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THE SPICE OF LIFF.

A life insurance agent was interviewing Mr. Dolan. How well he succeeded is told by the following from Mr. Dolan's remarks :

Naw, I don't hold wid loife-insurance companies, nor yet wid savings banks, he said, stubbornly. "A cousin o' me own, he had his loife insured for the benefit o' his widdy, an' afther all he nivver had one, for 'twas him lived to be eighty, an' her that doied.

"Wid banks it's just the other way," he continued. "For these was me own uncle; he put money in the bank, and he kept sticking it in and sticking it in, in the hopes that whin old age come he cud take it out gradual loike and enj'y himself; and instid o' that, 'twas him that had the widdy befoore he touched sixtytwo! They're warrked on the wrong plan, the both o' thim instititions, man, and it's a wonder to me to hear you sp'aking a good wurrd for 'em."

THE HAPPIEST MAN ON EARTH.

The man is to be envied who has a good farm well stocked and paid for. There is no life as independent and as free from care, unless one puts a lot of useless worry in it. The poor farmer deeply in debt certainly has an uphill pull, but even so, he is infinitely better off than his brother in the city in similar circumstances, for with a little effort the soil will give him a living, and the poor man in the city is gambling with fate to a large extent. A well-equipped and well-managed farm, which is capable of turning out every year good crops and good stock, is a kingdom in itself. No capitalist in the city lives better and more comfortably nowadays than the well-to-do farmer who has the telephone and the daily mail. He generally has what the city capitalist cannot buy at any price-peace and contentment.

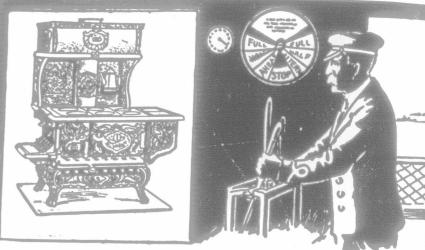
THE CZAR'S INCOME.

The Czar earns a bigger salary than any other man in the world, writes George Weise in Success, for the public exchequer of his country pays him the sum of \$4,800,000 per annum for acting as managing director of the Russian Empire, with its area of 8,000,000 square miles, and its population of 130,000,000 persons. His salary is paid him in monthly instalments of \$400,000 each, which are sent to him by a special messenger from the treasury building, in the form of a check on the National Bank of Russia, just as an office clerk receives his monthly wages, with the difference, however, that the Czar's talent and industry exercise no influence on his payments.

At the same time, he is expected to maintain a certain standard of living, which he would be unable to do in the style required of him if he did not possess a private income three or four times as big as his official salary. He the owner of over 100 estates, all of which supply him with private revenues, but he is also the possessor of 100 palaces and castles, which have to be maintained in imperial style at a great expense to their owner. He has more se vants than any one else in the world, for a veritable army of over 30,000 domestics, cooks, pages, butlers, grooms, gardeners, and so forth, is employed on his hundred or more estates.

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