

The St. John & Quebec Railway Co.

NOTICE.—Tenders will be received up to noon **Friday, the 13th day of September**, for the construction of a Water Station at Brundage Brook, Mile 52, South of Fredericton. Form of tender, plans and specifications may be seen at the office of the Chief Engineer at St. John, or at the office of the Divisional Engineer at Oak Point.

Each tender must be accompanied by a certified cheque for \$100.00, payable to the order of the St. John & Quebec Railway Company. The Company does not bind itself to accept the lowest or any tender.

THE SAINT JOHN & QUEBEC RAILWAY CO.,
E. S. CARTER, Secretary.

Dated at St. John this 5th day of September, 1918.

TENTH ANNUAL CHARLOTTE COUNTY EXHIBITION ST. STEPHEN, N. B.

Sept. 10 - 11 - 12 - 13 --- 1918

\$10,000 IN PREMIUMS \$2,400 FOR HORSE RACING

The Big International Fair, Held Right at the Border, Where the Allies of Maine and New Brunswick will Gather.
Always Successful, and Bigger, Brighter and Better This Year Than Ever!

The ONLY EXHIBITION HELD IN NEW BRUNSWICK THIS YEAR

FOUR DAYS OF INSTRUCTION, AMUSEMENT and HAPPINESS!
JOIN THE HAPPY THROGS!

ST. STEPHEN, - - - - - SEPT. 10, 11, 12, 13



OUR FALL STOCK OF
Boots and Shoes
FOR MEN AND WOMEN IS
ARRIVING DAILY.

Also a complete line of MACKIN-AWS, FALL CAPS, HEAVY WORK PANTS, STANFIELD'S UNDER-WEAR and BOYS' SCHOOL BOOTS.
Our Store closes at 6.30 every evening except Saturday.

James Monteith

St. Mary's Street - - - - - North Devon.
Across the river from Fredericton.

Electric Wiring For Light and Power

Telephones, Bells, Watchmen's Clocks, Annunciators, Burglar Alarm Systems, etc.
Lighting Plants Installed in Isolated Places. We carry a large assortment of Electric Fixtures and Heating Appliances.

Estimates submitted without charge.

W. Allen Staples
634 Queen St. Opp. Court House

**Advertise in the Mail
and get results**

LIFE INSURANCE EXPERT TELLS HIS EXPERIENCE

H. B. Rosen of New York Wrote Twelve Million Dollars of Insurance in a Single Year --- Describes His Method of Operation---Has Never Canvassed or Obtained an Appointment Under False Pretences

H. B. Rosen, of the New York Life, who is said to have written twelve million dollars worth of life insurance in the year 1917, tells in a recent number of "System" how he came to be a life insurance agent, and also some of his methods. The article is not only interesting to insurance men, but will be read by the general public with a good deal of interest. Rosen was a s. aid to have come over to America from Continental Europe a poor and uneducated boy, and it was many years afterward when he started specializing in insurance business. It was Rosen who wrote a huge policy on the life of Sir Mortimer Davis, of Montreal, and he also wrote one running into the millions on the life of James Pierpont Morgan, Jr.

The article in "System" is in part as follows:

When an agency director of a great New York life insurance company told me that writing insurance was a profession of unlimited possibilities and calling for the best of brains, I laughed at him. He wanted me to take a contract as an agent for his company.

I was then a merchant in Hartford, Connecticut, but I had not been in business there very long. Hartford is a life insurance city; nearly every inhabitant holds a license to write insurance.

I almost emphatically did not want to become an insurance agent. I did not want to change my business for something about which I knew nothing. But the agency director was a determined man; he wanted me and he convinced me enough to agree at least to take on a contract as a side line, and, if I found that I did not like the work, nothing would compel me to continue. He only asked me to give insurance writing a trial. That seemed far enough, and although I had no enthusiasm for the new venture, I felt that I could not do less than give it a trial—as a side-line.

It has not proved to be a side-line. I have found it to be the most wonderful occupation in the world—ready to absorb more time in a worth-while way than any profession or business that has ever come to my notice.

His First Day

But to go back to my first day. I determined to give up a part of my time, but not to neglect my established business. Having made my decision I went down-town to see my most important supply man, for I always believed in playing fair; I thought that if he objected I would throw up the contract. I told him all about the new line. To my astonishment he said that it was a mighty good thing, and that I should be able to turn quite a little extra money. We chatted for a while and when we were through I found that I had written him for \$10,000. He had a brother-in-law who always followed him. I went over to the brother-in-law and wrote him for \$10,000. Before dark of that first day I turned in applications covering \$40,000. The process was simple enough. Each man I wrote had a friend. I wrote the friend and then travelled on to his friend. I have been going from friend to friend ever since.

I have never canvassed. It is a

waste of time to go blindly out into the highways and expect to pick up business. I never obtain an appointment under false pretences. I do not care to discredit myself at the very beginning. Unless I know that the man needs insurance, I will not ask to see him. The agent who gains an interview by sharp practice does not know life insurance; he is thinking only of a commission at whatever cost.

I do not covertly use my associations or influences to obtain a hearing. I do not meet a man in one of my several functions other than insurance and then, after finishing the business in hand, try to turn the conversation into life insurance. That is only another variety of false pretence. I want to make impossible the suggestion that I unfairly use influence to promote my own business. If I have properly convinced my own clients that I am the right man to write their friends, they will tell them so. If they do not, then I have not properly convinced them.

I have never asked anyone to take a policy because I needed the money. I have never had a hard-luck story to tell, for the reason that insurance is a sufficiently good argument of itself, and if I could not write insurance absolutely on its own merits I should take to some other means of livelihood.

Not a Bore

I never call more than twice on the same case. If I cannot convince in two visits, I have failed. I would not take a policy given to me to be rid of me. I do not want to write the policy—I want the man to have the insurance, and only through argument can he be convinced of that fact. The writing by attrition—by wearing down the nerves—is wrong, and, outside of the bad taste of the procedure, is conspicuously bad business.

With all my file information in hand I am in a position to judge the kind of and the amount of insurance the man should carry, the best time of the year to see him, and also what to talk about. Take a man with a salary of \$50,000 a year; he will, if he lives simply, need a policy of at least \$100,000—if his sole income is derived from his salary. If he has also an outside income, then the policy may be larger. But if a man with the same salary owns two motor cars, has several expensive children and an extravagant wife, I know that his margin at the end of the year will be small and that it would be foolish to talk about a large policy. No greater mistake can be made than over-selling insurance, and it is the business of the agent and not of the client to know the proper size for the policy. Why make a convincing argument and then spoil all by quoting a premium which the man cannot pay?

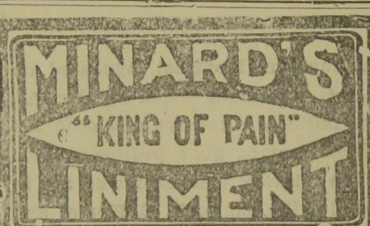
I do not often recommend insurance as an investment—only as a protection. My general rule is to advocate 20 payments if the man is under 50 and straight life if he is over the half-century mark.

Because I first know all the facts and cut my policy to suit, I say I sell custom-made policies; I never have to thumb about for rates or to discuss amounts. I have all my facts memorized and I speak only of a particular policy, which I know is exactly the right policy, both in amount and in kind.

Appeal to Sentiment

There are no good arguments against taking insurance. The point is to uncover why this man needs the precise policy that I know will be defaulted in the next year. The appeal is to sentiment and that varies with the man. You are selling something out of which the individual will not himself derive other than the mental and moral satisfaction that he is properly performing his duty to his family to his company, or to his creditors. The appeal is therefore to love or to honor—the desire to leave a competency or a good reputation behind. Even in corporate insurance I would rather dwell on preserving an honorable continuity through adequate protection against the loss of an officer than I would on the dollars and cents.

If I discover that my calculations have been wrong and that he should not have had what I intended for him (Continued on page 7.)



**MINARD'S
"KING OF PAIN"
LINIMENT**

The old reliable remedy for rheumatism, neuralgia, sore throat and sprains.

Best Liniment Made

Mr. A. E. LAUNDY, EDMONTON, writes:—"I fell from a building and received what the doctor called a very bad sprained ankle, and told me I was not to walk on it for three weeks. I got MINARD'S LINIMENT and in six days I was out to work again. I think it the best Liniment made."

Minard's Liniment always gives satisfaction. For any ache or pain. It gives instant relief.

Minard's Liniment Co., Limited
Yarmouth, - - N.S.

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FOR HORSES. Relieves Heaves and Cough quickly and in many cases cures permanently. Horses otherwise valueless made serviceable for years. For sale at

WILEY'S PHARMACY, York St.

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Yellow Eye Beans, Hand Picked Pea Beans, Quebec Yellow Beans, at
Lowest Market Rates

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Custom Tailoring

The New Importations for the Coming Season are now on display. An early inspection will assure you of a large and varied selection to choose from.

We are also prepared to fill all orders entrusted to us for **MILITARY CLOTHING** at a reasonable price. We are sole agents for the Crown Tailoring Company, of Toronto, the largest Military Tailoring Company in Canada.

WALKER BROS. MERCHANT TAILORS
QUEEN STREET, WEST END

MARITIME ELECTRIC CO., LIMITED

Fredericton, N. B., July 19, 1918.

On account of staff shortage due to military enlistments, the Royal Bank of Canada find it impossible to continue the collection of this Company's Light Bills.

For the convenience of our customers we have engaged an office at **No. 88 York Street**, in the premises occupied by **Harry C. Moore, Electrical Engineer**, where bills may be paid from the first to the tenth of each month from 9.30 a. m. to 5 p. m.

Those making payment later in the month must do so at the Company's Main Office, No. 1 Shore Street.

MARITIME ELECTRIC COMPANY, LIMITED.

The Daily Mail

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New Brunswick,
For One Year
for**

Two Dollars

Payable in advance

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