

THE night the policy was delivered to him, he went home unusually cheerful. His brightness was reflected in the faces of his wife and children and a happier family circle it would have been hard to find. After the children had been snugly tucked away in bed he came in the room where his wife sat reading, and taking from his pocket a formidable looking document he placed it in her hands remarking as he did so, "I have often said I loved you, and now I wish to present you with this policy in evidence of that fact. It means that if I die, you and the little ones will be cared for and if we live until the completion of the endowment period, the money will be paid us in cash, and we will not have to worry about coming to want in our old age." Her eyes were full of tears as she kissed him quietly, and as he realized how great was his love for this little woman, he thanked heaven that he had been wise in time, and had placed a permanent barrier between her and the cold charities of an unfeeling world.

