



IN THE BAHAMAS—MARKET WOMAN.

The Grim Reaper.

We hear so much about the uncertainties of life that the expression becomes hackneyed and it requires some conspicuous instance, such as the death of a near friend, to bring to our attention the slenderness of the cord upon which each man's existence hangs. This, however, does not alter the fact that day by day the grim reaper, through the obituary column of each newspaper, is recording the result of his unceasing activity. Take time to examine that column! What are the considerations it forces upon you and me? The *mature* die as well as the immature, the *strong* as well as the weak,

the *unexposed* as well as the exposed, the *middle-aged* as well as the old. Each, all die, because the common enemy of the race is no respecter of persons. Take up your newspaper. Read the death notices. It chronicles the deaths of four persons and we are struck by the fact that every one of these four was under 50 years of age: 34, 22, 46 and 34 are the figures, or an average of 34 years. Who can claim, in the face of this showing, to possess a lease of his life? In view of the gap your death would make in the family circle, and the added fact that "the man with the sickle" steals upon us like a thief in the night, the natural question is, in what circumstances would you leave your dependents? The *only* medium through which the average man can answer this question is that of life assurance.

Force of Will Power.

There is no chance, no destiny, no fate
Can circumvent, or hinder, or control
The firm resolve of a determined soul.
Gifts count for little, will alone is great;
All things give way before it, soon or late.
What obstacle can stay the mighty force
Of the sea-seeking river in its course,
Or cause the ascending orb to wait?
Each well-born soul must win what it deserves;
Let the fool prate of luck! The fortunate
Is he whose earnest purpose never swerves,
Whose slightest action or inaction serves
The one great aim.
Why, even death stands still
And waits an hour, sometimes, for such a will.

It Adds to Men's Years.

A life assurance company cannot take the place of a husband, but it can preserve the family from want; it can lighten their load of care; it can build a barrier to the almshouse or against adversity; it can lay the foundation of home and independence; it can certify to a man's affectionate regard for his family; it can place his widow above the need of marrying for a home; it can add to a man's years by freeing him from anxiety about the future of his family, and it can heighten the esteem in which his wife and children hold him.—Business, London.