any family history of tuberculosis or cancer?

4. What time this afternoon would be the most convenient for the doctor to look you over? (Don't wait for him to answer, but continue)—five-thirty or six o'clock?

5. Would you rather go to the doctor's office or have him come here?

6. Shall we write it for $5,000 or $10,000?

7. What is your full name? Your wife's full name? Your date of birth?

CHAPTER VIII

SELLING WHOLE-LIFE PROTECTION

Ordinary Life Fits Any Man's Insurance Needs. By J. Elliott Hall.

For ten years I burned the midnight oil studying the special privileges contained in life insurance contracts and figuring out the various combinations and options of settlement in my own company. The special privileges are the heart of any life insurance contract. Ask the average salesman which he would rather have taken out of his own life insurance contract, the nonforfeiture feature or the special privileges, and 99 out of 100 would say, "Take out the special privileges." They regard the nonforfeiture clause as of vital importance. The biggest things in a life insurance contract to-day from the standpoint of the man selling insurance are the special privileges contained in every contract issued by every company.

When you know the many ways that a contract may be settled, you know just exactly what you can do for the man you are trying to sell. You know that you can take an ordinary life contract in any company and make it fit any man's life insurance needs. The man who understands the special privileges in a life insurance contract knows that ordinary life is a great deal more than an ordinary life policy as usually considered. It is an old age pension, an educational fund, a cash surplus and a monthly income if the agent only knows enough to make it all these things. A man who has an ordinary life contract does not have to buy monthly income insurance or any other particular kind of insurance in order to get the financial arrangement for his beneficiary that he wants. It is all in the ordinary life contract if the special privileges and settlement options are properly exercised. They can be properly exercised only when the salesman who sells the business understands them.

"Does Life Insurance Carry You?" By R. W. Stevens.

That's the way to put it.

There used to be an old question asked of men by their fellows and by life insurance solicitors—"Do you carry life insurance?"

But that question is out of date.

Nobody carries life insurance; the thing is an impossibility, for insurance won't be in the position of being carried. It is no burden on any man's back. It is an automotive vehicle that carries everybody who invests in it.

But let's not juggle with words—what do we mean when we say that life insurance "carries" the man who buys it?

To begin with there is something that every decent man feels with regard to the future of wife and children that is actually a load on his mind and on his head—a load that cripples his efficiency in other things; that either makes him reckless in his expenditures, because he sees no way of meeting adequately this problem of the future welfare of his family, or that makes him miserly and unhappy for the same reason. This load life insurance assumes and carries in such a way as to absolutely relieve the man of his burden. It starts him out every day carefree in reference to future obligations in case of his sudden death or serious illness.

Again, life insurance carries you into a first-rate habit which is hard otherwise to form, viz., a habit of systematic saving.

"Yes, but," you say, "a man must carry life insurance before it can carry him." This might be true if there were not so many additional things which are intensely personal, in which life insurance actually carries the individual who invests in it. For instance, a life insurance contract carries you to the door of the bank and gives you a welcome with the president when you ask him for a business loan, and you would find, if you could explore the back of his mind, that that life insurance contract has carried you very much farther into his good graces concerning that financial transaction than you could have imagined.

Again, life insurance carries you into the position of a sizable estate just as soon as the first premium is paid. This is a good big argument in favor of the man who invests.

Run Down the Cost; Run Up the Benefit. By D. C. MacEwen.

The street fakir says: "Ladies and gentlemen, I am not here tonight to sell you anything. I am merely going to introduce to you a wonderful remedy for cold, coughs, grip, blood-disorders, and nervous diseases. This medicine has cured sickness of forty-five years' standing, and when all other remedies have failed.

"I have a few small bottles which I shall pass out to you to-night, and I am not going to ask you $5, nor $4, nor $3, nor $2, nor $1, nor even 99 cents, nor 50 cents. But I tell you what I am going to do, ladies and gentlemen. Listen: I am going to give you this wonderful little remedy, to each lady or gentleman in the audience who passes me up the small sum of 25 cents—two bits—one quarter. Never until tonight has this wonderful medicine been sold for less than $5."

While the methods of our friend, the "street fakir," cannot be adopted by the insurance salesman yet a good pointer may be derived therefrom. After listening to the medicine seller's harangue, listening to him run down from $5.00 to 25 cents, and listening to him belittle that 25 cents, you commence to believe that a "two-bit" piece is about as valuable as a cancelled two-cent stamp. The tightest tight-wad in the crowd passes up his quarter and really believes that the fakir is doing him a favor by accepting it. It is all in the way the medicine man presents his proposition, in the accent he puts on it, in its effect on the ear and on the mind or, to use a hackneyed expression, it is a matter of "psychology."

The same applies when the insurance salesman is presenting his figures. In his case, however, the psychological effect must be upward rather than downward. It must create an impression of magnitude rather than of littleness. The figures must sound their mightiest; they must be accented in such a way as to give their greatest effect. One salesman tells his prospect: "Mr. Jones, I am going to so arrange your affairs that in the event of your death your estate, over and above everything you may now have, will be increased to the extent of $10,000." He mumbles this over in a monotonous tone and those good round, hard, poverty-killing dollars create about as much impression on the prospect as if an equal number of walnuts had been mentioned. The other agent goes at it like our street fakir. He emphasizes his amounts; he makes five dollars sound like five hundred; he rolls his figures over his tongue as if loath to part with them.

When they finally do leave, they rush out between his lips in a veritable golden stream. His little speech: "Mr. Jones, I am going to so arrange your affairs that in event of your death your estate, over and above everything you may now have, will be increased to the extent of ten thousand dollars," makes that ten thousand sound like a million.

P. S.—When talking premium, reverse the above rule.

Good Old Argument. By J. M. Andrews.

I have one old argument that I possibly use more in the selling of life insurance than all others put together. In fact, I am very partial to it. It is that eighty-five men out of every hundred at the age of fifty are worth less than a thousand dollars.

I call the prospect's attention to the fact that if they make a success in life from a financial standpoint they must do that in the productive years, and if they do succeed from a financial standpoint the paying of the life insurance premium is of no consequence. On the other hand, if they should have reverses and misfortunes the money they have saved by means of life insurance will tide them over.

My First Insurance Lesson. By Albert Goldie.

About twenty years ago, when a very young man, I was traveling through China, and in my search for experience and knowledge I came one day upon the execution ground in the ancient city of Canton. The executioner, to whom my guide introduced me, regretted that I had arrived too late to see the day's executions, to which the headless bodies which were strewn carelessly around the narrow yard bore tragic witness.

"It is unfortunate," said the guide, "but if you would like to witness the skill of the executioner it can be arranged. There are no more criminals awaiting execution, but I can soon find a coolie who will take the place of one so that you may see how it is done. It will cost you fifty dollars."

The horror of the suggestion was for the moment lost in my wonder as to how the guide could so easily find a coolie who was willing to have his head chopped off.

"There are thousands of coolies who would be willing to give their heads for fifty dollars," explained the guide. "With fifty dollars a coolie could leave his father and mother in luxury for the rest of their lives, and that to a Chinese is the greatest of all things to be desired."

Surprised beyond measure, but not doubting the truth of the statement, knowing what I did of Chinese character, I left the place, but I took from there my first and best lesson in the greatness of life insurance.

An ignorant, downtrodden, miserable Chinese coolie would give his head so that those he loved might live in ease. And yet in the western world there were millions who refused to sacrifice a small portion of their income to accomplish the same purpose.

I have often told this story to prospects when soliciting and have put to them this pertinent question:

"If you do not carry adequate life insurance can you truthfully say you are as good a man as that lowest Chinaman?"

How Much Are You Worth? By Frank H. Sykes.

"Why, I'm worth more dead than I am living," laughingly remarked a man to the life insurance agent.

"How do you figure that?" he was asked.

"Well, all I'm worth in the world today is about $10,000 in real estate. If I died to-morrow my family would get that and also $5,000 of life insurance from your company. So, you see, the family has $10,000 with me living and $15,000 with me dead."

"How much do you clear on that real estate?"

"Oh, about 5 per cent. a year—it looks bigger in rents but is doesn't figure out much more than that. I don't get more than $500 a year out of it. Why do you ask?"

"Well, you told me your salary is $3,000 a year. So, of course, that represents what you are worth alive—the income on your brains and physical stamina. It represents the income at 5 per cent. on $60,000. So you see you mean that you are worth $70,000 alive to your family and only $15,000 dead."

"Oh, of course, I was fooling when I said that I was worth more dead than living."

"Yes," said the life insurance man, "but so many people are in the habit of thinking of 'what I am worth' only in terms of property without keeping constantly in mind that the most valuable property their families own—from a cold financial standpoint—is those men themselves. In addition to the sorrow and the spiritual loss, their death is like a fire in that a valuable plant is forever destroyed."

"Yes," replied the citizen, "I guess that's so. Really, a fellow ought to be thinking more about what he is really worth alive."

"Not at all, not at all," came back the indomitable agent. "His mind ought to be constantly figuring on how much less he is worth to his family when he is dead. Now take your own case on your own figures. You are worth $70,000 to your family today—$60,000 as yourself and $10,000 in real estate. If you die tomorrow, $60,000 of that disappears, but $5,000 is added by the payment of your life insurance policy. In other words, this family of yours changes from a $70,000 establishment to a $15,000 proposition. Now I maintain that that is a bad balance."

"Sounds like it is," said his friend, "but death always unbalances things.'

"Not for the family of the farseeing man. You could balance the whole proposition right now much more favorably by living on $3,000 a year instead of $3,500."

"I could! How?"

"Why, just take the income from your real estate and put it into life insurance. You're still young enough to get about $15,000 for that—$15,000 that would go to your family if you died tomorrow and would go to you if you outlived your ability to earn your salary."

Life Insurance Back of Every Farm Mortgage. By A. C. Larson.

A mortgage is useful and advisable, but if it is unprotected it is a hazard to the mortgagor and his family. The farmer takes the chance that he will live to pay it off, but the fact remains that human life is uncertain and he may be called before he has accomplished much. If he leaves but little cash assets, there is always the chance that his heirs will have to sacrifice their holdings to settle the estate. Cases of that kind are familiar to all.

One of the best arguments and the most clever which I have read, is as follows: An agent, learning that a friend had borrowed several thousand dollars from a Farm Loan Company, went to see him and said: "John, I was in to see Judge Smith yesterday, and I just stopped by to tell you that under a supplemental contract by which you agree to pay two and a half per cent. additional interest on your mortgage loan your notes will be cancelled and the mortgage released, in the event you die before you have paid the notes in the regular order of their due date. They are scattered over five years, you know, and you may not be here on the due date of the first semi-annual interest payment. If I were you I would arrange for this supplemental contract without delay and play safe for the wife and babies." "I sure will," said John. The rest was easy.

Banks, mortgage and loan associations of various kinds advertise and in some cases insist that a life insurance policy be placed behind every loan. If we as life insurance salesmen will inform ourselves of the facts of the case, which may be had for the asking, we will be in a position to render the farmer the service which he is entitled to.

Proper Kind for the Farmer. By A. S. Elford.

This subject takes me back 25 or 30 years ago to my boyhood days, and being one of eight farmer boys and having sold thousands to farmers, it does appeal to me. Let me say this:

Forty-eight years ago, that is a long time, some bright agent ran across a young farmer in Minnesota and learned from him that there was a mortgage of $2,000 on his farm and persuaded him to take a $2,000 policy to cancel that mortgage if he should die. That farmer was the father of eight farmer boys. When his wife heard of that—that was my mother—she wept tears and wanted him to lapse the policy. Three years later the agent of another company wrote him $2,000 more and in the first year of my experience as a life insurance agent I wrote him $1,000 more. In the meantime his boys had cost him a lot of money, the mortgage was there and the interest had to be paid and when my father left us 30 years ago he left the mortgage and several debts, but these three little policies paid the mortgage and the debts, and at that time the mortgage was under foreclosure on that beautiful farm. By the payment of the debts—and there was no other resources that the boys had then—my mother was free, and she lived to a ripe old age of 84 and the farm at that time could be sold for $50,000, after serving her for 30 years. That is constructive work on the part of the life insurance man.

Life insurance for a farmer is different from that of a man in the city and there are two or three mistakes that the agents make. First they overload a farmer, insure him for too much. Secondly, they do not write the farmer for the premiums coming due at the right time of the year. Thirdly, agents will take their notes for the year, which is an absolute crime, and they will write them in summer time and take their notes for the year; a year hence the farmer has no credit and his two premiums are due and there is nothing for him to do but to lapse the policy and get a judgment against him for the note taken in the first place. That kind of policy is criminal, you have discouraged all the bankers, and discouraged the next agent. The farmers' premiums should always be made to come due at the time of the year when the harvest is cropped, and the note should never come due over a longer time than the first harvest after his insurance was written. I believe the average agent is like the old-fashioned school teacher that everybody looks up to and a man working in the farmers' district should be trusted.

CHAPTER IX

SELLING TWENTY-PAY LIFE

Paying the Taxes on a $500 Income. By Frank H. Wheeler.

An advantage to the salesman is that when he sells an income contract he will have placed a larger contract than he would have written had it been on one of the usual forms. Suppose we illustrate this: You are talking to a man thirty-five years old, in just fair circumstances, and you talk $10,000 and it sounds rather too large for him. Possibly he will talk to you about $5,000 ordinary life and you are obliged to quote him an annual deposit of $108.00 for the $5,000. But suppose instead you had asked him if he knew of anything in all the world more desirable and practicable than to provide for his family a certain fixed income in event of his untimely death.

The value of this suggestion lies in the fact that he cannot answer except in the very manner that you desire him to and he truly cannot mention anything more desirable. The second point in your favor is that he is almost bound to ask questions because you are suggesting something which is new to him, and then he is very apt to swing around to the question of what it would cost.

Now suppose you tell him quitely, but most earnestly, that you can provide an income of $500 yearly for his family for twenty years if he is willing to pay the taxes, and that if he lives to make the required deposits for say twenty years that you will return quite a large portion of even the taxes to him in cash. Don't you think you would come near closing him? You point out to him that an income of $500 per year for twenty years amounts to $10,000 and all that is necessary for him to do is to pay two per cent on that amount. And when the sale is consummated you have sold a premium of $200 instead of $108.00.

An Estate on the Installment Plan. By J. N. Easley.

The prospect is a close figurer, saves his money and prides himself on the fact that no life insurance man ever could show him that insurance is better than handling the money himself.

"Mr. H——, if I can show you that as an estate-builder, life insurance is better saving, will you take a policy?" "Sure," he said with a grin. "Very well," I said, "we will figure on the basis of your being able to invest $344 a year (the premium on $10,000 20 Pay) at 6 per cent. simple interest." He straightened up when I said "6 per cent.," but said nothing. "Now," said I, "we will figure out what $344 invested annually at 6 per cent. for twenty years will amount up to." We figured it out together, and the result was $11,214.40.

"Now," said I, "we will see what my insurance company will do for your $344. Of course, you admit that in event of your early death the policy would beat the 6 per cent. investment, but you are going to live out that twenty years we are figuring on, so we won't take the old man with the scythe into consideration at all for the twenty years.

"At the end of twenty years you will have my company's promise to pay your estate the sum of $12,620 immediately upon your death, which is $1,405.60 more than your little old 6 per cent. investments would have accumulated and you would have been spared the care, the worry, the work and the taxes that would have put gray hairs into your head and furrows in your face.

"Just think of it! Your estate over 12 per cent. better off and you not worrying once during all those twenty years about your money. Can you beat it?"

He scratched his head, went over all the figures I had made and finally admitted that I had knocked him out.

I tried hard to write him for $10,000, but he figured that about $10 a month was all he could lay aside, so we compromised on $3,500.

I sold him an estate on the instalment plan. That was what he was interested in.

CHAPTER X

SELLING ACCIDENT AND THE DISABILITY FEATURE

Appraising the Value of the Total Disability Clause. By L. K. Tooker.

Who is actually competent to render an opinion relative to the value of the protection afforded by the present total and permanent disability agreements? Actually there are, I believe, very few who are justified to render any negative statements as to its value. Do not the following classes eliminate the right of theroists to pass upon its value and nullify all their former statements against its use?

1.—The salesman who, having sold the agreement in connection with his life insurance program for some man, later sees the agreement come into effect; who, because he sold it, sees his client getting a monthly income, with his dependents protected against the loss of this income, should he die, knowing that even if he lives for many years that man and his family will still have the protection which the assured supplied while living. That salesman is competent to judge the value of the total and permanent disability agreement. Who could convince him that it had no value to the insuring public?

2.—The man who is being provided for as above because he possessed the agreement. He, too, is in a position to render true judgment as to its value. I defy anyone to convince him that it has no value.

3.—The man who is totally and permanently disabled, and did not have this protection added to his life insurance, is another man competent to pass an opinion on its value. Explain just what he would have received had he had it, and get his opinion on its value. Talk to the wife or children that, in many cases, are forced to change their whole scale of living, oftentimes being forced to go out and work, in order to provide for the husband and father who, because of a twist of fate, cannot even provide for himself, let alone those who based all their future hopes on the continuation of his earning power.

If we are to provide against the complete loss of a man's ability to earn money through the causes of old age, or death, why not complete the job, why not take care of him when he is worse off than dead, because, in addition to having lost his ability to earn money, he is a burden to some one.

Disabled Man a Burden. By James A. Fulton.

One of the most important additions to the modern life insurance contract, not only in its selling power but in its actual usefulness to the insured, is, in my judgment, the total and permanent disability clause. I remember when this feature was first introduced I thought of it, and probably spoke of it, as a frill. A fuller realization of the need that it answers has entirely changed my viewpoint. I think it is one of the most essential features of a life insurance contract. The man who is totally and permanently disabled is economically dead. His family is worse off than they would be if he were physically dead, because a dead man doesn't have to be fed, clothed and taken care of. A disabled man does. The strongest arguments in favor of total and permanent disability insurance I know of are standing on the street corners of our cities and towns selling shoestrings and lead pencils. I do not think the charge of selfishness can be brought against the man who insists on this protection for himself. Picture yourself—blind, paralyzed, or disabled in any of the thousand and one other things that constitute total and permanent disability—condemned to a living death far worse than actual death—and then having heaped upon this already almost unbearable burden the horrors of poverty.

Imagine sitting in the midst of your loved ones, seeing them in want and distress, sharing that want and distress with them, and knowing all the time that you could have prevented it all by the expenditure of a few dollars a year. It's not a possibility I want to confront when there is such a simple way to avoid it. It's not a possibility I want to be responsible for my policyholder and his family confronting if by a proper presentation I can protect them against it.

The Leak in the Bucket. By Joseph Kenyon.

The subject of lapses may seem old but it forms an ever-present problem with which we must contend.

Lapses are due to many causes:

Agents' carelessness, principally.

Claim dissatisfaction. And by the way, there should be the most intimate discussion between the claim department and the policy department as to the effect of the payment of claims on business production, agency continuation, etc.

This subject of claim dissatisfaction is a very important one. There should be the utmost consideration shown by the claim department in all its claim settlements, having in mind the following important interests:

Satisfaction to the claimant:—We find that this is not altogether caused by the amount paid, so much *as by the manner in which it is paid*. There should be the utmost cordiality, whether expressed verbally or by letter, in the payment of claims. The cold, formal method of claim payments is out of date and antiquated, and should be relegated to the scrap heap. *In other words, there should be a living touch between the claim department in correspondence with claimants, so that they will realize that the corporation stands for a square deal and for nothing else.*

Consideration should also be given to the effect the payment of the claim will have on the continuance of an agency already established, and the production of new business in that vicinity. Satisfaction to the insurance commissioner, and above all, satisfaction to the home office. It is useless to save $5.00 in claims and lose $500 in premiums or in new business. This matter is so important that the heads of the policy department should meet regularly with the heads of the claim department and with the producing end of the business or agency supervisor, in order to confer as to the probable effect of claim payments on certain agencies. This is exceedingly important, as it affects the construction and development of the business.

Another prolific cause of lapsation is carelessness of agents: in other words, in not becoming posted or educated in their own business. They presume things, rather than to reason them out. An agent should tell the truth to a policyholder respecting his policy. There is no reason to withhold information which is vital to the policyholder in the knowledge of his contract, and confidence established between the agent and the policyholder will do much towards reducing the lapse ratio. *How does it come that some agents practically collect 100% of their debits* *while others, in just as good a territory, have a lapse ratio which is entirely unsatisfactory? Simply because one man is careful and the other is not.*

Another way of minimizing lapses is to educate policyholders to a correct value of their contract, so that they will realize that they have a good asset which must be taken care of. The best way to do this is to educate them to pay their premiums promptly when due, or before, and especially to have them *pay in advance on their premiums.*

In this respect, let us say that Industrial agents should constantly endeavor to collect annual premiums. There is no reason at all why this should not be so in many instances, on account of the concessions given by companies to those paying advance premiums.

A very successful method of inducing policyholders to pay annual premiums is to use the expression: *"Let your money earn 10%."* This sounds big, and it is just as big as it sounds, because oftentimes the 10% increase on a claim on account of an annual premium represents the equivalent of the annual premium itself, so that the 10% argument is really below the real value of what a policyholder gets.

Another very important method of keeping down lapses is to increase business; that is, *an agent should everlastingly strive to produce more business each month than he lapses, otherwise his agency is a failure.* A conscientious agent will do this.

New Business When Claims Are Paid. By Fred J. Krazeise.

Right after you find a claim is a just claim begins the activity of getting new business and assists you in a promptly paid claim. "Quick" and prompt action in all adjustments of claims matters makes the policyholder appreciate the "service" he is being given. A visit at the home will put you in touch with neighbors and friends. Gain their confidence. Call on the examining physician who is either a daily or weekly visitor at the home. Solicit him for accident and health insurance. In an accident claim there are several eye witnesses. Call on them and get the facts regarding the accident. Interest them in your company and solicit them at that time.

When you are paying a claim or delivering the draft, this is the time to get real busy. The policyholder feels himself obligated to extend himself in giving every assistance in getting applications. You can get an endorsement for an interview and in many instances he will arrange a meeting for you. I know a general agent who takes every claim voucher and begins a still hunt for the claimant, in his neighborhood, in his place of business, showing the draft all the time, talking his company, canvassing for new business, until he finally delivers the draft.

There will be no trouble in getting testimonial letters from policyholders who have been given such splendid service and are termed "satisfied policyholders." In this way you keep yourself and the company before the people continually and they in return become your friends and boosters. If you have written business on prominent business men, such as heads of departments, managers, paymasters, timekeepers, etc., and pay claims on men like these, they will assist you in getting business on their employees as their testimonial goes a long way in closing business. The "bigger" the man in the business world, the more he can do for you when you pay a claim as he will help you to get the "little" man.

Stopping Places Where the Close Can Be Made. By T. A. Keith.

In doing some special work with salesmen, I have found the sales talk which follows quite effective. I have been writing from $200 to $750 in accident premiums a week, using these arguments with but slight variation. Of course there are a great many things for a salesman to do or not to do besides what he says.

I find about 25 per cent. of the prospects I interview ready to close at the conclusion of the presentation of the contract and its various benefits. If it is necessary to go further, in order to keep him receptive and test him, I ask the prospect for a small piece of scratch paper. It is a change. If he gets it for me, it is the first move toward a close. He is assisting in the interview and is interested and receptive. If he does not move quickly, I have an old envelope always handy.

"You are working for one principal reason, Mr. Blank,—INCOME.

"You use your income for food, clothing, shelter. You carry life insurance? Yes. Fire insurance? Yes. Miscellaneous expenses, savings and pleasure.

As I call off each item, I sketch out a rough chart on paper.

"It takes your income to meet your obligations, does it not Mr. Blank? Yes.

"If it takes your income to meet your obligations, you certainly would be unable to meet your obligations without your income." (Pause a moment.)

"Suppose you were going to depend upon a building for the same income you now get through your own efforts. You would use the income in the same way and it would mean just as much to you. Would you insure the building?

"Yes.

"Then it is right to insure against accident as there were 40 accidents to 1 fire in this country last year."

Many times a man is ready to close at this point. His expression nearly always shows his interest. The salesman should not talk more than is needed nor stop before he has convinced his prospect. To test the prospect at this point, I usually pull out my application and watch his expression. If I think more reasons are needed, I take his thoughts back to the policy to build up indemnity compared to premium.

"Of all the deaths in this country last year, Mr. Blank, every twelfth one was due to an accident. If this should happen to you, your present life insurance would be supplemented $10,000 or $20,000.

"Did you ever consider what your eyes, hands or feet are worth to you? They contribute to your earning power and have therefore a money value. The $10,000 or $20,000 you would receive under this policy for such loss would not compensate you of course but you know what that indemnity would mean to you at such a time.

"This weekly indemnity feature is quite important.

"Twenty-five dollars per week would be $1,300 per year, which is 6 per cent. interest on $22,000 in round figures.

"Suppose you should be disabled today and I came to you and said here are $22,000 worth of municipal bonds bearing interest at 6 per cent. you take them and every four weeks during your disability clip the coupons and collect $100. That would please you. Mr. Blank, this policy would become an estate the moment you were injured equal to the saving of $500 each year for over twenty years at 6 per cent. compound interest. It would cost you $25 per year."

At this point I pick up my pen and the application to test the prospect again. Many are ready to close at this point. If not I attempt to show the smallness of the premium.

"The cost is small. It will cost you less than 2 per cent. of your total income to insure it with this policy against accident."

At this point I use my hands to represent a pair of scales to weigh the policy and premium. Doing so seems to hold attention better.

"Suppose you put $25 in one hand and carry your own insurance. If you don't meet with an accident during the year you have won and have $25, which you can use for another purpose. Put the policy on the other hand. Let it carry the risk for you. Then if an accident occurs and you are disabled seven days out of 365, an amount equal to your annual premium is returned to you. If you are disabled longer, the provisions I have explained will be carried out. While you are working you can afford to pay the premium. During your disability you could not afford to be without the policy. You are insuring the individual and cannot gain more than $25 at great risk. Weigh the policy and the premium. Which means more to you? The policy, of course."

If the prospect shows that he agrees with the last statement I stop. If not I make one final effort.

"There were over 12,000,000 accidents in this country last year; 32,000 every day; 22 every minute.

"About 400 accidents have happened since I came in here.

"One life is lost as a result of accident every five minutes.

"You are twice as liable to meet with accident as old age.

"Roughly—24 per cent. of all our claims last year were for accidents around the home; 22 per cent. for accidents to pedestrians, and 15 per cent. for automobile accidents.

"Mr. Blank, would you insure me and assume the risk with this policy for a $25 premium? No.

"Can your family afford to insure you for that premium? No.

"We can do it. You, Mr. Blank, are the judge and jury. You are the one to decide. I believe you have already decided."

Indemnity for Loss of Earning Power. By H. G. Royer.

To what class of people is disability (accident and health) insurance a necessity? The answer is: To all persons who cannot afford to lose the value of working time. An individual whose working time is not valuable, and whose business gets along just as well without his attention as with it, is not an insurable risk for accident and health insurance. Among the many excuses for not carrying disability insurance are the following:

"I don't need it; I have sufficient funds with which to take care of myself if I am disabled."

"I can't afford to pay for disability insurance."

"It costs too much."

"My health is excellent, and my occupation is such that there is no danger of my getting hurt."

"I was treated unfairly when I made claim against a certain company."

"My income is just the same when I am disabled."

When an individual believes that he cannot afford to pay the price of disability insurance, he is in the same class with the individual who believes that he cannot afford to pay the price of having the soles of his shoes repaired when they are worn through and when the streets are filled with slush. The price of treatment of pneumonia is much better than the price of a new pair of shoes, to say nothing of the cutting off of income while the pneumonia lasts.

While a disability policy will not buy shoes for a man in good health, it will buy shoes for a sick man, and coal and bread and meat, and so the more sincere the belief of the individual that he cannot afford to pay for disability insurance, the more certain it is that he cannot afford to do without disability insurance.

When an individual doesn't "believe in" disability insurance he is just in the pupa stage of intelligence, ready for good impressions, a fine prospect for any philanthropically inclined insurance salesman. The only danger in explaining the value of disability insurance to such a person lies in the fact that when he is made to realize what a good thing disability insurance is he will be inclined to overinsure his time.

As to the danger of one's occupation, unless one lives in a cave beyond the bounds of civilization he can't escape carpet tacks, falling step ladders, slippery sidewalks, reckless automobile drivers, train wrecks, falling bricks, cinders, pin scratches and waxed floors.

Even caves are often inhabited by bats and bears, and it hasn't been many years since one insurance company paid a man's wife $10,000 because the husband, on a hunting trip, struck at a bat, missed the bat and hit a sleeping bear on the nose. The same company not long ago paid a lot of money to certain people who were killed by or injured by something out of the clear sky—a "blimp!" This "Blimp" fell where the hazards of occupation were nil—where the zone of safety was ideal. What next!

In the case of the man who feels he was treated unfairly by one insurance company (assuming for sake of argument that he was treated unfairly) it is probably due to his misunderstandings of his contract. Limited policies with their usual restrictions, sold at a low price by unscrupulous agents, frequently give rise to incidents of this nature. When the insured carries an unrestricted accident and health policy and has honestly obtained the policy contract, there is no company or association that will not give the insured his just dues. If the public will play square with the company, it will find agreeable dealings with all accident and health companies, and, besides, even if one has been given short weight by one grocer, it is foolish to cease buying food.

As to the individual whose income is "just the same when he is disabled," he has forgotten that during his disability his expenses are much greater than under normal conditions. Doctor bills, expenses for nurse, hospital, medicine and many other items must occur when one is disabled.

Experience shows that the average person lives close to his income and seldom makes preparation for expenses of this nature, which is all the more reason for his carrying the necessary protection.

A disability contract is only a slip of paper, and has no intrinsic value until the insured is disabled, and just as soon as his disability begins his policy contract starts paying dividends. No man who depends upon his earning power for his income should "kid" himself into the belief that he can afford to be without an unrestricted accident and health policy.

Opening an Accident Solicitation. By E. J. Faulkner.

It is, of course, impossible to lay down any prescribed rule relative to an opening statement. However, in approaching the prospect the first object is to attract his attention and to concentrate his mind on your proposition. Some successful salesmen do, as a rule, start off with a very startling statement in regard to their policy in order to attract attention and then rely on holding the attention by a more or less detailed explanation of the statement they have made.

The thing to be driven home to the prospect is, of course, the fact that he is in danger of accidental injury at all times. Impress on him the dangers of his trade or occupation and especially the liability to accident that all persons are continually in danger of on the street and about the home. Since 42 per cent of all indemnity paid by accident companies in this country are for accidents happening outside of working hours, it is clear that dangers incidental to any particular occupation are of a secondary consideration.

While talking to the prospect, have your applications and pencil ready and fill in the application with as much information as you are able to get as you talk. Let there be no break in your talk, no stop to hunt for your application blanks or any material such as circular matter, that you want to use.

After you are well started, in all probability the prospect will begin asking questions or telling you that he does not want the insurance. Never antagonize the prospect, but be ready to answer all of his questions and keep continually in the foreground the necessity of accident protection in his particular case. Show constantly the advantage to him that will be afforded by protection in this Company. Withhold any information in regard to the cost until you have put your proposition and have informed him of the benefits payable in his particular case in the event of injury. Make the benefits to him look so good that the cost will appear a minor consideration.

If the Salary Stops. By W. C. Harris.

I approach my prospect with the consciousness that he cannot help but buy when once I have presented my proposition. The only enemy I have is procrastination and it is up to me to down him.

Therefore when Mr. Prospect comes at me with, "No, I won't take it today—some other time—it costs too much now," I come right back at him saying, "No, Mr. Prospect, this policy doesn't cost too much today. It is the same price now as it was forty years ago; it hasn't gone up with the rise of prices. It's as big a bargain as ever. Tell me, where can you buy for $—— (first premium) a security worth $10,000.00 right the minute you pay that first sum? The main incentive behind all your business effort is to provide for your family. You are working mighty hard towards that end now. You care a whole lot how they are taken care of now. How about after your death? Aren't you going to care as much for their welfare then?

"Your family has absolutely no income aside from your salary. You are getting along comfortably on that. What would you do of that salary suddenly stopped? It could, you know. Say you were injured or became permanently ill, would this concern continue paying you that salary? They might put you on a pension, but that's hoping too much. But this policy just at such a time will pay you monthly income from the day you become permanently incapacitated until the day you recover or die and then will turn over to your widow, when you die, the full face value of the policy itself.

"Write your full name right here on this line."

Prompt Collections. By G. N. Martin.

What is the secret of a clean collection sheet? Experience clearly shows that the average applicant has no intention other than paying the premium on his policy at the time of receiving either the policy or the renewal receipt and he will pay it provided the salesman has stiffening enought in his spinal column to demand that the premium be paid when it is due.

The two-thirds of our field men who make a practice of prompt collections have adopted this plan. They have made it a rule that all premiums either be collected upon delivery or that some definite arrangement be made as to when the premium will be paid. They realize that they are selling goods well worth the money and have no hesitancy in asking for the purchase price.

Meeting Objections in Accident Solicitation. By a writer in the Aetnaizer.

Don't attempt to ride roughshod over a prospect's objections. Acknowledge the reasonableness of his viewpoint before attempting to meet the objection. The following paragraphs, which are merely undeveloped thoughts, may assist you in overcoming some of the more common objections.

THE "CAREFUL" MAN.

"As you say, you are doubtless careful. Yet you are constantly exposed to the carelessness of other people. In fact most of the victims of serious accident rightly blame others, or an unfortunate combination of circumstances, and not themselves. Here are some striking facts regarding the frequency of accidents and illness. (Use statistics.) In the face of such facts isn't it obvious that the best thing the careful man can do to prove that he IS careful is to take out disability insurance?"

"I CAN'T AFFORD IT."

"At first glance, it may seem that you can't afford it. Yet, on second thought, you will see that the man whose income is largely or wholly absorbed by current expenses is the man who can least afford to be without income insurance. He would not have a surplus to bridge him over a period of disability."

"I CARRY LIFE INSURANCE."

"I am glad to hear that you carry life insurance. No one should be without it. Most of us, however, would like to feel that we could afford to carry more than we do. Statistics emphasize the possibility of death by accident, so why not supplement life insurance by a substantial accident policy? For a premium of $...... you will create an additional cash estate payable immediately in the event of your accidental death. For example"—(then present the principal sum features of the policy).

"I SELDOM TRAVEL."

"It might seem that the chances of getting hurt were greatly reduced because you seldom travel. It may surprise you to know that the Aetna, over a long period of years, has paid 36 per cent. more claims as a result of injuries sustained about the home than for all travel accidents."

"I ALREADY CARRY LIFE INSURANCE."

"I am glad you realize the value of this form of protection. I do not wish to disturb your present policy but should appreciate it if you will permit me to describe, briefly, the Aetna contract. (Unless the prospect objects, proceed with your solicitation and you may sell him additional insurance. In any event you should be able to ascertain the amount of his present policy, the company, and expiration date. Make note of these points. Be particularly careful not to speak disparagingly of the man's judgment in buying his policy.) You may feel that you already have sufficient Accident insurance. Remember, however, that the purchasing power of the dollar is approximately but half of what it was a few years ago. What would have been sufficient protection then would be insufficient now."

"I CAN BUY A CHEAPER POLICY."

"Of course you can buy a cheaper policy. And so long as you have no occasion to use it you would be money in pocket. The real test of values, however, would come when a claim arose under such a policy. At such a time you would agree with me that you get only what you pay for. The Aetna Life Insurance Company of Hartford is one of the largest and oldest companies in the world writing disability insurance, with all that such a distinction implies."

Creating Desire for Accident Protection. By J. G. Heyer.

Desire for accident and health insurance can be created in a variety of ways; you will have to use your own judgment and treat each case individually. Ninety-nine out of a hundred solicitations can be handled from the investment standpoint; in other words, the average man is interested in investments and by talking along these lines you can make the subject more interesting to him.

We are all working for success—for still greater success. We know that we can attain such success if we are willing and able to keep on working for it. We can control our willingness to work. Except in a very limited way, however, we can't control our ability to work. Physical disability is, therefore, practically the only thing that can prevent our being successful. And we can't any of us be sure we'll escape injury or illness. We're none of us immune. We are just as likely to meet with a serious accident or to contract a serious illness as are the many millions that meet with such misfortunes each year.

Do not hesitate to impress your prospect with the facts. Ask him a few questions to which he must answer "Yes." Keep him on the defense. Impress on him that his future success depends upon his ability to be on the job. Ask him what he's working for; he will hesitate and that's your opportunity to come back strong. Don't weaken at this stage. Let him know it costs money to be disabled; advise him to be one of the wise ones and insure the assets he is trying to accumulate. Urge him to insure his life insurance premiums, his building and loan assessments; his saving account, his investments. Make him realize that it would be foolish for him to be one of those fellows who figure that they can carry their own insurance and then get smashed up or get sick and lose the assets they have worked so hard for. Tell him he can insure himself for minor ailments but not for the big ones.

That's creating desire. Now give him the contract and don't just hit the high spots. Explain it "from soup to nuts." Take the accident coverage first, then the health, and when you are through don't make the mistake of saying, "This contract costs $75 or $150." It isn't a question of cost. It's an investment, or a tax on his income to insure against additional expenses as well as loss of income, and to further insure the assets he has already accumulated.

Double Indemnity a Frill to Assist Solicitors. By Henry Moir.

"Double Indemnity" is a title often used for this benefit. It is the most common expression; but it implies a little more than the contract promises, and the heading of this article has been chosen as an accurate description of the benefit. The additional payment at death will be made only under certain conditions which must be fulfilled. The benefit is threefore a form of limited life insurance and is not, properly speaking, a double indemnity furnishing additional life insurance of the same character, since it is only payable in the small number of cases of those who are killed by accident of a violent nature.

A good life insurance solicitor will therefore confine his attention chiefly to life insurance benefits, and keep the accident benefit for special cases. The hopeful disposition which we human beings all possess leads us to argue that, barring accidents we shall all live to an old age. Every solicitor meets this mental attitude in his daily work. It is a natural optimism, which leads to peace of mind, although it may not be scientifically true. It is unwise on the part of a life insurance agent to encourage it by offering accident insurance, especially if he allows the prospect to go off with the impression that he carries protection for the amount of the life and accident combined. The life insured should be trained to think of the smaller amount of life insurance which he carries, and to look upon the additional benefit as a side issue not to be counted in considering the proper amount of life insurance which should be carried. There are many forms of illnesses not covered by the accident benefit, but which cut off men who have every appearance of strong and rugged health:—for example, typhoid fever, pneumonia, appendicitis, and other ills to which the healthy succumb even more frequently than they do to violent accidental injury. Moreover, life insurance is more than mere protection to the thoughtful man—it is family protection and thrift combined. Many family men living on a salary can save nothing except their life insurance premiums. The accident benefit does not share this advantage with life insurance.

CHAPTER XI

SELLING OLD AGE PROTECTION

Independence in Old Age. By James A. Fulton.

One of the most tragic figures of modern life is the penniless old man. And of 100 men, 25 years old, only 64 are living at age 65, of which 53, or 83 per cent, are dependent on relatives or charity for support. They have not only failed to accumulate anything to leave to their children, but have failed in their first duty—to provide for their own declining years.

Poverty robs age of all its dignity. Instead of looking back at years of successful effort, they are reminded at every turn that all their hopes and aspirations and years of work have come to naught. Everything they eat, every stitch they wear is a bitter reminder of failure. Here is another contingency that none of us care to face. The way to avoid it is life insurance.

After serving the needs of a man and his family from the time he as a young man undertakes responsibilities until he lays them down as an old man, life insurance then steps in and gives him an income for his old age. A contract payable at 65 or adjustable income contract will furnish an income beginning at age 65, when he is ready to begin to take things easy. But even if the need for protection for his family and limited financial resources have made it impossible for him to carry endowment insurance, still he is not penniless in his old age. A $10,000 whole life contract taken at age 25 can be cashed in at 65 and the proceeds will buy a life income of $51.20 a month. If carried to age 70, the same amount will buy a life income of $70.88 a month.

Living to Enjoy Life Insurance. By Frederick A. Wallis.

When you sell a man a 15-payment, or a 20-payment, or a 1-payment—any kind of a payment—life policy, you are not selling him life insurance but death insurance. He has to die to get the money.

While I was coming over to Philadelphia from New York, I noticed an account in the newspaper where a jeweler had been killed for his money. That man died to save his money yet under the life policy, he has to die before he gets it.

Sell a man an income policy. Let him live; we never die. We all want to live forever. I remember when I first started in the insurance business in Kentucky. I called to see a prospect and stated my proposition.

"Sonny," he said, when I had finished, "you have a very good proposition, but I have to die before I get the money."

That gave me something to think about. Since then I have been trying to get away from the gloomy side of the business—to think and talk about the bright and cheery side of it. And that's something that a great many salesmen do, hammer on the dark and gloomy side of life insurance.

The other day, I called my salesmen into the office and told them to imagine a number of men getting on a street car to go to Wall street, where all the banks are. On one side of the car, one man has a 10-year endowment; another has a 20-year endowment; another a 40-year endowment; some a long term endowment, etc. They get off at Wall street. Here is one man 60 years old; here is another 65; there is one 70; even one at 75. But they walk with a light step. They don't feel old. They are going in the bank to cash in a $5,000, a $10,000, a $50,000 policy. Then they are going to invest it in some safe security. They come out with a light step; a young step. They know that their old age is taken care of. They can live in ease.

On the other side of the car one man has a 10-payment life; another has a 20-payment life; one may have a single payment life. They, too, get off at Wall street. But their step are not light. They carry their old age. They go across the street to the Trinity church cemetery. They never come back. They cash in. They lock themselves in the vault and are gone.

An Effective Circular Letter. By George A. Smith.

DEAR MR. PROSPECT:

Were you ever at Denver in the old days when the Cherrelyn horse car was in operation? If you ever saw it you will recall that the good old horse pulled the car up the long hill to Cherrelyn and then got on the back end of the car and coasted down the hill on the return trip.

The type of contract which I told you about will do for you what the car did for the good old horse, after you have pulled up the hill of life to the top where you will want to retire or at least to be able to retire. This contract will afford you the means of coasting down the grade of old age in comfort. Just what size car it will take for you and the best means of pulling it up the hill so that you will be able to get it to the top and have ample room when you start to coast, are the two things which our service will help you to know.

Why not accept good service which puts you under no obligation?

[This letter was accompanied by a print of the famous picture of the horse riding down hill on the street car platform.]

A Secure Investment. By William H. Harrison.

When daughters have married, when sons are at work, when the wife, if living, has few essential needs, a man has outgrown in great measure the need for family protection, but old age frequently looms threatening and terrible.

Poverty is often an attribute of old age. The American Bankers Association is credited with the statement that over 90 per cent of men living at age 65 are not wholly self-supporting. The most casual observation will disclose local examples to substantiate this statement. Men are over-confident, over-optimistic. While accepting in general the truth that poverty, want, disability are often present in old age, each expects to be an exception. A disregard of the value of small savings results in failure to accumulate.

In contrast to the insecurity of many investments, we offer the perfect security of life insurance. To meet the needs so clearly apparent, we offer old age protection through endowments maturing at 60 or later.

We recognize that unexpected contingencies constitute a great difficulty in any long-time saving method—changes in personal affairs, in the family, or in physical condition. No plan devised can be perfect, but old age protection through life insurance seems more nearly perfect than any other human device or plan. We care for changes in personal affairs by generous loan and surrender privileges; for changes in family relations by liberal beneficiary clauses; for changes in physical condition by the wonderful disability provisions now almost universally included in insurance contracts.

And so we influence men in youth, when the blood runs warm and hopes are high, to begin systematic saving against that remote future day when 60, 65 or 70 may come. We preach the gospel of thrift; we influence toward careful use of money; we encourage, strengthen, conserve; we assure a competency in old age and remove the dread of dependence or poverty in those years when the eyes turn backward and memory calls up the visions of the past, and thus we guarantee a serene old age.

Demonstrating Old-Age Income Contract. By Henry Kronshein and J. B. Oetting.

The following was staged by Henry Kronsbein, St. Louis, as salesman, and J. B. Oetting, St. Louis, as prospect:

Salesman—Good morning, Mr. Oetting.

Prospect—Good morning.

Salesman—Mr. Oetting, my name is Kronsbein; I am from the Guardian Life. You sent in a card the other day requesting full information as regards our life income endowment policy. I am here at your service.

Prospect—Well, you know I got the letter through the mail and, to be candid with you, I expected a reply by mail. That was some time ago. I was somewhat lukewarm then, but now I am not interested.

Salesman—You say you expected this information by letter, but I feel that we can be of much better service to you by a personal interview. Many questions might arise in your mind and answering them by mail might be difficult, and would only mean prolonged action. Since you were kind enough to state your age on the card, I was able to prepare an outline for your age. Now beginning at age 65, you will receive an income of $100 per month as long as you live. Should you die before having received as much as the amount insured for—a fraction over $14,000—the difference will be paid to your estate. Should you become totally and permanently disabled through accident or sickness, all future premiums are waived, and you will receive a monthly income of $100 without any deductions from the face amount of the policy when it becomes a claim either by death or maturity. Should you die by accident, it means $24,000 to your estate. In this policy you are protected in every way; it assures your independence at age 65, it provides an income should you become disabled, and furnishes ready cash through its loan values on demand, should this become necessary.

Prospect—That seems to be a fancy policy, and I expect the cost is very high.

Salesman—There is no cost whatever. It is a saving, for you get out everything you have deposited with us and more. By the way, Mr. Oetting, what do you figure your yearly deposits should have to be to secure a contract of this kind? I am merely asking this to see how good a judge you are.

Prospect—I don't know anything about this kind of insurance. Mine is on the Ordinary Life plan and I am paying now about $25 a month. But I suppose this would be much higher and would estimate it to be $35 a month.

Salesman—Mr. Oetting, that is correct within a dollar. The amount actually is $36 a month, less the increasing annual dividends.

Prospect—You say $36 a month. Adding this to my present outlay for insurance would be just a little more than I can afford, I am afraid.

Salesman—Now, Mr. Oetting, from what information I have regarding you, I am convinced that you save a nice sum each month besides that which you are now putting away for life insurance. If you were not saving this additional money, you would be drifting into that class of men who are dependent on others in old age. Then again, where could you place your money where it would be of more value and safer than into a contract of this kind?

Prospect—No, I guess insurance is the safest place to save.

Salesman—Bear in mind that should you outlive this policy from an investment standpoint it has meant an earning of close to 2½% per cent. compound interest not saying anything about the saving thereon from the various forms of taxation to which this form of investment is not subjected.

Prospect—This contract actually nets me a small percentage?

Salesman—Yes.

Prospect—This is a new wrinkle in insurance.

Salesman—Yes, Mr. Oetting, this is a wonderful contract and besides it means much more to your family, for we must never overlook our obligations toward them. Our responsibilities toward them do not cease at death, but are carried beyond the grave. Unless we make suitable provision when we have the opportunity through such a contract as this, the burden will have have to be assumed by someone else. And I know, Mr. Oetting, that you would not permit such a condition to arise. Before you sign this application, Mr. Oetting, allow me to ask just a few questions, in order to avoid a possible rejection. Have you been examined lately, for life insurance?

Prospect—Not during the last two years.

Salesman—Did you receive a policy at that time as applied for?

Prospect—Yes, I did.

Salesman—Has any change in your personal or family history taken place?

Prospect—No.

Salesman—Then I can see no reason why you should not be able to pass a satisfactory medical examination. Who would you want to name as beneficiary under this policy?

Prospect—Well, Mr. Kronsbein, I think that we are going just a little too fast, as there are some points to be settled in my mind.

Salesman—What are they?

Prospect—Well, the most important point is, of course, the paying for this policy.

Salesman—Oh, we will arrange that to suit your convenience. I would advise, however, if you cannot pay the full amount that you make at least part payment with the application, for this would give your family the protection immediately after the Home Office has approved the issuance of this policy. Without this part settlement, you must be in good health when the policy is delivered.

Prospect—Naturally that is worthy of some consideration. What is the least that would be required with the application?

Salesman—Could you make a payment of $50.

Prospect—Well—yes, I suppose so.

Salesman—All right; that's fine. As to the rest, could you pay half of it in thirty days and the rest in 60?

Prospect—That is satisfactory, and should I need a little additional time that can be arranged, I presume?

Salesman—Certainly. We shall always be at your service. Now just a few questions as to the application. Where were you born? Please sign your name right here in full and I will prepare the two notes for your signature. This completes the application. When can you be examined?

Prospect—Next Tuesday any time between two and four o'clock in the afternoon.

Salesman—I will arrange accordingly, and I want to thank you very much for this business, and I know you will always be proud of your contract.

Fires the Imagination. By G. J. A. Reany.

If you are appealing to a man who needs a fund for his old age, you have got an easy appeal to fire the imagination. Nobody loves a poor old man. You can see poor old men upon the streets of your city, ill-clad, unkempt, beard untrimmed, face not clean, clothes tattered and everybody upon the streets giving them a wide berth. It is one of the sad facts in human life, that nobody loves an old man. On the other hand you never saw an old man of eighty years of age with his beard silky and well trimmed, clean collar and tie, a nice clean suit of clothes, hair tidy but you want to shake hands with him. Haven't you got them, an appeal when you present that case.

CHAPTER XII

SELLING MONTHLY INCOME

Definite Proposition for a Busy Man. By Frank T. McNally.

Monthly income insurance furnishes us a definite proposition to interest a busy man. Why not find out who the prospect is, who are his dependents, their ages, etc? Then talk with some definiteness. Why not give him something to fix his mind upon? Why not talk about something interesting—why not forget the picture of the hearse, shroud and the undertaker, and talk about the time when his daughter will secure financial comfort and certainty from a life income of so much per month?

A man once told me that income insurance had no charms for him, that he had considerable property. I asked him just one favor—that he would compute what the actual income to his wife would be in case of his death to-day. I told him that I would return—that he need not tell me the amount of the income, but that I wanted him to compute it just for his own information. He did so and told me frankly that he would leave property, equities, etc., in the amount of $60,000, but that the actual income in case he died that day would be $903.60 per year. By monthly income insurance he has since raised that income to at least $2,103.60.

If you tell the prospect that you would like to increase his line by writing him five or ten thousand more and he says he does not care to, you are, in the language of the street, "out of luck;" you are up against a stone wall. Why not suggest some particular reason, some attractive reason why he should increase his line? Suppose he carries $5,000. Why not suggest $4,070 more, which would make a total of $9,070, giving $50 per month for 20 years? If he carries $10,000, why not suggest that $5,000 more, together with the old insurance, under Option A, would produce $100 per month for 223 months, or a total of $22,200, or, including interest, over double the present amount carried?

Support Through the Period of Dependency. By Charles W. Scovel.

Lump sum money does not, will not and cannot support dependent life through the period of dependency. All authorities are agreed on this except insurance men—who have not studied the problem. Every outstanding and future dependency contract should be put into the form of monthly indemnity, else it is a sham and broken reed.

We dare not pose as experts on the dependency question and recommend a lump sum, knowing full well it would soon be spent and leave the family in dire poverty. It is more trouble for us to study this problem of monthly indemnity, but we must do it. We must make it clear to the father of the family when we sell the contract and must urge him to take the monthly income plan. We must gain his confidence, but we can never expect to if we go to him babbling about some other fellow's affairs.

Man's Confidence in His Wife. By J. Elliott Hall.

When I get to talking life insurance with a man, I find that almost invariably he has unbounded confidence in his wife. He believes, for instance, if he has a $50,000 contract that there is no need of arranging it to be paid in monthly installments. He believes that his wife is thoroughly able to take care of herself. Every man thinks his wife is an exception, is different—that is why he married her. He believes she has good judgment, and knows enough to look after her money. It is not my idea to try to prove to a man that his wife lacks business judgment or foresight, but only to make him understand that most of them do. The records of the country show that in 97 cases out of every 100, where estates of $5,000 or over are left, the entire estate is dissipated at the end of seven years. I tell the man that I am talking to, "I do not know whether or not your wife is able to handle your business affairs just as you would handle them if you were to remain on the job. Perhaps your wife is one of the three out of every 100 who could take care of things. I do not know. If I did I would be a wizard, but I do know that the average woman falls down on that sort of thing, and why shouldn't she? What does the average woman know about investments? She goes along all her life depending on her husband, and suddenly at his death has enormous responsibilities thrust upon her and is expected to exercise just exactly the same judgment that her husband would show if he were passing on the same questions. Would you give your wife $10,000 and tell her to go downtown and invest it for you without making any suggestions of any kind to her as to what sort of an investment you expected her to get, but simply relying on her to bring home something that would suit you in every particular. You wouldn't do that, would you? Why should you? Isn't it reasonable to think that you know more about investments than your wife does? Why is life insurance any different from the rest? When I can offer you a definite, clear-cut and positive way of providing funds for your wife, why should you leave her the money in a lump sum with a strong possibility that it will all be gone within a few years?"

Fourteen Reasons. By C. N. Berger.

At an agency meeting which I attended all present were asked to give reasons in favor of monthly income protection. These were tabulated and those of the same kind eliminated, and when we got through we had 14 good reasons to show our prospects.

1. It creates and leaves an estate which entails no expense of administration or handling.
2. It leaves "his money" so the "other fellow" won't get it.
3. It generally increases an estate from 25 to 50%.
4. It provides a "Remembrance Policy."
5. It provides a fund that cannot be lost in speculation.
6. It affords an educational fund.
7. It is a fund exempt from taxation.
8. It is an income guaranteed for life, giving a feeling of security that only the possessor of such a fund can know.
9. It is a fund paid in a form a widow appreciates, for the average woman thinks of money in the form of income at stated periods.
10. It is a fund that can be arranged to cover periodical fixed charges such as rent, taxes, interest or principal payments on a home.
11. It is a legacy independent of provisions of a will and not subject to a "breaking" lawsuit.
12. It is better than a pension, because it cannot be stopped.

13. It is a fund not subject to diminution.

14. It is as certain as death and taxes; and, because of its certainty, encourages longevity. It is an old saying that "annuitants never die." Freedom from care and from the fear of outliving an income will do much to add years to life and enjoyment of those years.

Creation of a Larger and Lasting Estate. By Frank H. Wheeler.

The primary object of a life insurance contract is to create an estate at once, and life insurance offers the only sure way an estate can be created. The second object is to make such an estate safe and dependable. The third need is to bring it within reach of those who ought to have it.

Now the consideration of the sale of income insurance brings into thought two more points, first the creation of an estate, the character of which shall be more lasting, one which shall render service for a longer time after the departure of the one who purchased it, and second, the creation of larger estates. I suggest here that the size of an estate is of no more importance than the character of it. Had you or I passed away a few years ago, possessed of $100,000 of brewery stock, the income from it to-day would probably be a shocking disappointment to our family. Instances are known of men of wealth during their lifetime, who left their estates to their families in the shape of large holdings of New York, New Haven & Hartford railway stock, doubtless thinking they were leaving their loved ones well provided for, but some of these loved ones are objects of charity to-day.

Income insurance not only creates an estate but it makes it safer, puts it within reach of the people who need it, and at the same time it creates a larger estate. When you have sold an income contract you have created or sold the best kind of property on earth, the only kind of property of which the owner can say that he knows absolutely what the income from that property will be in event of his death. It is property that is exempt from taxes, exempt from creditors, a property that cannot be assigned, or commuted, or lost; a property that requires no management, no investment, no administrator's costs, no court costs, no delays and no publicity. Frequently I enjoy asking a business man to tell me of any other kind of property that measures up to these advantages. It is the best way I know of to obtain an interview with a busy business man. Call his attention to the fact that when he creates this property he has become his own administrator of his estate, the guardian of his own children, the executor, if you please, of his family's destiny.

A Stone Instead of Wooden House. By Robert J. Mix.

I used to like to talk "life insurance," but, somehow, since monthly income was born, all other topics seem to dwindle into insignificance!

When you stop to consider that the man who thinks he wants a $5,000 policy can, for just about the same money, enter into an agreement with us whereby we will absolutely guarantee that his wife shall never come to want, why it seems such a pity—such an awful pity—that you can't always make him see it that way!

Of course, I'm glad to see a man buying life insurance, for life insurance is a good thing—a good thing for the insured and his family, and the sale of it pads my pocketbook, but heavens and earth, what is it compared to monthly income protection?

Take this chap who thinks he wants a $5,000 lump-sum contract. On a given day, suppose you were to take him out into the country and show him a fine building lot; say to him "Now, my friend, for the same amount of money, I'll put you up on this lot a wooden house or a stone one. Which will you have?

How long do you suppose that man would hesitate? In the first place, he'd stare at you blankly and ask himself if you were crazy; but when you convinced him that you meant just what you said; that you would guarantee that there should not be a flaw in the stone house when it was completed; that the workmanship should be first-class in every particular—how long do you suppose he'd hesitate in making his choice?

"The stone house by all means; it's warmer in winter, it's cooler in summer; it looks better and it'll last longer—the stone house by all means if you're sure it can be built for the same money!"

Well, now, brethren, make your own application of the illustration!

There isn't a flaw in the argument—the $5,000 contract is the wooden house—it's worth having; it's a deal better than no house—but the $25 or $30 monthly income protection contract is the stone house, and it's a whole lot more worth having!

Fellows, you've got to drive this story home! Don't be discouraged—don't for a moment let up on your monthly income protection talk—it's the real thing—you know it and I know it, but the great people don't yet know it, so we've just got to keep on hammering away—hammering away—until the glad day arrives when monthly income protection comes into its own!

A Wolf Checkmated. By a writer in Travelers' Record.

Walking home from the office as is my usual custom I noticed the immaculate and imposing figure of Theophilus Bludgett mounting the steps of No. 37.

Now what in thunder, thought I, leads his feet to Mrs. Blake's door? It can't be that he has started on an early courting, for Jim's widow isn't the type that would appeal in the least to Theophilus.

I had slowed up my step when Theophilus, having rung the bell, turned and seeing me waved his hand in the usual familiar fashion of his kind.

Curiosity as to the visit of that urbane gentleman finally drove me after dinner to Mrs. Blakes door. After talking about Jim I asked her if there was any way in which I could be of assistance.

"Jim had such a lot of friends," she said, "every one is so kind and thoughtful. Mr. Bludgett was here just this afternoon. He is such a sympathetic man. He thought the world of Jim."

Evidently a post-mortem appreciation, I thought, or an appreciation of what Jim might have left behind him. But as long experience has impressed me with the fact that arguments as to personalities with the gentler sex makes them suspicious of you, I remarked with a certain banality, "Every one did."

"Do you know what he offered to do?"

I confessed I did not.

"He told me that he knew Jim was not very well off and that I might need a hundred or so in cash right now, and he would be glad to let me have it. Then he said I needed to get the largest return on my money that I could with perfect safety. He had spent a long time studying the best paying and safest investments and had found after consulting with one of the largest and most reliable bankers in New York one or two stocks that would yield me from 12 to 15 per cent with a chance of extras from time to time, though he couldn't promise for the extras."

I thought this was conservative of Theophilus. Certainly the investment would yield him considerably more than that, but I said, "What did you do?"

"I told him I had about $500 a year in Liberty bonds, United States Steel preferred, and some other bonds. He asked me if there was any cash. I told him I had about $200, and I thought, a $10,000 insurance policy. 'There,' said he, 'is the money to investments he had in mind, I would have a nice cozy income."

"And you did?" I asked, about ready to give up the ghost.

"It was just too bad," she answered, "I cannot think why Jim did it, but I got the insurance policy and showed it to Mr. Bludgett, he looked it over and he was so disappointed."

"What did he say?"

"He said, 'Oh! It's one of those damned things, is it!"

"Shocking," said I.

"Well," she remarked with a trace of resentment, "It did not give me the money, it gave me about $60 a month, and that was vest!' and he figured that with the $500 and the $1,500 from inmuch less than Mr. Bludgett could have gotten for me."

Demonstrating Sale to Father of Young Girls. By W. E. Bilheimer.

Mr. Bilheimer: Now notice, I am going to sit down, and you will find from time to time that I approach this man and step away from him again. I claim salesmanship contains more dramatics than any actor on the stage ever dared to assume, and that we are just beginning to find out that it works.

"What is your little girl's name?"

Mr. Armstrong: "Bernice."

Mr. B.: "Named after the mother, I guess."

Mr. A.: "No."

Mr. B.: "Not a family name, eh? She is seven. (I get the little girl's name first because I don't want to say, "your little girl." I want to talk to him about Bernice; that is a dominant, vibrant personality to this man; it is his daughter.) "The only little girl you got?"

Mr. A.: "No, I have another one, Dorothy, ten years old."

Mr. B.: "Mr. Armstrong, there are three things that may happen to either Dorothy or Bernice, that may happen to any man's daughter. They may marry the wrong man, for instance. Have you ever seen a worthless son-in-law, have you ever seen a man run through everything that a father left to his daughters, and if he did run through with it, would Dorothy and Bernice still be your children? They would, wouldn't they?"

Mr. A.: "Yes."

Mr. B.: "Well, suppose you were dead and Dorothy and Bernice were down here, twenty-one or twenty-two, with two little babies and the son-in-law gone and they were facing the world alone and there was nobody there to help them, that would be pretty tough luck, wouldn't it?"

Mr. A.: "Yes."

Mr. B.: "Now, they may not marry the wrong man; they may marry a perfectly good, moral man, but a man who just can't make a living. Have you ever seen a perfectly good, moral man that could not take financial levels?"

Mr. A.: "Lots of them."

Mr. B.: "And then outside of the fact of the moral stamina, your daughters would be just as badly off as if he had run through with everything, wouldn't they?"

Mr. A. "Yes."

Mr. B.: "Now if I can leave them forty dollars a month as long as they are on earth, no matter how long, there would be only one thing that we would have to agree upon, if you had the money and if, when you died, you were going to leave it, if you were not going to take it with you; and the next thing we have to decide is 'Where best can I leave it?' because everything you are doing in life is for those two little girls. Do they ever climb up in your lap in the evening time and put their arms around your neck and tell you you are the best daddy in the world?"

Mr. A.: "Yes."

Mr. B.: "Can anything compensate you for that? If your lodge were to tell you that they didn't want you any more and your church were to tell you that you couldn't go there that would hurt, and if your town were to tell you to move, that would hurt; but there isn't anything in the world would hurt you more than if Dorothy and Bernice looked into your face tonight and said, 'Daddy, we have lost confidence in you, you were our natural protector and you held our future life in your hands and you told us you would look after us and now you are gone and where are we?'

"Your little girl may never marry at all, and supposing that she didn't, and supposing she becomes an invalid after you die. Have you ever seen a girl with a crooked hip or a bent back or a wasted limb, rolling around on a two-wheeled, rubber-tired, wicker chair? Will you please remember, Mr. Armstrong, your death does not insure their good health after you are dead. And then again (and this thought strikes home with a man) I have two little girls, and I put this policy on when it first came out and there isn't any amount of money can take it away from me, and I tell you why. They may marry a man I may never see. You know if your daughter loves a man he can do anything on earth he likes with her. Supposing Dorothy walks up to some great big husky fellow of a man you have never seen and says, 'John I want fifty cents or a dollar to go down town to buy something out of the money father left me,' and John says, 'Well, you can't have it.' Gee, you would feel like coming down out of the choir, wouldn't you? Now all the money that I want from you is about $300. You have got it and you know money is worth its interest; what is a fair value for money in this state?"

Mr. A.: "Oh, about seven per cent."

Mr. B: "Seven per cent on $300 is twenty-one dollars and I am going to put that over here. It is your money, and you know how hard it is to get money and what you have to do to get it. And over on this side is Dorothy and Bernice. Now let's weigh them. (Mr. Bilheimer uses his two hands to do the weighing, the girls hypothetically, in one and the money in the other.) Does your twenty-one dollars out-weigh the forty dollars a month for these two girls? If it does, you keep it, I don't want it. If it does not, I want you to buy this insurance. Now what is the answer? You know that it is right or you know it is wrong. Is it right or wrong to protect it?"

Mr. A.: "It is right."

Mr. B.: "If it is right, you would not do them a wilful wrong, would you?" (Now I signed him then because I caught him. It was instinct; that was not through bunkum I got that. That fellow was sold.)

CHAPTER XIII

WORKING METHODS

Work Among Winners and Doers and Be One. By Albert H. Curtis.

Form the habit of getting your proposition before the prospect at the earliest moment in the interview. The first time that you make a complete statement of it, your opportunity for closing is the best that you will ever have. The usual way of making a call "to break the ice" is all wrong. A salesman more than ordinarily successful said: "Provided that I have fully stated my proposition, I will not call upon a man more than twice unless he can give me reason for so doing. If I cannot make a hole with a gimlet I haven't time to make it with a hammer."

Eliminate the hopeless cases. A successful broker said: "One of the most valuable faculties in business life is to know when to pocket a loss." Have at least three classes of soliciting cards; one group that you are working upon each day, another that is fairly active, and the third to be looked over occasionally.

Employ systematic tests to find how the prospect stands. He must be led along and checked up at intervals. The skillful agent will know by intuition when and how these tests should be applied.

Employ the methods used by successful salesmen. What helps others is quite likely to be helpful to you if you will make use of it.

Associate with men who are winners and doers. We have learned to our sorrow that even a common cold is contagious. Just so, the personal influence of men who, while they are fair enough fellows, have not quite made good, will tend to hold you back. On the other hand, you will surely be helped and encouraged, in just the same proportion, if you make it a point to cultivate the acquaintance and to associate with the men who are doers and winners in the business world.

Punctually and carefully make good every promise. Get the reputation of always making good. Carelessness is enough to render any man poor, without the aid of a single positive vice.

"Johnny-on-the-spot" is a good name to have, and it will do much to help you win every time. Punctuality is the stern virtue of men of business. And it is the cheapest of all virtues. Nevertheless, it gives force to even an insignificant character. Be punctual, accurate in your statements, and careful of every little detail of your work.

Are You Getting the Most Out of Your Interviews? By F. A. G. Merrill.

All insurance salesmen *know* and most of them will *admit* that if they make enough calls, they will average a goodly number of interviews, but one type of salesman will average a much larger number of sales from the same number of interviews than another type, and the principal reason is that one knows what to do with an interview and another does not. The first goes direct to the main things—namely an effort to give reasons and illustrations that will reach home. The other flounders about and his mind has neither an anchor nor a compass.

The first type talks with sincerity and strength of expression that *compels* belief and *sells himself* to his prospect as much as he sells the insurance contract. Furthermore, if he does not get his logic and reasoning over, he tries another curve for there are many ways of conveying an idea. Remember some people cannot grasp an idea by merely hearing it; some must both hear and see it by pencil illustration. Some must have an illustration by application of the thought to their own business or profession.

The salesman without imagination and ability to illustrate is greatly handicapped. In talking over cases with salesmen and offering suggestions, the reply is often made, "I did tell him that, but it made no difference." Later in the conversation, I find I have succeeded in selling the proposition to the salesman by giving the same reason, but in two or three different ways.

Even if he does not close the sale after a good interview, he does not waste time blaming his prospect for not buying; but immediately endeavors to find out where he himself failed and plans for the next move, for it's his if he expects to win.

The second type may give good reasons to his prospect, but his talk may lack sincerity and strength of expression and consequently he does not make a favorable impression and fails to sell himself. He is apt to think the prospect unreasonable and indifferent to the needs of his family or his business or estate. He seldom analyzes his work. If he would put himself in the other man's position, consider what he said to his prospect and how he presented his proposition, being absolutely fair in his conclusions, could he truthfully say that the arguments or logic presented would have caused *him* to buy?

We must have good reasons for insuring; we must have a lot of them and we must have many ways of telling or demonstrating them. We must talk straight—we must fit our expressions to the type of man we talk to.

Many people look upon life insurance as very complicated and mysterious. This is largely the fault of the insurance salesman. Make your reasons for insuring clear and convincing. Make your explanation of the insurance options and provisions clear—talk United States language and less insurance terms and last, but not least—talk as though you believe what you say and believe in the goods you have to sell. If you don't believe all you say, you are not likely to make your prospect believe it or believe in you.

There is more thought and attention being given to life insurance and salesmanship today than ever before. There are a number of excellent journals full of good ideas, but you must *put into practice* what you read and hear.

When a doctor is given a certificate that allows him to practice, it doesn't mean that he is a finished product; after he has "practiced" giving dope and cutting up a few people, he begins to know that practical side of his profession.

You can be a walking encyclopedia on life insurance but you must learn how to cash in on this knowledge; the surest way is consistent soliciting and constant analysis of your work.

Action on First Interview. By Frank T. McNally.

In order to interest a busy man in the first interview you should present a definite proposition—give him something to think about. The figures "$26.13" are more interesting to a business man than the most eloquent generalization.

Don't ask him how much he pays for insurance. When a man takes hold of a pad and computes his expenditures for coal, the result usually drives him into a temporary fit of economy. It is likewise when he computes the total of his life insurance payments. Life insurance salesmanship on first interview is interwoven with psychology and it is very bad psychology to talk too much about cost.

No one can tell you the exact manner in which the prospect can be interested and closed. If it were known, you would not be paid for finding out. It is finally up to you to sell the man at the other side of the desk. Upon him depends your partial success as a life salesman. Your failure may help you some but don't forget this: your success will help you more. You come to see him for something, to sell him. If you come away without doing so on the first interview you have failed to accomplish what you set out to do. You will never succeed so long as you nonchalantly wander from office to office having so-called "interviews" lasting about one minute each. You occasionally will find a streak of paying ore by luck and you may write $75,000 per year by such methods and some men never get beyond them.

A child can take an application from a man who wants insurance but I take off my hat to the salesman who can wander into a strange office and sell a stranger on first interview a contract which he didn't have the remotest idea of buying. That is salesmanship and it is being done every day! I respect the life insurance salesman who by virtue of endeavoring qualities has loyal friends who give him their business and their friends' business but the real insurance salesman is the one who can wander into a stranger's office and step by step create business where none existed before.

The Law of Compensation. By E. J. Dunn.

"What one man steals another must lose." That is theft, burglary or robbery. The criminal code recognizes and defines it as such. There is no Square Deal in any such transaction. "What one man wins another must lose." That is gambling. The penal code designates it as a public offense. There is no Square Deal in gambling. The bulls or the bears invariably fleece the lambs. "What one man buys another must sell." Eliminate fraudulent transactions covered by this statement and you have left the only business realm in which the Square Deal can have free scope of action. The world is full of people who want to get something for nothing, or for almost nothing. They can't attain their desires, unless they resort to fraud, gambling or crime. Such methods may succeed for a time but they cannot last, simply because every honest man's hand is against them.

Now honest men may, or they may not, be in the majority. That is a debatable question. But, however much men may argue and however widely they may differ, the fact remains that honest men and honest policies prevail in the long run. Throughout human history these victories of honesty have been the stepping stones of progress. In the old common law is a legal maxim, "caveat emptor." It means "let the purchaser beware." That legal maxim once had universal application but its field of operation has become greatly restricted within recent years. Honest men—men who both give and demand the Square Deal—have very greatly narrowed its field of action. Most banks, most stores, most insurance companies and most fraternal societies are honest and reliable. They believe in the Square Deal and practice it. The same statement may be made about their highest grade of salesmen. However, it is a different story with other grades.

The Square Deal is not merely a matter of sympathy or of good intentions. It is a highly complicated concept. Many factors enter into it. Ideals enter into it. Common sense enters into it. Co-operation enters into it. All the desirable qualities of character enter into it. The golden rule enters into it. The law of Compensation is the bed-rock upon which it stands. Great is the Square Deal! There is no substitute for it and there is nothing else that is half so good.

We have already pointed out the three-fold nature of the Square Deal. First is our conduct towards ourselves. Second is our conduct towards others. Third is the conduct of others towards us. To give one's self an absolutely Square Deal requires the systematic and industrious application of knowledge and ability—both native and acquired. The Square Deal to others naturally grows out of the Square Deal to one's self. Centuries ago the immortal Shakespeare sensed this truth, when he said:

> "This above all: To thine own self be true
> And it must follow, as the night the day,
> Thou canst not then be false to any man."

In your work as a salesman the Square Deal to yourself becomes the fertile soil in which you plant the tree of Success. The Square Deal to others becomes the process whereby you cultivate, protect and develop to maturity that tree. Through a perfectly natural sequence the Square Deal from others buds, blooms and ripens into luscious fruit upon that wonderful tree. Why feed upon bitter wild crabs or upon gnarly, wormy fruit, when the finest fruit in the world may be almost as easily obtained? A little more intelligence, a little more thoughtfulness and a little more industry turns the trick.

Future Benefits from Satisfied Customers. By Edward C. Bendere.

Successful selling is based upon confidence in the thing you are selling. You cannot properly sell and properly place insurance, securities or any commodity if you do not believe in it. Maintain pride and self-respect, and to do this you must realize the importance of selling a client the thing he should have. Sometimes a conscientious sale may cost a large commission and profits on a particular sale may seem small, but the reaction is usually good, and a satisfied customer means continued business, and eventually substantial profits. No one man or company can be infallible in judgment, but they, at least, can be sincere and honest in their recommendations to customers, and if some time they should make a mistake, they at least can sleep soundly with the conviction they were sincere with their customers and with themselves. The factor of error can be reduced to minimum by utilizing one hundred per cent of effort and capitalizing your judgment based on experience and conscience.

Woman Salesman Among Farmers. By Helen Rose Pegelow.

The farmers are a friendly, sociable class. I greatly enjoy my work with them, even if I do not sell any insurance. They are friends who can always be counted upon. When we go out for a day's work in the country, we start as early as possible, for there are many miles to be covered. We take a certain territory, get a line on how much insurance the farmers carry, how much they are in debt, the size of their families and the ages of their children. It is easier to persuade a man with a family of little children than a man whose family is grown and whose boys and girls are able to take care of themselves. We drive in and visit with the family, for I like to become better acquainted with the women. Then we ask for the man of the house. I have been in every place on the farm excepting the hayloft. I have never sold a policy there, but I have walked over ploughed fields, climbed fences, admired tractors, walked a mile through a cornfield during husking, attended threshing, broom corn cutting and, last but not least, country dances, where I am always an invited guest. That is the greatest place to get a line on the young men.

It takes time. You cannot rush in and close the business as you would in an office. It has to come about gradually. At one place I played the piano all evening; my prospect played the violin. I had almost given up hope when he said: "How much would $5,000 cost for me and my wife?" He signed the application and the next week came in and asked me for an additional $5,000. I have sold a number of contracts to women living in the country, many of them widows. They greatly appreciate their insurance and always keep it up. Country school teachers receive good salaries and are also good prospects.

Successful Career on Evening Calls. By R. L. Parks.

Don't lose track of the small cases. If you will have evening appointments each week day evening, and keep them, your business will increase 50 per cent. There is no pleasanter or easier way to sell insurance than to get into the home and visit with the prospect. This will lead to from one to three additional cases in each home that you would not have known about except for this visit. The big writers use their brains and their feet. In my 20 years ending this year I have built up a business structure of 1,800 living policyholders, an average of about 90 per year, but in my very first year I paid for 117 cases, which should encourage those who are writing business now, for it is vastly easier to write life insurance in these days than it was 20 years ago. I am sure the new agent will be encouraged in his work when he realizes that it is possible for him in 20 years by upright practices to construct a business plant of 1,800 friendly customers, each of whom, if approached and handled tactfully and properly, is glad to throw business in the salesman's way. Small cases and evening visits have put many a man on easy street and they have done a great deal for me.

Notes on the Interview. By L. G. Saunders.

We should all get the daily habit of systematizing our work. Carry a little pad in your pocket and, after an interview with your prospect, make sure that you write down the salient points in the interview before you see your next prospect. You will be surprised in a month's time how much you know of your prospect, while if you trust your knowledge to your memory only, you will find that memory is a bad servant sometimes. You want to realize that an interview is a vital part of your work, while to the prospect it is merely a cog in his day's experience. If you can go back at your prospect with a real summary of your first interview, you not only surprise him with your efficiency, but also gain his confidence in your ability to serve him.

Mailing Literature to Prospects. By F. L. Conklin.

Do you know that properly used your sales will be increased from 10 to 30 per cent by mailing this material to your prospect in advance of your canvass, thereby placing his mind in a more receptive mood and that when you call personally he will be in a position to more quickly visualize your arguments. They pave the way for your introduction and you do not come to him altogether a stranger. He is less skeptical and suspicious and is not unconsciously combating every statement and so busy thinking up denials that he cannot realize the value of the proposition being placed before him.

All of this literature will not be read but this does not imply that it does not have its effect. At the time of your call he will remember the circulars and pamphlets he has received even if he has not read them carefully. If he has gone as far as the caption or the first sentence it has made a good impression. He will remember, not consciously perhaps, but it will cause him to say to himself, "I have heard of that organization," "I should have more life insurance," and thus you have planted a germ of thought which should grow and make it less difficult when it comes to your canvass.

Literature is a poor closer but a mighty good opener; use it to open men's minds and allow it to work in advance, so that in calling upon a prospect all of the time may be spent on a partially interested and educated prospect, and through its use you cannot overlook the additional opportunities that are yours provided you work hand in hand with the advertising selling system.

Another interesting angle in connection with the mailing of this pre-canvass literature and which from trial also I can recommend involves a rule of psychology not generally recognized. Some statistician conversant with sales has made the statement that 85 per cent of sales are either made to women, for women, or as a direct result of women's influence. As the greater proportion of our life insurance is taken out to protect women and children and as a woman knows just how she would feel if she were left alone in the world with responsibilities and little cash and as women largely decide the question of whether life insurance should be carried, a greater appeal in the use of this advertising would result if it should come to the attention of the wife of the household.

It is the capitalization of this fact used in connection with another medium known as male curiosity, suggested in the following plan. Address your enclosures in plain, sealed envelopes to the wife and through this means you will be killing two birds with one stone as the man receiving the letter addressed to his wife and which appears to be a strictly personal one, will do one of two things, either open it or fight his curiosity and wait the chance to see what it contains after his wife has gone over it and in this way you secure the attention of both.

Thorough and to the Point. By Marshall Butters.

How thorough are you? Just so far you will be successful. Would you hire yourself? That's the test. If you were looking for a good man to sell life insurance would you hire yourself?

It takes two weeks to go through the Mayo brothers' clinic. Thorough? I'll say they're thorough. Suppose you broke your leg and the doctor who was called just patched it up, told you to go on home and that it would be all right in the morning. What would you think of him? Suppose you went to a dentist to have your teeth fixed up and he fussed around with two or three of them, guessed you'd get along now and held out his hand for $10 or $15. Think you'd go to him again? Well, that's the way a lot of insurance is sold.

Every day you can get a new idea if you're looking for it. An accident insurance man I know spreads open the sample policy he carries and shows the prospect the list of operations for which a fee is paid in addition to the weekly indemnity. "Just look at all the things that can happen you," he says and the prospect wakes up.

You must paint a picture for the potential buyer. You can't sell insurance by quoting a rate on a slip of paper and shoving it under his door. Talk about being full of pep! Believe me, you have to be also full of point.

Taking Advantage of an Opportunity. By Frank H. Williams.

A man in my city aged 36 years, who had a wife and two children, died unexpectedly three weeks after securing a $10,000 life insurance contract. He was a well known, genial individual. His wife was prominent socially. His death was very generally talked about and the fact of his recent purchase of the insurance was commented on in all the papers. After his death his wife said that the only thing he left her was the $10,000 insurance; that if it hadn't been for that, she didn't know what she would have done. This statement of his wife's became a very general topic of gossip among the leading people of the city. I utilized this statement of his wife's in all my talks with young business men of just about this man's age. I drove home the fact that they, too, might die at any moment. I emphasized the need of mothers of about the age of his wife, for some sort of a definite income which would not be so small that they would be forced to neglect the care of their children while going out to work for their livelihood. And I drove home the point that men who carried contracts of this size were freed from a great burden of worry. They knew that, no matter what happened, they had provided a good protection for their families and, consequently, they could devote their entire time and thought to boosting their business without fretting and worrying over what might happen if they should die. And I must say that with this as a talking point I have been exceedingly successful in selling a number of $10,000 policies recently and in bringing up the lines of others to the $10,000 mark.

My Methods. By F. J. Fleming.

1. Getting a Hearing. Be prepared for indifference or positive objection on the part of the prospective purchaser.

2. Winning Respect. Next comes lightning-like decision on the part of the salesman as to how best to remove this opposition. Attention must be secured in some personal way, and interest aroused.

3. Making Pleasing Impressions. There is no middle ground for the salesman. Everything he says or does—his clothes, manner, cast of countenance, etc., either attracts or repels the purchaser.

4. Getting Control. Get a true measure of the purchaser's mind. Selling insurance is not selling something tangible—it is putting into the purchaser's mind certain thoughts and making those thoughts stick until they belong to and become a part of the applicant and produce favorable action. It is necessary, therefore to find out how the mind of the purchaser works and how it can be most easily influenced.

5. Using the Senses. Ideas reach the brain through the senses—eyes, ears, fingers, etc.,—therefore, the more of these telegraph wires adroitly employed the easier the sale and the more quickly consummated.

6. Grafting the Argument. Fit the insurance to the prospective purchaser's needs. Connect up in some forceful way the object to be accomplished with the past and the present ideas or ideals in the purchaser's mind, and thus meet him on his own ground.

7. Clinching the Sale. The salesman's sole object is to produce a definite resolution to buy in the mind of the prospective purchaser. When this has been accomplished no time should be lost in tactfully getting the signature on the dotted line. Many a sale has been lost at the crucial point by allowing some trifling thing to distract the attention or cause a postponement.

8. It is very essential that you know and understand the contract you are selling and be able to answer all questions asked you in regard to the same. You ought to know and understand the other fellow's contract that is giving you the greatest com-

petition, and be able to make a true and honest comparison of each policy when necessary.

Immediate Medical Examination. By George R. Craft.

At the moment that any man signs an application he is in the right frame of mind to see the examiner. An hour afterward he has probably lost some of the interest and enthusiasm that prompted him to sign. He is no longer under the influence of your presence. He is alone and free to change his mind. Every hour and every day adds to the uncertainty and danger of outside or inside influences. A sober second thought has possibly taken possession and he begins arguing with himself that he cannot afford it at this time. He wavers and wabbles and finally convinces himself that it's "all off." Later on, when the salesman or doctor calls him up he has entirely changed his mind and he is fully prepared to offer the most plausible excuses.

Every insurance man who reads this article will recall instances in his own experience that justify the above statements. If there existed a plan by which all of the facts and figures could be assembled showing the total losses to insurance men from failure to secure examinations, the information would be startling; even appalling.

The writer feels qualified to advise in this important matter for he has passed through it all and long ago learned the lesson through experience. For many years he has made it a practice to secure an immediate examination whenever possible and he has seldom attempted to write further business until the examination was completed or definitely arranged covering the last application written. The result is that the writer has seldom failed to secure prompt examinations. In many cases, without consulting the applicant, the writer has stepped to the telephone and called the examiner the moment the application was signed. The applicant gains the impression that this is the regular procedure and seldom objects. The salesman dominates the situation and the applicant respects him for it.

Of course, the salesman must be a gentleman and use judgment. He must avoid anything and everything that savors of bull-dozing. It must be done in a matter of fact manner and with perfect respect and gentility.

If, for any reason, the applicant cannot meet the examiner then and there, a definite appointment should be made for the examination at the earliest possible moment, and the salesman should see that appointments are kept. By all means do not allow him time to cool off. Bear in mind that the transaction is not finished *until it is finished.*

Real Opportunities. By Frank H. Sykes.

It was in a town up near the Canadian line, in midwinter. The whole town was snowbound. Most of the automobile agents hugged the stove and waited for the weather to settle. One agent, however, figured that the storm was a God-sent opportunity. He put on his snow shoes and made a long tour of calls. Everybody was in, everybody was glad to talk. He had the whole field to himself and he brought home some orders.

A wholesale grocery salesman who works Northern Michigan says that some of his best orders are those he takes on rainy days. Nothing pleases him more than rain because he knows it will keep the housewives at home and the grocer will be able to give him undivided attention. Moreover, he finds that the weather affects his competitors about the same as it does the housewives.

Watching office buildings to get a line on the bookkeepers who are working evenings, is the rather unique method of an adding machine salesman, who says that he usually finds these bookkeepers responsive and by dropping in evenings the two have the whole office to themselves.

Waiting for a Favorable Time. By Frank H. Sykes.

There was once a man—friend of ours, in fact—who wrote a brilliant daily column for a newspaper. It was due to go to the composing room at 6 p. m. His time was his own; he chose his own subjects; he could write three days' material ahead if he wanted to; he was a veritable mine of reminiscence and good material right in himself; when started on an article the interesting stuff just flowed from his pen. It was easy money and lots of it.

But day after day the composing room used to wait anywhere from ten minutes to two hours for his copy. He just couldn't get started to write until the last possible moment and then some. After having fooled around all day long giving himself reasons why he was not in the mood, why he had not thought out his plan completely, why the subject at hand required extended thought, he would take an entirely new subject at 5 p. m. and without any thought at all would reel out a column of fine material by six.

He told all his friends that he could not write any other way. He honestly believed that if he got started at ten in the morning his work would be no good. He never for a moment faced the fact that if the column was due at eleven he would be starting somewhere about ten and asserting manfully that he couldn't write in the afternoon.

He was lazy, you say. Not at all. Although he had a college degree and was one of the most brilliant men in a city full of brilliant men, he was carrying a rabbit's foot—just like the illiterate and superstitious mountaineer who will not go into a card game or a coon hunt without that potent aid to efficiency.

The psychologist would explain all this if we had time to listen. He would talk about pet delusions and fixed ideas and such like. In plain words, however, a great many of us—in the language of the office boy—like to "kid ourselves." We avoid decisions and like to put off things but we do not like to admit our weakness; so we say we never could do this or that on a rainy day, that we can't talk to a prospect unless we feel up to the mark.

All the time it is not so. Our brain is up to the mark; the prospect is as reasonable and as approachable a man as he will ever be; the weather isn't a factor at all. The only thing that isn't up to the mark is our resolution and our energy. So we say that we are waiting for a favorable opportunity when the plain truth is that we are just bumming around.

Just bumming around, friend. Harsh words, but true. We won't admit them about ourselves, only about the other fellow who is lingering on the same corner. We tell ourselves that we are skillfully planning our campaign, that we are selecting the right moment, that the time is not propitious, that we *haven't our rabbit's foot with us.*

Throw away that rabbit's foot! Or, if you must have one, let it be a schedule card for your day and week, or a sheaf of appointments from service leads. A full day's work along a list of prospects has been known to bring luck—if you keep going. But don't "kid yourself." Columbus discovered America on a Friday; but the Greeks almost lost a great battle to Persia because their Spartan troops—the best of ancient times—would not march until the full of the moon assured good luck.

Don't Be the Bashful Pig. By J. H. LaSance.

That ancient jibe about the insurance agent's "nerve" rests on very slight foundation. For one agent who errs on the side of boldness, we venture to say that there are dozens who find themselves handicapped every day by undue timidity and backwardness.

How many are the defeats that agents encounter for lack of proper audacity and self-confidence! What stories might be told! Of agents who have sought for weeks to secure an interview with a prospective client, and whose nerve failed them when the opportunity at last arrived. Of agents who have spent their abilities writing $1,000 applications all their lives, because they lacked the enterprise and confidence that might have induced them to solicit insurance from the great captains of industry and commerce. Of agents who have missed big opportunities because they were afraid to encounter a rebuff. Of agents who have repeatedly seen some audacious rival capture the prospect whom they have been timidly "keeping in view" for years.

There is not much chance of success, or at any rate no chance of much success, for the insurance agent who is thus under the tyranny of fear. There is no room for bashfulness in the insurance profession. As the homely proverb says: "A bashful pig never grows fat." The agent when he approaches a prospect must remember that he is not begging a favor or asking a loan. It is a straight business proposition that he is presenting. At the worst, his client can only refuse. And his refusal is far less likely to be uttered if the agent presents his business in a manly, straightforward way with no unnecessary diffidence or cringing. You are not nearly so apt to offend your client by assuming too aggressive an attitude, as you are to disgust him by undue humility or deference. All the world admires a fighter—even his opponent respects him; but nobody is ever much impressed by the person who betrays timidity in all he says and does.

Use the Mortality Table. By Grenville Howard.

Find the greatest argument for life insurance in the American Experience Table of Mortality. It isn't so much how long you have lived, as how long you may live. How many more years remain to me for myself and family in which I must accomplish all that I expect or want to accomplish? And this takes no account of sudden illness, accidents or wholly and permanently incapacitating diseases that may come to me as an individual. For instance, a man has lived 35 years, but this is of little consequence; his "expectation" is only 31.78 years more. A man of 40 has less than 29 years to live, according to the American Experience Table of Mortality. A man of 45, only 24.54 years more. A man of 50 only 20.91, while at 55 the implacable statistics give a worker only 17.40 years of life in which to arrange his earthly affairs. You may be the exception—but who knows?

The mortality table of a life insurance company is about the most intimately interesting set of figures a man can look upon next to his bank balance. Strange, is it not, that a man will bet his last dollar on living, fail to take account of accidents, sickness, and what world calls "hard luck," and forget sometimes to provide against his death? He knows that taxes are sure, and he knows that death is just as certain. He prepares for his taxes because he has to, while he lets his widow and children shift for themselves. Not because of lack of interest. It is the great human fault—procrastination. There is one thing that a man cannot put off. Show him the American Experience Table of Mortality and he'll understand what it is.

Talk Fifty Per Cent Less Than Your Prospect. By Clifford Sloan.

My neighbor is a successful man in that he is worth a considerable amount and is respected by all his friends. He is field manager of a large insurance company. He told me of his start as a salesman.

"I worked for dad, and after putting in a year as clerk he started me out on the road. I'll never forget the morning I walked into his private office, grip in hand, to say good-bye as I started out on my first trip. Dad was a man of few words and a master builder of business. He wrote something on a piece of paper and handed it to me. And he told me to read it every morning before I started the day's work. Then he wished me luck, shook hands, and off I went."

My neighbor reached into his pocketbook for a slip of memorandum paper. It was yellow with age. It was soiled and torn from many foldings and unfoldings. He held it in his hand for a minute.

"And you know," he said, "I wish I could give this message to every man who really wants to be a salesman."

I unfolded it and stepped to the light.

"Talk fifty per cent. less than your prospect."

My neighbor is, or was, a life insurance salesman. Now he tells others how to do it.

My idea of a life insurance salesman is one who speeds along, hitting on all six, while you get a few words like "endowment," "widow," "your widow," "benefits," "dividends," and the like, until, out of breath, he makes a pause.

My neighbor sold, or did sell, life insurance and he has made a big success of it. His income is $25,000 a year. And his motto has been: "Talk fifty per cent. less than your prospect."

Value of the Quota. By M. J. Dillon.

Careful records were kept of the work of five life insurance men over a period of six years. During the first three years there were no quotas. During the last three they were on a quota plan. The first man without a quota increased his business 15 per cent. during the first three years and 150 per cent. during the last three years; the second man stood still without a quota and jumped 50 per cent. with it; the third man has a 10 per cent. loss during his non-quota years, as compared with previous years and gained 15 per cent. under a quota; the fourth man stood still without a quota and made a 35 per cent. gain under quota stimulus; the fifth man gained 400 per cent. under a quota, as compared with his gain without a quota.

It should be one application a week.

1. One application, and one week, are the units because they

are the smallest divisions into which it is practicable to divide a salesman's time and his results.

2. Because of the experience of "One a Week," agencies all over the country prove that the men who consecrate themselves to the work of producing at least one application a week are able to make the quota.

The result from weekly production determinations go far beyond "One a Week" production.

1. When men get into the habit of weekly production they so program their work in advance that they begin to work in a system that enables them eventually to produce from two to five applications a week.

2. They have their work so well in hand that under stress of a special campaign or incentive there is no limit to the number of applications they can write each week and for a stretch of four and five weeks at a time.

3. The influence of consecration so affects their entire lives that life itself becomes a bigger, finer thing.

Many things enter into an organized life. Here are elements that are vital to the success of weekly production:

1. Mental attitude.
2. Health.
3. Study hour each day.
4. Definite minimum for field hours.
5. A time record that can be analyzed.

Someone has said: "The man who wins on weekly production is the man who wins the prizes." And that is a true saying and one that opens a vision for each and every one of us to be guided by.

Where Do You Eat Your Lunch? By W. T. Grant.

We have recently been asking this question of a number of our salesmen. Their replies have been interesting but not surprising to us. Perhaps you will not be surprised when we tell you that almost without exception those men who are looked upon as our consistent leaders tell us that they get their lunch either at a quick lunch counter or at a soda fountain in a drug store and that they pay anywhere from 15 cents, the price of a malted milk, to 25 cents, the price of a sandwich and a glass of milk or a piece of pie.

Those who may be depended on to finish in the second or third division are the ones who have written me that they get their lunch at American plan hotels, paying from 50 cents up to 75 cents for them.

Do you suppose that the difference in the habits of these two classes of salesmen has anything to do with the difference in the results?

In our opinion there isn't any doubt about it and there are two special reasons upon which we base our opinion.

First, a good salesman cannot sit down to a heavy meal in the middle of the day without impairing his efficiency during the entire afternoon. He cannot work with that aggressiveness and energy so necessary if he expects to meet and overcome the defensive arguments of his prospects. This is just plain common sense—there isn't any other side to it.

In the second place, in the ordinary sized towns there are certain classes of business or professional men who can be seen to better advantage during the noon hour than at any other time during the day. The man who goes to the hotel and spends an hour or more at his lunch is sacrificing his best opportunity to call upon those particular individuals.

If you are one of those who have been making the serious mistake heretofore of eating a heavy lunch, taking away your pep and energy during at least half of your working hours and also of depriving you of the chance of calling upon a certain percentage of your prospects under the most favorable circumstances, adopt the plan followed by our big producers and you will be surprised at the immediate improvement in your own results.

Cutting Down Industrial Arrears. By William Colvin.

I have been successful in carrying low arrears on my debit by using the following methods:

First, in writing applications, I describe the contract accurately and in easily understood terms, and impress upon the applicant the necessity for paying the premium regularly and promptly. I try to collect well when the application is written, and when I call to deliver the policy, I ask for further collection. I find it very helpful as a means of gaining the good will of my policyholders to make plain to them the protection they have secured when I place the new business. In this way we become good friends.

Second, my aim is to gain the confidence of the insured, so that through them I may secure further prospects. The more we thus strengthen our friendship with our policyholders, the better we conserve the debit.

Third, the best time to save a lapse is when the insured fails to pay at the accustomed time, whether the premiums are in arrears or not. I begin to avoid a lapse, even though the business is paid in advance, if the insured seems to be losing interest in his policy. If there is any difference in his attitude, I make more effort to save a lapse than I do to write new business.

Fourth, the way to collect advance payments is to ask for them. When a policyholder asks how much he owes, I look him in the face and state the amount required to pay up insurance properly. I do not say how many weeks he is in arrears, but name the amount of money due. *I study the case before I reach the home so that I may be able to tell the amount due without having to refer to my collection book.*

Whenever good business fails to pay, I let the holder know in a pleasant way of my disappointment.

Fifth, when a premium becomes in arrears, I make a study of that specific case, try to find the real cause, and apply the remedy that best suits. I impress the insured very firmly with the fact that insurance protection in a home is a necessity, and that keeping the policy in force is for the benefit of himself and his family, and only incidentally for the company's benefit or mine.

Love of Salesmanship. By Charles F. Dickinson.

Take some of our greatest men, for instance, Carnegie, before he sold out the steel trust. He was a great man because he could sell steel rails. He went to Europe and sold tremendous quantities of steel rails and he was placed at the head of the institution.

When young men ask me as to what line of work they are going to take up I advise them to pick out the kind of business they like and then take the sales end of it, because if you can produce, if you can go out into the world and create business, you can get the money and you are always in demand. You are never idle. Take the selling of legal reserve insurance. They used to feel if a person could sell $100,000 or $200,000 or $300,000 worth of insurance a year that was about the limit, but now along comes a Russian Jew doing a business of fifteen million dollars a year. It just shows the possibility of the sales end, if you adopt a certain form of working, map out your plan and then follow it. His plan, I understand, has been to go after the big fellows, of course, and to get them on large policies, but he also writes a great deal on small policies. They say he is a bunch of nerves and he sells for the love of selling, not for the remuneration that is in it. That, of course, will follow.

I can say from my own experience that I like the remuneration; I don't object to that, but still, as I look over my experience I can see the great desire was to sell the goods, to turn the trick. That came really before the thought of making money, it was to turn the trick and sell the goods. I think the majority of salesmen have that same instinct.

Interview 100 Men a Month. By Frank E. Mowrey.

"Seeing 100 men per month and interviewing them intelligently, is bound to produce results far beyond the expectation of the average salesman here today. In order to interview this number of people per month, means work, and work spells success. It means we cannot wait until the last few days in the month and then get out and hustle, but it requires us to see and interview people on every working day, and if we follow this plan or system of working, we are bound to accumulate an unusually large number of good prospects to call upon at some future date, thereby keeping ourselves supplied with a good list of prospects that we can call upon at future time, and never be in the position of wondering, 'Where shall I go, and who shall I see today?' A glance at the cards will tell you where to go. There will be plenty, and all as a result of our 100 interviews per month, and our good working list will never become exhausted, but continue to grow, and grow if we will follow this plan of seeing 100 people per month. If this plan is followed day after day, conscientiously, the number of sales made will correspondingly increase as has your prospect list, for the law of average in sales will work out for us just as sure as two and two are four."

How Clark Made a Day of It. By E. C. Budlong.

The business of selling insurance as a profession offers more pitfalls and opportunities for waste of time than any line I know of, and many are the victims. Take Clark, for instance, a well meaning capable chap but an awful time waster.

I rode three hundred miles to see Clark at his urgent request, arriving in his city at 6:30 a. m. At 8:30 I knocked at his office door—"Nobody home." Again I called at 9:15, 10 and 10:30. Then I took a taxicab and went to his apartment. The old colored janitor grinned and said: "I guess Mr. and Mrs. Clark are not up yet—they ginerally 'lay rather late.' Not wishing to find Mrs. Clark in curl papers I returned to the hotel and about lunch time Clark came strolling over to the corner of the writing room where I was sitting. There was a very obvious expression of disappointment on his face. Later he admitted that he expected to see a big fine-looking chap with a Prince Albert coat, white vest and silk hat, but that is neither here nor there. He had been out to a party the night before and the baby had colic so he didn't get much sleep.

Now this is a sample of a day's work with Clark. He gets to the office about 9:30 and fumes and fusses around an hour because the mail is late. He reads the sporting news in the morning paper and then fusses some more because a man who promised to call and pay a premium on the way to lunch did not come. This delay causes Clark to miss the date he had made with the foreman at the ice plant for sharp noon.

He goes to lunch down the street and then as it is nearly two o'clock stops in at Joe's Smoke House for a cigar and as Dr. Jackson upstairs in the same building told him to call at 2 p. m., he indulges in a game of Kelly with a few friends. To protect his investment he had to stay in a little longer than he intended but anyway the kittie paid him $2.00 which is not so bad, but Dr. Jackson was just getting into his sedan when Clark came out of the pool hall. He goes back to the office and finds under the door a card from the man who was to call on the way home saying he had stopped on the way back to work instead, also a letter from the Company returning a C. O. D. application upon which he had neglected to get the age and weight. Charity forbids me to quote his remarks as he guesses at both answers and mails it back, but I am quite sure it was a suggestion that the Secretary could have guessed if he wanted to. The real estate man across the hall drops in and a discussion about various automobiles takes a half hour more and Clark remembers he forgot to make his bank deposit. It looks like rain so Clark calls it a day at 4:30 and goes home in rather a poor frame of mind and when friend wife asks him what luck for the day he says—well you know what he said.

After supper they go to a movie and just at the most exciting moment Clark remembers that this was the evening he was to see the engineer at the electric light company—but some other night will do just as well.

Of course now and then Clark hits pay dirt and sends in business every day for a week, but presently he slumps again and curses the town, wants to get out, thinks he should have a salary —writes the home office he could write farmers if he had a car. In the end he goes back to work in a store on a salary and mind you he makes a good, faithful worker under a time clock and a pay envelope.

What's the matter with Clark? I'll tell you. He doesn't know the value of time or how to use it. His failure keeps other men from going into the business.

In the meantime Brown in the next county seat has worked his way into the $10,000 Club, buys a home and an automobile an has money in the bank. Of the two men anyone would pick Cla as the winner, but he is not a good business man and Brown i

This story of Clark and Brown is the story of thousands insurance salesmen in this great and prosperous country of ours.

Oh Gee! Oh Gosh! It isn't the town or the people in the town. It's the man with a backbone and a determination to get the money and he gets it because he goes after it tooth and nail, hammer and tongs, early and late.

In every man there is a trace of Clark and Brown, and like Jeckyl and Hyde, one must conquer in the end. Am I not right? What is your name?

Making Daily Reports. By H. O. Withelm.

When it comes to "Keeping Records as a Help to Selling" there are a number of different kinds of records which are essential. In my judgment, the most important of all is the record one keeps of himself.

You, no doubt, have seen these heat and cold recording machines the point of which leaves a permanent red line as it travels. Oh! if we could only have a similar machine attached to us, telling how efficiently we were working. I am afraid many of us would have very little sleep as we studied this machine each night.

The only reason on earth why a salesman does not want to furnish a daily or weekly report is because he has not made enough calls, or not closed as large a per cent. of those he called upon as he should. We may think of some real good excuses (not reasons) for not furnishing them, such as "I don't need them" or "They are all right for the beginner," etc. This is simply an alibi; the real reason is because you are ashamed of the report. Too much like the mirror—it shows too plainly what you are doing.

When one is keeping an accurate record of all calls and amount of business written, it should be the aim, in addition to increasing the number of calls, to increase the percentage of business written for the number of calls made. In other words, by keeping a record of this kind you are working in the "light" instead of the "dark."

A habit I formed several years ago has been very valuable to me in many instances. I always do my figuring on the back of my prospect card. In this way I have not only a record of the prospect's name, change of age, etc., but on the other side I have the figures I used when talking to him before. I have had many a man say to me, "I thought you had forgotten all about my case" when I have told him that I had something new I wanted to show him relating to that $100 per month monthly income policy we were talking about last July.

Production in Farming Communities. By Robert M. Work.

The sweetest fruit always hangs highest and if there are difficulties in writing country business there are distinct advantages in securing it. Government statistics to the contrary notwithstanding, your country applicant enjoys better health, will live longer and pay you more than his city brother. His personal habits are usually above reproach, his family life, although strenuous, is contented and congenial. He may be slow in making up his mind, but when once convinced he is not driven hither and thither with every wind of doctrine. Moreover when the head of the house, or may-hap, the tribe, is convinced that our agent's policy is the one he wants, his wife, sons, brothers, sisters, nephews and nieces are as good as written. I frequently note in looking through the work of an agent in some small community that there will be a string of family names as long as a telephone directory. Success in this line is especially assured if we are lucky (?) enought to have a loss early in the game. I have in mind a certain small town where one of our agents drifted in and wrote a very few applications, the highest of which was $5,000.00, on a very healthy and exemplary young farmer. Contrary to the tables of mortality this young fellow, carrying probably more insurance than his banker or anybody else in the community, was taken down with typhoid fever, and died in less than a year after the issuance of the policy. The soliciting agent had long since abandoned this territory to write insurance in another part of the State, but on the heels of the prompt payment of this loss he went back to the aforesaid community and in a period of six weeks wrote $100,000.00 of insurance in that immediate vicinity.

Where References Are Valuable. By John L. Havlin.

The references secured in each case written, in my estimation, furnish you with leads of great importance. You will find if an applicant gives you references he will be careful to select or pick out his best friends in order to have them speak a good word for him. When you take the Question blank, No. 4, and go to the references, the first introduction states: "Mr. Smith made application for life insurance in this company." Then in paragraph No. 13: "Would you like information as to our plan for life insurance?" This question gives you a cue to get an interview that you could not have gotten in any other way. And the influence of the reference's friend buying insurance in our company will have a stronger effect on the reference than if you called on him "cold turkey."

I will give you a case just recently happened and show you the results which will bear out my argument as to references being good prospects. I sold a baker $5,000 Life Paid-up at 70 on December 10, 1920, and secured three references from him.

I sold two of the three references—one $5,000 and the other $10,000. The reference I sold $5,000 I am having an extra $5,000 issued which I fully expect to deliver.

Public Pays for Guidance. By J. C. Maginnis.

P. T. Barnum's famous saying, concerning the credulity of the American public, has too often been misconstrued as an axiom instead of an advertising misstatement. The American public, or at least the great majority of our people, do not wish to be fooled, nor do they relish deceit; but, unfortunately, many of our people do permit and often require someone else to do their thinking for them. Therefore, where those who lead give serious thought to the problems of life and correct advice to the people, they should bestow the best they have as compensation for that leadership, for that correct thinking, for that straightforward advice. On the other hand, where the fool or demagogue, in the confidence of his ignorance or studied deceit, takes advantage of our credulity, he invariably receives a just punishment at the hands of an offended public.

This line of reasoning is even more applicable to the various professions. A lawyer, to be successful, must think seriously and act wisely; a physician, to be successful, must study assiduously and diagnose accurately; a clergyman, to be successful must study diligently, think deeply and advise correctly. So you, Mr. Insurance Man, recognized as a member of our profession—receiving your salary as one—and looked upon by your neighbors and the people of your community as a trustworthy representative of a reliable life insurance company, are expected to advise your people correctly on all matters pertaining to life insurance. It is obvious, therefore, that you should have, at least, a rudimentary knowledge of the business, that perfect candor should characterize your dealings with your people, and that the responsibilities incident to your profession should be understood, accepted and ably discharged. This, gentlemen of the field force, briefly sums up our application of the word think.

As to the innumberable schemes, so-called psychology, cunning plans—some of which border on chicanery—these may be dismissed and instead of trying out those voluminous "prescriptions," supposed to supply that alluring concoction guaranteeing success, one should consider every person within the range of his territory, visit each home in a professional way and with frankness and precision inquire as to the financial status and general condition of the prospect.

A straightforward analysis will never be resented, if handled in an intelligent manner. The family income, the mortgage on the home, the education of the children, the care of dependents, all should be given your courteous consideration; and, without muddling the minds of the prospects with incomprehensible insurance terms and tongue-twisting policy names, give them plain advice in simple language, using the well-known terms and illustrating the fundamental principles of life insurance. Talk protection, show the cost, explain what policy values mean and how they protect and the policy. Let your prospect understand that you are not ignorant of the many ambiguous terms used and abused; that you are not partial to those "trimmings" and "decorations" nor to indefinite explanations, and that your company officials insist upon selling life insurance on its merits, with definite rates and terms, and with due respect and most kindly expression towards all other competitors. You are interested only in discharging your duty as a representative of the life insurance profession, and as a man whose advice is worthy of consideration.

CHAPTER XIV

ADDITIONAL SERVICE

Future of Your Young Men Clients. Author unknown.

Back in 1890—

"The world's most famous automobile manufacturer was working in a bicycle shop,

"A millionaire hotel owner was hopping bells,

"America's steel king was stoking a blast furnace,

"An international banker was firing a locomotive,

"A president of the United States was running a printing press,

"A railroad president was pounding a telegraph key."

That's an interesting list from whatever slant you look at it, but the particular slant we have in mind is this: Suppose you had interested one of these men in life insurance just at the time he had his foot on the first rung of the ladder, and suppose he had come to the conclusion that you knew life insurance and were to be relied upon. Just think what this would have meant to you. Not only in the insurance this particular man would have taken himself, but the leads that would have come out of it.

And then when you go out to canvass tomorrow treat each young man whom you interview as if he were one of these famous men in the making. Give him the bets you are capable of and then don't lose sight of him. Go and see him again and again, build up in his mind the idea of a life insurance program. Perhaps he will begin to grow fast. Keep one step ahead of him as far as life insurance is concerned.

You can't tell just which of the young men you canvass tomorrow are going to become famous for their success. That is true. But if you treat each of these men as though he were a sure winner and then never lose sight of him, you may rest assured that you are losing no chances.

This Plan Helps Later. By E. F. Colborn.

It is a mistake to let a prospect or a new member assume that it is an easy matter to get life insurance. That assumption on the part of our prospects is perhaps the chief explanation of their procrastination in applying for insurance; let us endeavor to break it down at every opportunity. A word of sincere congratulation to the new policy-holder, accompanied by a convincing remark as to the frequency of rejections and the danger of becoming uninsurable, is calculated to make him consider more favorably the question of increasing his life insurance while he can get it, when you bring the matter up later in the interview.

A Talk When Delivering the Contract. By E. F. Colborn.

If salesmen would be real business-builders rather than mere commission-chasers, let them give careful consideration to the delivery of the contract. A point frequently overlooked is that the delivery is an integral part of the selling process—yes, this remains true even though the application may have been prepaid. A salesman has not completed the sale until the customer is in possession of his purchase and is pleased and satisfied with the goods. From the business-building standpoint, a contract has not been properly sold until it has been properly delivered.

It would unquestionably be an excellent thing if every salesman had definitely in mind an outline of a delivery "talk,"—carefully constructed along certain definite lines. I would suggest that this habitual delivery talk include:

The congratulation of the new member upon having passed an excellent examination, with reference to the fact that not everyone can get life insurance.

A concise, cogent, enthusiastic explanation of the leading provisions of the contract to the end of creating understanding and appreciation in the mind of the insured.

A discussion of plans for the gradual creation of his ultimate life insurance estate and of methods for its administration.

Where the client's financial circumstances seem to justify it, an effort to persuade him to carry forward his life insurance program a step farther at once by securing additional insurance on the basis of his recent examination.

Finally, a request for the names of prospective members—thus stimulating his latent loyalty into active expression.

Any fieldman who is not using a carefully thought out delivery talk, tested and tempered by experience, can very easily increase his efficiency and his income by preparing a talk on the basis of the above outline, to be used in every delivery—with tact and discretion, of course, and modified to meet particular cases.

The delivery of a contract affords you a peculiarly favorable opportunity to lead your client to a broader view of life insurance and a larger appreciation of its proper place in his general economic program. He has already purchased a contract from you and is consequently no longer on the defensive. He is not quite so likely to regard you as a propagandist as he is when you are directly trying to get an application from him. His bars are down and he is more open-minded. Here, then, is an excellent opportunity to sell him the idea of making plans toward the creation of a definite life insurance estate—for himself in his old age, for his dependents in the event of his premature death.

Fitting the Contract to the Buyer. By Howard Cox.

In fitting the contract to your client, the plan is not the only thing to be considered. The method of settlement is often much more important. Many large producers are selling the method of settlement and the policy is merely a necessary adjunct. We will all be more successful and better fulfill our mission as life insurance salesmen, when we realize that what we have to sell is money properly distributed to dependents, not contracts.

The salesman should know his contracts thoroughly—particularly that neglected section, known as settlement options. He should also understand the other options in the contract and see that they are understood by the purchaser.

In fitting the contract to the buyer, it should harmonize as to plan and method of settlement with his other insurance in a definite life insurance program. If your client has no definite program or insurance estate, it will be to your advantage, as well as his, to arrange one for him.

Some life insurance men have certain plans they sell specific ages. Very young men they sell the 20 year endowment plan; 25–35 the 20 payment life; all others, the ordinary life. They do not stop to consider that long before the young man's 20 year endowment has matured, he has grown into the 20 payment life group, then into the ordinary life group. We must remember that the young unmarried man will in time grow older and in all probability assume the responsibility of a wife and family. Consequently, the contract that we sell him now, should serve him then. Whether we choose for him a long term endowment or a life contract, it is good underwriting to distribute the premiums as thinly as possible over his earning years, and he should not be left with a liability in the form of premiums after he has reached age 65.

Combining Accident and Health with Life. By Robert Newman.

I keep a record of all information pertaining to a policyholder and I get the information for these records from an accident and health application. Then when I go back to solicit the man on life insurance, all I have to do is get his signature. To every one of you I make this suggestion—produce at least one accident application a week and it will enable you to increase your life insurance production.

Life insurance is predicated on the payment of premiums, which in turn depends on the earning power of the policyholder. The whole life insurance structure, so carefully reared for a customer by the experienced life agent, is based upon the ability of the client to pay premiums. If accident or disease attacks that ability, the structure falls.

So accident and health insurance does more than supplement life protection. It lies at the very foundation of it by insuring the income of the policyholder and assuring the payments which must be made to keep the life insurance in force.

The function of the life insurance salesman is primarily one of service. The greater the service the salesman can render his client, the more perfectly he is fulfilling his function—and the greater are his earnings. The salesman has not been wholly true to his responsibility until he has protected the life policyholder's contracts with accident and health insurance.

It works either way. The man who has bought accident insurance is half way sold for life insurance. And after a salesman has developed a prospect to the point where he will buy life, it is only one more easy step to place an accident policy also.

Return Calls. By J. R. Macy.

The placing of the contract is only the beginning. A back call on a policyholder in a great many cases will result in additional business. Make these at least once a year and make them as service calls. There are many ways you can approach a member on a call of this kind. One of the best is to ask him if there is any change we could make in his contract that would be to his advantage, such as change of beneficiary, change of payment or if he would like the double indemnity or disability rider inserted and if the latter, it is a fine opportunity for him to get out of paying the medical by applying for an additional contract. I firmly believe that, in this day and age, people will pay for service long after the value of the article has been forgotten.

Choosing an Occupation for Mrs. Widow. By Goto Hashimura.

Resolved, Each husband, during lifetime, chooses occupation for Mrs. Widow.

In present days of efficientness, when person who get job are ixpected to have knowledge and experience, required to hold down same, it are necessily to have family stock-taking to see if Mrs. Widow are equipped to fully fill job Hon. Husband have picked out for her to support herselfs and child-orphans thereby.

What does duties of wifes and mothers fit them to be fit for?

Cooking, sewing, nursing and—oh yes! keeping boreding house.

Which do you chose for Mrs. Widow to ingage in to fight off wolfs, while you are peacefully sleeping in nice comfy corded casket?

Cooking? You know she are good cook, for whenever Culinary Queen fail to show up, wich are quite often-frequently, she step in breach and step in kitchen and save family from starvation, with delightsome delectable dishes.

But do you wish for her to earn living by restricting range of occupation to kitchen range?

I require no answer.

Sewing? She sews up clothes for all members of family, ixcept you, who patronize exclusively tailor-establishment, and all lady friends compliment appearance of wife and infantry with ixtravagant adjective.

But when you have look up wages paid per year for sewing up seems in night-shirt, day-shirt, overwear and underwear factory; will you feel satisfied for formerly wife to weakly wrestle for weekly stipened, by aid of Messrs. Wilcox and Gibbs?

Again I require no answer.

Nursing? You remember how sufficiently wife have cared for child-infants. You know she know all about every baffling science of getting baby to stop crying when he won't do so. But do you want her to exercise said knowledge for 24 hours each every day with other people's spring-offs, perhapsly receiving 7$ per week while doing so?

Once more I require no answer.

Keeping Boreding House? Go live in one. Look at formerly-in-better-circumstances-lady who keep same. Do she go not riding on fine afternoon in Peerless-Arrow touring car? Hardly. Her time are more fully occupied with doing work as Hon. First Assistant Chamber Maid-Cook, Char-lady and furnace tender, in order to make rate of 8$ per each week, paid by boreders, sufficient to pay rent man, coal ditto, gas ditto, meat ditto, vegetable ditto, grocery ditto, and etc. ditto, and have enough left over to buy black alpacka dress every other year or so. . . . After you have looked over this occupation will you feel satisfied that you can R. I. P. while Mrs. Widow is ingaging in same?

Once more again I require no answer.

Still, you say you believe in preparefulness. Then why not begin right now and send her to Business College to prepare to be Stenographess; or to Law School to be Lawyeress; or to Medicine College to be Doctoress; or to Hospital to be Trained Nursess; or to Musical Observatory to be Prima Donness?—From the *Radiator*, Massachusetts Mutual Life Insurance Co.

Benefactor of the Poor. By Darby A. Day.

You may not have the opportunity; you may not have the chance to see enough people to make up a million, but I want to tell you that I know one man in Chicago, who sold last year, $3,700,000 among poor people, in one's, and two's, and three's, and five's. But very rarely does that man's applications run less than a hundred a month. Some 1,100 last year, and he is out for 1,500 applications this year among poor people. Do you think that he does it because there is money in it? Of course, he does; but don't you think that is incidental with him? He has made a quarter of a million or more of money, and he does not have to associate with the class of people he does associate with. But they are his people. He came over to this country an immigrant boy. He is now 42 or 43 years of age. He made his pile, and he made it through them, and he is loyal to their friendship and acquaintance. He does not want business from any other class. When I was talking to him, I said, "Herman, why don't you get down on LaSalle Street, and get acquainted with the big men, and sell them?" He replied: "What is the use? I am happy!" Now, that man had the principle that I would like to leave with you. He takes great pride in the fact that he is in the life insurance business, and takes pride in accumulating on his record, a hundred new cases of protection, a hundred new friends, a hundred old friends renewed, a hundred of his friends taken care of, a hundred more people who say of him, "Herman is my friend; he is the man who gave me for my wife and children, the thing that I most desire." If you can do that, you have accomplished all in the world that you want to do.