

Grabmore Buck vs. Joe College

Editor's note: The article below has been taken in its entirety from the Technician, the campus newspaper at N. C. State University. It is hoped that this article will help seniors at ACC see some of the things that are involved with those insurance salesman, who each year come to our campus and hound them to buy life insurance policies.

By J. WHITFIELD LEE, JR.
Guest Writer

Setting: A typical evening in a dormitory (the phone rings and a student calls Joe to the phone).

Joe: Hello.
Agent: Mortimer, this is Grabmore Bucks of the We-Love-You Insurance Company. You have been recommended by a good friend of yours as a possible candidate for our Super-Slick-Senior-Special Life Insurance Policy.

Joe: Really? Well, who was this friend?

Agent: Mortimer, I'd really rather not say. But he did recommend you.

Joe: All right, but would you mind calling me Joe, since it's the name I go by?

Agent: Sure Mortimer, er Joe ... Joe, I'd like to sit down with you at your convenience and discuss your insurance needs. I feel sure that you would like to know our Super-Slick-Senior-Special Policy. So if there is a time you might suggest for us to get together

Joe: Can you come over to the dorm next Tuesday at 3:30?

Agent: That sounds fine, and since you have invited me over, my visit will not be against the school's solicitation polyc. (Note: IT IS AGAINST N. C. STATE'S POLICY), (COLLEGIATE Editor's Note: IT IS ALSO

AGAINST A.C.C.'S POLICY.) (And it still is.)

(Tuesday arrives and Joe is blessed with Mr. Buck's visit. The sales talk begins ...)

Agent: Joe, you know it's a real pleasure to sit here and chat with you like this. You really seem to know what you want out of life and I know you will go a long way with your career plans ... I'm sure that you would like to know something about me so let me show you these pictures of me in my football uniform at Podunk College where I kept the bench warm until graduating three years ago. I majored in "How to fast-talk college seniors." But now let's have a man-to-man talk about you, Joe. You know, I'm sure you feel that you owe your parents a great deal, after all they've done to help send you through college, and

I know it's bad to have to think about it, Joe, but if you were to get killed tomorrow, what could you leave them to help compensate for all they've done for you? What about your brothers and sisters — would they be able to get as much education as you have had? Well, my company has set up a policy just for men like you — the Super-Slick Senior-Special Life Insurance Policy. We realize that men like you with a college education have less risk of doing any hazardous work and will probably enjoy a long and happy life. That's why we have designed this special policy. Incidentally, many of the really cool guys at other colleges have already become members of our happy family. (Mr. Bucks then runs through some of the details of the policy and concludes that Joe needs a \$10,000 policy for which he will pay a minimum premium the first year.)

Now if you will just sign here on this dotted line, I can forward your application for the policy and we will be able to let you know within a couple of weeks whether you qualify or not. Would you like to pay me now or later?

Joe: Well ... er ... ah ... I'll pay now.

Agent: Joe, I'm really impressed by the way you look me straight int the eyes. That will be quite an asset to you later on.

Joe: Well, thank you ...

Agent: Joe, I would like to use your picture in some of our advertising material, and if that will be all right with you, I would like for you to sign this paper giving us permission to use the picture.

(Joe gets through signing everything and bids Mr. Bucks farewell ... About three weeks later Mr. Bucks calls again telling Joe that he has been accepted and that he would like to see him to go over the policy. However, Joe has talked with several of his friends and professors about the policy and has decided that this is not what he wants. But he decides to meet with Mr. Bucks at his office anyway.)

Scene: In Mr. Bucks' office.

Agent: Joe, it's good to see you. Are you ready to go over your policy?

Joe: No, I'm sorry, but I've decided to cancel the policy application.

Agent: (Stunned) What! Why?

Joe: Well, I've talked with several of my friends and professors and have decided that this is not the policy that I need.

Agent: (Roughly) Why didn't you come to me? I'm the expert in insurance, not your professors. Don't you trust me?

Joe: Well, I trusted you when you told me that this whole life policy was the one that I really had to have, but now I realize that a smaller term insurance contract is all that I need or want right now.

Agent: Well, that really doesn't make any difference, Joe ... afford this policy I have outlined.

Joe: That isn't the point. You said you were the expert, yet you were ready to sell me something I didn't need. I realize the commissions don't run as high on term policies, but I think you should have sold me one anyway.

Agent: Well, that really doesn't make any difference, Joe ... but if you're going to be so wishy-washy then I'm glad you're not going to be one of our policyholders. (Mr. Bucks walks over the door and tells his secretary to stop typing Joe's policy, and then sits back down.)

Joe: When can I get my money back?

Agent: Did I promise to give your money back?

Joe: Well, no. But I certainly expected that you would. I didn't sign the policy.

Agent: Well, you don't get it back. (Walking toward the door) I'm certainly glad you are not going to be a customer of ours. We don't want people like you on our books.

Joe: Thanks. Who is the general agent you work for? I'd sure like to write him a letter telling him what a public relations liability the company is carrying in keeping you as a salemnsn.

Agent: Good day, Mortimer.

Tact and Tattle

Big social events in the past week and the week to come! Headlines could read this week on the campus "Social Event Column" but since there isn't one there will be an attempt made to relay all the gory details to you as our social editor sees them.

First and foremost there was quite a bit of activity this past weekend, especially in the fraternity circles — barbecued chicken and some steady hell-raising gave the weekend a good start and parties who catered to all from the nausea inducers to morticians! There's something in fraternity life for everyone here at ACC. When welcomed to a party at ACC, you should be properly equipped with some of the following suggested items which have been compiled for your convenience in checking off as you depart for the impending low party front moving in — destined to catch everyone:

1. One large mug or glass suitable for beverage consumption of your choice (in short anything that you can get your little paws on)
2. One large plastic bag preferably with tie.
3. Notepad to write down things that you will want to remember tomorrow, like when you wrecked your car and where you left your date. Small details.
4. A camera for that extra income you can make for keeping pictures to yourself.
5. GIRLS, DON'T FORGET YOUR ID CARDS TO GET IN

AT 2!

6. One pair long wearing knee pads and one matching noseguard to prevent those nasty scratches.

7. Pick up beverage on the way to the party.

HAVE YOU CHECKED OFF EVERYTHING? IF SO, YOU'RE READY TO GO — NOW GET OUT THERE AND RAISE HELL!


The above kits are to be made available on campus soon by the Consolidated Party Association at a minimal price dependant on the limited supply. If you would like to have one of these kits let us know at the Collegiate office.

Now for the other news — There are only 93 more total days until graduation so the time draws nigh that many of us will leave these vineyards and go on to others to leave our mark. We have little time until the end of

another year and then home or wherever — so take advantage of the time and go get one for all of us.

Other dates to look forward to are our Midsemester Break which begins on Feb. 27, that begins only 12 days from now. And have you thought about where you are going to get the gas when you are ready to leave? You wouldn't want to miss the party at Nag's Head would you? Well, then you'd better get it on down to the first gas station you can find to fill up that gas guzzler of yours that was such a sharp looking car before gas started costing 67 cents a gallon — now it sort of looks like a bottomless pit doesn't it? Well girls, I guess its walking everywhere and passion pit filled evenings for the duration of the gasoline price hike. We can tell already — It's gonna be a long cold winter!

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