



LONDON.—NEW ADMIRALTY ARCH AT THE EASTERN END OF THE MALL.

This new block was opened the past summer. The centre driveway is for Royal processions. On either side are residences for Admiralty Lords.

£ s. d.

On politics the world will disagree, but all mankind's concern is £ s. d.—D. McClymont.

Money, which we regard as so precious, is of no use except to spend. It will not satisfy hunger or thirst; it will not warm a man, nor cure a headache or a heartache. It is only good to give away, to spend for something that will minister to our needs. Yet strangely enough, it will buy any thing that human toil or skill can make. It does so because it represents human toil and skill. It is condensed, dessicated, compacted labor and skill—put up in tablets and ready for immediate use in all civilized lands. One of the first results of the nature of money is that one does not need very much at a time—he needs a little every day—just as he needs a little food or drink and shelter and clothing. If millions were put into our laps, we would send most of it away. We would say, practically, "I only want a little of this to-day; but I want the rest to use to-morrow, and next day, and next week, and next year, and every year as long as I live, and for my family after I am dead." So that the man who has a moderate sum of money to-day, and who is sure of a moderate sum to-morrow, next day, next week, next year, and some for the family when he is dead, comes pretty near being a rich man. The

man who has good health and a good business can earn the needful so long as these conditions last, and by life assurance he can provide for his family at his death. With life assurance available in providing for one's family in case of premature death, and for one's old age in case he lives beyond the productive period of life, why should anyone envy the rich? Their money is of no use except to spend. We need the assurance of a little money every day in the future, rather than the possession of a large sum in the present. Spend some of the present cash for life assurance, and thus save it for future needs.

—Business.

Just Wished to Know.

The lecturer warmed up.

"Let us follow civilization's torch," he cried. Before he could say more a little man in the back part of the hall suddenly bobbed into view.

"What is civilization's torch?" he shrilly demanded.

The lecturer was annoyed.

"Why, it's a-a-a—it's an expression."

"It ain't got nothing to do with Standard Ile, has it?"

"No," the lecturer shouted back.

"Then you can go ahead with your lecture," said the little man as he disappeared from view.