

SECURING FARMERS AS POLICYHOLDERS

Character Analysis of Prospects—Need for Insurance

If your territory is already organized, if your local agent has already been selected for you, then this part would become easy, but we will take it for granted that you are coming to town as a total stranger. The first thing to do would be to find a man who is well and favorably known to the farmers. If you can get the banker to go with you, so much the better; if not, go to the local physician, tell him that you are going to spend some time in his community and will make him some money if he can find you the right sort of man to introduce you to the farmers.

Great care should be exercised in the selection of this man, as this is the most important part of all, suggests E. A. Grotenfend, in the Excelsior Banner.

The farmer is of a suspicious nature; as soon as he sees a stranger drive into his yard, he becomes suspicious, and makes up his mind "here comes some one who is going to try to get the best of me." It is up to you to overcome this suspicion, and therefore you must select a man to go with you in whom the farmer has absolute confidence.

Before starting out with my local agent, I put him through a course of instructions. Do not allow your agent to say:—"Mr. Smith, this is Mr. Jones, who wants to talk to you a little about life insurance." That would spoil it all. In fact, do not allow him to mention your business in his introduction. Let him simply say, "Mr. Smith, I want you to meet a friend of mine, Mr. Jones, from Saskatoon."

How is Family Housed, etc.

Now is the time to make use of character analysis. You must form a rapid opinion of the prospect's character before you talk life insurance to him. You must make up your mind whether your prospect loves himself only or whether he also loves his family. When you come to a place with a beautiful large barn, and a dirty shanty for the family to live in, then don't waste your time talking life insurance; that man does not care for his family. It would be much easier to sell that man a registered bull or a good horse.

The most common objection, however, is:—"I have to consult my wife." Don't let him get by with that. Tell him that you will go right with him to his wife and talk the matter over. If he consents, of course you write him.

Present Time is Acceptable.

If he says that his wife is not at home, I tell him that it is not fair to leave that decision to his wife. I tell him that women are of a self-sacrificing nature and never would tell him to buy that insurance for her protection, no matter how badly she would want it. Tell him, "It is not fair for you to go to your wife and ask her, 'Shall I do my duty?' The buying of life insurance is a token of your love and duty toward your family, and should be done without first asking permission to do so."

A common excuse to get rid of the agent is to say, "Yes, I think I ought to have some insurance and I like your company and your proposition. I am busy just now, but the first time I come to town I am going to your local agent at the bank, and take out a couple of thousand."

I simply tell him that I know that he really intends to do so, but life insurance is never bought over the counter, and as soon as I am gone he will forget all about my proposition, as his head is full of other things, and that as long as he admits that my proposition is a good one, we will fix it up right now, and I at once fill in the application.

Keep business on an even keel.

See that the goods you buy have a close acquaintance with the maple leaf.

Germany has done little for Canada except to sell stuff which we should have bought in Canada.

A moratorium postpones the payment of debts. We can pay our German debt by buying only Canadian and British goods.

If you think Canada prices and values are not right, discuss it with the manufacturer. He wants to do business with you and you should with him.

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