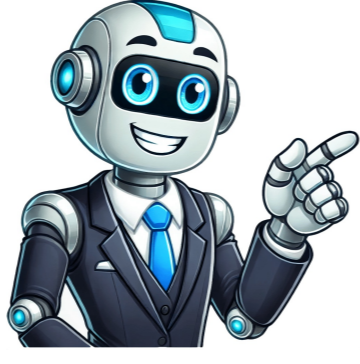


I'm human



Dear Patron, please consider supporting the Internet Archive. The Internet Archive is a non-profit organization that provides free access to quality information. We rely on donations averaging \$30.34. If you find our resources useful, we would appreciate your financial support. Karl Schriftgeisser is a renowned journalist who contributed articles to various publications, including Newsweek Magazine and the New York Times. He authored numerous books, such as "Families" and "The Amazing Roosevelt Family". His work has appeared in prominent magazines like the Atlantic Monthly and Collier's. If you can afford to contribute on Thursday, your donation will be put to good use. George demonstrated exceptional qualities from an early age: being sharp, independent, and a natural leader with great potential in baseball. He had a strong work ethic and was not content with simply following established ways; instead, he continuously sought knowledge by reading about others' experiences and seeking new methods in his various roles. George's passion for creating a statewide auto insurance program tailored to farmers' needs led him to tirelessly advocate for the lowest rates possible, sometimes becoming overly zealous in sharing his vision with anyone willing to listen. His innovative ideas at State Farm included provisions like membership fees, premium deposits, and six-month terms of insurance that deviated from standard practices but provided significant benefits such as reduced risk profiles and adaptability in rate adjustments. Mecherle played a crucial role by introducing the theft and collision clause that encouraged farmers to take care of minor repairs, thus saving both them and State Farm from numerous petty claims. The heart of State Farm's success was its agency force, which George recognized as essential for selling insurance; these agents had to be more than just salespeople, requiring a unique blend of abilities to sell policies effectively on the first call. Early on, George distributed a questionnaire to gauge the public's perception and interest in his proposal, asking questions that probed potential customers' reactions and their willingness to support or benefit from State Farm's insurance plan. Will you write about us? Can you send info to Prairie Farm regarding our proposal? Did you notice our ad in the April 29th issue of the Prairie Farm paper? Are you impressed that Mr. JW Coale filed 32 applications in just two and a half days? If you had time, could you sell our insurance policy better than him? Would you like for us to send someone to explain things to your neighbors soon? Big companies always look different, right? State Farm's innovative approach to selling life insurance involved several key features. By writing policies once and not rewriting them, they significantly reduced expenses, work, and time. This was borrowed from the standard practice of other insurance companies and proved efficient. They also adopted a billing system where renewal premiums were collected by either the home office or branch offices, relieving agents from collecting renewals and saving on compensation. Agents were still paid for adjusting losses, but this was changed to a percentage of premiums for ease of administration. All premiums had to be paid in advance, eliminating the need for a credit system. The most notable aspect of State Farm's plan was its lifetime membership fee system. Members joined for life or as long as they remained a "good risk." This approach allowed the company to charge only the cost of solicitation and sale once, providing a significant price advantage. The 80-20 policy, where the policyholder assumes 20% of the risk and the insurance company 80%, was adopted from other companies. This system gave policyholders an interest in minimizing losses, making it sound psychologically appealing. Mecherle also developed a classification system for automobiles by list price into seven categories to further streamline operations. State Farm introduced a simplified insurance system from A to G, eliminating hundreds of different rates for each car. This led to increased understanding and application among policyholders. The initial agent manual featured an uncomplicated formula for determining insurance amounts, making it accessible to anyone. Additionally, lower average losses resulted from carefully selecting businesses, benefiting both the company and policyholders. Restrictions on membership eligibility, such as the drunken driver clause, also appealed to farmers and saved the company money. Unlike traditional life insurance companies, State Farm did not have contractual obligations to pay dividends to policyholders at the end of their term. This system favored continuing policyholders and discouraged lapses. By implementing these economies, State Farm was able to operate for nearly 40% less than stock companies in its early days. The company created an internal publication to disseminate information across its nationwide network of agents and offices. It also served as a platform for George Mecherle's inspiring talks. The bond between George Mecherle's leadership and the institution he founded, State Farm, was unbreakable to most people. His paternalistic approach transformed into a scientifically managed welfare program that addressed worker issues from five distinct angles: physical well-being; financial stability; employee morale; skill development for career advancement; and other unrelated matters. This forward-thinking strategy allowed State Farm to become the pinnacle of progressive industrialism. A steady work environment, coupled with minimal employee dissatisfaction, was largely due to this system. In a larger city with diverse entertainment options and cultural activities, such an approach might not be as crucial as it is in Bloomington's more laid-back atmosphere, where the potential for boredom could arise without it. If needed, State Farm would wait for employees' retirement before downsizing, ensuring loyalty was preserved. To boost morale, Mecherle implemented personal touches like leaving a red rose on each employee's desk on their birthday and presenting pins denoting years of service. The company also offered cash bonuses for long-serving employees and held annual celebrations for those with fifteen or more years of service. In his own words, "morale" was the key to productivity. As State Farm grew more self-sufficient, its leadership became increasingly conservative, a natural progression Mecherle believed came from maturity and a desire for permanence grounded in solid business practices rather than overexpansion. State Farm's plan involved establishing partnerships with local banks, enabling them to finance car purchases for eligible policyholders while also safeguarding the loan. This innovative strategy aimed to capture a vast new market, particularly since most car sales were made on a deferred payment basis, and would also help retain policies otherwise lost when policyholders traded in their old cars. During World War II, Mecherle refused to diversify State Farm's operations, instead choosing to focus on its core business. He firmly believed that even if the company might lose half its customers, it could emerge from the war unscathed and maintain its integrity by sticking to its original principles. This long-term vision would eventually pay off when pent-up demand for new cars, repairs, insurance, and other services was released after the war. One key factor in State Farm's growth was Mecherle's commitment to promptly and satisfactorily resolving losses since the company's inception. Mecherle believed this approach, though seemingly minor in the short term, would ultimately prove crucial in building trust with customers and solidifying State Farm's position as a leader in its industry. George Mecherle, a visionary leader, left an indelible mark on State Farm's success. He fostered a culture of continuous growth and prioritized the happiness of his agency force, ensuring that each employee felt valued and supported. By stepping away from the business, he empowered the next generation to lead while maintaining meticulous attention to detail. His dedication to State Farm's well-being was unwavering, even as the company expanded. Mecherle's leadership philosophy emphasized the importance of a personal connection to one's work. He encouraged his associates to become "nuts" about their businesses, to be passionate and dedicated in pursuit of excellence. This approach yielded remarkable results, as he became a one-man crusade for innovation and improvement. Through his associates, Mecherle instilled three core values: hard work, faith in the organization, and loyalty to its principles. In return, he provided his team with a supportive environment that fostered growth and dedication. His leadership was not about micromanaging but about inspiring others to strive for greatness. Mecherle's legacy is a testament to the power of careful planning, diligence, and application. From humble beginnings in 1922, State Farm has grown into a nation-wide organization, providing vital services and protection to millions. Mecherle's commitment to his vision has been a guiding force behind this success story.

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