Other Ways of Saving.

Agent.—I concede your financial ability. You are rapidly growing wealthy, but the most prosperous man is likely to be poor in old age. You have the proof all around you. Don't put all your eggs in one basket. The life policy, with its cash values, will provide for your declining years. It is the one thing which cannot be involved in the general wreck of fortune when it comes.

Prospect,—But there are other ways of providing for that contingency. A few acres of cheap land planted in black walnut timber will assure a competency for my old age forty years hence.

Agent.—All such projects are meritorious, but they do not compare with life assurance. The latter not only provides for old age, but also an income for your family in the event of your early death. More than that, you haven't planted your black walnuts yet, and you never will. No man ever does. All such projects fail for want of a beginning. You neglect to sow the seed for the harvest that is to be gathered a generation hence. You procrastinate, because there is no agent on hand to persuade you to act NOW. It's only a moment's work to secure the life policy with its immediate estate and its provision for old age; but if you do not ACT—if you go on procrastinating, it will be no more effective than your walnut grove.

—Insurance Independent.

Insisted On It.

Police Court Lawyer (to plainly dressed witness) : '' I presume, my good fellow, you are a laborer ? ''

Witness (civil engineer) : '' You are right. I am a workman, sir.''

'' Familiar with the use of pick, shovel and spade, I presume ? ''

'' To some extent. Those are not the principal implements of my trade, though.''

'' Perhaps you will condescend to enlighten me as to your principal implements.''

'' It is hardly worth while. You don't understand their nature or use.''

(Loftily) '' Probably not, but I insist on knowing what they are.''

'' Brains ! ''

THE WINDY CORNER OF THE PALI, HONOLULU.

The great speed of the wind around this corner makes it extremely difficult for pedestrians to pass along.