

assurance, and in such a manner that you will not feel the burden too heavy.

You are in good health to-day, and such a possibility as death to you may seem absurd.

If you had spoken of death to that friend of yours who dropped with a heavy thud a few days ago, he would likely speak in the same strain. If we just knew what the future had in store for us, we could easily meet all its difficulties. Why not meet the difficulties that we know may happen, when we can do so by a little forethought and care? When death closes your account, the first thoughts of your friends will not be about you as much as about those who are affected by your death. "How much assurance did he carry?" will be the natural question on every lip. A lot of nice things will be said about you, and the people will become reminiscent; but the real, practical topic will be in regard to your helpless wife and children.

Now, if you have only \$5,000 of life assurance, it will, at most, give your estate only about \$250 per annum to meet all expenses. Your estate is, therefore, not in an ideal condition for such an emergency as death. This is, perhaps, what the life assurance representative told you a few months ago, but you never paid any heed to his talk. The main idea in your mind was to get clear of him, and how relieved you felt when you saw him going out of the door, and perhaps what you said about him was not too complimentary.

You had better change your tactics, and take a step in to see the representative. It would be rather unusual, but it would be the sane thing to do.



#### This Month's Illustrations.

We are indebted to Mr. H. B. Higinbotham, Assistant Manager of the Philadelphia office of this Company, for this month's illustrations. Mr. Higinbotham

travelled extensively for the Company, some years ago, and he used his camera effectively whenever he had opportunity. We have a number of other photographs in the collection which we purpose reproducing at some other time.



#### New Hope.

Two brothers had more or less trouble with the boy next door, and hadn't always come out victors. In fact, the boy next door was so much bigger than he seemed to have the best of it invariably. So it wasn't an unusual thing for one of the boys to come into the house with a badly bruised eye. Moreover, he was crying when his aunt stopped him in the hall.

"Hush, Willie!" she said. "You musn't make any noise."

"What—what's the ma-matter?" he asked between his sobs.

"You may disturb your new brother," said his aunt, soothingly.

He dried his eyes in a minute.

"Have I got a new brother?" he asked.

His aunt nodded.

"One besides Jim?"

She again nodded.

"Hurrah!" he exclaimed. "If Jim and me and the new one can't lick that fellow next door, we'd better move."

#### One Question Too Many.

Wife—"Such a dream as I had last night, dear!"

Husband—"May I hear about it?"

"Well, yes. I dreamed that I was in a great establishment where they sold husbands. There were beauties: some in glass cases and marked at frightful prices, and others sold at less figures. Girls were paying out fortunes and getting the handsomest men I ever saw. It was wonderful."

"Did you see any like me there, dear?"

"Yes. Just as I was leaving I saw a whole lot like you lying on the remnant counter."