



GERMAN ZEPPELIN FLYING OVER WARSAW.

A city of great strategic importance, Warsaw, capital of Poland, has been made the object of four determined German drives. It is the third city of the Russian Empire, has a population of 780,000 and is one of the largest industrial centres of Russia.

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The Ford Profit-Sharing Plan.

The Ford Automobile Company of Detroit, Michigan, not only manufactures a popular, low-priced car but has achieved enviable notoriety in its novel and successful attempts to improve the living conditions of its workmen. When its latest profit-sharing plan was put into operation in January of last year, thorough investigation was made into the finances, neighborhood surroundings and personal habits of every employee of the company. Some time later a similar investigation was made for purposes of comparison and revealed the following concrete and reliable indications of improvement:

Increase in Life Assurance	86.05%
Increase in value of homes owned . . .	87.60%
Increase in value of lots owned	86.00%

Such figures as these are but an indication that the general public is coming to a full realization of the fact that a life assurance policy in a strong company not only protects family and home but is the strongest possible incentive to thrift. And thrift was never so necessary and so widely practised as it is to-day.

He Borrowed on his Policy—His Widow Went to Work

To borrow money on a life assurance policy is a pernicious practice, for it defeats the very ends for which the assurance was taken out. The cases is recalled of a prominent Brooklynite who died recently. Although his business affairs had been run on a close margin, no difficulty was anticipated for the widow's welfare, for it was known that her husband had invested a considerable amount in life assurance. When the assurance came to be paid, however, it was found that instead of the \$25,000 anticipated, but \$10,000 was forthcoming, since he had borrowed up to the limit of his capacity from the company. It means the difference to the widow between a living income of \$1,250 per year and a bare annual pittance of \$500. The result was that in her declining years she was forced to seek work for which she had no particular training.—*The Brooklyn Eagle.*

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"Prosperous and Progressive."