

## A WORD TO MEMBERS.

When a Life Insurance Certificate is first brought into existence few members realize, beyond the present protection it affords, what a valuable document it will become in the future, if it be kept in force. Consequently at the first financial tightness they let it drop.

A lapsed Insurance Certificate is not a gratifying object. It seems to express indecision, vacillation, defeat, unfulfilled intentions. It is like an unfinished public work, a railless, grass-grown railroad, a half built bridge—good for nothing; yet it might have been of the greatest value at a little additional cost. Many bitter but vain regrets are sometimes expended over a lapsed Insurance Certificate. The occasion has arisen when a little sacrifice, some effort, was needed to keep the assurance in force. But the effort was not put forth. No other sacrifice would have been needed; but the opportunity has been lost, and with it all the advantages of the Certificate hopelessly and forever.

An Insurance Certificate grows in value. Its worth is never stationary. It is always advancing with the years and with the circumstances. The greatest fear of its lapsing is in its early history. When it has endured for some time, there will be no inclination to let it drop: it will have become too valuable.

Be warned against one common delusion. Many say: "I shall let this Insurance lapse, and take out further insurance by and by." But playing fast and loose with Life Assurance is highly dangerous. The assurance is now effected; hereafter it may be utterly impossible. Do not let it lapse. If you do, it is almost certain that you will at some time or another greatly lament that you have done so. If, on the other hand, you maintain it in its integrity, resisting any inducements which may weigh with you to let it cease, it is equally almost certain that you will on many occasions rejoice that you kept it in force.

The tears of many a disappointed and distressed widow have fallen upon a lapsed Certificate worth nothing more than the paper composing it, but which would have been as good as a bank note for the amount represented, save for that fatal slip to keep it in force when health was high and death unlooked for. And vain also has been the regret of many a business man as, drawing his lapsed Certificate from the safe, he has reflected: "This would have helped me now had it been kept in force. What a fool I have been."—Rainbow.

## RED TAPE.

It is one of the boasts of Fraternity that its benefits are remitted with glad promptness to the beneficiaries, and that our Associations decline to take advantage of the shuffling and sparring for wind by which divided paying corporations evade their just debts. The fraternal spirit is averse to red tape and pipe clay. Like equity, it looks at the substance, not the form.

It is therefore a serious accusation for one man to bring against another in a fraternity, when you accuse him of red tape. It is as if you accused him of withholding the rights of widows and keeping back the property of orphans. Nevertheless, no accusation is more commonly and recklessly made.

For example, a prominent brother acting as Financial Secretary of a

Court and filing in the proofs of death, neglects to fill in the age of the beneficiary. On receiving a reply by return mail asking him to forward the required information, he becomes indignant, treats it as a case of red tape, and says he cannot see what difference it makes whether the beneficiary is twenty years of age or forty. If some day he pays a debt to an infant under twenty one, and finds his receipt not worth the paper it is written on and has to pay over again, he may then see what difference it makes. The fraternalties do not stand on legal technicalities, but they must nevertheless govern themselves by the law. All they ask is, that when it comes to a matter of business, such as accepting a beneficiary member or paying a death claim, they shall be put in a position to do business with promptitude and certainty.

No member should allow himself to think that even a single question in a medical examination or a proof of claim is formal and superfluous. The officers of a large Association are busy men, and they have neither time or inclination to read a single superfluous line. On the contrary, every word in the printed blanks of the Association has been weighed and deliberated on. It is there because it cannot be dispensed with.

No brother who honestly and fairly gives the Association the information called for will ever need to complain of delay. But there are those who find it more congenial to make railing accusations of red tape than to acquaint themselves with their plain duties under the Constitution and Laws of their Association.

## INSURED FOR \$10,000,000.

A big insurance man told me recently in New York that the Prince of Wales was the heaviest risk of any patron of the insurance business, and that his death would cost English, German, French, and American companies not less than \$10,000,000.

"No other person carries 20 per cent of that insurance," he said, but comparatively little of it is for the benefit of his family; perhaps not more than \$1,000,000. Some years ago large policies were taken out by his creditors as security for money loaned. If he should ever pay his debts they would of course revert to him, and might be carried for the benefit of his family, but his premiums, like the premium on all of the royal families of Europe, are very high—much higher than those paid by private individuals for the same amount of insurance.

"It is a curious fact," continued my insurance friend who spends a good deal of his time in England, "that \$2,000,000 or \$3,000,000 of insurance, perhaps more than that, has been placed on the life of the Prince of Wales as a speculation by persons who do not know him and have never had any relations with him whatever. This was not possible under the insurance laws of the United States, but it is allowed by some of the English companies. Over there any man can secure a policy on the life of a neighbor, provided he can persuade the neighbor to submit to a medical examination or find a company which has recently had him examined. Thus when the Prince of Wales undergoes an examination for insurance lots of speculators apply to the same company for policies on his life, or get certified copies of the report of the medical examiner and use them with other companies. It is pure spec-

ulation. They pay a high premium, a margin, so to speak, or, to put it in another way, they took a wager with the insurance companies that the Prince will die before the total of their premiums exceeds the amount of the policy. Therefore many persons would be financially benefited if Albert Edward should drop off suddenly one of these fine days. The prince is perfectly aware of this fact. He knows very well what advantages have been taken of his situation, but I do not suppose it makes any difference with his habits.—Exchange.

## A FEW DON'TS

Don't become suspected.

Don't laugh at your own story. Tell a good story, then keep quiet and watch the other fellow laugh.

Don't talk all the time. There are others in your company who would rather have you listen while they talk.

Don't tell in public how much you think of your wife. If you think as much of her of you should your actions will show it.

Don't say too much about the speed possessed by your roadster. There is only one "fastest horse" in the world at a time.

Don't talk politics at home. Listen while your wife tells you about the new styles in bonnets and of the new shoes Tom needs.

Don't repeat too many of the smart sayings of your children. Others have children and they wish a chance to tell you about the bright things they have said.

Don't visit too long when you call at a busy man's office. He may enjoy your company, but invite him out to lunch and visit with him when man is at his best—eating at another fellow's expense.—Modern Woodman.

## ALL ABOUT APPENDICITIS.

A physician, writing in the Youth's Companion, says:

The vermiform appendix, inflammation of which constitutes appendicitis, is a curious little offshoot from the large intestine near the point where it is joined by the small intestine. It is a hollow tube about as thick as a lead pencil, from an inch to several inches in length, which communicates with the cavity of the large intestine. Nobody knows definitely what its use is, and many think it has no use at all.

It is a popular belief that inflammation of the appendix is often caused by the lodgment in it of a grapeseed or some similar little body, but as a matter of fact this very seldom occurs, and no one need deprive himself of a delicious and nourishing diet from any such fear.

There are probably very few persons of middle age who have not had appendicitis, but fortunately they did not know it. It is only when the inflammation becomes severe and involves the parts about the appendix that violent symptoms appear, and this occurs in only a small proportion of cases.

The disease is more frequent with the young man than with the middle-aged or old.

In mild cases the only symptom is a slight dull or colicky pain in or near the right groin. When the inflammation is more severe, or extends to the neighboring parts, the symptoms become more pronounced. There is a sharp pain in the abdomen, signs of dyspepsia—loss of appetite, nausea or vomiting, and bowel disturbance—are present, and there is often slight fever.

In the most serious cases a sudden, violent pain occurs, there is a marked fever, and the patient is depressed and presents all the signs of being ill. Hiccough is often a distressing symptom.

The treatment of appendicitis is one of the points upon which doctors disagree. Some believe that in nearly every case a cure will follow rest in bed, a milk diet, cold applications to the abdomen and sedative remedies. Others say that an operation is necessary in every instance, and that this should be performed the instant diagnosis of appendicitis is made, before serious symptoms appear.

The proper course, here as elsewhere, is doubtless the middle one, for in many cases an operation is absolutely necessary to save life, while in others recovery will take place without subjecting the patient to this serious risk. In any case a sufferer from appendicitis is in danger, and should be under the constant care of his physician.

## LONGEVITY OF CERTAIN CLASSES.

Diagrams prepared by an expert for one of the large life insurance companies to illustrate the comparative longevity of clergymen, farmers, teachers, lawyers and doctors show that 42 out of every 170 ministers of the gospel reach the age of 70. The farmer comes next, their proportion for 70 years of age being 49 out of 170. Next comes the teacher, with 54; the lawyers show 55; the doctors are last, with only 34 out of 170.

## TELL US WHEN.

Will some one tell us when the members of the old-line company ever banded together and visited the home of another member (policy-holder), and husked his corn or cut his wood, just to aid him because he was ill? He is to find such an incident, is it? Alas! every week the members of the fraternalities are doing this and more. They are watching by the bedside of sick members, going to the graves with those who have been bereaved, and aiding in comforting the widow and educating the orphan. So common has this practice become on the part of fraternal societies that it does not cause any particular comment. It has come to be expected as a matter of course.—Modern Woodman.

## A CLEVER APOLOGY.

The car was crowded, therefore quite a number of passengers suspended themselves from the straps and awayed with every motion of the car. A young man in the garb of a mechanic clung to a strap with one hand while the other hand clung to a dinner pail. He was standing in front of a woman who was richly dressed and seemingly blessed with an abundance of this world's goods.

As the car swung round a corner the strap to which the young man clung parted with a snap and the young man was precipitated into the lap of the woman. As soon as he could recover his standing position he raised his hat and apologized by saying:

"Pardon me, madam. I am sorry to disturb you, but really this is the first time the street car company ever conferred a favor on me."

The woman approved the gallantry and the compliment.—Omaha World-Herald.