

"A Little Nonsense Now and Then"

"Ma, won't you let me have some cake now?" "Didn't Oi tell ye Oi wouldn't give it to yet at all if ye didn't kape still?" "Yes, but—" "Well, the longer ye kape still the sooner ye'll get it, moind that."—Buffalo Commercial.

An Englishwoman went into an egg store and asked for fresh eggs. "Yes, mum, plenty," said the shopman; "them with a hen on 'em are fresh." "I don't see any with a hen on them," said the lady, looking around for a nest. "The letter 'hen,' mum, not the bird. 'Hen' stands for noo-laid, mum."

When Mr. Murphy went out on his first joy ride he was instructed on no account to speak to the driver. But it seemed rather necessary a little later to consult the chauffeur, and he said, hesitatingly: "Pardon me, sor, for speakin', but since we bumped over those stones twenty minutes ago Mrs. Murphy has not been in the car."

An old lady once went up to a sailor and asked him why the ship had stopped. "Can't get along on account of the fog," said the sailor.

"But can't you go by the stars?" "We're not going that way, unless the boiler busts, mum."

The editor of an Arkansas paper throws himself on the mercy of the court and makes no attempt to defend himself. He says: "The lawyers tell us that ignorance of the law excuses no man. And then we are solemnly informed that the law-making bodies of the country, state and national, in the past five years have passed no less than 62,550. We'll plead guilty to the charge, whatever it is."

An Irishman coming out of ether in the ward after an operation exclaimed audibly: "Thank God! That is over!" "Don't be so sure," said the man in the next bed, "they left a sponge in me and had to cut me open again." And the patient on the other side said: "Why they had to open me, too, to find one of their instruments." Just then the surgeon who had operated on the Irishman stuck his head in the door and yelled: "Has anybody seen my hat?" Poor Patrick fainted.

The visitor rang his bell furiously three times. After some delay a genial chambermaid appeared. "This towel is disgraceful!" exclaimed the traveller, brandishing the offending article, and then suddenly remembering to dry his hands on his handkerchief. The chambermaid picked up the towel with an air of pained surprise. "Shure, yer honor," she retorted with spirit, "sivinty-five gentlemen have wiped their hands on this towel, and ye are the first to complain."

The captain and the mate on board the Pretty Polly were at loggerheads. They scowled whenever they met, and seized opportunities of scoring off each other with fearful glee. Each took a turn at making the day's entries in the log-book, and the mate when making his entries was very surprised to find, in the captain's handwriting, the words:

"June 2nd, 1917.—Mate drunk."

He stared at it wrathfully a moment, then a slow grin broke over his face. He took his pen, and wrote:

"June 3rd, 1917.—Captain sober."

A story about Lord Kitchener, who was often spoken of as "the most distinguished bachelor in the world," is being told. A young member of his staff when he was in India, asked for a furlough in order to go home and be married. Kitchener listened to him patiently, then he said: "Kenilworth, you're not yet twenty-five. Wait a year. If then you still desire to do this thing you shall have leave." The year passed. The officer once more proffered his request. "After thinking it over for twelve months," said Kitchener, "you still wish to marry?" "Yes, sir." "Very well, you shall have your furlough. And frankly, my boy, I scarcely thought there was so much constancy in the masculine world." Kenilworth, the story concludes, marched to the door, turned to say as he was leaving: "Thank you, sir, only it's not the same woman."

RENEWAL LAPSES.

2. Evil Results of Lapses.

There are three classes directly affected in an injurious way by a lapsed policy, The Policyholders, The Company and The Field Force. Let us consider them individually and see just what result a policy that is in force only one or two years, and then lapses can have upon each.

First—A man who allows his policy to lapse is naturally in a discontented state of mind, either on account of the policy not being suited to his needs, he having heard of a better one elsewhere, or at himself for not being able to pay his premium. This feeling is bound to make his view of Life Insurance antagonistic rather than receptive for the future. He will be chary of attempting the proposition again. He has failed once and lost the money he put into it without being able to see any return at all, whereas had he kept his initial policy in force he would have had all that standing to his credit instead of loss. Then there is the terrible chance that he takes of leaving his family unprotected should he die; this of course is the worst possible evil result from a lapsed policy and how often it actually happens can never be told.

The company that has a high lapse ratio is operating at an unnecessarily high expense rate. As you know, the first year's premium on a policy does not pay at all for the expense in connection with writing the insurance, composed of commission, medical examination, agency and Head Office clerical cost, reserve and other necessary incidentals. Consequently a policy does not begin to "pay for its keep" so to speak, for quite a few years. Where, then, can the money come from to pay for it but out of the profits made from and for the old policies?

The new policy, if kept in force, will eventually pay back this debt and become a profit-bearing unit of the company itself, whereas if it lapses it has been not only a non-profit bearing unit, but a direct loss to the company as well as to the other policies. All this increases the general insurance expense, which naturally acts in a reflex manner on the profits earned by the company, a very important item in canvassing from the fieldman's standpoint. This leads up to the third and last class, namely, the Field Force.

Third, the difference between the agency with practically all its business renewing in force until maturity and the one with its policies lapsing after a few years is exactly the same difference as between economical and extravagant living. One is a comfortable, happy life, and the other a hand-to-mouth existence. There is no greater drawback, snag, or handicap in the advance or success of an agency than a heavy lapse rate. As in all credit concerns, the agent and his staff are constantly engrossed trying to get the business back upon the books when they could be utilizing this time in broadening their field instead of striving might and main to keep what should be theirs already. Aside from that view, compare the standing of an agent in a district where he has numerous policies in force to the agent in a district where he has insured many people who have later dropped their policies. The best advertisement the first man can have is his list of old and satisfied policyholders. They are always approachable for "repeat orders" and ever ready to speak a good word for him when least expected. The second man is in the position almost of a creditor or tax collector. There is, and it cannot be helped, a certain feeling of constraint between them. If some of the policies have lapsed through dissatisfaction, fancied or otherwise, upon the part of the policyholders, it is the worst advertisement the agent and the company can have. To continue business successfully among associations where you have failed to keep former contracts in good standing is obviously very difficult, and as a rule not conducive of remuneration sufficient for the energy and time expended.

It is a losing proposition all around, and the man who in the first place sells the right policy to the right man is certain to have his lapses down to a minimum.—Canada Life House Organ.

Lance Corporal (in Cassell's Saturday Journal)—Is this B Platoon? The Old Hand—That depends. 'Ave yer come for fatigue men or 'ave yer brought the rum issue?

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