

France. Lieutenant-Colonel (afterwards General) Wolfe, in a letter from Paris, writing in 1752, said that "the people here use umbrellas in hot weather to defend them from the sun, and something of the same kind to save them from the snow and rain. I wonder that a practice so useful is not introduced into England." The future conqueror of Quebec was a little late in his suggestion, as Hanway two years previously had started the fashion. Long before the first half of the eighteenth century, ladies enjoyed the luxury of an umbrella.

A footman named John Macdonald visited various parts of the world, and wrote an interesting account of his life and travels. He returned to London in 1778, and brought with him from Spain "a fine silk umbrella." When he used it in the streets he was greeted with derisive shouts of "Frenchman, Frenchman! why don't you call a coach?" The hackney coachmen and chairmen made the most noise, for they were not slow to recognise that the use of the umbrella would enable people to do without coaches in wet weather, and it was then that their conveyances were uncomfortable, and when the weather was fine the gentlefolk preferred walking to being jolted while riding.



The Best Way of Investing.

It took the world a long time to form a correct estimate of a just wage for the working man. It is now fixed everywhere as that sum which will enable the laborer to sustain himself and those dependent on him for twenty-four hours, with a little surplus that can be set aside for "a rainy day." This little surplus is included in the just and equitable wage by our laws, and is founded on an enlightened political economy, which recognizes the duty of every man to pro-

vide for the needs of those dependent on his labor, at a time when he can no longer work. What is to be done with that unused surplus? Banks will receive it. It can be invested in real estate. It can be loaned out at interest. But there are difficulties in all these ways of employing one's savings. The amount is generally too small, and to retain it in the family until it grows to proportions that would make it of use to the borrower would be to expose it to loss. All things considered, the best way of investing the surplus of our wages is to take out an assurance policy. And this is a fact now recognized by rich and poor alike. A small surplus enables the laborer to carry a sufficient assurance to secure those dependent on him from want, at least until such a time as they will be able to do for themselves. So deep is this conviction among thinking men that it is seriously proposed in Germany and other countries to make assurance compulsory on all laboring men. Without going to that extreme of parental solicitude, it may be said that it is one of the first and most essential duties of every man in this country, where there is no entail, to carry sufficient assurance to protect his family from want in case of his enforced failure to provide for them.—Rev. D. S. Phelan, pastor of "Our Lady of Mount Carmel" Church, St. Louis, Mo., and editor of *The Western Watchman*, in *The Pelican*.



A Winner.

What is the most ungrammatical sentence ever spoken? The following would be hard to beat. It was enunciated by a little girl who was driving along a country road with her father. Seeing a flock of sheep in a neighboring meadow, she asked: "Is them sheeps yourn?" Four words, and all wrong!