

THE use of asbestos has now become so general that there seems no longer any reason for being burned. Complete suits for firemen, fire-proof masks, mittens for handling heated articles are made and entire dresses of the material are designed for women working in dangerous proximity to fire.

If 369 men who had done nothing worthy of death were to be killed on a day fixed, by decree of the law, the whole nation would be horrified. Instant measures of prevention would be set afoot. But 369 men were last year killed outright, and 7,841 maimed and mangled in coupling cars on the railways of the country, and in default of uniform mechanical contrivances for this service, the killing is likely to go on indefinitely. Is it not about time that some missionary work should be done among the railway companies to induce them to adopt adequate means of stopping this yearly slaughter? There is no doubt it would be a costly undertaking to make the requisite change in rolling stock; but as a matter of facility and of time-saving it would be profitable—and where the dictates of humanity and the surety of material advantage run hand in hand, there ought to be no further hesitation on the part of corporations organized primarily to serve the people and not to kill them.—*Philadelphian Record.*

THERE have appeared from time to time in THE WEEK during the past year accounts of remarkable cures in various parts of the Dominion. In each case the circumstances connected therewith had been investigated by well-known newspapers, and there could be no doubt as to the entire reliability of the accounts given. Perhaps the case that attracted most attention was that of Mr. John Marshall, of Hamilton. This was not, perhaps, because his case was any more remarkable than some others, but because it was attended by some other peculiar circumstances that served to emphasize it in the minds of the public, as for instance the fact that he had been pronounced absolutely incurable by half a score of clever physicians, and was actually paid the \$1,000 disability claim allowed by the Royal Templars of Temperance. Elsewhere in the issue is given particulars of a cure in Cape Breton, which is quite as remarkable as that of Mr. Marshall. The particulars of the case are taken from the *Halifax Herald*, but they are also vouched for by Mr. Richardson, the editor and proprietor of the *Island Reporter*, Sidney, C.B., who says that in not a single particular is the story overdrawn. We fancy we hear some reader say, "Oh, pshaw! this doesn't interest me." But it does. The story as told elsewhere is worth reading, and we will guarantee before you are through with it you will be thoroughly interested.

#### THE QUESTION IS OFTEN ASKED, WHERE SHALL I INSURE MY LIFE?

A Life Insurance Policy is, or ought to be, a simple contract. In consideration of a certain small sum paid annually, the Company agrees to pay to the person designated in the policy a larger specified sum upon the death of the person insured; or in an Endowment Policy, to the insured on the day chosen by himself. In other words, the policyholders pay annually certain sums of money to the Company, and from the money and the interest which it earns the death losses and the endowments are paid. So far all regular companies stand upon the same basis.

But one company is better than another whenever its plans and management are better. If you are seeking one in which to insure your life, you will do well—

First—To avoid a company that requires you to guarantee or warrant the statements you make in your application, thus laying a foundation for future successful litigation by such company.

Second—To avoid a company that is fond of litigation, and has the habit of disputing the payment of its policies. You want your family to inherit the money, not law suits, after your death. If an honest man, who has regularly paid for his insurance, die, the company should pay the policy. This is the practice of the North American Life Assurance Company, which issue policies whose payments are made indisputable after they are three years in force.

Begin Easy—Some men say they would insure if they could carry twenty or thirty thousand of Life Insurance; but for a paltry two or three, or five thousand, they have no concern. Of course this is all wrong. The very fact of their being unable to do as much as they desire is the best reason why they should carry some insurance.

Upon application at the Head Office, or to any of the agents, information respecting the Company's investment plans of insurance will be given; or, if you forward your address and age next birthday, the Company will send you full particulars. Those contemplating agency work will find it advantageous to communicate with

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