

A Book of "Don'ts."

"Some Life Insurance 'Don'ts'" (mainly for agents), is the title of a little book by Mr. J. Carlisle McCleery, which should be in the hands of every life assurance agent. It can be, by sending a shilling to Mr. McCleery, 35 Queen Victoria Street, London, E.C. If it is not worth the shilling and many of them, we are sure the author will refund the money, but he will never be asked. To give a taste of the good things it contains, we give a few "Don'ts." They are all so good we felt tempted to reprint the whole book, but feared the copyright laws:

Don't, for goodness's sake, ask a possible policyholder to assure his life as a favor to yourself. A provision merchant who sold bacon on the same terms would be laughed at.

Don't approach a man when he's completing a big contract or is at family prayers. There is time for everything, and a proposal form thrown with confetti on a man's wedding morn, is apt to make the bride uncomfortable.

Don't part your hair in the middle. If nature has condemned you to mere port and starboard trimmings, you cannot help yourself, but don't try to assist nature in the matter. You might possibly be addressed as: "Mrs.," and the climax of your trouble would come if it should happen to be "Miss."

Don't be disappointed if you don't succeed at the first time of asking. Your present wife didn't say "Yes" when you first proposed. She did, did she? Ask her now and you'll find I'm right.

Don't "nag" your client. He is probably a married man and you have no right to do another person out of a job.

Don't be alarmed if your client interposes arguments and raises objections. That is the time to rejoice with exceeding great joy. Like the money lender, he is taking some interest in the business.

Don't let your man off with the favorite plea that he'll do without assurance and take the risk. He is not taking the risk; it is his wife and family who are taking it, and wives would not be so stubbornly antagonistic to life assurance if they only realized that fact.

Don't let him take out a policy in an assessment office. Two people, at least, will regret it if he does—himself and his widow.

Don't tell a man he may die next year. He may dislike generalities and may press for more detailed information which you might be unable to give.

Don't bring out your best arguments at the

start. Soup invariably precedes the joint.

Don't be afraid to call upon a man a second, third, fourth, aye even unto seventy times seven. You don't pack up your fishing tackle if the fish don't respond to the first cast, do you?

Don't let a man think you are canvassing him from motives of pure philanthropy. Some men think all other men liars. Your client may be among the "some."

Don't quibble with a man over the place and date of his birth. He was there; you were not.

Don't attempt to explain the meaning of the word "Quinquennial." "Compromisorial" is a fool to it. A man who pays a certain sum fortnightly and calls it "bi-weekly," would go into hysterics if "quinquennial" were mentioned.

Don't place too much faith in stationery. In nine cases out of ten, it spells "stationary."

Don't rely on prospectuses. In many cases they are about as useful as the map of England if you wanted to go from Berlin to St. Petersburg.

Don't trouble about the awkwardness of the hour at which a client may wish to see you. He is in bed, all the better. He can't get out.

Don't cultivate the "punch in the presence of the passenjare" style of address. It becomes monotonous — except when Mark Twain is talking.

Don't forget to know where to draw the line. You can talk a man into assurance and talk him out again. Know when to stop.

Don't forget that the moment you assure a man, you have made a capitalist of him. Weigh him before and after he receives his policy, and note the difference.

Don't imagine that there are only three "professions" — divinity, law and medicine. There is a fourth of equal importance to any of the three. The professor of divinity may prepare a man for heaven; the professor of law is prepared to send him elsewhere; the professor of medicine may postpone a journey to either locality, but the life assurance solicitor prepares him for whatever may happen.

Don't lie too long—in bed I mean. But when you button-hole a client at, say, 10 a.m., don't open the conversation with words to the effect that the early bird catches the worm. He may object to being likened to a crawler.

Don't talk nonsense, but don't be led away by the suggestion that silence is golden. It is not. Silence is copper. It is the man who can talk — and knows when to stop — who gathers in the shekels.