



FRED E. RICHARDS, Pres. Union Mutual Life Ins. Co.

THERE'S a duty to the loved ones, that we can't afford to shirk;
 It's the leaving of a bank-account, when we have passed from work;
 And the chap who fails to do it, cannot plead "I didn't know,"
 In these days of life-insurance, with the agents on the go.
 Their persistence is an axiom, for the boss is up behind
 And a-driving like the Dickens in his labor for mankind;
 So, when fluent Mister Agent nails you, sitting safe at home,
 Don't forget it's Richards, planning for protection of your own.
 He's a hurried man of business, and he pulls a lot of strings;
 The State of Maine's his debtor for a countless host of things.
 If it's banks or bonds or railroads or just philanthropic work,
 He's a hustling, active factor, one who'll never try to shirk;
 But mid banks and bonds and railroads, as I hasten to explain,
 His hobby's never stabled—the "Union Mutual of Maine."