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#### How to Vote!

BY JOHN IMRIK, TORONTO, CANADA.

Let every man who has a vote, Vote for "Progress!" Not for party, place, or pleasure, Not for favour, fame, or treasure, Vote for every honest measure,— Vote for "Progress!"

Vote as if your vote might carry— Vote for "Pregress!" Franchise is a gift from heaven. Sacred trust to manhood given, Be not like danb cattle driven, Vote for " Progress!"

Vote for men above suspicion— Men of "Progress i" No! not wire-pullers! nay, forsooth! But men who from their early youth, Lov'd Justice, Honour, God, and Trath, --Fought for "Progress!"

That man who sells his vote for gold Should be a slave! What! sell thy birthright for a bribe, And kinship claim with Esau's tribe, Such meanurss scarce can we describe,-Both fool and knave!

Vote for your country, God and home, And for "Progress!" Don't say—"Let well enough alone!" But kick aside each stumbling-atono; As if this land were all your own, -Vote for "Progress!"

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#### Capital in Brains.

Capital in Brains.

A writer has put it thus:—Every thought ful business man having the brains, energy, and capacity to earn a dollar, knows that these constitute the most valuable part of his capital. His accumulations may be reckened by the hundreds or thousands of dollars, invested somewhere, or it may be half a million, but beyond the interest earnings of the investment it is himself that is the producer. If he be possessed of \$5,000 in money, and gain that much a year (as not a few do), his business talents yield \$1,760, and his cash capital the remaining \$300. The man then, in a business sense, is worth nearly sixteen times as much as his money. His money capital he will hedge around with every guard against loss. He double-bars the doors, puts a time-lock on his salamander, electric burglar alarms throughout his store, lightning rods all over it, and then claps en a fire insurance policy to cover every dollar of his stock. This, for the most unproductive, the least valuable, part of his capital. Now, it is the brains and energy, the capital inherent in the individual, against the loss of which provision is the most to be desired. There is no sort of consistency in guarding things of comparatively little value and ueglecting the greater ones, nor is this duty of protecting innate capital now "more honoured in the breach than in the observance," for of late years it has had recognition from all sorts of people. Not full and A writer has put it thus :- Every thought

THE PERSON NAMED IN

adequate recognition, such as a propor appreciation of one's productiveness would dictate, but enough to show the increasing good sense of the public in this regard.

How is this safeguard to be had? By life insurance; and surely and safely by lite insurance; and surely and safely by lite incomed not discuss its principles. Your income is \$5,000, of which \$4,700 is derived from your brains, the balance from investments. You desire this especially if you are not a supremely solfish man, and are mindful of your duty as a citizen, husband, and father to continue that income, or a large part of it, to others after your death. Accordingly you insure your life for such a sum as being put at interest will produce the income desired. How much will it cost? That depends on the plan selected, and the company in which you repose confidence. It you want the policy that offers most advantages it is on the compound investment pl.n. If you want the best company it is the North American Life, of Toronto. Why? Because security and certainty are found there. Its ratio of assets to liabilities is large. Its surplus is larger in proportion to its assets than any other Canadian life company; its pelicy contracts are simple and intelligible, and free from technicalities. pany; its pelicy contracts are simple and intelligible, and free from technicalities. They are believed to be the most liberal extant, only such conditions being contained as are essential to preserve the equity of its

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