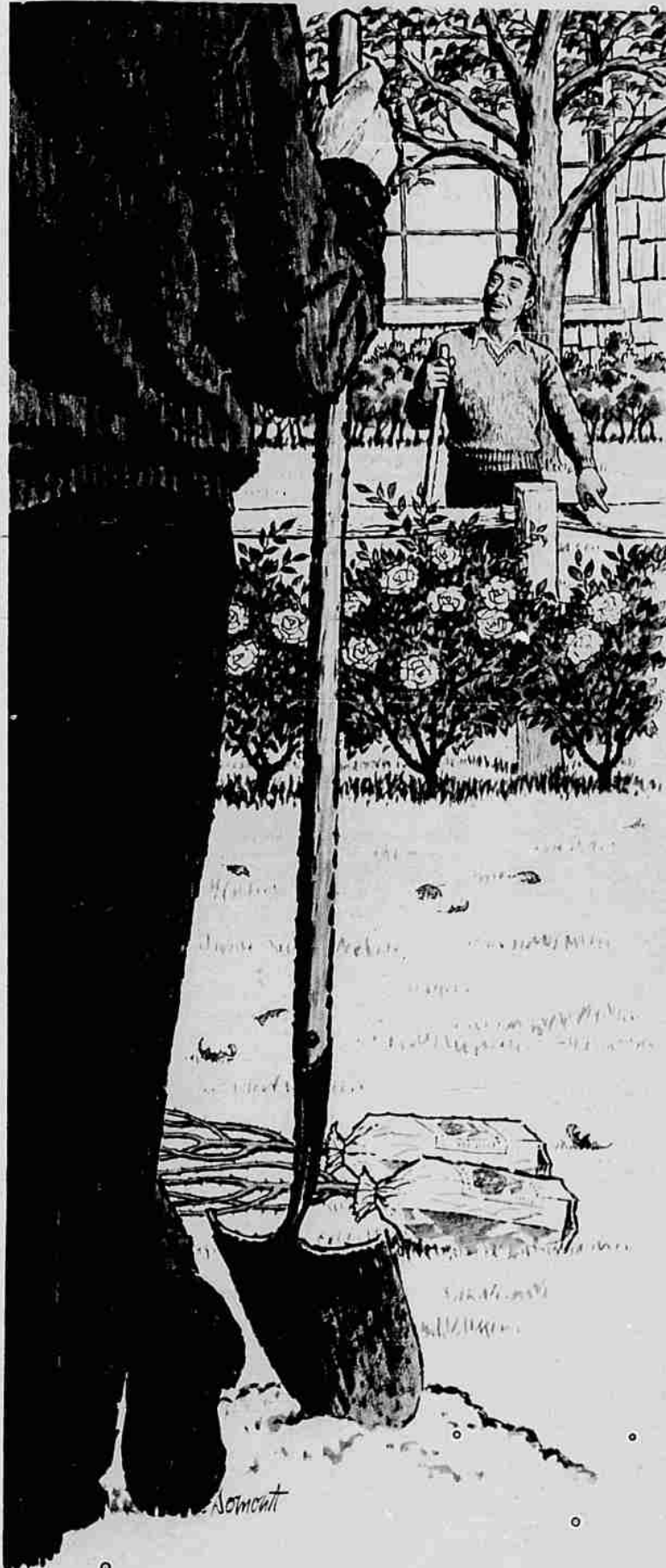




Are you a nuisance to your neighbors?

"T's a wet fall," said my neighbor, Frank, pointing at my rose bushes. "Better spray or you'll get black spot."

I call Frank a nuisance but he's more of a conscience. So I sprayed. In fact, I borrowed his sprayer. Frank pretends I'm a nuisance, too.

"I should think people would get tired of you," he said. "They get married—you appear. They have a baby—you appear. They buy a house, or even do some little thing like have a birthday, and again there you are. Haven't they got enough on their minds?"

Yes. That's why I'm there. Frank knows it. He worries about roses. I worry about families. I sell insurance.

"Being a good nuisance is no snap, Frank," I told him. "It's my part in life to remember things people forget—like tomorrow, dependents, mortgages. But I don't mind one little bit if it spares families needless pain. A good conscience makes a good neighbor."

"How come you never sold me insurance?" Frank asked. "Well, Frank, I thought your cousin was an insurance man." "Well, frankly," he said, squinting at me, "he isn't." "And you!" I said, "with a mortgage and a family!" "True," Frank said. "Come, neighbor, it's time we talked about it. And on your way, leave my sprayer in my garage."

* * * *

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