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A medico, whose shingle bears the moniker of Charles F. Pabst, says rouge is harmless and, despite all reports to the contrary, does not "make a girl fat and frightful at forty."

forty who's fat couldn't be frightful. It is the privilege of a girl of forty to be fat; nay, it is her duty. At forty it's the thin girl who's frightful. Upholstery appeals as suppleness departs. We abandon the

garden gate for the over-stuffed chest-of-drawers. The Victorian "fair, fat and forty" is more to the candy. It suggests something comfortable to put the arm around, or half way around, anyway.

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THE NEW IDEA IN LIFE INSURANCE

By J. H. Castle Graham, General Secretary and Treasurer of the Life Underwriters Association of Canada.

The first day found our party, which consisted of five business men bent on a holiday, thirty miles from civilization at a nice resting place in the woods. The guide had retired and the men sat around the camp fire. They talked about their homes and their businesses; but the life insurance man did not participate in the conversation because he was the type of salesman who does not take advantage of such a social occasion to turn it to business profit.

"All right, boys, but first of all, if any of you want to buy you must promise me that you will walk back thirty miles to the nearest town and get examined." It was agreed, so Jim painted this picture. "Boys, we are out here in the virgin woods, the woods which are just as God made them. It is possible that an accident may happen to our guide; it is possible that we might be lost in the woods, as men have been before. For a minute, can you imagine yourselves lost—wandering around in this forest, and imagine the days going on into a week and the week into a month, and then the month into a year, and we are still wandering in the forest, fishing, hunting and eating herbs to keep us alive. Then the year goes on into two years; three, five and ten; we have been ten years in this dense woods. And then a surveying party finds us.

"We are going home to the folks. Are we? Is there a home, boys, after ten years? Who paid the mortgage? Is the little family together? Who paid the taxes and sent the children to school? Are you going back to the things that you think you are going back to? Let us imagine some more, Yes, you are. Because ten years ago a man by the name of Jim Bragg sold you a little plan that would provide money for the mortgage; that would provide a cheque each month for the wife; that would provide an education for the children; that would provide that these children would have the mother's care during the years while you were lost men. I have been legally dead and I am going back and, thank God, they'll be glad to see me. Boys, would you like a proposition like this?"

Such is one of the realistic ways that the new type of life insurance salesman takes to bring home to the public the value of the goods which he sells.

Compare that to the old-fashioned type of salesman who looked like a funeral and talked like one. We know such an agent one who could without doubt, have made a crocodile shed tears with his pitiful tale of what would happen to the "missus" if the husband were taken. He was sure going to die tomorrow. It was not life insurance with him, it was all death insurance. The nurse was there. She was stroking his fevered brow and applying the packed ice while the doctor was feeling his pulse. "Oh, yes, he's sinking, and sinking fast." These comes the end and the undertaker has him. The funeral is being held and they all say, "Poor Bill, and he wasn't insured. I wonder what the old lady and the kids will do now?" The family follow and they'll have to sell their home, the wife take in washing; little one sell papers and Jean mind the neighbor's baby for thirty cents a week. It is all pictured in such a realistic way by this wonder salesman. And now you are at the cemetery and you don't wake up until the clouds fall. You are so glad to still be alive that you sign his application for a policy.

Then there is another sort of fellow who used to try to sell life insurance. He was attracted to the business on account of his possessing a mathematical turn of mind and had figured out that life insurance was the very best thing—but that was known fifty years ago—but he discovered it anyway and he wants to prove it to the whole world. So he goes out with a government blue book under his arm, statistics and tables bulging out of his pockets and when he let loose before an unsuspecting prospect "The wonder grew that one small head could carry all he knew."

The trouble was that he made his prospect so dizzy with figures that he was seldom able to sign an application. Finally this poor salesman discovered that although there was nothing wrong with the business, it took a type of salesmanship that he knew nothing about to sell it.

The new salesman is on the job. He is a man with a soul and deep, human instincts. He loves people. He is one of the most ingenious of salesmen. He has to depend altogether on his power to plant pictures or to stir the imagination. He has not any miniature models of his goods to carry around for display or to assist him in the sale; and so psychology for him is a realistic thing.

Again, he cannot appeal to the selfish instincts, but he has rather to overcome them and appeal to the higher and nobler things in the man's life.

If you think life is dull or monotonous or that there are not "57 varieties" of people, just follow the life insurance salesman. He sees more of human nature in five minutes than jots of folks do in a month. Let us go with him for a while; see what he sees and also hear what he says, for he has a whole barrelful of sales methods and tactics. Meet him now, but you will not know him the next time for he never puts two sales over in the same way, for no two cases are alike, and everybody buys.

Selling Money for Future Delivery. Good morning Mr. Jones. How

would you like to buy some money for future delivery?"

"Why I never heard of buying money; what do you mean?"

"Wouldn't you like to have some money in ten, fifteen, twenty years or so, so that you might retire from business and enjoy yourself; be able to see your son and daughter through college without having to work all the time? Surely there are lots of things that you would like money for. Just figure out how much you want, just when you desire it, and our company will guarantee the delivery of it at the time specified. At your age if you pay us a dollar a day for a period of twenty years, we'll deliver to you more than ten thousand dollars in cash, and if perchance you should not live to see that day, we will immediately on your death deliver the ten thousand dollars to your family, as they will need it more badly than they would maybe later on. So, I will sell you as much money as you want on a most attractive basis and guarantee the delivery at the time it is desired.

Life insurance is simply money for future delivery. The companies operating in Canada have delivered over six hundred millions of dollars to carry out the plans of those who had thus provided for them.

Mr. Insurance Representative meets the owner of an automobile and he talks to him in language he can understand, and the following conversation takes place:

"That is a nice car you have; I suppose you have insurance on it?"

"Yes, I have it all covered."

"For how much?"

The owner replies: "I have liability insurance on it to pay me to the limit of \$5,000 on the life of one person or \$10,000 on a party for any single accident, in case there are damages."

The salesman jots the amount down on a slip of paper and, in a perplexed tone, asks, "Who is that covering?"

"It is covering me."

"Well," the salesman answers, if you hit anybody you don't get anything. Who is it covering?"

"Why, the fellow I hit."

The salesman then says, "Do you know me?"

"No."

"Well, I'm Mr. Jones, a life insurance man. How much life insurance do you carry?"

"Why, I haven't any life insurance."

"Then, as nearly as I can make out, you have \$5,000 to \$10,000 to protect some strange family, where there may never be a claim, yet have made no provision for your own family, and in life insurance there is always a claim."

Thus the question of life insurance is brought home forcibly.

Maybe you are buying or building a house. Mr. Insurance Man knows the mortgage should be covered by life insurance, as many people die before they get the house paid for—which is natural—and the family cannot carry the payments; a forced sale follows, with the loss of a thousand dollars or so.

"Hello, a fine home you are getting there."

"Yes."

"Got it all clear?"

"No, mortgage of \$4,000."

"What did you get; a straight mortgage or a cancellation mortgage?"

"What do you mean by cancellation mortgage?"

"Why, you're paying 6 per cent interest for your money. If you add 1 1/2 per cent or 2 per cent, you can have the mortgage cancelled if you die. Didn't you know that?"

Then the story of life insurance ensues. Many homes are saved in this way, for the great work of life insurance is the preservation of the home. Everybody loves children and the

life insurance man is no exception. Probably on account of the friendly nature of his disposition, which is necessary before he can make a success of the business, he is particularly fond of telling stories about the lives of little tots.

"The other night as I sat at home before my fire, my little child climbed up onto my knee," said one salesman, "and in characteristic fashion said: 'How much do you love me, Daddy?'"

"Why, I love you so much that I would never let anything harm you as long as I live."

In childlike innocence back came the response. "Well, I hope you will live as long as I do, Daddy."

"Like a dart the reply pierced thru to my heart."

Painting this little picture to a father so he can visualize it as a possible experience of his own, the salesman tells the story of life insurance and shows that it is the only way that can be extended to their children, guaranteeing to them a chance in life, even though death overtakes the parents.

Going over on a big ocean liner, a little girl who had made friends with the captain was heard to ask "What are all these chains and things you have here, Captain?"

"Why, dearie, that is the cable and anchor of our boat."

"Why, that's an awfully big thing."

"Yes, it weighs about fourteen tons; far too much for a little girl like you to lift, isn't it?"

"Well, do you use it, Captain?"

"I cannot say that I ever have. I have sailed the seas for twenty years, and have never used that anchor yet."

"Well, why do you keep it?"

"Because, if we did not carry that anchor, I am afraid your Mammy and Papa would not want to cross the ocean with me."

The voyage of life is fraught with danger in extent far beyond those of an ocean voyage, and life insurance is the great anchor in the time of storm.

To find a man who is difficult to sell to and to succeed in doing so adds a great deal of zest to the business. There are probably three types of men who could be classified in this way. First of all, the obstinate individual; second, the man who says he has no need for life insurance, and then the man who carries one or two thousand on his life and feels that he is safeguarded against all possible emergencies.

The first man says: "Nope, nope, don't want any. You can't sell me life insurance; not while I am in my right senses"—and the prospect puts up his hands as if he were trying to ward off a swarm of mosquitoes.

You've seen the type. To most men they would be tantalizing, but the insurance salesman calmly says: "Mr. Jones, will you please do me a favor? Just write down on this pad what your wife has told me, and if you'll put your name and the date underneath I'll be much obliged."

"Sure, I will. But what do you want that for?"

"I want to show it to your wife and friends after you're dead. They'll probably be interested; and then it will show that I endeavored to do my duty and my responsibility has ended."

Such a retort, if well-toned by the voice, is better than a bottle of smelling salts to bring one to his senses.

Then comes the real "tough birds" which serve only to add variety to the life of the salesman. You know the type who say:

"I can provide for my wife, young fellow, and when I can't, I'll let you know"—or who replies something like this:

"My wife used to earn her own living; I guess she can do it again."

You have to hit hard and quick. The salesman gives a couple of upper cuts like this: "This is not for your wife; this is for your widow, or 'Say, when you married, did you take your wife to provide for her as long as you lived, or as long as she lived, which?'"

Sometimes you have to get real rough and come across with a solar plexus blow: "Your wife, in rearing

your children and-looking after you, has been a long time away from her old job, and she'll find it difficult to compete against the young girls of today. For Heaven's sake, indemnify her for the time she has lived with you, anyway."

The true life insurance man does not like that kind of a case, but he is always thinking ten or probably twenty years ahead and seeing the fruits of his labor, when "someone" will be glad he persisted and tackled the hard cases as well as the easy ones.

Next to that man is the fellow who has \$1,000 or at most \$2,000, who could afford to and should carry a ten thousand dollar policy or more, but he says to himself: "Whew, I never got a pay envelope in my life with a whole thousand dollars in it." But a thousand dollars at 6 per cent, only yields 60¢ a day. It helps. It's worth while. But the proposition one is up against with that man is to show him how small that really is. Here's one way to do it.

"Mr. Policyholder, the life insurance companies in Canada pay out over \$50,000,000—yes, fifty million dollars a year—and it has fallen to me to carry the cheque in many cases to the family. From my experience I want to tell you it costs money to die—last sickness, undertaker, cemetery plot and all—maybe \$1,200, and if the illness is prolonged, \$2,000. Now look, Take my advice as a friend and make this \$1,000 or \$2,000 policy of yours payable to the doctor, the nurse and the undertaker. By all means save your widow the anguish of having all this money pass through her hands. It's a terrible experience to receive it and have to pay it all out, not able to keep any when there are so many needs and dire circumstances. You've got \$2,000 now; take some more and this time for your wife. If you got your wages cut \$5 a month you could stand it, couldn't you? Well, that would pay for this new policy, and you will be doing the thing you thought you were doing—providing for your wife after you are gone."

The approach or the introduction of the subject to a prospect is one of the more difficult things, but there are many ways of doing it. For instance, a life insurance agent might see a man smoking a cigar and he would introduce the subject something like this:

"Mr. Jackson, you smoke a mighty good cigar. Might I ask what this cigar costs—if you will excuse the question?"

"Fifteen cents?"

"Well, that's fine. Do you know that two of these cigars a day will provide your wife with an income of \$20 a month just as long as she lives after your death? And you know very well that it would not disturb you very much to buy two more cigars a day than the ones you are smoking and ought to continue to smoke."

Or, he goes out to see a man who is a chicken fancier and he starts by admiring the fowl.

"Mr. Little, that is a fine brood of chickens. You must get quite a lot of eggs. About how many do you get a day? What do you get for them now? A dollar a dozen?"

"Mr. Little, for about four eggs a day my company would agree to pay off the \$5,000 mortgage on this place."

The needs of life insurance for business are very similar to those of the individual. For that reason it is interesting to watch the life insurance man as he approaches a class of prospects known as business men.

"Well, Mr. Business Man, you have built up a nice business here. Must pay you about \$10,000 a year!"

"Yes, somewhere around that."

"Would you take \$25,000 to sell me your equity in it?"

"Not much; why, in ten years it will pay me \$100,000, even if we don't increase our profits any."

"Have you protected your equity in it?"

"Protected my equity; what do you mean?"

"I mean, have you protected your (Continued on Page 29.)"

THOS. G. BISHOP

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