

## OF A MODEL INSURANCE AGENT

Written for the Encouragement of Those Who Find  
Business Dull and Uninteresting

\*BY HENRY LYE.

Mrs. Namoosea had a well-filled store in Iosila, whilst her husband ran a ranchery, from which he supplied the store with butter, eggs, poultry, potatoes and other country produce.

Having the laudable desire to do her part in adding to the adornments of the village, she had a plate-glass front put into the store and post office part of her building, a fact to which she did not neglect to draw the attention of her customers, friends and visitors, one of whom, Mr. Consola, the local insurance agent, advised her that she should have special insurance upon the plate-glass, so as to be financially fortified against any loss or damage which might occur to it from any runaway horse or awkward yoke of steers.

Mr. Consola is an enterprising young man, who has adapted himself to many of the requirements of a new and improving country; he is eloquent, he is active and persevering, so he secured application for a policy in the Plate-Glass Insurance Company.

Mrs. Namoosea was a very careful lady; she was specially proud of her plate-glass window; she did not desire to have any claim upon the Plate-Glass Insurance Company, but took every precaution to prevent the possibility, even to the extent of forbidding her assistant to dress or to clean the window, or to disturb any of the goods displayed in it, or to drive away any fly which might alight upon it. But "fate is fate"; Kismet overcomes every precaution. The good lady had to use a step-ladder, when she herself cleaned the outside of the window; she is a portly, handsome woman.

On one fine afternoon, she was busily engaged in cleaning the outside of the plate-glass window, perhaps not wholly disinclined to draw some attention to herself as well as to the window, when she was startled by the loud and repeated "honking" of an automobile over which the chauffeur had evidently lost control; so dreadful a noise, immediately behind her, alarmed her so much that, in the endeavor to escape the imminent peril, she upset the step-ladder, and with it, crashed into the plate-glass, completely smashing it, and in doing so, broke one of her legs, which had to be amputated.

#### Insured Received Benefits.

There is always some sunshine, if you look faithfully for it; in this case, having once plunged into insurance, Mrs. Namoosea had invested in all the forms of it applicable to her circumstances, one of which was a policy in the Accident Insurance Company.

The insurance agent, Mr. Consola, whose name we have mentioned previously, promptly caused the reinstatement of a new plate-glass window to replace the one destroyed, and, of course, issued a new policy covering the new risk, killing two or three birds with one stone,—that is, getting a bonus from the vendors of the new glass and a commission upon the premium of the new insurance policy.

Mrs. Namoosea was a healthy lady, so, in due time, she recovered from the shock caused by the breaking and the amputation of her leg, receiving in the meantime the proper amount of her insurance in the Accident Insurance Company, which company, being desirous of increasing its business in the province, wished some advertising to that end, so not only paid promptly the full amount of its liability in connection with the accident, but also presented Mrs. Namoosea with a new leg of cork, which fitted her so well in every respect, that, if you had not known it, you would have been surprised to learn that one of her limbs was artificial.

It is a standard and oft-repeated experience of the Fire Insurance Company that disasters come in trios, consequently, when they are notified of a loss from any very peculiar cause, they are always expectant of two others of a similar character.

In this case the trio of calamities was brought about by the carelessness of Mr. Namoosea, the husband, who was in the barn at some distance from the store building, when the accident to his wife occurred; hearing the crash, the cries and the clamor, although he was just lighting his pipe, he did not stop to extinguish the flame of the lighted match which fell from his fingers, but ran at once to ascertain the cause of so much disturbance.

The barn was totally destroyed, as everybody's attention was given to the disaster in front of the store, from which point the fire in the barn was not seen until it was too late to save the barn from total destruction.

The barn, however, was not new; the fire insurance upon it was based upon its original cost. The Insurance Company, through their invaluable representative, Mr. Consola, found they could build a new one, by reason of the greatly decreased prices of materials and labor, at a less cost than the amount of the insurance upon the old one, so they gave him instructions for replacing it with a new one, which he did with profit to himself, credit to the Insurance Company and to Mr. Namoosea's satisfaction; afterwards, of course, receiving commission upon the premium of the policy upon the new barn.

The regular, if somewhat monotonous, habits of Mr. Namoosea's life were as badly upset by the accident to his wife and the burning of the barn as she had been by the honking of the horn of the automobile—some people cannot stand any excitement or any disturbance of the even tenor of their ways; he fretted, he fumed, he lost his appetite, and, alarmed by the effects of his smoking, he quit the use of the tobacco which might have soothed his nerves and restored his wonted equanimity.

His wife adopted the tactics of Mr. Caudle as depicted by Douglas Jerrold, and, to prevent any reproaches from him on account of her having broken the window, or her leg and disturbing things generally, she continuously scolded him for his carelessness in setting fire to the barn.

This was the straw which broke the camel's back and completed the destruction of the health of the unfortunate man, by sapping the foundations of his life, thus precipitating a claim upon the Life Insurance Company, which company was represented by our friend, Mr. Consola, the insurance agent, plate-glass purveyor, barn builder, who undertook the charge of the funeral and of all the formalities in connection with the claim for the amount of the life insurance policy.

Our friend of the many talents was unmarried; Mrs. Namoosea was a widow!

An author of great experience, once wrote: "She is beautiful, therefore to be wooed. She is woman, therefore to be won."

So, ere many sad moons had glapsed, Mrs. Namoosea had a new plate-glass window, a new leg, a new barn, a new husband, a new honeymoon, and a lot of new money with which to enjoy them.

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An application by the liquidator of the National Finance Company to appoint a receiver for the Okanagan Falls Land Company was made before Mr. Justice Murphy, Vancouver, on April 7th, and adjourned for two weeks, to enable the debenture holders, who reside in different parts of the Dominion, to be notified. The National Finance Company was trustee for the debenture holders and had guaranteed the payment of interest, but since the National Finance Company went into liquidation the interest on the debentures has fallen into arrears, and the property of the company is exposed to foreclosure proceedings.

The post office department, having given notice a week or two ago, in connection with the war revenue act, that all letters and postcards mailed in Canada for delivery in Canada, the United States or Mexico, and letters mailed in Canada for delivery in the United Kingdom and British possessions generally, or wherever the two-cent rate applied, should in addition to ordinary postage carry a one-cent stamp as a war tax, and also having notified the public that such war tax, while it should be paid preferably by the postage stamp marked "War Tax," could, if such stamp were not available, be paid by an ordinary one cent postage stamp, is now issuing further notice to the effect that postage stamps may be used for the prepayment of war duties on bank cheques, bills of exchange, promissory notes, express money orders, proprietary or patent medicines, perfumery, wines or champagne, as well as upon letters and postcards, postal notes and post office money orders, the intention being to provide facilities in those portions of the country where excise stamps are not readily available.