

same manner as Whole Life policies in case of the death of the insured within the twenty year period, but if the insured survives such period then the amount of such policy will thereupon be payable to the person insured.

The amount payable at death in the case of children is necessarily limited at the younger ages to what would reasonably cover funeral expenses, etc., but as the age increases the benefits payable increase in proportion until the maximum is reached on attaining the age of 12 years.

The many thousands of persons who in the short space of five years have availed themselves of the advantages afforded them by this Company, coupled with the large number of fresh applicants for insurance each week, prove conclusively that Industrial Insurance, although but in its infancy in Canada, is, nevertheless, as highly appreciated here as in the older countries, where it is almost universal among the industrial classes, one Company in England alone having upwards of ten million such policies in force.

We invite your attention to the partial list of claims paid on 3rd page; also to the Table of Rates on back page, and should you desire further particulars, any agent of the Company will be pleased to give you the fullest information, if favored with an interview.

Insure in the London Life Insurance Co.

AS OTHERS SEE US.

That the year 1891 was "good" to the London Life Insurance Company is shown in the Company's annual report, published in other columns. The business income, being premiums and interest, amounted to \$113,012.00, and the disbursements, including death claims paid, matured endowments, surrenders and other payments to policy holders, dividends to shareholders, salaries, and all expenses during the year, amounted to \$70,704 59, leaving \$42,307 41 balance of income over expenditure. The assets, exclusive of office furniture, agents' balances, etc., amounted to \$296,451.58, and the liabilities to \$255,644.37, showing surplus security to policy-holders, \$40,787.20, and deducting the capital, \$33,750.00, there remained a \$7,037.20 surplus for the shareholders. There are annual statements that show far larger figures, but there are none cleaner or clearer than the annual statements of the London Life. We gladly note that the Company is making a success of industrial insurance.—*The Budget, Toronto.*

The *Insurance and Financial Chronicle*, in an article on Savings Banks versus Life Assurance, sums up as follows: "The fact is, the attempt to contrast the Savings Bank with Life Assurance as a prudent provision for the future contingencies of both life and death breaks down every time under examination. The Life Assurance affords a ready provision for dependent ones in every one of the three hundred and sixty-five days of the year, and in every one of the years of life's span, be it long or short. It is an already-completed ark of refuge waiting to afford shelter when the deluge comes, while, at its best, the savings deposit is but a boat with the keel laid and in the process of slow construction, to be continued many years before its completion."

LIGHT AND SUNSHINE.

Have you ever watched the cellar potato sprout as it twists its white and sickly branch in search for the window, and when it reaches the light begins to extend with new vigor? It is well recognized that children brought up in close valleys do not thrive so well, and that families through the generations grow smaller in stature and less vigorous in physical and mental force if much excluded from light and sunshine.

One of the chief relations that light has to health grows out of its relation to dampness. It is more and more apparent that a damp soil, a damp house, and a continuous damp atmosphere, are not favorable to long continued and exuberant health. Where light is long excluded, there is sure to be dampness. This also favors the growth of cryptogams, fungoids, and all the various forms of low vegetable and insect life. As it is now found that many diseases are caused by or associated with bacterial or microphytic life, we need to be all the more on our guard against these sources of disease. There are very few, if any, of the pathogenic or disease-breeding germs that flourish in the full light of day. It is not even certain but that artificial light tends to diminish their vitality.

We have no sympathy with that kind of housekeeping which, in order to keep flies out and to keep rooms cool, forever shuts out the light from rooms. Better use nets and have a little more warmth. It is not air alone but light that is needed. The craze for sitting in actinic rays, or the blue-light treatment which was popular a few years ago, did good in that it led many to spend more time where they could get the full benefit of light. It is the combination of light and air that helps to give vigor and tone to many an invalid, and that makes what is known as the out-of-door treatment restorative to many a sufferer.—*N. Y. Independent.*

ONE OF MANY SUCH.

The Order of Fraternal Guardians, which in its essential features is one of the Simonsen assessment endowment breed, scores of which are collapsing everywhere, has succeeded in finding a good many dupes in Canada, some of whom are men supposed to know that two and two make only four. The fact, however, that these men are led to believe that the payment of \$50 each year will enable the concern to pay back to each living member \$500 at the end of three and a half years would indicate that their mathematical training has been neglected. Members in Philadelphia have filed a bill in equity against the concern, and we predict that all the "benefit" the Canadian members will ever get will be the benefit of a costly experience.—*Insurance and Financial Chronicle.*

RAILWAY OFFICIAL.—"Smoking not allowed in the waiting-room, sir; you'll have to go onto the platform."

MR. MCFINIGAN.—"I'm not smoking, sir."

R. O.—"But you have your pipe in your mouth, sir."

MR. MCF.—"Yes, and I have me feet in me boots, but I'm not walking."—*Tid-Bits.*

THE VALUE OF HOT WATER.

A strip of flannel or a napkin wrung out of hot water and applied round the neck of a child that has the croup, says the *Leeds Mercury*, will surely bring relief in ten minutes. A towel folded several times, and quickly wrung out of hot water and applied over the seat of pain in toothache or neuralgia, will generally afford prompt relief. This treatment in colic works like magic. We have known cases that have resisted other treatment for hours, yield to this in ten minutes. Nothing will so promptly cut short congestion of the lungs, sore throat, or rheumatism, as hot water when applied promptly and thoroughly. Pieces of cotton batting dipped in hot water and kept applied to sores and new cuts, bruises and sprains, is the treatment adopted in many hospitals. Sprained ankle has been cured in an hour by showering it with hot water, poured from a height of a few feet. Tepid water acts promptly as an emetic; and hot water taken freely half an hour before bedtime, is the best cathartic in a case of constipation.

ALL SORTS.

OLLIE.—"What would you do the first thing if you were a woman, George?"

GEORGE.—"Wish I was a man, I suppose."—*Yonkers Statesman.*

TOO DANGEROUS.—*Doctor*: "There is one thing more; your wife must not speak a word to-day; tell her that."

PATIENT'S HUSBAND: "W-would you mind telling her yourself?"—*Dorfbarbier.*

TIRED OF WAITING.—"I hold you in the highest respect," he said, as he pressed her hand. "I know it," she said, and then with a blush she added, "It's the only way you do hold me."—*N. Y. Press.*

POETRY AND PROSE.—*Practical Father*: "So you want to marry my daughter, eh?"

POETICAL LOVER: "Yes, sir; I would lie down and die for her."

P. F.: "H'm! Would you get up and work for her?"

HOUSEMAID.—"It doe' my heart good to see you and the baby together. It's a pretty picture. Sure, and he's the image of you."

FOND MOTHER.—"But they all say that he looks like his father, Mary."

HOUSEMAID.—"Oh, no, mum; he is not good-looking enough for that!"

A Jewish Rabbi in Philadelphia, in a recent address to the Life underwriters of that city, said, among other things: "Gentlemen, the good that you accomplish does not begin after death, but begins long prior to death, for you are really what your name indicates—Life-insurers, life prolongers, life-savers. You insure, you prolong and you save life by taking from the mind of a man the care, worry and vexation as to what will become of his family after his death. You remove one of the greatest sources of loss of life when you sign a policy."—*Monetary Times.*