policy as paid up will continue to bear dividends the rest of my life and is now worth in cash between \$1,200 and \$1,400. This has been my experience with an old line Massachusetts company.

Compare the two. My certificate in the A. O. U. W. has cost me more than my policy in the Massachusetts company. When my certificate in the A. O. U. W. lapses, as it will before many days, it will not be worth the paper upon which it is written. My policy in the Massachusetts company is paid up. It will be the source of a small income so long as I live. If I were willing to surrender it the company would give me at least \$1,200 for it.

The above facts speak for themselves. They have convinced me that the only assurance which assures is old line assurance and those men must be lacking in knowledge of the very first principles of life assurance who mislead the public with so-called cheap assurance which speaks the word of promise to the hope only to break it to the ear. I make these statements solely in the public interest and not at the solicitation of others, directly or indirectly.

But the Moon Kept on Shining.

A certain well-known Judge was once violently attacked by a young and very impudent counsel. To the surprise of everyone the Judge heard him right through, unconscious of what was said by those present, and made no reply.

After the adjournment for the day and when all were assembled at the hotel where the Judge and many of the court folk had their refreshments, someone asked the Judge why he did not rebuke the impertinent fellow.

"Permit me," said the Judge, loud enough to attract the attention of the

whole company, among whom was the barrister in question—" permit me to tell you a little story. My father, when he lived in the country, had a dogmere puppy, I may say. Well, the puppy, would go out every moonlight might and bark at the moon for hom together."

The Judge paused as if he had finished "Well, what of that?" exclaimed had a dozen of the audience at once.

"Oh, nothing—nothing; but the most kept on shining just as if nothing has happened."

"Oh, My Poor Children!"

"Oh, my poor Children!" exclaime a Crewe railway workman, who wa caught between two waggons and crushe to death. What a text for a sermon But would a sermon do any good i bringing home to the sinner in the per the duty of life assurance? Direct per sonal effort on the part of an agent the only method of inducing a man to di his duty to himself and family. The organ of the Socialists contends that the is enough in this tragic accident to "justify all our Socialist idealism and toil." But, as the world is constituted to-day, the socialistic writer should have emphasized the fact that life assurant represents a great and genuine form socialism. Many authors have picture an ideal state of society, but have totally ignored existing agencies at work for the uplifting of humanity.—Business.

A Boomerang.

"Any old thing appeals to you if it cheap!" cried the angry husband.

His bargain-hunting wife grimly smiled.

"Don't forget," she sarcastically marked, "that you yourself are one my characteristic investments."