

no better mechanic in the village, and he had no bad habits. I doubt if he ever touched tobacco or liquor. What a serious loss to his wife and little ones!"

F. "Yes, that is the saddest part of the whole business. You know his charming little home? There is not a nearer place in the village. It was the pride of his life to keep it in perfect order. He had always felt it was a little too costly, but hoped to have it free from incumbrance. He told me last evening that it was all paid for save a mortgage of \$1,200, and he was going to the city this morning to take a life insurance policy for just that amount. When that was done, he said, he should feel easy, for his wife and family would have a comfortable home secured."

H. "Why didn't he go, as he expected?"

F. "As ill luck would have it, one of his men fell sick, and he had promised that the painting of Mr. N.'s house should be finished tonight. He saw no way of keeping his word but by taking the sick man's place himself. He was much disappointed at his failure to secure the policy, for he had been talking about it for months, and now that all was ready it seemed a pity to have any farther delay. It is quite possible that this mental disturbance may have helped to make his footing insecure, for no one can tell how he happened to fall. And now the policy is lost, and I am afraid the widow will not be able to keep the house."

Mr. F.'s fears were too well-founded, as the issue proved. For a year she continued to live in the dear little cottage, supporting her children, in part by her own earnings, and in part by the little ready money left by her husband. But at the end of the year it was impossible to pay the interest on the mortgage, and she dared not run farther into debt.

The dear old home was sold, bringing little more than half its value, and the family was broken up. A sister of her husband assumed the care of two of the children, while she herself became housekeeper in the family of a widower, who allowed her to keep the third child by her side. She tried to resign herself to the hard lot, but the heart would often murmur at the delay of a single day, which brought such fatal consequences.

We may add that Mr. H., who had been accustomed to make sport of some of his friends, for their hobby of life insurance, took out a policy for \$5,000 in the week following poor D.'s death. The singular warning was not lost.

Never Regretted It.

WE never heard of a man who, on his death-bed, regretted that he had secured policies of insurance for the benefit of his family. We have known scores of persons who bitterly regretted their neglect. Some of our readers may be in danger of this remorse, when too late to retrieve the failure. Forewarned, in such a case, ought to be forearmed. No one can afford to neglect such a peremptory duty—it demands immediate attention. The assurance of competent provision made for one's family has helped many a sick man through a dangerous crisis. Calmness and peace of mind have assured recovery, when anxiety and agitation about the future condition of the family would have caused a fatal termination of the disease.

A Good Endorsement.

MR. J. R. Eby, a well-known wholesale merchant in Harrisburg, Pa., has shown his confidence in the general principles of insurance by a liberal provision for his family in case of his own sudden death. He has held a policy in the Ætina for eight years, to the amount of \$11,848.

His confidence in the Ætina has grown also, with his knowledge of the careful policy pursued by its Directors, and their honest dealing with all policy holders. He writes in this spirit to Mr. C. H. Brush, the General Agent at Philadelphia:

"You may rest assured that you have my influence, and you may use my name for reference at any time and anywhere; because I believe your Company as cheap and as sound as the best."

Stability in Life Insurance.

THE PROGRESS OF AN OLD AND SOLID COMPANY.

THE annual statements of life insurance companies ordinarily possess little interest, except for those directly concerned, but occasionally there is presented such a splendid array of facts and figures as arrests the attention and compels the admiration of the most casual observer. Such is the statement of the Ætina Life Insurance Company, of Hartford, Conn., for the year ending December 31, 1878.

The management of the Ætina has always been noted for economy, its expenses being usually below those of other companies, but

for 1878 they were smaller than in any previous year, amounting to but a fraction over eight per cent. of the income. This is a practical reduction of the cost of life insurance, and directly affects the interests of policy holders.

Since the establishment of the Company, in 1820, it has paid death and endowment claims to the amount of \$16,437,194.43, and paid in dividends to its policy holders, the sum of \$14,286,744.31. Always meeting its obligations faithfully and promptly, it has become thoroughly established in public confidence. It perfectly fulfils the great end and obligation of such an institution—the extension of absolute security and protection to the assured—and in its present matured development is a tower of strength whose endurance bids fair to be perpetual.—*Dry Goods Bulletin.*

"THE pitcher that goes often to the well gets broken at last." A man who had paid premiums on a life policy for fifteen or twenty years, and who began to doubt whether, after all, it was a wise investment, said to a friend, "Perhaps after paying premiums until I am old, when I do finally die, my family may not get the money." But he did not drop his policy—he did not have time. Before another premium fell due—before he was two weeks older—he was dead and buried. His family received the full amount of his policy, without any farther trouble than the submission of proofs of death. The man who drops a life policy not only discredits the judgment he exercised in insuring, but destroys the provision he then made for an event which is now so much nearer than when he first provided against it. There is no chance about this—it is a certainty. And the moral plainly is, keep up your policy.—*N. Y. News Letter.*

BAYARD TAYLOR left his family but \$10,000, and this was in life insurance. It is to be regretted that he was not insured for a larger sum, as his widow is pecuniarily embarrassed. She has not been able to meet the expenses of his long sickness. The Secretary of State recommends Congress to pass an act giving Mrs. Taylor \$17,500, the salary of the Minister to Germany for one year.

MORTGAGE is derived from two French words, which mean "death-grip." If your house is adorned with one, you had better hide it with a life insurance policy.