

**Death
and
Insurance.**

The lightest heart, the least thoughtful mind has no disaster of death.

To die is common to all.

Stebbing

No man will deny that whatever can be said of death is applicable to himself. He knows that he must die; he knows that in whatever quarter of the world he abides,—whatever be his circumstances—however strong his present hold of life—however unlike the prey of death he looks—that it is his doom beyond reverse to die.

Surely this certainty of death admonishes all thoughtful men that the preparation for it should not be delayed.

Our fire and marine insurance companies are bulwarks of protection to the millions of business men scattered throughout the world. Fortunes are saved to the owners by the existence of these institutions, and without them an element of great danger to the interests of the nation would be abroad. But after all, buildings and ships may be insured for generations, and no serious contingency arise, while man has but one life, and the culmination of that is certain. He must die. No matter what interests he represents, no matter how dependent on his efforts his family may be, no matter how he stands towards the community which has been benefited by the wisdom of his counsels, he is taken away just as if his life was of no value. Therefore, if he is the head of a family, he has a duty to perform. In the absence of accumulated fortune, the necessity for using capital in the case of the business man makes it impossible for him to so arrange his affairs that his family is always safe. But a policy in a well-selected and carefully managed life assurance company affords security from want and starvation.

It is hopeless to think of resisting death. Yet there are many who think of him as seldom as they can, and by their failure to make sure and certain provision for those dependent upon them are laying up cares and fears for the hour of darkness when the remembrance of their selfishness and neglect of duty will rack their "sinking spirits with despair."

**The
Growth of
Life Insurance.** The best men everywhere are insured—lawyers, doctors, clergymen, bankers, statesmen, financiers, and all men of prominence in every walk of life have recognized the claim of life assurance, and have allied themselves with it. Life assurance is open to every one in good health and of good family history, and it is the paramount duty of every man to carry a reasonable policy on his life.

In comparing the institution of life insurance with the various financial and benevolent enterprises of which we have any knowledge, we are forced to the conclusion that it is not paralleled by any other, and that the advantages claimed by any and all of the various schemes for the accumulation of wealth, the conservation of the public interests in the provisions

made for carrying on the business of the country by our chartered banks, the protection of the people from loss by fire and tempest, the accommodations provided by government and other savings banks for the convenience and comfort of the people, as well as the organization and sustenance of charitable guilds, lunatic asylums, etc., etc., are only secondary as compared with the benefits conferred upon mankind by life insurance.

Our banks have done and are doing good work in their own way. They relieve financial pressure in many instances, when, without their assistance the public credit would be injured through the embarrassment of some worthy man, and a panic precipitated which would spread ruin throughout the commonwealth.

But every dollar received from a bank in times of difficulty must be repaid, and properly so, as unless this is done, it would be impossible for the bank to continue in business. If death overtakes the borrower before his debt is paid, his estate must pay the loan, even if the last dollar is needed for that purpose, and the family are compelled to seek shelter from the storm in the houses of strangers, or in the refuge for the poor. How is it with life insurance? A single premium, if paid in season, provides the policy which stands between the little ones and want, when the funeral is over. The creditor may be as unfeeling as Shylock, but the law protects a life company in paying over to the bereaved widows and orphans, at the time they most need it, the amount secured them by the beneficence of a system, the merits of which are now beginning to be thoroughly understood.

"MADE IN THE UNITED STATES."—American shoes have met with such success in French Switzerland that European manufacturers, in order to compete, have begun imitations of them. On the subject Consul Ridgely writes from Geneva in part saying: "Within the past year there has been a real and growing demand for our shoes. This fact has been widely noted on the Continent, and recently Vienna houses began to copy the American article and to flood the market with their imitation goods. I am reliably informed that they copy nearly everything American they can find in the shoe line, and that in some instances they mark their goods "Made in the United States." A leading shoe dealer of Geneva tells me that Austrian drummers miss no opportunity to belittle our goods, at the same time being very careful to possess themselves of anything new they can find for the purpose of copying it. American shoes are giving satisfaction, and unless the Austrian houses undersell our exporters the latter will continue to increase their business in French Switzerland. If desired I could procure and forward a pair of the imitation American shoes sent here from Vienna."