

REASONS WHY THE AGENT FAILED.

He wasn't neat in his appearance.
 He lacked dignity in his bearing.
 He used no tact in introducing himself.
 He was late in keeping his appointment.
 He did not believe in his own proposition.
 He didn't know the fine points of his own policies.

He offended the prospect by undue familiarity.
 He made a bitter attack upon his competitor's policies.

He relied on bluff instead of solid argument based on facts.

He got lost in the forest of details and couldn't stick to essentials.

He had been out with the boys the night before and showed the effects.

He couldn't answer questions and objections intelligently, concisely and convincingly. He tried to close his prospect before he had worked him up to a point of conviction.

He didn't know his business when he made the approach; didn't talk clean-cut business after he got in; didn't make it his business to fight all the way through, and didn't do business before he left.

WANTED**OFFICIAL FOR ACCIDENT BUSINESS.**

A British Company of long standing, doing a composite business, is about to enter Canada and seeks the services of a gentleman competent to organize and superintend the Accident branch of the business. Applications in confidence, stating experience, qualifications and remuneration expected to be made in writing to:

L., c/o The Chronicle.

WANTED**FIRE INSURANCE AGENCY**

Any Fire Insurance Company who would like a representative in Newfoundland, is asked to correspond with

THE TERRA NOVA CO.,

The Insurance People,

P.O. Box 158, 268 Water St.,
 St. Johns, Newfoundland.

Reference, The Royal Bank of Canada.

WANTED

Experienced Clerk by a Fire Insurance Company. Apply, giving full particulars and salary required, to

EXPERIENCE,

c/o The Chronicle,

Montreal.

WANTED

Boy for Fire Insurance Office; no previous experience required, but must write a good hand. Apply to

BOY,

c/o The Chronicle,
 Montreal.

**It's a Hard Rub**

For a woman to unexpectedly find it necessary to become a breadwinner. You wouldn't like your wife to come to that, would you?

But what about your widow? Why not provide for her a regular monthly income to begin at your death and continue as long as she lives? You can do it by means of an Imperial Life policy.

THE IMPERIAL LIFE
Assurance Company of Canada
HEAD OFFICE TORONTO