

"Merry Christmas."

(SEE CUT.)

"MERRY Christmas!" those voices
 clear
 Ring out upon the air
 Of early morn, and bright eyes peer
 O'er cheeks as roses, fair,
 Within the door, to see if there,
 The loved and loving hear.

The closing year in every land,
 These scenes of gladness brings;
 And doubly blest the household band,
 Where *slighted duty* flings
 No shadow o'er the offerings
 Held in affection's hand.

"Merry Christmas!" then risk not now
 The mournful mockery,
 O doting father, which may bow
 Those hearts, when thou shalt be
 Beyond the orphan's silent plea,
 The earth upon thy brow.

The Policy-Cure.

"I THINK I should have died when I was so nearly gone, had it not been for my insurance." So the Rev. Mr. K—, who is connected with one of our largest religious corporations, remarked to the writer, only a few days ago. For several years, he has had a policy in the Ætina; and with a family around him, in the hour when medical skill was useless, and life hung upon a thread which any breath might snap, this was the thought which shed cheering light, and held the frail tenure, till re-enforced by nature's hidden and restorative power. The statement was made with much emphasis and feeling, and suggested the value of insurance in sickness—a value not anticipated when the policy was written.

WELL INVESTED.—In Terrell, Kaufman Co., Texas, Mr. A. B. McDougald took a policy in the Ætina, on the 29th of April last. A careful medical examination declared him in perfect health, and a desirable subject for life insurance. In fourteen days from that time he was a corpse, dying from a malignant typhoid fever. His claim was paid September 1st, and for the single premium of \$97.94, his family received \$5,500.

Who shall say that he did not make a wise investment, and who can neglect to make a similar investment for a dependent family?

"Timely Words" with the "Compliments of the Season."

MORE than half a million of persons in these United States, will go to the "silent city," during 1877. Nearly all of these, excepting those who pass away in early existence, have an interest in life insurance, growing out of domestic ties, and other associations. Many will leave the scenes of earthly activity, cheered with the full assurance that a company good for the trusts committed to it, will pay thousands of dollars to survivors, which could have reached them only through that channel, thus meeting to some extent, the loss of the living source of supply.

For others, a similar treasure will save a complicated estate, or unsettled business from the expensive uncertainties of law, or the hands of the auctioneer.

A large number when smitten down, will regret the delay which robbed the loved, or creditors, of what might and ought to have been theirs.

My friend, whose eye may rest on this page, be consistent and candid, and tell me, if uninsured, is it right, with the probability of an enrollment in the grand army whose march is this year to the gate of death, to neglect the only duty that can directly have a small compensation for the loss of your precious life?

The Life Prolonged.

MR. B— was an honorable and successful merchant, who early took policies on his life to the amount of \$13,500. He died a few years since, having meanwhile failed in business, through his generous desire to aid a friend, by giving his signature to a large amount of paper. But he had kept his insurance in force; and although he recovered to a large extent his fortunes, and lived to the advanced age of seventy-six, neither he nor his heirs regretted the investment which had cost the premiums for so many years. And why? The shrewd merchant, and his sons, not inferior to him in business ability and its rewards, knew well that there would have been no change in the management of financial affairs, nor in the domestic supplies, had the annual premiums been withheld. They had been spread over many years, and would not otherwise have been taken out of the general business treasury. In a word, the heirs drew \$13,500, after his death, which was regarded justly in the light of a cash surplus over the ordinary gains of a long life.

On the interest of this sum, the widow was supported till her death, recently, and the principal goes to the estate. In such cases, there is a sufficient answer to the reply sometimes made when insurance is urged upon the attention; "I may live long enough to pay as much as will be received when the policies mature." If so, you ought to be grateful for the double blessing of a prolonged existence, and a material evidence of forethought, which will be no less thankfully appreciated by others.

It is the same with an endowment. We venture to affirm from some observation that the man cannot be found who was sorry he had taken the policy, when the term expired and he drew his check.

Katie Adams' Good Work.

THE cottage was not tumbling down—true, it had a very poor air, though so neat, and in the summer, picturesque with its trailing vines. The old man living there, Abner Somers, lived alone; his wife dead, and his only son, who had been living in a distant city, dead also, his fate seemed of the dreariest. Poverty and age had found him with all defences down.

Katie Adams lived a mile farther from town than the Somers Cottage. She never passed without going in to see if "Uncle Abner," was "about" as usual, and if she could do anything for him. She had been a pet with him and his wife since she could first call their names, and though no tie of blood bound them, that of mutual appreciation and service did so. Sometimes her mother's rather shrewish tongue gave utterance to her feeling that Katie was wasting time and interest on her old friend; but oftener a common humanity kept her silent, and Katie's good work went on with the more energy as the winter drew near with unusual severity.

On one particular day, Katie had gone into the town with her little wagon to make some necessary purchases. Coming home, she saw no light, no glow of the fire in the cottage windows. She went in apprehensively, not knowing the secret of the closed door, to find the old man lying almost fainting on his bed.

"It has come, Katie child—I must give up and die here alone."

"Not you," said the brave girl, "you will go home with me, and grow well and strong again with good nursing." She summoned a neighbor, and between them, he was dressed, and put beside Katie in the vehicle,