CUDGE ROBERT GRANT, in his "Art of Living," says, "Charity, indeed, is more difficult for us to practise than saving, for the simplest method of saving, life insurance, is enforced by the 'stand and deliver' argument of an annual premium. Only he, who before the first crocus thrusts its gentle head above the winter's snow has sent his check to the needy and who can conscientiously hang upon his office door 'Fully insured, life insurance agents need not apply,' is in a position to face with a calm mind the fall of the leaf and the December days when conscience, quickened by the dying year, inquires what we have done for our neighbor, and how the wife and the little ones would fare if we should be cut down in the strength of our manhood."

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