

associates—on them must fall very much of the work, and the work will be better done, and you will get the credit of its being done, if you exercise a careful, discriminating, tactful courtesy to them by telling them what you require, and if necessary in pointing out wherein they fail to meet your just requirements. They are inferior to you in rank because either they have less ability or less experience than you.

Even greater tact is necessary in dealing with one's superiors—perhaps I can illustrate this by telling you of two special agents. Every time Mr. A. came into the manager's room to talk with him about the conditions in his field he came in with an air of dissatisfaction, criticism—that the company that he served was the most particular, exacting, hard company that was doing business. It was perfectly surprising, according to his tale, that it got any business at all—that it held the affections of its local agents, and this notwithstanding the business was growing gradually and with a satisfactory loss ratio. The manager's pulse and temperature dropped from five to ten points every time the special agent came to the office, and sometimes the manager felt that really he ought to send in his resignation by cable. All this because of the temperament of the special agent, he did not mean anything by it, but he took a gloomy, pessimistic, critical view of life and that colored everything he said and did.

About the same time the company had a special agent of a totally different type—he was very active—he had his good points, but his idea of tact towards the manager was to flatter the manager. Everything the special agent said and did exuded the unctuous oil of flattery. Everything was for the best in this best possible of all worlds, agents and public were hungry and anxious to represent his company and to secure its policy—never was manager quite equal to his manager, but dropped of all its verbiage what he said was, in substance, that in his judgment the manager was such a fool that he could be influenced, or controlled, or managed by what the special agent probably called his diplomacy, but which the manager called silly flattery. Neither of these special agents is with the company now—they both had an assisted departure.

Executive Ability.—By this I mean, of course, the power to get things accomplished and to carry responsibilities. This is a very precious gift and does not come altogether by nature. It needs to be cultivated. Before one reaches a position of any considerable importance he has those under him to whom he give instructions. Now, let me tell you a word about those instructions—never for one moment think that the giving of the instructions means that they will be carried out. It is the first duty of an executive officer to see and to know of his own knowledge that the thing that he ordered done is being done, or has been done. Never take anybody's word that it has been done; on the other hand, take for your motto, have it in mind if not in type, "I'm from Missouri, show me."

As to carrying responsibilities, most of us are prone to burden ourselves with other people's responsibilities to the neglect of our own. It is as easy to carry other people's responsibilities as it is to bear their misfortunes. We are usually quite

ready and willing and fully capable to carry the responsibilities of the one above us—we can all poke the fire or run the hotel, or manage an insurance company better than the one who is doing it; but as for our own responsibilities we are some times slothful, neglectful, indifferent. No great advance in salary will ever come to one who cannot assume and worthily carry responsibilities. To carry them thus requires industry, a cool head, careful judgment and quick decision.

Education.—I am sure that one should bring to the business in these times both a wide and accurate knowledge, first technically as to our business. We must know the technique thoroughly. At this point I think I hear some of you saying that some of us older ones have very good positions and yet know very little about the technical side of the business—the efficiency of sprinkler systems, and the new and modern methods of construction, etc. Well, I have two answers to that objection, both of them good. First, that we should be very much better officers if we did have the technical knowledge; and secondly, that we acquired our positions when technical knowledge was less in demand, less an essential condition to important positions than it is now. Therefore, you make a mistake if you think because some of us whom you think are without technical knowledge, hold good positions, that it is of no particular importance for you to get it. Don't make that mistake.

It is not sufficient to know only insurance. You must have a wide and deep and broad knowledge to be of any particular importance in the world. You must have the ability to express yourself in writing, and if possible in speech; the power to say clearly what you desire to say and the power to stop when you get through. This comes with knowledge—sometimes. You must cultivate both the substance and form of expression.

Enthusiasm.—It is hard to define enthusiasm, it is not activity, industry, application, faithfulness—it is more of an intensity of interest in what one is doing. It is not only putting one's back into one's work, it is mixing the sweat of the brow and the gray matter of the brain and the red blood of the heart with the work. Let me illustrate: There were two clerks working side by side in the accounting department; a long delayed, outstanding balance finally comes in. The manager, who, of course, has that balance in mind, as managers always have everything in mind, walks out to the accounting department and asks the clerk who has enthusiasm. "Did that Western balance come in this morning?" The clerk who has the enthusiasm replies, "Yes, Mr. Manager, I was going to tell you about that; it came in the first mail, \$765.23. I am awfully glad about that." Supposing the manager had asked the clerk without enthusiasm if the cheque had come in. He would have received this kind of an answer, "I don't exactly remember; it seems to me I did see a cheque in the morning's mail from that agent or some other agent for about that amount, or some other amount. I will look it up for you and let you know in a little while." All this in a calm tone and manner that indicated that his salary was in no degree dependent on the receipt of this particular cheque. That's the difference,