

THE only man we can excuse for wanting the earth is the pottery manufacturer.—*Pittsburgh Chronicle Telegraph*.

PALM SUNDAY is not so called because of the hand-shaking proclivities of the spring candidates.—*Cleveland Sun*.

EXPLORER STANLEY's arrival at Banana would seem to argue that he is standing on slippery ground.—*Philadelphia Times*.

A LITTLE burn makes a big smart sometimes. But even a big burn could not make some people smart.—*Somerville Journal*.

IT is never too late to mend, but a man cannot expect to have a button sewed on much after midnight.—*Hebrew Standard*.

IF a man would be happy he wants to keep as far from his wife as possible when she is shopping.—*Peck's Milwaukee Sun*.

THE ideal wife gets out of bed, lights the fire, and has the breakfast prepared before she calls the ideal husband.—*Boston Courier*.

AN Indiana man fell dead laughing at a pun. Some puns are horrible enough to kill a man—but not with laughter.—*Noiristown Herald*.

IT is premature to tell any woman that she is an angel until it is seen how she can cook a steak or boil a potato.—*Fall River Advance*.

"TREAT the clerks like gentlemen and ladies," says Brother Talmage in some advice to those who go shopping. There is certainly a desire on the part of the ladies and gentlemen to do so, good brother; but the good-heartedness is occasionally not necessary, and in numerous cases the clerks won't let 'em.

CUS DE SMITH had been talking to Birdie McGinnis about a certain actor. "Humph! I could play the lover better than that myself," he remarked. "I'd like to see you try it," said Birdie.

"THE car is full of alumni," whispered Miss Beekonsstreet to her friend from the West, as they both journeyed Cambridgeward in the horse car. "Yes," said the Chicago girl, "and how it chokes one up, don't it? I wonder they don't open the ventilators."—*Boston Commercial Bulletin*.

"HUNTING yesterday, eh? Kill anything?" "No. I got disgusted and came home early." "What was the matter?" "Dropped my flask on a stone and broke it after I'd got five or six miles into the woods." "Your powder flask?" "Powder flask! No. I guess you don't go hunting much, do you?"—*Pittsburgh Dispatch*.

IT WAS ALL RIGHT.

"DOES this street lead to the daypo?" asked a very stylish young man of a drayman on Jefferson Avenue.

"It does, sir."
"Ah! thanks."
"Did you hear him call it daypo?" asked the drayman of one of his craft after the stranger had passed on.

"Indade, I did."
"Wasn't it strange?"
"Not a bit. He was evidently going to Shay-cogo."—*Detroit Free Press*.

AN AGGRESSIVE POLICY EXTINGUISHED.



Mr. Fire-eater.—"Yes, sir! it is infamous cowardice for Mr. Bayard to allow an inferior power like Mexico to dictate to us. Why, if I were in his place I'd—"



Voice from the Window.—"William! you're smoking again?"
Mr. F.—"N-n-no—I mean y-y-n-no, my dear." (Disappears into the house.)

TEACHER—"It you were president of a county fair and wanted a gate tender, what would you do?" Pupil—"Boil it."—*Danville Breeze*.

GUEST—"You're not taking any dinner, Mrs. Meredith." Hostess—"Thanks! I've had some of every dish." Guest—"Well, that's not much!"—*Punch*.

TOMKYNs—"I can't possibly make out what's coming to our old coffee-house. I wanted ham and poached eggs there the other day, and couldn't get 'em." Wilkyns—"Ah! and I wanted credit there the other day, and couldn't get that?"—*Judy*.

YOUNG CORYDON is bound to marry, For sage advice he will not tarry. The step he takes he'll soon be ruing, For billing always follows wooing.

ASSESSMENT SYSTEM.

An Old Line Insurance Journal's Endorsement of the Mutual Reserve.

SOME few years ago if the question were asked, who is E. B. Harper, an answer would not have been readily given by many insurance men. But to-day, all over this country and beyond the seas, almost everybody in the life insurance business knows perfectly well very much concerning E. B. Harper. He has been criticized sharply relative to his methods, maligned severely concerning his practices, but has stood criticism and bad treatment, has been attacked and pounded more than almost any other insurance man that we know of, and still he remains at the head of the Mutual Reserve Fund Life Association, as unmoved by all the libels perpetrated, as though he were an humble citizen without fame or fortune, instead of being at the head of such a great institution. The Mutual Reserve Fund Life Association commenced doing business in 1881, its income in these six years has been as follows:—

1881.....	\$ 34,552 17
1882.....	190,858 00
1883.....	637,442 08
1884.....	945,261 14
1885.....	1,580,879 39
1886.....	1,852,639 49

It may be said that there is nothing in the system of life insurance as devised by Mr. Harper, but if such be assumed to be the fact one thing is certain. Mr. Harper has succeeded in making a great many people believe there is something in the natural premium system, otherwise he would not have been able to report an income of nearly \$2,000,000 in the sixth year of the company's existence, a record never before achieved by any life insurance organization in the world.

Facts are said to be stubborn things, and when we find an insurance company paying about \$1,200,000 in death losses in a single year it is very evident that the beneficiaries of the deceased believed in the Mutual Reserve Fund Life Association.

No other life insurance organization in the world has been able to report \$150,171,750 insurance in force at the close of the sixth year of its existence. No other life organization has been able to write \$57,050,500 of new business when it was only six years old.

Only two of the life insurance companies in this country wrote a business in 1886 exceeding that of the Mutual Reserve Fund Life Association. While a life insurance company may write ten, twenty or fifty millions of insurance in a single year, yet from many causes other than death, the percentage of lapses is from the nature of the business very large, in some cases amounting to forty, fifty or more per cent. In the Mutual Reserve Fund Life Association the lapses from other causes than death amounted to only 20 per cent. during the year 1886—a further evidence that the policy-holders of this company not only believe in the company, but believe in it enough to stay in it. In a recent article published in the *Underwriter*, we showed from the reports of twenty-two life companies, that the average amount paid in death losses during 1886 upon insurance in force was \$12.81 per \$1000, upon the same basis we find that the amount paid by the Mutual Reserve Fund Life Association in 1886, was only \$7.65 per \$1000 of insurance in force. It is only fair to add, that the twenty-two companies referred to were of much greater age than the Mutual Reserve Fund, therefore their losses ought to be greater, but this showing seems to very effectually disprove the charge of heavy death ratio in Mr. Harper's organization.

We do not pose as an apologist for Mr. Harper's system of life insurance, and, judging by the success he has achieved, he needs no apologist or defender. He has, in these last six years, made himself one of the best advertised men in life insurance circles in this country, and now is seeking other lands to conquer. He has been traduced and maligned, but there is something in his nature which seems to enable him to thrive under opposition, and the more he is opposed, the more radiance is cast upon him, the more business he secures.

We venture the assertion that if the opponents of his system had simply let him alone, he would not have achieved the most magnificent success which had so far crowned his undertaking. Generous to a fault, kind and considerate to all his friends and employees, opposition seems to nerve him to still greater efforts; the more he is opposed the larger volume of business he secures. You may kill this man with kindness, but hard blows only serve to make him strike back the harder.—*The Underwriter*.