

**EPIGRAMS FROM J. L. CUNNINGHAM.**

When a manager comes to think that the insurance world is revolving around him as its centre, he ought to stop drinking.

A good agent may be known by the risks he does not write.

It is easier to run in debt than it is to crawl out.

Don't value your insurance common-sense so highly as not to use it occasionally.

Boast not thyself of to-morrow, for another agent may get there to-day.

Some owners of seriously over-insured property make light of it.

Indignation is poor comfort, especially if the other fellow got the risk.

Daily bread does not come deservedly to the agent whose existence is a continual loaf.

Fire insurance companies are about the only corporations supposed to have money to burn.

It isn't helpful for an agent to ponder overmuch upon his own virtues as compared with his competitors' failings.

The special agent who continually insists that half the agents do not know how bad the other half are, is, likely, not personally to blame for the ignorance.

Time works wonder, but keeps at it twenty-four hours every day.

The most fluent talkers may have an impediment in their thinkings.

The history of underwriting repeats itself, but the history of some underwriters is repeated by their competitors.

A bike riding agent may not always appear straight and upright, but this will be over-looked if he is bent on getting there.

Diplomacy with your pride is the art of noting the underwriting objections to risks you failed to write.

At most agencies one bad risk will adulterate an otherwise desirable business.

Opportunities are not labeled.

We can give the devil his due without making him a preferred creditor.

Business is not likely to come our way until we have done a good deal of going after it.

None of us have all the qualities of perfect underwriters, but some of us don't know it.

It isn't so hard to be thrown on your own resources, unless you land on the bare ground.

The worst kind of lost time is that which is occasioned by being in a hurry.

The legs of the lame are not equal. So is it with good indemnity and inadequate rates.

Insurance men may be born equal, but they are never on a dead level until they reach the cemetery.

Sins of commission do not always appear in monthly accounts; neither do sins of omission show in daily reports, diagrams, or monthly reports without remittance.

The loss of a line of insurance is partly compensated by disgust for the mean tricks we are sure were practiced to get it.

It is less difficult to know what to say when talking insurance than it is to know when you have said it.

When a property owner decides to give you his insurance, it is unnecessary to waste time and words to convince him of his wisdom.

The trouble with most insurance doctors is they dose before they diagnose.

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