enjoy, and even if his estate should turn out all right, it often happens that the life insurance money is necessary to sustain the family while the affairs of the estate are being settled. Is he a poor man? So much the greater necessity for his being insured.

Is his property mortgaged? There should be enough life insurance to cover the debt and leave the estate free.

There is no walk in life where the benefits of life insurance can prudently be dispensed with. The fund is provided the moment the premium is paid, and the chances are taken by the company from that time forward.

The life insurance policy represents the present value of the whole of your future earnings.

Life insurance engenders a habit of saving which is of great advantage to any who adopt it.

The payments made to the company earn the insurance money as a matter of right. There is nothing of charity in the transaction.

Life insurance is a moral movement, and confers a benefit on the whole community as well as upon those immediately concerned.

It is philanthropic as well as business-like. The feeling of safety, resulting from being insured, amply repays the insurer for the premiums paid, and actually lengthens a man's lifetime.

Life insurance gives permanence to the estate, brings in ready money when it is most needed, and raises the family above dependence on relatives.

It is trouble enough for the wife and mother to bear when the husband is borne away to the grave without being forced to eat the bread of charity, or, mayhap, slavery, just as soon as the funeral is over.

To business men, we say, one of these days you will close up your ledger, put it away in the safe, and leave your office for the last time; you will never return. A little headache in the morning, a slightly quickened pulse, and you say you "will not go down town to-day." To-morrow there is no change, and in a day or two your wife will send for the doctor, and he will prescribe some simple remedy; but day by day you will grow weaker. You will never open your ledger again. You little thought when you left your office that it was for the last time, and you are not quite ready; heavy bills are to be met; the last transaction in cotton or sugar has not turned out as well as you expected; there is a large stock of goods on hand which are not as yet paid for; business has been dull, etc. All these things press upon you, and—when the doctor tells your best friend that if you have any business affairs to settle it is time you were about it to-day—they overwhelm you. That is the time when the consciousness that you have a fair amount of life insurance buoys you up, relieves your mind of the intense strain, and helps to smooth your dying pillow.

Is this a true sketch? Is this not the ordinary course of events? Is it not a faithful picture of every day occurrences?

Society provides the means for its own protection in life insurance, and society demands of every man that he embrace the opportunities afforded him.

No man has a right to leave his children as a charge upon the community, and no man who is a man intends to do so; but good intentions are not enough. The way to a place which shall be nameless is said to be paved with such, but it does not make the travelling in that direction any safer.

Finally the good book tells us, "If any provide not for his own, and especially for those of his own house, he hath denied the faith and is worse than an infidel." This injunction is unrepealed and unrepealable, and a more eloquent and correct description of a man who dies uninsured, and leaving no provision for his dependent and outraged family it would be difficult to imagine.

MR. CHAMBERLAIN AND MR. RHODES.

Guessing at British policy in South Africa has been the delight of the London correspondents of foreign newspapers for some time past. In our issue of April 15th last, we commented upon the freedom with which the special writer for the New York "Sun" used the name of English statesmen, and professed to know their intentions in regard to the country of the Boers, Delagoa Bay, and other equally interesting South African questions. He said.—

> "Ever since Emperor William's famous telegram to Presiden Kruger, Mr. Chamberlain has entertained a strong belief that Germany has made the continuance of Transvaal independence a part of the German Imperial policy. If that be the case, England and Germany will come into collision before long. It is as certain as British determination can make it that the Boer Republic will cease to exist within the next two years.
>
> That is Mr. Chamberlain's policy, and he wants Delagoa Bay in British hands before that time comes. If Portugal will not sell, the British Cabinet, in the opinion of the Colonial Secretary, ought to pick a quarrel with Portugal and seize the place as the prize of war.
>
> Other members of the Cabinet agree with Mr. Chamberlain; and public opinion is being educated in the belief of the necessity for such an act of aggression.
>
> Mr. Rhodes, who is still the virtual dictator in South Africa, is now in England, and has had secret interviews with Mr. Chamberlain. Mr. Rhodes is managing the press part of the business here and in South Africa, and shrewd men, who know what is going on, declare that, when things are temporarily quieted down in the Far East, the Transvaal-Delagoa Bay business will rapidly come to a head for settlement in accordance with the policy of the jingo section of the British Cabinet."

Of course, that Mr. Chamberlain should have allowed the correspondent of the "Sun" to know that the British Cabinet contemplated picking a quarrel with poor little Portugal and seizing Delagoa Bay as a bit of loot is, of course, too wild and improbable a story to be seriously received. It merely illustrates the slim foundation upon which the modern journalist constructs his letter from London, Paris, or any great centre.

But, since the conjecturing of the "Sun's" correspondent in April last, several events have happened to show that the visit of Cecil Rhodes to London may have had something to do with his plans for the federation of Rhodesia, Cape Colony, Natal, Orange Free State and the Transvaal. The reported belief of Mr. Chamberlain in the possibility of German interven-