

COLD FACTS.

A human life is uncertain, whether productive or unproductive. If productive, why not provide against the contingency of its loss? Nobody talks about dispensing with fire insurance, though the scattered wrecks of fire companies are seen on every hand. A few life companies have failed, for comparatively small amounts, and we hear men talk of doing without life insurance. It is absurd. The reasonableness of life insurance is based on the same principle as that of fire or marine insurance. Property exposed to risk should be insured. Productive life is property; therefore it should be insured. But the unanswerable argument is in the facts. It lies in what life insurance has done, in what it is doing. There is scarcely a middle aged man in business who cannot point to a family or an estate saved by the timely help of a life policy. There is not a hamlet or a valley in this broad land where the benefits of life insurance are unknown. The companies are paying out annually nearly twenty-five millions of dollars. Every dollar thus paid is a fact; an unanswerable argument. And every man who neglects to protect that which is dearer than all worldly goods must be a selfish and thoughtless man indeed.

Where the insured knows what he pays his money for, and where it goes; can hold, use, and control it until it is needed for tangible purposes of insurance; and need not pay it over for vague and undefinable contingencies, and leave it under the exclusive control of the company, where it becomes a standing temptation for extravagant management and improper use, there is the proper place to insure; for these are the inherent safeguards which protect the rights and interests of the policy-holders, and do not provide solely for the safety and advantage of the companies. So says, and very truly, the *C. B. M. A. Journal*.

Suppose you were a married man—as perhaps you are—and had a good business—as we trust you have—and you were not laying up much money—as you often declare you are not—and you had several fine children—as we hear you have—and your wife should wake up crying some night—as we trust she may not—and say—as possibly she would in such a case—“I dreamed that you were dead, and we were turned out of the house, and the baby was sick, and I had no money to pay the doctor, and Harry's clothes were ragged and I had no way to get more, and Edith had gone to the Orphan Asylum? Oh, dear? I'm so glad it was only a dream!” What would you do in such a case?—*Quincy, Ill., Whig*.

The Dominion of Canada.

BY REV. W. H. WITHROW, D. D.

O nation, young, and fair, and strong! arise
To the full stature of thy greatness now!
Thy glorious destiny doth thee endow
With high prerogative. Before thee lies
A future full of promise. Oh! be wise!
Be great in all things good, and haste to sow
The present with rich germs from which may grow
Sublime results and noble, high emprise.
Oh! be it hence thy mission to advance
The destinies of man, exalt the race,
And teach down-trodden nations through the expanse
Of the round earth to rise above their base
And low estate, love Freedom's holy cause,
And give to all men just and equal laws.
Oh! let us plant in the fresh virgin earth
Of this new world, a scion of that tree
Beneath whose shade our fathers dwelt, a free
And noble nation—of heroic birth.
Let the Penates of our fathers' hearth
Be hither born; and let us bow the knee
Still at our fathers' altars. O'er the sea
Our hearts yearn fondly and revere their worth.
And though forth-faring from our fathers' house,
Not forth in anger, but in love we go.
It lessens not our reverence, but doth rouse
To deeper love than ever we did know.
Not alien and estranged, but sons are we
Of that great Father-land beyond the sea.

Changed Her Mind.

In paying a claim a short time ago to a widow on the death of her husband, this woman remarked: “When my husband insured his life I told him it was foolishness, but now I see the benefit and righteousness of it. I have a little home here with a mortgage on it, and a large family to support; with what I receive from you I can pay off the mortgage and be enabled to keep my family together.”

During 1886 the assessment associations and societies of the United States collected in assessments the sum of \$34,136,288, and to have purchased from the level-premium companies the same amount of insurance it procured would have cost at least \$102,408,864. That was a saving to the people of just \$68,272,576.