A GOLDEN SAYING.

Life assurance is more and better than charity, for it involves no loss of self-respect and independence on the part of those who are benefitted by it.—J. G. Whittier,

A MOTHER COMFORTED.

GANANOQUE, ONT., 21st Feb, 1899.

D. H. ROGERS, M.D.,

Gananoque,

DEAR DOCTOR ROGERS,

This letter is to ask you to convey to the Sun Life of Canada my best thanks for the very prompt manner in which the insurance on the life of my late lamented son, William Henry Ramsay, was settled. The death only occurred on the 13th, and in less than one week from burial the cheque for \$1500 has been handed me. Accept my sincere thanks for your own kindness in arranging claim papers without trouble or expense to me, and also permit me to say that it is cases like this which show the value of life assurance and the great good that is done where this wise provision has been made. I need not say that I would rather than many times the amount of the assurance have my poor boy with me, but the insurance had nothing to do with his unfortunate suffocation at the fire, and the fact that he so thoughtfully took this step for his mother's benefit during his lifetime will make me cherish his memory all the more now that he is gone. I shall always speak in favor of life assurance and the Sun Life of Canada, and its Gananoque agent.

Very truly yours.

MARTHA RAMSAY.

THE WIT AND WISDOM OF THE INNOCENTS.

Four-year-old Barbara went to church with her two sisters, and came home crying. "What is the matter, dear?" inquired her mother. "He preached a whole s-sermon—about—M-Mary and Martha," sobbed Barbara, "and n-never said a w-word about me."

Mother—Oh, you dirty child—just see the dirt come off! Allie—But I'm made from earth, mamma. There must be a leak somewhere.

Eight-year-old—Don't you know yet that the sun is ever so much bigger than the earth? Six-year-old—Then why doesn't it keep the rain off? Earle had heard his father say that dogdays would begin the next day. Accordingly, the next morning he seated himself on the front door-steps. When he had been there more than an hour his mother asked what the trouble was. "Nothing," was the reply; "I'm just waiting for the dogs to come along. I want to get a Newfoundland."

Nellie (aged six)—Mamma, You said it was not right to tell tales about John. Mother—Yes, that is what I told you, dear. Nellie—Well, then, I won't say nuffin, but I fink John ought to tell you how he scratched me pretty soon.

Mamma (sadly holding up a nearly empty jar)—Rachel, have you been at my preserves again? Rachel (intently combing her doll's hair)—Mamma, didn't grandma teach you when you was a little girl, same's you have me, not to be too 'quisitive?

"Grandpa, how old are you?" "I am eighty-seven years old, my little dear." "Then you were born eighty years before I was." "Yes, my little girl." "What a long time you had alone waiting for me."

"Georgie, I'm glad to see that you are polite and offer sister the oranges first." "Yes'm; 'cause then she has to be polite, an' take th' little one."

Mother (examining the proof of her small son's photograph)—Johnny, why didn't you smile? Johnny (aged six years, with an injured air)—I did, mother, but the man didn't put it down.

In a western school, not so very long ago, a little fellow was called up to read for the county superintendent, who was paying the school a visit. The boy was a good reader in all respects but one: he gave absolutely no heed to punctuation marks. When he had finished, the superintendent asked, "Willie, where are your pauses?" Willie dropped his book and held up both hands. "Here they are, sir," he said.

A little fellow, some four or five years old, and who had never seen a negro, was greatly perplexed when one came by where he and his father were. The youngster eyed the stranger suspiciously till he had passed, and then asked his father: "Pa, who painted that man all black so?" "God did, my son," replied the father. "Well," said the little one, still looking after the negro, "I shouldn't have thought he'd have held still."