

matters work so smoothly. Of course, during the first year, and especially during the first part of it, growling loud and deep is heard on all sides, but, as soon as business reaches its level, all runs along smoothly. Bear these points in mind, and sink your individual opinions and preferences for the common good of the business; look at the manager's work in the aggregate more than in detail, not that it is wise or proper to ignore detail, but where your opinion on rates or other matters may differ with him, don't discuss them in hotel lobbies, dining rooms, railroad cars and other public places, but go quietly to the manager and talk the matter over; if you can convince him, all well and good; but, if not, do not be soured; some one has got to decide the question, and you have no more right to be vexed because he may not be able to agree with you, than he has to be vexed because you will not take his figures on an adjustment which you, and not he, are authorized to make. He is entitled, in the interest of your company, to your advice and support. Give it to him, gentlemen, every one of you. If that is done, these somewhat hasty thoughts, imperfectly put together, will not be without reward.

HELPS FOR LIFE MEN.

REASONS FOR LIFE INSURANCE.

1. It is the surest way to prevent the household loaf from being buried with the household head.
2. It helps to rid the community of pauperism and its expenses, and of the crimes incident to poverty.
3. It brings relief to the sorrows of bereavement, and brightens the otherwise desolated pathway.
4. It gives the permanence of an estate, or of a fortune, to those depending only on their daily toil.
5. It is the safest of all investments, as it thrives even upon the ruins of ordinary financial concerns.
6. It is a profitable use of funds, yielding, besides security, better returns than most investments.
7. It is a property not exposed to the demands of creditors, but protected by law for one's heirs.
8. It brings ready money in a moment, and just at that moment when it is most timely and welcome.
9. It affords all the conveniences of savings institutions, and also much larger pecuniary returns.
10. It benefits the assured, promoting industry and economy, and prolongs life by relieving it from anxiety.

WRONG NOTIONS CORRECTED.

1. It is not impiety to talk of life assurance; for it is not assuring existence but profession.
2. It is not distrusting Providence; for trust in Providence was not designed to preclude self-help.
3. It is not a chance operation; for it proceeds upon a strictly legitimate and scientific basis.
4. It is not a speculation or deceit; for many of the best men in the world are its supporters.
5. It is not an "expense;" for it is simply laying up for a future time—simply accumulation.
6. It is not a risk from inability to keep up payments; for a policy may be on the non-forfeiture plan.
7. It is not for the poor only; for the rich are now very generally taking advantage of it.
8. It is not for the rich only; for no one is so poor that he cannot keep up a life policy.
9. It is not an unnecessary outlay; for no other provision is positively certain and secure.
10. It is not just as well to put it off; for health may be impaired, or life may suddenly end.—*Watchman*.

Life Insurance for Royalty.—The King of Italy, having paid half his father's debts so far, and impoverished himself in the process, wishes to make some provision for his family in case of his death, but cannot induce the leading Italian Insurance Companies to allow him to insure his life for £120,000. They allege that their statutes do not allow them to grant policies to crowned heads, but we suspect it is the magnitude of the sum that frightens them.—*London Truth*.

HOW THEY TREAT INCENDIARISM IN JAPAN.

A correspondent of a New York paper sends the following:—

Under section 7 of the Penal Code of Japan, the following is the method prescribed for treating arson and accidental fires.

Any one who shall set fire to and burn a man's dwelling-house shall be punished with death.

Whoever shall set fire to an unoccupied house or other building shall be punished with unlimited banishment.

Anyone who shall burn a deserted house or a building containing hay or manure shall be punished with severe penal service.

Anyone who shall set fire to a boat or car, containing passengers, shall be punished with death. If the boat or car is empty he shall be punished with severe penal service.

Anyone who shall set fire to and consume mountains, forests, bamboos, grain in the field, stacked hay or bamboo, or other articles, shall be punished with light penal service.

Whoever shall set fire to and burn his own house shall be punished with severe confinement for from two months to two years.

Whoever shall undergo the punishment of a light crime in consequence of having committed arson shall be subjected to surveillance for from 6 months to two years.

Anyone who accidentally sets fire to and burns a man's house or property shall be punished with a fine or from 2 to 20 years.

If anyone fires off gunpowder or other explosive matter, or causes the explosion of a steam boiler, and thereby destroys houses and property he shall be dealt with as a deliberate or accidental incendiary, according as his act was intentional or accidental.—*The Fireman*.

LEVYING SOCIETIES.

That's what they call them in England. Here they are "Co-operatives" or "Assessment" Companies. On the whole we rather like the old country nomenclature. The law definition of "levy" is to gather or exact, as to levy money; to take or seize on execution. Probably there is more significance to the term over there than there could be here, as no American levying Society could levy for a cent; it is bound together only by a rope of sand and each member can successfully resist all attempts to get money from him against his will, so, as he has put up nothing in advance, the family of the dying member has nothing to rely on but the whim of parties who may get tired at any time. The peculiar attraction of "Go as you please, and quit when you like," may find favor with the well men who want to get out, but it never seemed to us to have much comfort in it for the man who seriously looked forward to the time when his family would need the proceeds of his Life insurance.—*Ins. Monitor*.

COOPERATIVE LIFE INSURANCE COMPANIES.

We saw the statement recently that these Companies flourished in England some one hundred years ago, we copy the following statement with reference thereto from the *London Review*:—

"We may at once state that there are no such societies as those to which we now refer [hat-passers], in operation in this country in any shape or form. It is true there are some which are conducted partly on the assessment plan and partly on the principle of annual premiums, but in a great many cases these are societies which practically wind up every year and commence again. The only societies which work on an extensive scale, and which have any elements of stability in them at all are those which, like the Odd Fellows, the Foresters, the Hearts of Oak, and other societies, work principally on the premium system. In spite of all the care, however, taken by the undoubtedly honest administrators of these great benefit societies, it was discovered some few years ago that they were all practically insol-