

"A Little Nonsense Now and Then"

"One's aim is everything," remarks a moralist. Don't know about that. Many a man has gone to the bad trying to be a good fellow.—Boston Transcript.

"My ideal of a wife is one who can make good bread."

"My idea of a husband is one who can raise the dough in the hour of knead."—Baltimore American.

"No," said the positive girl. "I will never tie myself down to one man."

"Perhaps," he replied sarcastically, "if I organize a syndicate you will consider our offer." — Boston Transcript.

He—That's a remarkably bright girl I was just talking to.

She—But isn't it rather hard to keep up with her?

He—That's just it. I can't tell you what a relief it was to meet you.—Exchange.

Teacher in French School—Marie, what is the national anthem of La Patrie?

Little Marie—La Marseillaise.

"Good! Now the national air of England?"

"God Save the King."

"Very good, mon enfant. Now the national air of the United States?"

"Certainty! It's Hail, Hail, the Gang's All Here."

The police raided a gambling den recently. The names and addresses of those caught on the premises were taken and in due course they were summoned to appear in court.

"What is your trade?" the Judge asked one of them.

"A locksmith," was the answer.

"What were you doing when the police entered?"

"Well, your honor," came the response. "I was just making a bolt for the door."

An officer on board a warship was drilling his men.

"I want every man to lie on his back, put his legs in the air, and move them as if he were riding a bicycle," he explained. "Now commence."

After a short effort, one of the men stopped.

"Why have you stopped, Murphy?" asked the officer.

"If ye please, sir," was the answer, "O'm coasting."—Pittsburgh Chronicle-Telegraph.

Outside the works hung a board bearing the description: "Strong lad wanted." Hearing a great deal of scuffling outside his office, the foreman thought it time to interview some of the applicants, and, opening the door, was surprised to see only one youth. "You want a strong boy, sir?" "Yes, my lad, I do." "Well, sir, I'm 'im." "But how can I be sure you are strong enough for this job?" "Why, when I now come 'ere there was about twenty other fellers, an' I've licked the lot, so's to git in first. Now ain't I strong enough?" He was.

An Irishman who had listened to a sermon on the judgment day stepped up to the pastor and said: "Father, I want to ask you a few questions touching on what you preached about to-day. Do you really think that on the judgment day everybody will be there?" The priest said: "That is my understanding."

"Will Cain and Abel be there?" "Undoubtedly," "And David and Goliath — will they both be there?" "That is my information and belief." "And Brian Boru and Oliver Cromwell will be there?" "Assuredly they will be present." "And the A. O. H.'s and A. P. A.'s?" "I am quite positive they will all be there together." "Father," said the parishioner, "there'll be little judgin' done the first day."

During a campaign a Tammany leader, a self-made man and one not entirely completed yet in some respects, was addressing a mass meeting of Italian-born voters on behalf of the democratic ticket.

"Gentlemen and fellow citizens," he began, "I deem it an honor to be permitted to address you upon the issues of the day. I have always had a deep admiration for your native land. I venerate the memory of that great noble Eytalian who was the original and first discoverer of this here land of ours."

"Why, gentlemen, at me mother's knee I was taught to sing that inspiring song, 'Columbus, the Jim of the Ocean!'"

Then there was loud applause.—Reheboth Sunday Herald.

WHAT DELAY COST THE FAMILY.

"Of all sad words of tongue or pen, the saddest are these, it might have been," Editor Mansur B. Oakes, of the Insurance R. and R. Service, under the pen name of Benjamin Bradford, tells the following story:

He was the local examiner, in a suburb of Kansas City, for a life insurance company. He believed in insurance, carried a small policy; always intended to carry more some day.

Three weeks ago his wife became worried over the financing of an apartment house the doctor was putting up. She telephoned an old friend of the family who is a life insurance and said that if anything should happen to the doctor, the family would be bankrupt, as the excess cost of the building had gone above the mortgage and the last loan had been a personal one based upon her husband's good name and his remunerative practice.

The next day the friend of the family saw the doctor and presented a proposition. It was just what the doctor wanted, and he said he would apply within a short time—that he wanted to see his way clear to handle the first premium.

Yesterday afternoon his sixteen-year-old daughter, singing, reached home from school just as they carried her father into the house, a corpse. A street car had hit his machine almost in front of his home.

This morning the newspapers gave a column and a half to the story of his life, his family—and his new apartments.

This story was written a little over a month ago. I heard from the family to-day. The oldest daughter is now working at a stamping machine in a tin factory. She won't stay there long, because she had crammed much schooling into her years, but the education of the other children is a problem now—a question that the doctor and his wife used to discuss with a happiness that it brings tears to think about.

HOW TO SUCCEED.

The man who starts out in insurance—and in any other line, for that matter—cannot expect to take the cream at once. But he can make an agent out of every man that he sells. He can handle each case so well that the insured will want to help him with the next man. That is the way that I have built up my clientele. I have never simply sold a policy; I have also sold myself.

My joy in accomplishment is at the bottom of my success. I would not and could not sell merely for the commission. The commission must be incidental; I have never had it before my eyes when talking insurance and if it were, I should fail, for then I should be talking from my own side and not in the interests of my case. I like the checks that come to me from the insurance companies because they represent the tangible results of my victories. Each one of them has its story of personal effort, of argument that convinced. They mean more to me than mere money.

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.

Because I first know all of 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.

When you have such an adaptable article as insurance, why not sell only that which most exactly suit instead of pottering through a confusing mass of detail?

There are no good arguments against taking insurance. The point is to uncover why this man needs the precise policy that you have designed for him. And each case is different. One may make a purely business appeal, but the sentiment of the thing is much more powerful because it touches an elemental quality.

If I discover that my calculations have been wrong and that he should not have what I intended for him—I stop at once. I will not write a policy that will make a bad friend, or hamper a man financially. I will not take a policy that I know will be defaulted in the next year. If I did such things I could not keep my sincerity and I would degenerate into selling solely for my own benefit instead of for our mutual benefit.

From what I have just said it might seem that selling life insurance is somewhat of a psychological process.—H. E. Rosen in "System."

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