



ON ST. HELEN'S ISLAND.—This island is one of the play-grounds of the people of Montreal. It is situated in the River St. Lawrence right opposite the city.

What Wanamaker Thinks.

In a recent speech Mr. John Wanamaker, the millionaire merchant, and the most heavily assured man on earth, said :

"Life assurance is a savings bank, if you choose to put it on the simplest, plainest base-platform. It is not only a savings bank, but it is collateral.

"I would not have been prepared to build my building if I had not saved two and a half millions. little by little, through life assurance. I did not realize what I was doing. I think I would take a journey to San Francisco just to shake hands with the man who started me, if he were living.

"I said life assurance was a savings bank. I will add that some of my policies were so written that when you could not get any money out of banks or on Government bonds, the insurance companies loaned money on them. So you see taking out a policy is quite a different thing from just getting ready to die."

What a Judge Thinks.

"No one becomes better acquainted with the value of life assurance than the judicial officer who has in his control the administration of the rights of widows and orphans. My observation

is that policies of life assurance that provide for their payment in instalments instead of policies which secure a sum at maturity, are very much safer and better for the beneficiaries.

"Considering this whole matter, I am free to say that estates one-half as large, administered by a duly constituted corporate institution, would give, in a large majority of cases, better results than estates twice as large, administered by indiscriminate next of kin who are entitled by law to the letters; and that life assurance payable in instalments will produce, in a majority of cases, double the benefit that would be realized upon assurance payable in a gross sum immediately after the death of the assured."—Judge White of Cleveland, Ohio.

The Educated Child.

A woman calling at her minister's home was admitted by the small daughter.

"I want to see your father. Is he in?"

"No," replied the child, "he left me to tend door. But if its anything about your soul I can attend to you. I understand about the whole plan of salvation."