

Hickonomics

Dead Certainty

The Hickonomics of Insurance

A B

for typist

The chief Nouns in the  
Verses are put in Catulas

# DEAD CERTAINTY

OR THE ~~THEORY~~ THEORY OF INSURANCE

There entered an Insurance Man. He

~~He~~ Poked me in the eye

Levelled his finger and began,

Let us suppose you die, M

And he pointed with his Finger and he said  
- - - 'Suppose you die?'

I should have answered him, 'Heigh, heigh! Suppose  
that it were you!'

But couldn't find ~~anything~~ <sup>anything</sup> to say or think a  
thing to do, -

I merely answered 'must I die?'. He said, 'It has  
to be'

And then he took a little book and laid it on his  
knee.

'Suppose', he said 'a Railway train should spread you  
out all flat,'

I answered, with a certain pain, 'I never  
thought of that.'

Suppose he said, a motor truck. . .

- We picture the worse of luck

- One afternoon should run amuck  
When you ~~are~~ coming by -

TO BE

C O N T I N U E D

"The fault, I said, would all be mine!"  
Give me the little book to sign."  
He pointed to the dotted line  
"You're saved!" Thank God  
said I

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He drew a deeper & wet breath  
"Let's talk no more he said of  
death"

Dismiss ~~the~~ thought of death I beg  
But how about a fractured leg,  
... ..  
... ..



Come! Give us your unbounded trust!  
If you get physically bust,  
As very probably you must,  
We take ~~the~~ loss: it's only just!"

I turned to the warm-hearted man  
"Save me," I said "while still you can."

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My visitor now settled back in more decided ease,  
"And now", he said, "let's have a talk on lingering disease,  
Shall we, - it's friendlier by far, - discuss it over a cigar?  
Try one of these.

You'd be surprised" he said, "the things ~~that~~ our Medical Department brings,  
A case that's often seen by us, is loss of the oesophagus,  
A wretched business, which I am convinced affects ~~the~~ diaphragm

Set's up a sort of wheeze,  
Coagulates and clots the blood  
And turns the Ductless Glands to stone.

I merely mention it to you because you seem to show a few  
odd symptoms such as these

We had a striking case last week,  
 A Mr Omega, a Greek,  
 The poor young man could hardly speak  
 He'd lost his Mesencephalon  
 A thing the Greeks are death upon,  
 His Omphalos had slowly filled, —  
 A man of just about your build."

I gave him one appealing look  
 He brooh! I said, "I'll sign the book!"  
 And murmured as I signed, "Too Bad!"  
 Somewhere the whole thing makes mesad."

"Too bad! My dear Sir, <sup>Not a bit!</sup> ~~No!~~ The luck our clients often hit.

At times ~~The~~ <sup>often</sup> miraculous to reckon, Take This, — A Scotchman  
 Called McMechan —

From Aberdeen perhaps you'd guess, — <sup>no</sup> from further still,  
 from Governors, —

Walked in, insured and said Gordlye  
 Slipped on the steps and broke his thigh, —  
 We said: Our moral standards high.  
 Later, — too late for any good  
 We found the leg he broke was wood.

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way,

I shook my head. "I didn't mean, 'Too Bad,' in just that  
I only meant it saddened me, the kind of things you say  
the illness and the accidents as every day goes by,  
with only one dead certainty, our certainty to die"

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"Die!" he exclaimed, "My dear good Man,  
you don't know our Endowment plan,  
His fingers down the column ran  
"The benefits we give."

I'll reckon it at sixty eight  
And make it fifty thousand straight  
Now then, — suppose you live!  
You've all your premiums paid and thus,  
From that day on, you live on us. #

A man can have a lot of fun  
After his working life is done.  
We have a client, — eighty two, —  
Goes out with Girls, drinks, takes a chew  
In fact, I hear it's his intent  
To join a Nudist Settlement

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I felt myself convulsed with Joy,

"And can I live till then, Oh Boy!"

"Till sixty nine!" he ~~cried~~ <sup>said</sup> "Can you live!" Sure Mike,

I'll make it eighty if you like."

Excited now and all alive,

I shouted, "Make it eighty five"

"Ninety", he ~~called~~ <sup>said</sup>, "No! ninety one!"

I called delicious with fun.

"One hundred! Going, going, Done!"

Sobbing I fell upon his neck.

"And now," he said, "you sign a check."

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The rest was easier and drier, we put a little touch  
on FIRE

And then a reasonable sum <sup>for</sup> on BURGLARS, - let the  
~~flow~~ fellows come -

For assm, felony & theft  
Till not a single thing was left.

Since then I walk the Street erect, of every fear craft  
Death is with me on the Right Endowment's on the left

A motor truck I never duck  
The thing could not <sup>bring</sup> me luck;

I do not fear a car.

I laugh at Germs, Deft disease  
I eat and drink just as I please  
And smoke in my hilarious ease

A fifty-cent cigar  
Danger to me completely felled  
Because I'm thoroughly insured.

And now perhaps I may explain the economic <sup>Bearing</sup> bearing  
 For facts without a theory are wearisome and weary  
 I want to give the word a tick - I own all this to  
 Salesmanship.

~~without~~

There is a school of thought  
 That does not judge as it ought  
 And says for every thing bought  
 The cost of sale is half.  
 Now this no longer makes me sad  
 If <sup>anything</sup> it makes me glad  
 In fact, I only laugh

I ask, - if I'm inclined to doubt it  
 Where would I be right now without it?

Extinct, or crumbling with disease  
 Like ankylosis of the knee

Earning our money does it end it  
 We need the salesman's help to spend it

Fair and above board, rather shrewdly -  
 We split it with him, fifty-fifty -

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The rest was easier and drier, we put a little touch  
on FIRE

And then a reasonable sum <sup>for</sup> on BURGLARS, - let the  
~~flow~~ fellows come -

For arson, felony & theft  
Till not a single thing was left.

Since then I walk the Street erect, of every fear beast  
& Death is with me on the Right - Endowment's on the left

A motor truck I never duck  
The thing could not <sup>bring</sup> me luck;

I do not fear a car.

I laugh at Germs, Deft disease  
I eat and drink just as I please  
And smoke in my hilarious ease.

A fifty-cent cigar  
Danger to me completely felled  
Because I'm thoroughly insured.

And now perhaps I may explain the economic <sup>Bearing</sup> bearing  
 For facts without a theory ~~are~~ are wearisome and wearing  
 I want to give the world a tip - I owe all this to  
Salesmanship

~~without~~

There is a school of thought  
 That does not judge it as it ought  
 And says for every thing that's bought  
 The cost of sale is half.  
 How this no longer makes me sad  
 Of <sup>anything</sup> ~~anything~~ it makes me glad  
 In fact, I only laugh

I ask, - if I'm inclined to doubt it  
 Where would I be right now without it?

Extinct, or crumbling with disease  
 Like ankylosis of the knave

Earning our money does it end it  
 We need the salesman's help to spend it

Fair and above board, rather shrewdly -  
 We split it with him, fifty-fifty -

So any <sup>time</sup> I chance to meet by Benefactor on the street,  
 we stop and have a chat,  
 on group insurance and tontine,  
 And what a rate based on a man  
 is better than a flat

I sometimes take him out to tea, <sup>and</sup> he explains all ways

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I dropped in there the other day  
 and found that he had gone away;  
 In fact, ~~a~~ thing I hate to say  
 they told me he was dead.  
 His death, they said, was much deplored.  
 I ventured an enquiry toward  
 A courteous Member of the Board,  
 "No doubt he's thoroughly insured."  
 "He carried none," he said.

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