n saw until after his money had arefully concealed in fine type, sion exempting the company if lied of quite a catalogue of the n diseases, including, 'rheums, , apoplexy, paralysis, pneumonia yphoid fever, or any infectious or sease.' Equally well covered up provision, that, in case of death ear, only one-half of the amount upon which the insured was ald be paid, and if death occurred cond year of the existence of the hree-fourths.

death claims shown from the ave occurred and no one can nany additional there were the ing in amount from \$500 to \$1,500. single instance last year, where y was by the department coared into payment of a claim they at repudiate) the largest sum ever corporation on any one of these \$189.79. The statute intends sment company shall write policies r sum than they are able to pay. past year the Standard Ben a single assessment but \$293, and ed 140 policies for \$500 each, and each. The membership has barely hundred for the past two years. er last it attempted the most baref death-bed robbery that has ever notice of this department, inducoman, three days before her death, ment to her of \$20, then due for sickness, to sign a paper which she to read, and which was not read to ch after her death proved to bearshusband's right to \$500 under the the woman possessed no legal quish the claim of her husband, as worthless, even if she had known but the effort on the part of the was none the less brutal and ras

e proceedings against this comending in the Supreme Court the the cool impudence-to prevent er the law, this department was o send out assessment notices and two hundred dollars, eighty per which was taken, again illeexpenses, and when that source had been exhausted, the secrean unsuccessful demand upon reasurer for a few paltry dolmulated interest upon the emer-

ory of this concern, which appardrew an honest breath from its how much fraud may be perpepeople generally ill able to bear the w difficult it is, under existing prow, for the insurance departments e public from such imposition."

from the Philadelphia Record: It the hesitancy of British capitalists their money in the new line of hips for which the English Sovernments are offering such dies is due to the belief that ocean s in a state of transition, and that ars vessels built in 1889 will be valueless. It sounds strange to scovery and invention should disrprise; and yet, when we consider chievements of ocean travel, it bethat such caution is eminently

THE ART OF SELLING.

It seems strange to the author of the little book bearing the above title that no one has undertaken to analyse the gift, art, or knack of selling, and to explain why it is that one person succeeds as a salesman while another fails although he has equal opportunity and cles may appeal either to the Judgment, appears equally capable and diligent. He regards the question as a curious and interesting one, and while perhaps no definite answer can be given which will be of general application, there are certain principles which if stored in the mind will, Mr. Goddard thinks, be of daily benefit to the business man. There are, he says, few persons whose ability to sell things is so superior and remarkable that it may properly be called genius. Like poets, they are "born, not made," and they are above rule, or a law only unto themselves. There is something about their personality which, so to speak, "catches on." They instantly adapt themselves to all sorts of people, and seem able to please, convince, and persuade those whom they encounter, no matter how diverse their characteristics may be. Yet the possession of these qualities in a marked degree is sometimes counterbalanced by a lack of others which are necessary to a broad and well-balanced business man. Aside from the men of genius, the difference in selling ability will be seen to lie less in great wisdom than in common sense, energy, courtesy, patience, and tact. "We used to think," said one of the foremost merchants of Chicago, "that a salesman should be a good talker, very sprightly, and quick-witted, but we have learned from experience that reliability, good sense, and staying qualities are better." Points of difference in salesmen are illus-

One introduces himself as the representative of a house; his address is respectful and favorite hobby; get on to that and cater to it pleasant, and the merchant glances over his samples, and listens to his arguments respecting styles, qualities, and prices, put forward standpoint of self-interest and desire to effect a sale. At length the merchant says, "I am glad to make your acquaintance, but trade is dull and collections slow, and I don't feel like buying to-day. I will keep your card, however, and when you are in town again, touch in and we may give you an order."

The next day, perhaps, another salesman calls with similar goods and prices. But, somehow, he gets nearer to the merchant. His talk is quiet, sensible, not stereotyped, and it interests him. He seems to enter into the practical spirit of the merchant's business, to realize his hopes and his struggles, and to appreciate his prudence. He touches upon details, and every day results stand clearly out. He makes it plain that goods must be bought, or they cannot be sold; yet he does not try to sell him more than he thinks it prudent for him to buy. His suggestions and man can't sell goods if he don't have them." recommendations are characterized by an intelligent interest in the welfare of the man he is dealing with; he aims to do as he would be done by, and he shows it. The result is, he him a customer and a friend.

Some salesmen are better adapted to large or nucleus for other sales." transactions, while others feel more at home in small ones, where the percentage of profit is, when one article is ordered, bring to notice may be greater. Some succeed better in first such other article as will match or complesales, while others get on more slowly at the start, but retain their trade more firmly. There are salesmen who can sell quantities of goods if permitted to cut or scale down prices, help you." but who are only moderately successful if

restricted to standard prices. Some appear to be naturally in better favor with certain classes; it may be with the young or with the old, with men or with women, the educated or the ignorant. Some can better recommend goods because of their cheapness, others because of excellence in quality. Arti-

A large pottery and glassware jobbing house in Chicago sent a circular letter to each of its commercial travellers and offered a prize for the best reply to the following questions:

1st. What constitutes a successful salesman on the road?

2nd. What qualities do you deem most ssential to become such?

Mr. Goddard gives a few extracts from the replies:

"The successful salesman is a man that knows how to talk, what to talk about, and more especially when to stop talking."

"The faculty of holding trade, or selling repeatedly to the same people, is the highest attribute in the condition of a successful salesman."

"A man who is honest in his transactions with his customers, who can make plain to them, in the fewest words, the superior quality of his wares, keeping himself thoroughly posted in the line he represents."

"Modest in demeanor, neat in appearance, energetic, truthful, and reliable; of temperate habits; not argumentative; a student of human nature."

"The power of entertaining men in a business way and getting them interested in what you have to sell."

"A salesman is the firm's representative, and should therefore be a gentleman."

"Every man has some article which is his for a starter, and lead him on to other goods." "When an intemperate man is found travelling as a salesman, his class of trade is in the usual manner, from the manifest of the poorest, and his prosperity is in correspondence with his personal condition."

"The country merchant is a conundrum. If you guess him right at first meeting you will miss him the next time. Never try to 'stuff' him with an order, or attempt familiarity with him."

"Do not present too many various samples at once, it confuses the buyer; a book agent does better with one book than with many."

"Refrain from any but business talk with busy men."

"A common fault is, that salesmen, as a rule, give merchants credit for knowing a great deal more about goods than they really

"Tell him it costs no more for rent, lights, and, as he is also spending his own time, he may as well have the increased profits. A

tends to make dealers cut prices among themgoes away with an order, and leaves behind selves. It is better to look over the stock, see what is short, and make some article a leader

"Do not forget the connecting links; that

"Never speak of a competitor in any way ; get the good will of the clerks, for they can

"Never abuse competing firms; leave slow buyers till the last in a town, and let them know the limits of your time."

"If a merchant tells you he can buy any article below your price, do not argue with him; try something else. Don't ask if he is in need of any goods, for he will generally tell you he is 'full up.' The better way is to taste, fancy, or imagination of both seller and carry some small article, and introduce yourself with that before you are told that nothing is wanted."

"Nothing is gained by travelling nights, and the same is true of working Sundays."

HOW TO DISPOSE OF BANKRUPT STOCKS.

Amongst the subjects to be deliberated upon next week at the Merchants' Convention in Hamilton is one bearing the above title. A "Country Storekeeper" has been thinking over the matter, and offers, as the result of his cogitations, the following:

"As a retailer I do not go so far as to say wholesalers should take back stocks and sell them out again. All wholesalers know that short ends and shop-worn goods would sell very low. Then expense for travellers would cause a second loss, and no house would do it, and no law would compel it. The next view is to remove them into cities and dispose of them in small lots. The first difficulty in this is that the assignee would not allow the charges for removal and breakages and packing expenses to come out of the estate. Another city house would be flooded with cheap goods which they would sell to shoddy peddlers and to their customers, causing a loss to country stores. My views are, divide up into small lots a city stock of \$20,000 into \$1,000 or \$500 lots; a country stock of \$5,000 into \$500 or \$300 lots; leave the stock in the original store until sold. Have them removed or packed at expense of buyer. New ways and better ways of disposal will develop after one year's trial. If bankrupt stocks were sold in small lots I think prices realised would be ten per cent. higher than the usual price of whole stocks. How would it do to range the prices thus: groceries, boots and shoes, and crockery, 70 to 80 cents; staple lines in dry goods, 80 and over; dress goods, 60 cents; ready made clothing, 60 cents; and millinery, 30 to 40 cents on the dollar? At present I would recommend that stock lists be printed for those small lots and sent to all merchants in Canada, no matter where the stocks are situated, inviting tender for any of the lots offered, and any goods unsold in fifteen or thirty days to be sold by auction on a day and place named in notice. All merchants and wholesale houses receiving these notices to pay one dollar a year to party sending them to cover cost clerk hire, etc., to carry a full line of goods, of printing and postage. The secretary who handles this part of the business to supply all merchants in Canada with the names of wholesale houses who have supply stores, and "The practice of using 'leaders' has several where situated. Retailers then would be able objections. One of the chief is, that it gets to refuse to purchase from these houses, and the same article into too many stores and in this way drive a worse business than bankrupt stocks out of competition with the regular trade."

-The Board of Trade of the village of Exeter has a council, six in number, a board of arbitration, of equal size, and chooses two delegates to the Dominion Board. The officers for 1889-90 are: President, R. H. Archer; vice-president, J. Parkinson; secretary, E. Roberts; treasurer, B. S. O'Neil; council, John Farmer, John Grigg, R. H. Verity, H. "When trade is brisk, push all the harder." Spackman, L. H. Dickson, John Elliot.