



Russian Colonists arriving in Siberia.

A Group of Convict Laborers of Eastern Siberia.

Temporary Farm of a Siberian Colonist.

The popular conception of Siberia as a snow-clad waste is erroneous—fertile plains and mountain highlands cover much of its 5,000,000 square miles. Its population is very sparse—less than one to the square mile. Since 1650 Siberia has been a Russian penal colony.

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From Court Records

"An assurance policy is the best form in which money can be invested for our friends who are left behind at death, and, generally speaking, about the safest that can be made. Of all the assets of estates which come before me in the courts, the assurance policy is the only one that does not shrink. You all know how real estate and personal property, stocks and bonds and mortgages shrink in value; how the financial depression has reduced the value of these investments as much as 50 per cent. But, so far as I know, there has never been a case since I have been connected with the courts where an assurance policy which was a part of the assets of an estate has paid less than 100 cents on the dollar, and this tells us that it is the safest and best provision or investment that can be made for the family. It brings consolation to the sorrowing family and enables them to take fresh hope. These things convince me that the assurance policy is a fixture in the institutions of this country. It has come to stay, and it will

increase in its power for good with the years, and it is to the credit of the wisdom of the country that is so.—From the *Court Index*, official paper of the Hamilton County Court, Cincinnati, Ohio.

She Should Demand It.

A wife should never stand in the way of that life assurance which is her only protection from privation and poverty. On the contrary, she should demand it. She should insist that it be regarded not as an extravagance, nor as an investment, but as a necessity. It must come before luxuries, such as super-millinered bonnets for the wife and cigars and beer for the husband. It should come before a savings bank account. In fact, it should arrive with the wedding presents. A husband who cannot afford to put a policy of assurance upon his life in the hands of his bride is too poor to buy a marriage license or to pay a wedding fee.—*Collier's Weekly*.