

## ADVANTAGES OF THE PART-TIMER

An Address Before the Life Underwriters' Association  
of Winnipeg

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I AM championing the cause of the "part-timer" for two main reasons: First, because he is a distinct advantage to the business, and second, because he is already a part of the life insurance institution and his removal would be unfair and disastrous to the ethics of the profession. Further, this removal could not take place except by sand-bag methods which are iniquitous.

The first point I wish to bring home to you is that the "part-timer" is an advantage because he is the great amateur of the life assurance business.

Now what is an amateur? An amateur is one who follows any science, art or occupation not from pecuniary motives alone, but from love for it. I see some of you laugh, indeed I rather expected you to laugh when I gave that definition, because some professionals seem to think that the "part-timer" is in the business for pecuniary motives alone, and that the ethics of the business mean nothing to him. This is not true.

The great mistake which many of us make is that the life assurance business is a sordid business. It is not a sordid business. It is not one which primarily appeals to the money-making instincts of the individual. It is a high calling, and it draws from a man the very best that is in him. In no business, in no profession, ministerial, medical, legal, or otherwise, is the question of remuneration less considered than among the noble-minded men who compose the rank and file of the life assurance fraternity.

And what is true of the professional assurance man is true of the "part-timer," of the amateur. Many and many a time does the latter induce a man to assure because that man needs assurance, because a wife and family might be left destitute if the assurance were not placed; and the question of remuneration is secondary and sometimes almost unimportant.

I claim that the "part-timer" is the amateur of the life assurance business and as such he is invaluable.

What would you have done without your amateur in photography, in music, in science, in art, in wireless telegraphy? Witness the tremendous agitation in the United States to-day over the status of the wireless operator, who, in a moment of his nation's need came to its rescue and filled a gap which it would otherwise have been impossible to fill. Were the amateur abolished the loss to the world would be incalculable.

## Part-Time Service a Training Ground

2. The services of the "part-time" assurance salesman are practically indispensable at country points. Perhaps if one company could secure the monopoly of all the business obtainable in a given locality the agent representing that company might make a living, but since this is not possible under present competitive methods, it follows that in a small town the representative of a life company must also follow another calling or take on other agencies in order to supplement his earnings from life underwriting. To ask such an agent to devote all his time to life assurance is iniquitous, for it forces him either to give up life insurance altogether or to live upon a reduced income.

"Part-time" service affords many a man a training which fits him ultimately for continuous service in selling assurance. I am acquainted with some of the very best men in the business who began for short or long periods as "part-timers." The "part-timer" earns from his other business, while he learns the assurance business. He is like the man with a great hobby, who learns some high calling in his spare time, while he continues the drudgery of his daily work to make a living.

3. The third point I wish to make is that the usefulness of the "part-timer" to the great public is beyond question. We all agree that life assurance is one of the greatest

blessings which has ever been conferred upon humanity, and as a necessary consequence it follows that everyone who assures is thereby benefited, not only from his individual standpoint but also from the standpoint of his value to the community and to the nation. He is a better man and a stronger man because he carries life assurance.

The "part-timer" reaches some people who could otherwise not be reached at all. I have instanced this in the case of the country agent. It is, however, equally true, but to a more limited extent in the case of the "part-timer" who operates in the city. Some prospective assurers will not deal with a stranger no matter how accredited he may be. The local agent or some special friend of the assured is the only one who can get that particular business, and while this is true, the services of the "part-timer" should be retained. I also question whether a travelling salesman could make it constantly pay to write country business direct.

## Brings a New Point of View.

4. The fourth point which I wish you to consider is that the "part-timer" infuses new thought and greater vision into the business. Those who are familiar with the very rapid increase in our knowledge of science will be aware of the tremendous part which has been played by the non-professional. His investigations and his theories have led to many improvements which have blessed humanity.

So it is with the "part-timer," with the amateur in life assurance. His eyes are not fixed so close to the ground that he cannot occasionally see the starry vault of heaven. Professionals are more or less bound to a system which they cannot help but follow, for they almost invariably think their system is already perfect. That is one of the dangers of professionalism. It is considered that they already have a perfect system. The amateur views the situation from a different angle and can make and does make suggestions for improvement which the professional at first simply cannot visualize. Our own company was conceived while I was a "part-timer," and my confrere, Mr. McCabe, was not professionally engaged in the business at that time. Many of the most valuable suggestions I have ever had made to me have come from "part-timers," and one of the very best all-round life assurance men I have ever known is now a "part-timer."

## Prevents Class Consciousness

5. The "part-timer" acts as a deterrent to the formation of an unworthy class consciousness. I do not intend to elaborate this argument to-day as I went fully into it in my recent article in *The Monetary Times*, and most of you are therefore familiar with it. Were there time I should like to deal fully with this important point, as the menace of professionalism is one of the gravest dangers of this age and generation. It must be clear to you, however, that the impelling motive of class consciousness is that the order might be preserved and strengthened at all costs and that this is prejudicial to idealism and ethical integrity. It is this class conscience which makes it possible for you to conceive of expelling the "part-timer" from your midst and it has its roots in selfishness to an infinite degree.

6. The sixth point which I wish you to consider is that the "part-timer" is an advantageous advertising agent, because he helps to stimulate the desire for assurance.

The "part-timer" is frequently, indeed very often, attached to some institution which gives him personal and immediate contact with men who are often neglected by professional assurance salesmen. In this way he stimulates the desire for assurance in unusual quarters and spreads the gospel of life assurance among men who might not otherwise think of the subject at all till it was too late. This has an advertising value which is inestimable in its consequences upon our social life.

7. The "part-timer" spurs on the professional assurance salesman to greater heights and opens up to him greater possibilities. I imagine that some of you wonder how this is possible. It is, however, very simple. It arises very naturally from what I have already told you about the assurance man in his professional capacity having his eyes glued to the ground. Along comes an amateur, gives him a jolt, and he