## THE LIFE INSURANCE AGENT OF THE FUTURE.

*(Edward A. Woods, Pittsburgh, before the Annual Convention, National Association of Life Underwriters.)*

He will be one who has taken up the vocation from youth and dedicated himself to it for life. He has the time to thoroughly ground himself in the fundamental principles of the business, by no means wholly mathematical, that no man handicapped by the necessity of making a living for his family, as when entering the business late in life, possesses. Furthermore, the great vocations—ministry, medicine, law, teaching—are, as a rule, filled so successfully because of the very fact that a young man from his school days is thoroughly equipping himself for such a profession and all his ambitions drive him to prepare himself with singleness of purpose for this one thing. Such a man will have better equipment than one who does not lay out his plans for life, and still more will he have an advantage over one constantly changing vocations, throwing away a large part of the experience and knowledge that he gains. Successsful as many have been entering the business in the past late in life, as in the case of my own father, sixty-eight, who can say how much more successful these same men would have been had they devoted their entire energies from early life to insurance and acquired the knowledge and experience that engagement in it from youth would have given?

### EDUCATED, WHOLE-TIME, TRAINED.

As educated men in all lines excel the uneducated, the best life insurance men of the future will have the advantage of mental training that is best given in college or technical schools. It is not to be forgotten that the advantage of an education is not in learning facts, but in the mental discipline or training that an education gives. This sharpening of the tools, this releasing of the faculties, this broadening of one's intellect and horizon, will give the trained an advantage over the untrained.

He will devote his whole time and all his energies to this business. No longer will he be the village real estate, fire, accident and life insurance man, endeavoring at all times to pick up any odd commission on the side for doing any of the world's chores that have characterized so many in the past. In an age of specialists the part-time man will be unknown among the successful, if, indeed, he has not already passed away. When we are writing to-day into the laws of our states and the practices of insurance departments, companies and agencies that a man shall either be already or promise soon to be an exclusively life insurance man, it is not difficult to predict the passing among insurance men at all notable for their success of those who do not give it their entire energy and time.

He must, therefore, be a trained man; he must begin in some organization where he not only will be fundamentally grounded in the principles of insurance in general and of his company, but where he will be trained to regular hours and methods of work, not the desultory, wasteful and sporadic work which has heretofore characterized so many more or less successful life insurance men. In the future the presidents and officers of companies, cashiers and clerks of agencies will not be the only ones who will be expected to work regularly and hard, but so will the agent, who now works where he pleases, when he pleases and as he pleases. We might as well face the fact now that the insurance agent or general agent has no more right to get to his office at varying times every day than the officer of his company or the cashier of his office. Regular, steady work, disciplining one's self and physically preparing one's self to work so many hours every day is necessary to achieve success in every other vocation on earth, and we are but deluded if we persuade ourselves that life insurance is the one exception. It would be a disgrace to the business if true. If insurance men have prospered in spending probably one-third of their time in actual hard work—about what most now spend—what may be expected of those who will conserve their time and energies from the diversions that have led most of us to play at insurance in the past? Why should the clerk working for a salary report regularly at nine in the morning, and the agent, the amount of whose compensation depends entirely upon himself, consider that he is under no obligation to work either so many hours a day, or so many days of the year, and who consoles himself for an hour's tardiness, for an afternoon or a week taken off, with the thought that he did not "feel like it"?

### SYSTEMATIC AND PROFESSIONAL.

He will be a systematic man. The day has passed when physician, lawyer, and even the business man, kept his records and accounts in his head. The up-to-date insurance man of the future will be as systematic as every other business requires. He will be just as careful to keep records of prospects and cases as the up-to-date physician, in distinction from the family doctor, who trusted to his memory. These systematic records will not only be a spur to activity but will be an increasingly valuable store house of material as the months and years go by. He will keep a daily record of his work as carefully as the up-to-date merchant keeps a daily account of his cash. He will plan his work as carefully as the architect plans a building. He will, by adopting such system, avoid either waste or misuse of his time, and above all he will not be afraid or ashamed to set his mark, to have his aims on record with his manager or company, to make a daily report, and to expect to reach it not by sporadic effort in the last week of December but by regularly, daily, recorded and reported work.

He will be a professional man, not one whining and complaining because the public does not consider him such, but who by his conduct and ethics deserves to be so called; professional in his methods, in his regard for the great cause of life insurance, the feeling of responsibility for the welfare of the families, estates and enterprises his efforts protect; professional because he feels deeply his value to the community and the responsibility upon him to give the best in him to a vocation so vitally important to so many around him who need it; professional because he will act professionally toward his associates, of his own and every other company; because he will forget himself and his interests in his conscientious desire to do the best thing, to give the wisest and soundest counsel to those about him; professional as a lawyer, when contending for justice to his client, has no thought of his fee; or a physician, who, in trying to save life or avert threatened disease, has no thought of himself but of his patient. Such a man will have no reason to find fault with the public estimate of him. He will be considered professional because he will deserve it and not because he demands it.

*(To be continued).*