

Associations for the Assurance of Lives are to be ranked among the noblest institutions of civilized society, and their usefulness can be attested to by thousands of happy and independent families, rescued by their means from the bitterness of poverty and the degradation of charity.—*Lord Brougham.*

A policy of Life Insurance is the cheapest and safest mode of making a certain provision for one's family. It is a strange anomaly that men should be careful to insure their houses, their furniture, their ships, their merchandise, and yet neglect to insure their lives, surely the most important of all to their families, and far more subject to loss.—*Benjamin Franklin.*

Thousands have families growing up around them, whose means of support depend upon the continuance of the father's life; should he die, the income would cease. The children must be withdrawn from school; the mother and elder children must resort to every expedient merely to sustain the family, and in many cases, with the utmost exertion, this cannot be done; the wife will return to her father for support, and the children, separated, must go—the older to seek work, and the younger to be distributed among friends. Such histories are of constant occurrence.—*Henry Ward Beecher.*

A policy of Life Insurance is always an evidence of prudent forethought: and no man with a dependent family is free from reproach if his life is not insured.—*Lord Chancellor. Lyndhurst.*

"All may, by the exertion of a little forethought and a small outlay, protect their families from want, independently of any charity aid.—*Rt. Rev. Bishop Potter, of Pennsylvania.*

**Instructions to Agents.**

Scrutinize each application before sending it to the office, and see that all questions are answered and explained.

Agents are instructed to explain fully to all applicants the condition of membership; to tell them that the assessments increase each year with age; that they will be notified when the certificate is sent, to remit one assessment in advance, and that thereafter they will be called upon to pay death calls as often as found necessary to replenish the Indemnity Fund.

**Risks Not Accepted.**

- 1.—Powder manufacturers, miners, soldiers, common sailors, brakemen and switchmen, on any railroad.
- 2.—Persons who have been rejected by any Insurance Company or Association within two years, unless the cause can be satisfactorily explained as not being now an objection.
- 3.—Persons drawing pensions on account of disease.
- 4.—Persons who have been subject to coughing or spitting of blood.
- 5.—Persons who have been troubled with palpitation of the heart.
- 6.—Persons who have had rheumatic fever within a year, or several attacks within ten years.
- 7.—Persons who have, or have had, any form of cancer.
- 8.—Persons under 40 years of age, who have lost both parents, or one parent and one or more brothers or sisters from consumption, or under 35 years of age, if one parent has had the disease.
- 9.—Persons whose chest expansion is not at least two inches.
- 10.—Persons who are twenty per cent. under weight, especially if they have lost relatives from consumption.
- 11.—Persons who are 30 per cent. over weight, especially if they have lost relatives from apoplexy or heart disease, or themselves have had rheumatism, or if their abdominal measurement is greater than their chest measurement.

While these, as a rule, will be rejected, an exceptional case may be favorably considered, provided he is "No. 1," in every other particular and these discrepancies can be satisfactorily explained.

Table of Heights of Weights.

Height.		Average Weight.	30 per cent. Addition.	30 per cent. Deduction.
Feet.	Inches.	Lbs.	Lbs.	Lbs.
5	3	130	169	101
5	4	135	174	108
5	5	140	180	112
5	6	143	186	114
5	7	145	188	116
5	8	150	195	120
5	9	155	200	121
5	10	160	208	128
5	11	165	214	132
6	0	170	220	136
6	1	175	225	140

NOTE.—The above table is prepared and given to the public as a guide to Agents in taking and to persons making applications for membership.

**Altogether too Transparent.**

The story is reported of a lawyer who had been the victim of an accident. It is thus told by some jolly scribes to one of our neighbors: "This limb of the law signed an application for indemnity as a policy-holder, and attached thereto his seal as a notary before whom the claim was sworn to; he signed as witness and gave his personal certificate as to the injury, and capped the climax by stating that he was personally cognizant that the claimant had been unable to transact his business for five weeks. During that time he did the necessary writing on the papers and transacted business in the courts."

"Did he get the claim?"

"Well, no; the company thought the cause of the accident was too thin."

"What was it?"

"He claimed to have sprained his right wrist while spreading his coat tails apart preparatory to sitting down."

**Bro. Gardner's Idea of Law.**

"Talking ob law," says Brother Gardner, "makes me think ob what de' mortal Cato, who lib 'most a thousan' years ago, once said: 'De law am like a groun' glass window, dat gibb light 'nuff to light us poor folks in de dark passages of dis life; but it would puzzle de debble hisself to see through it!'"

The wind is unseen, but it cools the brow of the fevered one, sweetens the summer atmosphere, and ripples the surface of the lake into silver spangles of beauty. So goodness of heart, though invisible to the material eye, makes its presence felt; and from its effects upon surrounding things we are assured of its existence.

Two Milesians were standing at the Fairmount water works, watching the big wheels splashing the water, when one of them remarked, "Mike, isn't this a quare country, where they have to grind their water before they can use it?"

A bolt of lightning struck a tree in front of a Chicago alderman's house, the other night, and in his fright the alderman remarked: "Hold on! I'll restore the money!"