

# A SOLEMN WARNING.

I AM firmly opposed to life insurance. I was some time ago connected with a down-town office, where, frequently, a life insurance drummer was wont to visit. One day when I was in our drummer friend appeared, and, out of pure deviltry, I suppose, the head clerk introduced me to the agent, by name Mulcifrags, saying that here was a man who did not carry any life insurance, for the simple reason that I had not yet found a company good enough.

Then I was in for it. He met my every objection with a table showing that his company gave more advantages per square mile than any other on earth. I feigned sickness and urgent business, and got away with the statement, for which I despised myself, that when I had found a company offering terms that had money in it for me, I would invest.

He was back next week and again the week following. He haunted that office, and always waited till I came in. He wanted me to dine with him, drink with him, and, if I hadn't done something dreadful in the end he'd have wanted me to sleep with him.

Within the next three weeks he called on me forty-seven times by the cathedral clock. Then, for a time, he ceased to call, and I thought him gone for good. One day urgent business called me away to an outlying part of the city, (most business men have to go out-lying sometimes.) I got a telephone message from the office to the effect that a large and weighty letter awaited me. Oh! that was joy; hadn't heard from home for three months. Eh? it couldn't be a wash bill—they were all C.O.D. It might be that Snooks had paid up at last! Impossible! too good news to be true. Hold! I had it. It must be from my respected mother-in-law, to say that she and her two maiden aunts were unexpectedly delayed, and could not come down at fair time as had been arranged.

My mind was made up. Business might go to Sheol, I would go for that letter. I arrived at the office in some haste and more perspiration, to find that the letter was a new table of rates and profits from Mr. Mulcifrags, and asking for an interview. The "boys" saw that they had over done it, and let me alone. I said no word, each muttered utterance was a procession of syllables, containing all that theology could invent, or demonology put in practice for the proper disciplining of the unfaithful. I promptly sent an answer to this effect:



## PARENTAL ENCOURAGEMENT OF BUDDING POETIC GENIUS.

I.  
THE EDITOR—"You flabbergasted young idiot, do you think I am bringing you up to make yourself the butt of the whole community."

II.  
THE FARMER—"Hooray! Hooray! Hooray! By gum, Willum, as yer father I'm proud of yer, poetry's only nat'l to you ennyhow with that thare eddycashun you've got."

III.  
THE MERCHANT—"Py crashus, Shakey, dis vas vine, unt I bet peesness vas viner vone huntret ber sent ven I hafe me this boem in mine clothing advertisement in dot nexst Saturday's World."

IV.  
THE POET—"Alas, my son, I had other hopes, but I see that we are to have poverty always with us."

"MR. MULCIFRAGE, Agent for the Reversible, Solid Brick, Choke-Bored, All-Wool, Steam-Heated, Nickel-Plated, Manifolded, Insurance Company:

"I am in receipt of your favor. A clerk telephoned me that a letter awaited me, and, thinking it might be some disagreeable domestic matter, I came back over two miles to get it, and was greatly relieved on finding that it was from yourself and on the subject ever dear to your heart. I thanked the clerk for his promptness in calling me, particularly as he has not been noted for promptness since coming to our office, which he did when a mere lad, though tall for his age, as was his father before him, a man of splendid physique, who lost his life by a fall from a trapeze some years ago while in the employ of a circus that travelled the country by mule train. I can't imagine a mule train travelling now when railway fares are so cheap. But the office-boy is putting up the shutters, which reminds me that:

The sun is low, time speeds the parting ray  
The cowboy hastens to the field away,  
The evening shadows fall, as dies the breeze;  
The festive hog is rooting 'mong the peas.