

THE MORTGAGE ..... *Washington Star.*

We needed the money, so where was the harm?

We knowed we could carry the debt,  
We drew up the papers an' mortgaged the farm,

An' bought what we wanted to get.  
An' it isn't the money the enterprise cost  
Whose memory rankles an' stings,  
But the brains we were out an' the time  
that we lost

Over debits an' credits an' things.

We agreed that economy was our main chance;

So we opened with ardor intense,  
A book that was ruled off to show at a glance

Each item of gain or expense.  
We might have learnt dancin' or grammar  
or Greek,

Or to play on the mandolin strings  
In the time we kep' fingerin', week after  
week,

Over debits an' credits an' things.

These business transactions—they're simple at first,

But they're never jes' what you intend;  
An' there's no one seems able to tell you  
the worst,

Or when you'll arrive at the end.  
It's no use to kick—though it does seem  
a shame,

Whose remembrance resentfully clings,  
To pay half a dollar fur signin' your name  
To debits an' credits an' things.

My friend, you kin bet when we git out  
o' debt

We will never get in any more.  
But the future has comforts. It's pleasant  
to let

Our thoughts seek that beautiful shore  
Where there's gold in the street. An' what  
makes it complete

Is the fact that your wanderin' wings,  
Wherever they lead you, won't cause you  
to meet

With debits an' credits an' things.

## NO LESS PROMPT IN INDIA THAN IN CANADA.

18th November, 1898.

MESSRS. G. M. LAIKASAN & Co.,  
Chief Agents for India,

Bombay.

DEAR SIRS,

We, the undersigned trustees of the estate of the late Madowjee Jugjiwan, beg to thank the Sun Life Assurance Co. of Canada for the promptness with which the amount of insurance (Rs. 3000) has been paid, and also for the courtesy and help received at your hands.

Wishing your Company abundant prosperity,

We are, Yours faithfully,

DEVKARAN PREMJI,  
MOTICHAND V. RSONJI.  
JUTHA CHAPSI.  
SUNDERJI PRENJI PANDYA.

## THE HOUSE OF THE GATE OF RIGHTEOUSNESS.

FIRE PLAYS IN THE FLOWERY LAND.

In a country where, as someone has said, the roses have no fragrance, and the women wear no petticoats, where the labourer has no Sabbath, and the magistrate no sense of honor, where the needle points to the south, and the sign of being puzzled is to scratch the antipodes of the head, where the place of honor is on the left, and the seat of intellect is in the stomach, where to take off your hat is an insolent gesture, and to wear white garments is to put yourself in mourning—in such a country, in China, of course, few suspect that the business of fire assurance can be carried on with profit. Of life assurance in China the public have already some knowledge, for has not the most powerful man in the Celestial Empire written an essay on the subject, and a very clever essay, too, as one would naturally expect from the pen of Li Hung Chang. In respect of fire assurance, however, John Chinaman, if fairly honest, is also a trifle peculiar. We all know how a child will sometimes prefer a penny to a sovereign, because the penny is the larger