The Culture of Salesmanship: White-Collar Ideology and Experience in 1920s America

by Natalie Marine-Street

Seeking to explain our collective and persistent penchant for regarding the 1920s as a "distinctive" historical period in spite of its obvious continuities with earlier eras, historian Lynn Dumenil lays the blame at modernity's door. Quite simply, when we look at the 1920s, we can see a transformed 'modern' America writ large.1 Americans in the 1920s sensed this distinctiveness and exhibited a "growing consciousness of change," for they were surrounded by ample evidence that they were living in an exceptional new era.2 Revolutionary advances in science and technology had swept the automobile, the radio, the movies, and a panoply of consumer products to the forefront of American life. Morals seemed to be changing, as the modern "new woman" strikingly demonstrated. Media and mass advertising compounded the effect by bombarding Americans with stories and images of a modern, prosperous lifestyle. Also, rising wages and the practice of installment buying placed this idealized lifestyle within the reach of many.

Able to claim credit for the prosperity that many enjoyed and most at least glimpsed, business ascended to "almost an apotheosis."3 In the memorable words of Frederick Lewis Allen in his classic Only Yesterday, "business had become almost the national religion of America."4 Indeed, advertising guru Bruce Barton, in his popular The Man Nobody Knows, depicted Jesus as the quintessential successful businessman, proclaiming that "[h]e picked up twelve men from the bottom ranks of business and forged them into an organization that conquered the world."5 As one contemporary writer hopefully declared, "'t[hr]u business properly conceived, managed and conducted, the human race is finally to be redeemed."6

Yet the underside of this transcendent, shiny business image was also afoot. Movies like The Crowd by King Vidor suggested that big business also meant the loss of autonomy and the dumbing-down of work and occasioned a turning toward the pleasures of consumer culture, especially

2 Dumenil, Modern Temper, 9.
3 Dumenil, Modern Temper, 32, 34.
6 Dumenil, Modern Temper, 32.
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amongst the more prosperous members of the new white-collar middle-class. The reorganization of historian Robert Wiebe's idyllic "island communities" into outposts of an increasingly corporate and bureaucratic national economy brought with it a loss of local distinctiveness and individual control which historians and cultural commentators often represented as a growing, indistinguishable mass of white-collar workers.

A substantial body of recent historical work has brought deeper social analysis and new cultural approaches to the study of business history. In the process, the stock-in-trade "mass" of white-collar workers has ceased to appear quite so monolithic. Yet, despite their contributions, social and cultural historians have paid scant attention to an important and distinctive white-collar occupational type -- the professional salesman. While varying and imprecise census classifications make exact figures difficult to pin down, sales occupations employed an estimated 2.23 million Americans in 1920. By 1930, this number rose to over 3.46 million -- an increase of over fifty-five percent -- outpacing the 17.3 percent growth of the labor force as a whole. One contemporary researcher estimated that sales personnel accounted for approximately eight percent of non-agricultural workers in the 1920s. Thus, salesmen deserve historical investigation for economic reasons alone. For the cultural historian, they are a veritable treasure trove of material. In Vidor's oft-cited *The Crowd*, for example, protagonist Johnny Sims finally quits his monotonous clerical job in frustration only to find an apparently more dubious--and ultimately short-lived--job as a door-to-door vacuum cleaner salesman.

As films like *The Crowd* suggest, a distinctive set of ideas and concepts, both negative and positive, surrounded white-collar work in general and salesmen in particular in the 1920s. Both groups sought to differentiate themselves through specialized training, an intensive knowledge of the ins-and-outs of their business, and hard work. Yet salesmanship sported its own set of conspicuous concepts as well. These concepts painted sales as a lucrative and individualistic career that provided a favorable alternative to the dilemmas faced by white-collar workers. A career in sales provided unlimited earnings potential, a central role in the progressive workings of business, independence, and physically and mentally invigorating work. Moreover, validating cultural historian Warren I. Susman's claim that Americans were experiencing a transformation from "a culture of character to a culture of personality" in

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the early twentieth century, sales success appeared to depend not only on traditional notions of hard work and good character, but also on one’s distinctive and influential, yet malleable, individual personality.\textsuperscript{10}

Yet, to borrow an insight from Roland Marchand’s analysis of advertisements during this period, white-collar and sales success ideology represented not a “true mirror” but a warped “Zerrspiegel” of sorts.\textsuperscript{11} A search beyond ideology to the lived experience of salesmen readily reveals distortions, while not entirely invalidating the salesman’s idealized image. The prevalent negative conceptions of salesmen that abounded in American culture warrant attention as well. They shaped both the lived experience of salesmen and the ideology surrounding them, and they hint at some of the tensions extant in this blustering era of business triumphant.

Focusing on the “contours of ‘modernity’” evident in the 1920s, Lynn Dumenil’s \textit{The Modern Temper} includes a valuable synthesis of the historiography on business, work and consumption during the era. She highlights the sense of prosperity that characterized the decade and explores the manner in which government and business cooperated to bring it about. Recent monographs focusing on the emerging middle class of white-collar workers both enrich and complicate Dumenil’s synthesis. These works focus on the development of corporate cultures and the identities of the white-collar workers who comprised them, and bring human agency and diversity to the monolithic notion of a 1920s prosperity driven by big, bureaucratic businesses and aided by laissez-faire government. They also illuminate the manner in which constructions of race, class, and gender influenced, and were influenced by, the development of business culture.

In \textit{Making America Corporate: 1870 – 1920}, Olivier Zunz illuminates the importance of the historically slighted middle-level managers of America’s growing corporations. Zunz builds upon the work of Alfred D. Chandler, Jr. who in \textit{The Visible Hand: The Managerial Revolution in American Business} identified the importance of management practices and technology to the formation of corporate America. Unlike Chandler, however, Zunz focuses on the individuals responsible for fashioning and implementing these practices. He studies the records of five of America’s largest corporations, including the Metropolitan Life Insurance Company, and constructs case studies showing the centrality of these historical actors to the formation of “a new work culture.”\textsuperscript{12} Zunz’s work weds an organizational focus with the approaches of social history and its concern for agency. He argues that “far from being the mere foot-soldiers of the elite, members of this new employee class interpreted the

\textsuperscript{10} Susman, \textit{Culture as History}, 275.


\textsuperscript{12} Olivier Zunz, \textit{Making America Corporate, 1870-1920} (Chicago: University of Chicago Press, 1990), 8.

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job of industrializing the land as their mission and, to a large extent, succeeded in shaping the workplace in their own image."13

Class issues also permeated the white-collar workforce. Ileen A. DeVault’s Sons and Daughters of Labor: Class and Clerical Work in Turn-of-the-Century Pittsburgh attempts to unearth what, if anything, the ‘collar-line’ really meant, and how the burgeoning white-collar world may have shaped “the social organization of class.”14 By tracing the social and economic backgrounds of potential white-collar workers enrolled in the Commercial Department of Pittsburgh’s public high school, DeVault shows that the ‘collar line’ was “not so much a social chasm [as] a social estuary, a site for the mingling of economic groups and social influences.”15 She emphasizes the significance of gender in forming this site, as well as the new workers’ simultaneous ability to identify with blue-collar manual workers and white-collar managers—thus they were not only white-collar workers, but also “sons and daughters of labor.” She urges historians to embrace the ambivalence and ambiguity experienced by white-collar workers and to seek to understand how these factors might have concretely manifested themselves.16

In addition to its shifting class composition, the gender makeup of the corporate office, once decidedly male, looked very different by the 1920s. By 1930 the clerical workforce was 52.54 percent female, up from 2.46 percent in 1870, 30.24 percent in 1900, and 49.19 percent in 1920.17 Advertisements for time-saving office equipment bore testimony not only to the increasingly mechanized nature of work in the 1920s, but also to these new gendered dimensions. One ad depicted a young woman seated at a modern adding machine; on the opposing page, three identical older male bookkeepers wearing visors and spectacles bent over ledgers, pencils in hand. “One Girl Now Does Their Work,” the headline proclaimed.18 Angel Kwolek-Folland’s Engendering Business: Men and Women in the Corporate Office, 1870-1930, maintains that gender helped to form the corporate office itself and an individual’s experience within it.19 Focusing her study on the insurance and banking industries, Kwolek-Folland analyzes the effect of the feminization of clerical work on men, arguing that “the connections between masculinity and white-collar work broke down and were reconstituted.”20 She specifically points to the manner in

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12 Zunz, Making America Corporate, 4.
14 DeVault, Sons and Daughters, 177.
15 DeVault, Sons and Daughters, 177.
18 System, February 1920, 314-315
19 Kwolek-Folland, Engendering Business, xi.
20 Kwolek-Folland, Engendering Business, 4.

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which corporate workers drew upon and then reshaped the notion of ‘separate spheres’ in the workplace.

One of the recent additions to the historiography on white-collar workers is Clark Davis’ *Company Men: White-Collar Life and Corporate Cultures in Los Angeles, 1892-1941*. In Davis’ interpretation, the incorporation of America was not foreordained, but rather occurred fitfully as a multiplicity of firms, driven largely by “white, male, salaried employees,” engaged in “negotiating corporate cultures.” Echoing Duménil’s emphasis on the enormous importance of racial and ethnic diversity and its correspondent tensions during the 1920s, Davis shows how corporate leaders’ desires to draw company men solely from the “pearl and white Anglo Saxon” labor pool shaped the opportunities available for white men, as well as their ability to fashion new corporate cultures. Like DeVault, Davis recognizes the ambivalence with which white-collar workers regarded their jobs, and like DeVault, Kwolek-Folland, and others, he observes the impact of gender on white-collar work, arguing that “by the 1920s, constructions of manhood had expanded to encompass both entrepreneurial and professional independence and ascendance up company ladders as legitimate avenues to success.”

As these historians make clear, employer and employee alike forged the development of corporate America with ample regard for issues of gender, race, and class. As Davis remarks, “the rise of large firms was... a profoundly human process; American men negotiated the corporate workplace with individual desires for community, status, and security.” Given the large percentage of individuals employed in selling, a study of the culture of salesmanship is vital to understanding this negotiation process. As a subset of salesmen, life insurance agents provide particularly good fodder for the historian.

Life insurance, called by contemporaries the “best sold idea in America,” enjoyed particularly robust sales in the 1920s. Census bureau statistics showed an enormous increase in the number of insurance agents and brokers during the period – rising from 88,463 in 1910 to 119,918 in 1920 to 256,927 in 1930. And, to use insurance luminary Edward A. Woods’ words, “this vast army helping humanity” produced. Per capita sales of ordinary life insurance rose from $69.43 in 1923 to $92.37 in

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22 Davis, *Company Men*, 68.
25 It should be noted that this study does not address fixed retail sales positions, such as department store sales personnel. Rather, it focuses on mobile salesmen.

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1929. Writing in 1923, Woods estimated that between 50,000,000 and 60,000,000 people in the United States carried life insurance. An investigation conducted by the Temporary National Economic Committee during the New Deal showed how pervasive coverage was; 92 percent of the families surveyed had carried or were carrying life insurance, and 79 percent were covered at the time of the survey.

While not as impressive as the growth in life insurance agents, the white-collar workforce in general expanded during the 1920s as well. The ideology of success that surrounded these workers suggested that they needed to develop new strategies for getting ahead in the rapidly growing, increasingly bureaucratic and technical world. Specialized education and a mastery of one’s field of business emerged as important avenues for differentiating oneself from the mass of fellow workers. Abundant advertisements for correspondence courses, which purported to offer white-collar workers the keys to success in the new corporate world, attested to this. In a typical ad, a man reveling in the happiness of spending the first night in his new home with his wife and baby looked back on his work career. Despite failing to complete his basic schooling, he was able to get ahead by enrolling in a course in his field. He recalled that “[i]t was surprising how rapidly the mysteries of our business became clear to me—took on a new fascination. In a little while an opening came. I was ready for it and was promoted—with an increase. Then I was advanced again.” Such ads placed the ability to succeed and be noticed and the responsibility for adequately training oneself squarely within workers’ hands. Similarly, the LaSalle Extension University urged workers to “Make Yourself the Picked Man” noting that high-salaried men were “not creatures of favor, luck or circumstances,” but rather, “won their advancement because they trained their minds along certain executive requirements.”

Specialized training courses were not the only avenue for differentiation and advancement, however. Contemporaries also touted the advantages of careful on-the-job observation, and of learning the meticulous ins-and-outs of the business. Life insurance sales advice writer William Thornton, in a volume devoted to the “mechanical side of the business” as well as to selling, advised the beginning agent that the assistant manager “made his start collecting a debit [or managing a route], just as you are doing, and you may be certain that he won his promotion to an assistancy because he was successful in handling it, and because he learned more about the business than the average agent.” The devil was

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31 System, *January 1920*, 27

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in the details. To Thornton, successful men, as a rule, were careful in all matters. “Nothing has seemed too small, or too trivial, to merit their best attention,” he commented. Another dispenser of sales advice for life insurance agents reminded his readers of the importance of doing such seemingly insignificant work well – “better if possible than anyone else could or would do it.” This was the key to gaining “the opportunity of doing more important work a little higher up... For man must climb the ladder rung by rung.”

Similarly, sheer persistence and hard work were important components of business success ideology. As one salesman’s plug for “continuity of effort” ran, “[j]ust as the engine that gets somewhere pushes or pulls steadily...so the man who persistently and steadfastly thinks and talks insurance, and day after day continues in his efforts to make men see, gets there always.”

These aspects of corporate success ideology can be seen in various occupations, yet other concepts surrounding salesmanship were unique and answered directly to many of the dilemmas facing the white-collar worker of the 1920s. Unlike the ‘flat pay envelope’ that, according to advertisers, plagued salaried white-collar workers during times of rising prices, a job in sales spelled unlimited opportunity. A commission-based sales position meant that a salesman’s earnings were, theoretically, unbounded and totally within his own control. Observers even noted that the pay of a successful salesman could rival or surpass that of an executive, being “limited only by [the salesman’s] intelligence, ambition and capacity for hard and sustained labor.”

The salesman’s position as the public emissary of business and, thus, his centrality to the success of the enterprise, justified these lucrative earnings. Neatly situated within the increasingly consumer-oriented society of the 1920s, the salesman kept consumption going and connected producers and buyers. While he did not create the physical goods, he was responsible for determining production and, ultimately, profit. Frederick Lewis Allen honed in on the importance of the salesman’s function in Only Yesterday, saying that “unless [the consumer] could be persuaded to buy and buy lavishly, the whole stream of six-cylinder cars, super-heterodynes, cigarettes, rouge compacts, and electric ice-boxes would be dammed at its outlet.” With “the ardor of a zealot,” Allen continued, the salesman must “force his way into people’s houses by hook or by crook, must let nothing stand between him and the consummation of his sale.” In Allen’s eyes, too, the public was strangely tolerant of the invasions of

34 Thornton, Man on the Debit, 25.
37 System, January 1920, 11.
38 Alexander, One Hundred Ways, 13.
salespeople “for the public was in a mood to forgive every sin committed in the holy name of business.”

While their centrality to business and thus contemporary ideas about progress sanctified salesmen in general, life insurance agents emerged as particularly holy, as their job was imbued with a strong notion of public service. To own life insurance was to be an upstanding, independent, charity- and big-government-disdaining, good citizen. As William Alexander, a prolific contemporary authority on life insurance salesmanship declared, “the more people there are who by means of life insurance become self-respecting, self-reliant, and self-supporting, the less will the State and Nation have to pay for asylums, jails, poorhouses and hospitals.”

The life insurance agent, then, was a noble apostle doggedly working to spread the insurance gospel amongst a sometimes resistant populace for the benefit not only of the state, but of progress itself. One sales advice book opened with the “Creed of a Successful Life Insurance Salesman,” which proclaimed that “I believe it is my duty never to take ‘no’ for an answer when I know the prospect needs more protection, and I will use all of the resources of good salesmanship in selling him the insurance he needs.”

The salesman’s missionary function and vital profit-creating work were sometimes contrasted with the routine tasks undertaken by other office or manufacturing workers. The National Salesmen’s Training Association explained that it was “natural” that salesmen were better paid than other workers, because “[t]he men in the shop making the goods—and the men in the office handling routine accounts and credits—can never be as vital to a business as the men out selling—whose efforts actually determine how much goods shall be made” (emphasis in original). Sales expert Norval A. Hawkins compared the efforts of the salesman with that of another icon of the 1920s, the “efficiency man,” noting that “a man who saves his employer money in the office or the factory is not so well paid for his services as is the salesman who increases his employer’s volume of business with a corresponding increase in profits.... Human nature doesn’t believe a penny saved is the same as a penny earned.”

As the foregoing quotations suggest, a job in sales was portrayed as an antidote to the mechanized drudgery associated with white-collar and blue-collar work alike. While money-making opportunities and a

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39 Allen, Only Yesterday, 145-146.
40 Many contemporary works attest to the social welfare components of the ideology surrounding life insurance. A concise summary of the thinking is contained in Woods, Life Underwriting, 214-215.
41 Alexander, One Hundred Ways, 340.
42 Alexander, One Hundred Ways, 341.
43 Sales Methods, 2.
44 System, February 1920, 221.
centrality to the revered world of business were key ingredients, sales also promised abundant extra-monetary considerations, including independence, mental and physical vitality, geographical and social mobility, creative freedom, and recognition.

Unlike those confined to an office or the factory floor, a salesman had flexibility in setting his work hours. And, since much of his work occurred outside of the corporate office, he was not bound by the same rules as other office workers, nor did he labor under a supervisor’s constant gaze. An advertisement for the National Salesmen’s Training Association called various types of workers to “Compare the Salesman’s Job with Your Own!” It proclaimed that sales offered relief from “confining work,” the opportunity to advance, and the ability to “be your own boss and keep your own hours.” The independent salesman appeared to exist outside of the normal authority structures. Norval Hawkins opined that “[n]o other employee can raise his own pay. No other employee can meet his employer on the plane of equality at the beginning of a new year.” William Alexander described the agent as a “self-made” man and the “architect of his own fortunes.” Moreover, unlike other self-made men, the salesman had mobility. While the potential of other independent businessmen, like shop owners or bankers, was limited by the size of their local communities, salesmen were free to roam. As Woods pointed out, a life insurance salesman could “by trolley, motor, or train extend his field, and consequently his earnings, indefinitely.”

Yet, failure to master these freedoms could be a salesman’s downfall. Alexander commented that the independence allotted to salesmen meant that “their work is often casual or spasmodic, and they are always in danger of forgetting that time is money.” However, this difficulty merely served to accentuate the self-made nature of those who succeeded. Alexander continued, saying that it “explains why there is so much room at the top in the life insurance business, and why only those who are intelligent, ambitious, and continuously industrious reach the top.”

The effort required to succeed in sales also had salutary effects. The ideal self-made salesman was a physically robust and mentally agile specimen whose “mental and physical health has been strengthened by the effort he has been compelled to put forth.” The variety of situations and people with whom a salesman dealt on a daily basis worked to keep him mentally alert. Women insurance agents like Edith K. Bauer recognized these qualities as well, remarking that “[s]elling is not drudgery—it is

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47 Alexander, *One Hundred Ways*, 12.
50 Alexander, *One Hundred Ways*, 12.

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creative work...Coming in contact with new minds continually must keep one alert."51

Finally, salesmanship offered an individual a concrete and measurable way to differentiate oneself from the mass of other white-collar workers—via one’s sales results. One training school urged potential salesmen to “[g]et out of the rut and into a calling where your efforts will count...Learn to sell and when you make good no one can take the credit, the glory and financial gain from you because your sales sheets will show.”52

A brief survey of employment ads for salesmen in The New York Times shows that employers presented sales in a manner that reinforced these concepts. Ads depicted sales as a route to monetary success and career advancement, provided that individuals were hard-working, energetic, and ambitious. They frequently cited desirable personal qualities, such as a “neat” or “clean-cut” appearance and an age that fell within a specified range. References to “high-class” or “high grade” men abounded, and ads often mentioned that the successful applicant must feel comfortable around successful businessmen and executives. As one ad in System put it, one “[m]ust just be able to meet successful business and professional men with ease.”53

Employment ads show that employers often sought experience in selling and knowledge of the particular goods to be sold. However, a strong competing notion emphasized that a good manager could mold successful sales personnel, given the right set of raw materials. As one ad for real estate salesmen said, “it makes no difference what your occupation has been in the past, whether you are now employed or not.... If you have no previous experience we will teach and train you.”54 Similarly, an article in The Literary Digest introduced a Mr. Brunker of the Liquid Carbonic Company who “captur[e]d” inexperienced men for sales work and then trained them according to a program that included work stints in all of the production departments. Brunker also aimed to transform mediocre salesmen by “tinkering to overcome defects.”55

The qualities that employers looked for when hiring salesmen, as well as the question of whether to hire experienced or inexperienced salesmen, validate what cultural historian Warren I. Susman sees as the transformation from a “culture of character” to a “culture of personality” that occurred during the early part of the twentieth century.56 It is clear that traditional notions of good character common in the nineteenth-century still informed hiring practices. For example, a successful song

51 "Miss Bauer, World Record Breaker as an Insurance Saleswoman," The Literary Digest, August 7, 1920, 101.
52 System, January 1920, 11
53 System, October 1925, 505.
55 "How One Firm 'Captures' and Trains Its Salesmen," The Literary Digest, August 7, 1920, 97-98.
56 Susman, Culture as History, 275.

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publisher focused on intelligence and loyalty when picking employees. “If one possesses these qualities,” he said, “I’ll do the rest.”57 Another sales manager remarked that “[c]haracter seems to be the real background [of a salesman], for on character it is possible to build all the other training necessary.”58 Yet, references to an aggressive, energetic, ambitious, and adaptable personality were also commonplace. Sometimes employers used shorthand to communicate these qualities – they merely noted that they wanted “live-wires.”

A “real salesman,” it seemed, had the ability to overcome fear and timidity and to project confidence, personality, and enthusiasm. He evinced skill in knowing his prospects, and could elicit desire within them and exert control over them. Dr. C.E. Albright, a ‘master salesman’ for the Northwestern Mutual Life, placed a high degree of importance on “self-salesmanship,” or the salesman’s ability to project a professional and confident image.59 Albright’s approach put control in the salesman’s hands. He strove to avoid appearing over-eager, saying that “[w]hen I feel that a conversation begins to drag, or that the man on whom I am calling would prefer to do something else than talk to me, I leave. I believe too profoundly in self-salesmanship to risk seeming to push him into a decision.”60

Moreover, successful salesmen appeared to use somewhat mysterious mental powers to influence the minds of their prospects and bend contrary human natures to their will. One agent said that “[i]f you are a skilful salesman you will be able to make a prospect think what you want him to think…for salesmanship is merely a matter of establishing in the mind of the prospect the thing that you already have in your mind” (emphasis in original).61 A positive mental attitude, a contagious and spirited ‘enthusiasm,’ and the ability to cultivate desire were important parts of the mental repertoire.

These mental methods had a decidedly competitive cast to them. Sales encounters were portrayed as contests of wills. The salesman was obligated to “dominate the interview and control the conversation,” or risk being influenced or “controlled” by the prospect.62 And the battle was both egalitarian and noble, at least in the eyes of Woods, who stated that “[t]he life underwriter and his client meet on equal terms and the underwriter’s success is based upon no advantage of position, no exercise of authority, but upon his ability to influence his client to do what the underwriter believes is the right and wise thing.”63

57 “Builders of Business,” System, January 1920, 70.
59 System, July 1921, 17.
60 System, July 1921, 19.
61 Sales Methods, 97.
62 Sales Methods, 103-104, 105.
63 Woods, Life Underwriting, 42-43.

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As this suggests, gender also comprised part of the ideology of salesmanship. For example, courage was a prerequisite to sales success. One sales advice book related a story about a salesman who overcame "selling fright" by boldly suggesting to a buyer that he ought to place an extremely large order for goods. The man responded enthusiastically, bemoaning the fact that so many other salespeople had wasted his time soliciting small orders. The advisor concluded that "[l]ooking back it is easy to guess what happened. A few salesmen who had selling fright, and were content to accept little orders had given the buyer a reputation for ordering small. One man with real courage showed them how wrong they were."64

The "straight" or "cold" selling, or canvassing, that formed a large part of the salesman's job was often presented as a distinctly masculine character-building discipline – complete with athletic, hunting, or military imagery. For example, Thornton equated canvassing with an athlete's exercise regimen, saying that "[u]nless the prize fighter practices constantly, his muscles soften into fat. If you do not straight canvass regularly, you cannot keep mentally fit; but worse still, your production will suffer."65 And one life insurance sales advice book opened with this grappling paragraph stating that

[s]trong men enjoy field work because it is difficult; because they like to tackle successful, prominent, influential people, who may be hard fighters but are not afraid of big deals, and who are ready to draw their checks for large amounts when convinced. Such agents are ready to serve those who can only afford to take small policies, but they are usually hunters of big game. And in their dealings with all classes they select their prospects with discrimination. They avoid weak, vacillating people who will waste their time, as well as those who lack financial ability.66

Yet, perversely, there was another side to this competitive male world. While women comprised only about five percent of life insurance agents in the 1920s, several books on life insurance sales touted its applicability to women as a career choice. Said Woods, "the fact that salesmanship is largely the power to influence others brings it peculiarly into women's sphere, since her quick intuition and natural ability prove to be valuable assets." Woods also cited the industry's concern with women

64 Sales Methods, 98-99.
65 Thornton, Man on the Debit, 15.
66 Alexander, One Hundred Ways, 11.

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and children and its social service components to support women's inclusion.  

But, whether male or female, if ever a salesman doubted that success could be had, glimmering accounts of star salesmen and sales of whoppingly big insurance policies abounded to renew hope. One of the most heralded star salesmen was Henry B. Rosen of the New York Life. Rosen concentrated on selling to executives in the motion picture industry, as well as to movie stars. He sold $36,000,000 of paid-for life insurance in 1919, and $35,000,000 in 1920. According to Woods, his income was as much as $400,000 in some years. Moreover, numerous books like "The Knack of Selling" professed to communicate "the laws of successful selling" as distilled from the experiences of these "star" business winners.

How did the lived experience of the salesman mesh with this strong and distinctive ideology? In many senses, the agent really was the emissary of business. While mail, branch offices, advertising, and the telephone were changing business processes in the 1920s, it is clear that corporations did rely on salesmen to accomplish a wide variety of tasks, many unrelated to selling. Moreover, the corporation relied heavily on the honesty, image, and judgment portrayed by their salesmen. As Thornton cautioned, "[t]he company is judged by your conduct. You are the company as far as the people with whom you deal are concerned." Yet these heavy demands legislated against the image of the free and independent salesmen.

Some sense of how the experience of being a salesman matched up with the ideology of salesmanship might be gained by looking in depth at the job structure and routine of the industrial life insurance salesmen. Industrial insurance agents specialized in selling small value policies with low weekly premiums, initially designed to cover basic burial and medical expenses. These agents were assigned a territory, called a "debit," to work. They were responsible for sales, premium collections, and policy service within their debit. As one insurance company manager described, "[a]ll the special problems that arise in that particular territory - and believe me there are plenty of problems coming up all the time in any territory - the agent is expected to settle by himself as far as possible." Agents were usually paid a small salary and a commission on any new business that exceeded a specified quota.

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68 Stalson, 630.
70 *System*, January 1920, 175.

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The agent typically began his week by making collections on Monday and Tuesday. Collections were vital to maintaining a “healthy debit” – one which displayed a high percentage of collections and advance payments and a low percentage of payments in arrears. Agents were encouraged to make their collections at a regular time each week, both as a means of inculcating good payment habits in their customers, and for efficiency’s sake. As Thornton put it, “[i]f you will let Mrs. Smith understand that you will be at her house every Monday morning at half past eight, she will form the habit of having the money ready for her family’s insurance for you when you call; but if Mrs. Smith simply thinks that you may be there some time Monday, or possibly Tuesday, you may find her away from home when you call, or she may have spent the money for something else, and will ask you to make a ‘back call’ for it.” Similarly, agents were encouraged to obtain advance premium payments whenever possible. This provided a cushion for policyholders when money was tight. But collecting in advance did not mean an agent could take a week off from visiting the policyholder, for failing to call on a woman who had paid in advance was to “[a]id her in breaking the habit of thrift.”

It also, of course, made good economic sense for the company.

In addition, agents were responsible for retaining existing business by preventing policy “lapses.” An industrial insurance policy was typically considered to have lapsed if the policyholder was four weeks behind in payments. As the manager of an African-American industrial insurance company related to a Federal Writer’s Project interviewer,

[the agent who can keep in sufficiently close touch with his policyholders to be able to persuade them to let no insurance lapse is considered exceedingly good and is in sure line for promotion. Sometimes the lapses will total more than the new business, and that's when we get discouraged and feel like giving up.]

Sales advisors heralded this ritual of maintaining the debit as essential to the success of the agent due to the opportunity it provided for interacting with customers. Apparently other payment alternatives did exist. Thornton cautioned his readers to be vigilant of the “office pay evil,” saying that “[i]f these people once form the habit of paying at the office, in a short time you will be entirely out of touch with them, and when they buy new insurance, you will not be the agent who writes it.”

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73 Thornton, Man on the Debit, 11, 7, 8.
74 Thornton, Man on the Debit, 7.
76 Thornton, Man on the Debit, 12.
Careful records of each payment needed to be recorded in both the policyholder’s payment book and the agent’s own collection book, and Wednesday mornings were typically devoted to balancing their account records. It should be emphasized that agents were entrusted with collecting cash payments. As sales advisors frequently warned agents not to borrow from their collections to cover personal needs, it seems that some agents did not fully live up to their fiduciary responsibilities.  

Attendance at a weekly staff meeting, often held on Saturday, was mandatory, as was morning roll call in the office, although some companies did not have roll call on Mondays. Other than these mandatory events, agents were expected to be in the field. As one sales advisor chided, “[t]he office may be a pleasant place to loaf, but no new business can be written there. Your fellow agents who are in the habit of hanging around their desks may be interesting company, but talking to them will not bring you any money.” Of course, his tone suggests that agents often did loaf around the office talking to each other.

When not in the office or tending to the business of managing the debit, agents engaged in making sales calls or “canvassing.” Sometimes these were prearranged sales calls. At other times, they were “straight” canvassing, or calling on prospects who were not expecting them. Agents were encouraged to devote evening hours to canvassing as well. Advice-writer Thornton suggested that “[a]t least two calls every evening in the week, after supper, is a splendid rule.”

Life insurance, whether of the industrial or ordinary variety, was difficult to sell. One study of 186 new full time agents showed that a full forty-five percent wrote less than $50,000 of paid business in 1921, while less than three percent wrote more than $300,000. And social service and business progress rhetoric not withstanding, a salesman’s worth – as well as his pay – was measured by his production record. One agency’s formula for judging an agent’s value assigned production statistics a weighting of eighty-seven percent, while relations with policy holders and representation of and attitudes toward the company received a weighting of only thirteen percent. Moreover, an agent’s early results were judged to be indicative of his future potential. One personnel researcher determined that a salesman’s first six months foretold later performance.

Sales managers used a variety of tactics, including quota systems, sales incentives and contests, and forms of humiliation ranging from the

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77 Thornton, Man on the Debit, 24.
78 Thornton, Man on the Debit, 14.
79 Thornton, Man on the Debit, 16.
81 Ream, Ability to Sell, 30.
82 Ream, Ability to Sell, 31.

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subtle to the extreme, in order to ratchet up the pressure and stimulate sales production. An account of testimony before the New York State Joint Legislative Committee on Revision of the Insurance Law in 1938 provides a glimpse of this aspect of the salesman’s experience, which the sales advice books and training school ads failed to mention. Industrial insurance agents spoke of bearing verbal abuse and humiliation for failing to meet sales goals, as well as the practice of agents paying “excess” — that is, paying customers’ premiums from an agent’s personal funds so that policies would not lapse. Agents also complained of being discharged for union activity. A summary of the demands of the short-lived Industrial Insurance Agents Division of the United Office and Professional Workers of America, C.I.O, hints at further practices which made making a living at selling even more difficult. For example, the union sought to prohibit companies from “charging an agent for a lapse in policies more than three years old.”

The agent was — at least to some degree — expected to be familiar with a bewildering array of policies, payment plans, and underwriting regulations. The Connecticut General Life Insurance Company’s Agent’s Manual circa 1927 presented a veritable plethora of policies, distinguishing not only between Term, Ordinary Life and Endowment insurance, but also offering varying maturation lengths and options for conversion, dividend participation, double-indemnity, and disability coverage. Special types of insurance policies were available such as Educational endowments, Annual Premium Income Bond policies, and Reversionary or Survivorship Annuities. Connecticut General even offered a “Private Conveyance Rider” allowing either double or triple indemnity to be paid if a policy holder was killed or disabled “by injuries sustained while riding in a private conveyance maintained and operated on land,” i.e. an automobile.

Premiums differed depending upon the type of coverage as well as the class of risk assigned to an individual, based upon occupation and health. Moreover, extra premiums or policy restrictions were required of those employed in occupations deemed hazardous. For example electricians, city firemen, furrier operatives, and professional baseball players, among others, were not permitted to sign up for Disability Plan 1; and “electrical engineers, light inspectors, cable splicers, those who install electrical fixtures in cars and elevator shafts” and others had to pay extra premiums. Moreover, agents could not sell insurance policies on the lives of certain people — like those who worked in the “Liquor Business,”

120 • Ex Post Facto XVI

83 Allen, Only Yesterday, 147.
86 Agent’s Manual, Booklet No. 468, 1; Booklet No. 465, 2.

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“ordinary sailors on sailing vessels,” or pit laborers in foundries with a Bessemer furnace. 87 Special conditions also existed for those outside of prescribed weight or age limits, and for women. For example, Connecticut General would not insure married women for more than $100,000. 88

Insurance companies relied on agents to carry out many other aspects of the business as well. For example, agents handled policy changes and facilitated paperwork and payments on policy surrenders, matured endowments, and dividends. 89 In a balancing game obviously at odds with the pressure to produce new business, agents bore some of the responsibility for the “selection of risks.” In other words, they were encouraged to use good judgment and discipline to sell only to those people who were unlikely to die soon. 90 Similarly, salesmen in other industries were asked to use their observational skills to assess the health of the business and assist the company in setting credit limits. 91

Life insurance agents had a special responsibility when it was necessary to handle a death claim. Companies regarded the issuance of a claim as an opportunity to make a good impression not only on the family of the policyholder, but on others connected with them as well. Indeed, the Connecticut General told its agents that “every claim which is properly and promptly disposed of should result in at least one or more prospects.” However, before delivering the money, agents needed to verify that the death of the individual insured had indeed occurred, and to ensure that the policy and the beneficiary were valid. Thus the Connecticut General saw fit to remind its agents that “[w]ith the obvious advantages which accrue to the general agent and producing agent, comes also a definite responsibility to the Company as well as to the policyholder.” 92

Given the wide range of responsibilities expected of the life insurance agent, one might assume that extensive training was the rule for an agent. Yet training programs varied widely. According to Thornton, most industrial insurance agents began working in their debit right away, after an assistant district manager introduced them to their route. 93 Some companies held weekly evening meetings at which sales managers reviewed details of policies with newer agents, and agents were also encouraged to spend their evening hours studying and learning the details of the policies. Yet, the rigor with which one did this seems be have been rather haphazard. Thornton remarked that “[y]our assistant, or your manager, will explain to you in a general way, the leading forms and will

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87 Agent’s Manual, Booklet No. 465, 3-4.
89 Thornton, Man on the Debit, 32.
91 Ex Post Facto XVI, 27
93 Thornton, Man on the Debit, 6.

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tell you what their names mean. You will probably learn more about the various policies in the staff meetings from time to time."

Some agencies employed a more organized apprentice system, matching new salesmen with more experienced ones for training purposes. For example, Wallace W. Daniel, a successful general agent for ordinary insurance, had new salesmen sit in on his sales appointments. An article in System Magazine remarked that "Daniel's men are not brought up in the school which gives a man a rate book and hopes that by grace or grit he may sell insurance. On the contrary, they are kept carefully under the Daniel wing until they are able to get along successfully on their own account."

The high turnover rates for sales personnel also suggest, at least in part, the difficulty of achieving success in sales. A historian of one large insurance company estimated turnover to be approximately twenty-five to thirty-three percent per year. The Life Insurance Sales Research Bureau cited a similarly high yearly turnover rate of twenty-five percent amongst managers. Moreover, a 1926 article on the National Cash Register Company, which extolled the benefits of its school for salesmen, happily revealed that sixty-eight percent of the schools' 1924 attendees and sixty percent of the 1923 attendees were still with the firm. Apparently, then, corporate executives looked favorably on turnover rates of as high as thirty-two and forty percent—even when they were the result of expensive additional education efforts. The fact that only salesmen who had met with some success in the field and revealed some inclination to remain with the company were selected to go to the school in the first place make these numbers even more revealing.

Indeed, high turnover in part motivated scientific attempts to identify qualities that comprised a successful salesmen, which is indicative of the scientific approach to personnel management developing in the 1920s. Through a veritable battery of tests, psychologists attempted systematically to divine what types of personality traits best fitted one for particular lines of work. One such study aimed to achieve a method for scientifically selecting life insurance salesmen. It determined that those likely to succeed were extroverted and adaptable, made decisions and answered objections readily, and displayed "economic and social conservatism" and an interest in people. They scored in the average range on intelligence tests. Moreover, "any excess of sensitivity,

97 Annual Meeting, 105.
98 Charles E. Steffey, "Why We Don't Have to Hunt for 'Born Salesmen,'" System, June 1926, 873.
99 Ream, Ability to Sell, 17.
100 Ream, Ability to Sell, 11, 12.

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reflectiveness, or tendency to withdraw into one’s self” could retard selling ability. 101

While turnover was in part a reflection of agents’ failures to meet corporate expectations, it also demonstrated their free will. Historian Clark Davis reads frequent job switching as a reflection of the “ambivalence” with which white-collar workers regarded their jobs. Their status heightened by employers’ desires to employ young white men, they created their own opportunities for advancement — not by toiling away until they were ‘picked’, but by jumping ship. 102 For example, insurance critics Mort and E. Albert Gilbert noted that agents often left companies that decreased dividends to policyholders, in order to work for companies that had not done so. In recognition of this likelihood, the Gilberts reported that companies preferred to raise premium rates instead of decreasing dividends. 103

Contrary to the rhetoric regarding sales as the path to career advancement within a company, promotion could be illusory. One study of management appointments made in fifty-five companies from January 1930 through July 1931 revealed that less than half had been made internally. Moreover, sales managers and company officials readily conceded that they did not adhere to the much-heralded principles of promoting from within. One confessed that “[w]e try to follow the policy of promotion from within by having a number of men undergoing development, but when the time comes to make a selection, we often find it difficult to fit any of our men into the job.” 104 For those who did succeed in gaining promotion, the road was often long and difficult. A manager of an African-American insurance company recalled his long apprenticeship as an agent’s helper and an assistant agent and the hard work required to distinguish himself for promotion. “When dark came, the other agents would call it a day and they would go out for an evening of pleasure and frolicking around at dances and shows, but I worked right on…. It was this night work that enabled me to pile up a higher total of insurance sold than the others in my district, and eight years ago it won me my place as manager.” 105

Yet whether secured within one company or by moving to another, promotion was no sure means of success. At one industry meeting, a

101 Ream, Ability to Sell, 9.
104 Annual Meeting of the Association of Life Agency Officers and the Life Insurance Sales Research Bureau (Chicago: October 1931), 106-107. Note these proceedings are bound in book form and are on deposit in the California State College at Hayward Library.

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speaker decried the lack of formalized management training that existed within life insurance companies to help managers succeed, saying that “[f]or some strange reason some Home Office agency men believe that, whereas the new agent needs definite, systematic training and supervision, the new Manager, or Manager-to-be, should be able to do his job without assistance of any kind.”

An increased attention to efficiency and sales productivity analysis seemed to work against the freedom and independence of the salesman, as did new scientific types of record keeping. These modern methods aimed to increase productivity, in large part by “keeping a close tab on sales” and thus the salesman. An article touting the advantages of a new record keeping system made this point clearly. While in the past, the sales managers had to take the word of their best salesmen that they were fully working their territory, things had changed. “Now when Henry [our best salesmen] comes in we no longer deal in generalities. We go to our records—records which Henry has helped us to create—and turn to the accounts bearing his number....’Why aren’t you selling [our Caboose work rubbers] to Jones Brothers out there in Beaver Dam?”

A sales manager for Rollins Hosiery Mills first noted that “if a salesman feels that his results are not being checked by the house each day, he is very apt to fall into a rut of mediocrity,” and he then described his methods for checking the productivity of his salesmen. Both methods involved visual representation of the salesmen’s work. One was a map showing individual sales territories, marked with color-coded pegs denoting orders, future orders, or no orders. The other was a bar graph designed to illustrate “every man’s wasted effort in proportion to his net sales” by showing net shipments, as well as order cancellations, refusals, returns, and sales errors. Significantly, women played an important role in maintaining this information. A “girl” compiled the results from the salesman’s daily record and added the pegs to the Rollins Hosiery Mills’ map. The photograph accompanying this story aptly illustrates what sales productivity analysis meant for the independent salesmen. A dark clad businessman, presumably the sales manager, stands up, pointing to a territory on the map, while a seated and slumping salesman looks on.

While the ideology of salesmanship stressed using the strength of one’s personality to shape men’s desires and bend contrary human natures to one’s will, in reality, the salesman had to perform a more complicated balancing act. Personal appearance and initial impressions were a vital part of this balancing act, as was a confident knowledge of the specifics of one’s business. Thornton noted that “[i]t always leaves a bad impression on the prospect’s mind when the agent fumbles through his rate book in

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106 Annual Meeting, 110.

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order to answer questions, or to quote a rate." A hardware company chairman required new salesmen to memorize the index of the company catalog to prevent "any little display of greenness." "I have known new salesmen to lose good customers simply by having to look up something in the index of the catalog, instead of turning directly to the page they wanted," he remarked.

This same executive believed that it was "companionableness" that was truly vital to success in selling. To be companionable, salesmen should "look happy" and guard against "big-headedness" while taking care not to be "too friendly." Rather, a salesman needed to consider the merchants’ viewpoints and "adapt himself" accordingly. Other suggestions included cultivating small talk, possibly by engaging in interesting hobbies like bridge or golf or attending the theater, and asking questions about insurance, the local schools, the merchant’s children or his competitors. Yet salesmen were cautioned that they shouldn’t feign interest in these things, but rather that they needed actually to be interested in them first. Thus, "[w]ith the interest established, the questions and the talk about them come spontaneously." Similarly, salesmen were advised to "keep reasonably well posted on the topics of the day," but "not to introduce these topics." Likewise, discussion of politics and religion were to be avoided.

An exploration of the negative cultural references to salesmen is also important to an understanding of both the ideology of salesmanship and the experience of salesmen in the 1920s. Writing for *Harpers Magazine* in 1928, Sarah Comstock described a long-suffering friend’s ultimate triumph over the numerous door-to-door salesmen that canvassed Los Angeles in the 1920s.

I had been as patient as possible. I had been offered every kind of real estate, gotten fallen arches from running downstairs and up, and still I had preserved my manners. But I've slammed the door in somebody’s face at last. That woman tried to sell me a cemetery lot!112

Of the various and numerous salesmen plying their trade in America during the early twentieth century, the life insurance salesman achieved the particularly dubious status of cultural icon. Jokes, cartoons, and stories dedicated to avoiding earnest life insurance agents abounded in the popular culture of the 1920s and 1930s. One Associated Press news article

111 Simmons, "Big Thing in Selling," 257-260.
appearing in the New York Times even proclaimed “Young Farmer Seeks Suicide to Escape Insurance Agent.”\textsuperscript{113}

Moreover, salesmen became a target of the business efficiency rage of the early twentieth century.\textsuperscript{114} Salesmen, particularly life insurance agents, were viewed as time-wasters—which was certainly a sin in a business world that fancied itself as modern and efficient. An article on time-saving business strategies cited a sign, posted by one Smithers, that published the time allotted for various types of interviews. “Friendly calls” received two minutes, or one minute “when busy,” while life insurance agents were allotted a scarce one second, which was a full four seconds less than “Friends with scheme.”\textsuperscript{115} Even writers of manuals for improving sales techniques acknowledged this reality. One author revealed the depths of such thinking, acknowledging that “[the businessman] may have been bored during business hours by the hackneyed conversation of agents who have importuned him to insure for the benefit of his wife and children.”\textsuperscript{116}

Similarly, the expense of maintaining a sales force increased distribution costs, making products more expensive. Citing selling cost as high as forty-five percent, the Federal Adding Machine Company announced a direct mail “experimental selling plan” whereby buyers could be “your own salesman” – “You, who use and need adding machines—would you rather BUY one for $222.50 or BE SOLD one for $300.”\textsuperscript{117}

Writing in the 1930s, Edward Berman, a critic of the life insurance industry, complained of rampant overselling and its corresponding expense. A review of his book in the New York Times summarizes Berman’s critique, citing sales salaries and commissions as amounting to 16.9 percent of ordinary insurance premiums and 19.6 percent of industrial premiums.\textsuperscript{118}

The Postal Life Insurance Company centered its whole business strategy on its lack of agents. Heralding the sale of life insurance exclusively through the mail as a cost-saving measure for policyholders, the company also capitalized on anti-insurance agent sentiment, remarking that “[i]t’s a real satisfaction to be able to do things for yourself and not have to depend on someone else—someone whose interest may not be your interest.”\textsuperscript{119}

Indeed, the life insurance industry was markedly aware of these negative associations and took pains to professionalize the image of their


\textsuperscript{114} Ideas about self-service, e.g. the cafeteria, were also a part of the 1920s and are relevant here.

\textsuperscript{115} “Making Time By Saving It,” System March 1920, 497.

\textsuperscript{116} Alexander, One Hundred Ways, 168.

\textsuperscript{117} System, January 1920, 137.


\textsuperscript{119} System, January 1920, 103.

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salesmen. They founded professional organizations such as the National Association of Life Underwriters in an effort to classify life insurance sales as a profession, not unlike that of a lawyer or a doctor. Moreover, beginning in the early 1900s, life insurance companies offered special training classes and worked with universities to fashion programs of study in life insurance. According to the American College of Life Underwriters, by 1931 approximately fifty higher education institutions offered courses in life insurance, and high schools were also working to do so.  

Edward A. Woods, the owner of a successful large general insurance agency in Pittsburgh, was instrumental in the attempts to professionalize life insurance sales. In addition to his numerous writings on the subject, Woods convinced many of Pittsburgh’s largest firms to cooperate to form the Bureau of Salesmanship Research in 1916, and he was instrumental in founding the School of Life Insurance Salesmanship in 1919. The school offered an eleven-week course, which included actual field sales experience. Woods advocated a “new salesmanship” in which salesmen truly considered the interests of their clients, “as does the sincerely professional physician or lawyer.” This client-centered approach, according to Woods and contemporary business theorists like insurance expert Dr. S.S. Huebner, was one of the hallmarks of a profession.

Another effort stimulated by a negative view of insurance agents was evident in the creation of the much acclaimed, but not very successful, Massachusetts Savings Bank Insurance program, which was first proposed by Louis Brandeis during the 1905 Armstrong Investigation of abuses in the insurance industry. This system eliminated the expense and self-interest of the insurance agent by offering low cost insurance through local banks. Significantly, the very salesmen whom the system was meant to replace were credited with thwarting it. As insurance critics Mort and E. Albert Gilbert observed in 1938, “insurance is rarely bought; it is sold. And when it is bought, it can be unsold. With the private companies left to pursue their own sweet course, it is child’s play for an agent to talk a prospective [savings bank insurance-buyer] out of his policy.”

In summary, a strong and distinctive ideology surrounded the occupation of salesman in the 1920s. While some concepts about achieving career success and distinguishing oneself from fellow workers matched those found in other occupations, other components marked sales as a unique occupational alternative. Indeed, while many argue that work became “deskilled” in the 1920s, the ideology of salesmanship resisted this, moving in the opposite direction. Though systematization and dogged persistence were undoubtedly attributes of a successful salesman, so too

120 Annual Meeting, 103.
121 Stalson, 585, 590.
122 Woods, Life Underwriting, 50.
123 Woods, Life Underwriting, 54-55.
124 Gilbert and Gilbert, Life Insurance, 202-203.

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were the more artful abilities of relating to people and their individual situations, using one’s personality to overcome objections, and conveying irresistible enthusiasm for one’s product. An exploration of this ideology, as well as the actual work lives of salesmen, which served both to validate and to undermine it, helps us better understand the complex cultural character of the 1920s salesman. The salesman embodied business progress, material success, and independence, and emanated physical strength and the power of persuasive personality. Yet one contemporary went so far as to equate him with the feared Assyrians of the Old Testament, against whose assault the Lord was called upon to defend Jerusalem. Perhaps, a further exploration of these tensions will shed new light on the ‘distinctive’ yet fretfully complicated era of the 1920s, as well.