



A COAL MINE AT TOFIELD, ALBERTA.—The seam is on the surface, making mining easy.

President Lowell's Tale.

While addressing the Boston Harvard Club at its second annual dinner the other night on the need of colleges, like individuals, correcting their own failings before calling attention to those of others, President Lowell told the following story as an illustration :

An American travelling from Liverpool to London last summer found himself in a first-class, non-smoking compartment with a solitary Englishman for a fellow traveller. The American glanced at his companion, then pulled a cigar from his pocket, lit it and began to puff.

"This is a non-smoking," said the Englishman gruffly.

"I know it," pleasantly replied the American, and puffed on.

"You ought not to smoke," said the Englishman earnestly.

"That's what my doctor tells me."

"You'd better not smoke," warned the Englishman.

"That's what my friends tell me."

"You must not smoke," insisted the angry Briton.

"That's what my wife tells me," was the calm reply.

"Very well, I shall call the guard at the next stop and have you put out," was the English ultimatum.

As the train slowed up at a station a few miles further on, the Englishman rose and lumbered toward the window to carry out his threat, but the American was too quick for him and got his head out first.

"Guard !" he cried. "Guard ! I want you to put this man out. He's riding in a first-class carriage on a second-class ticket."

The charge proved true, and the excited islander was ejected.

In London the American was telling the story to some of his friends, when one of them said : "Why, how did you dare to run such a risk as that ? How did you know that he had a second-class ticket ?"

"Well," drawled the American. "I saw the end of it sticking out of his pocket and it was just like mine."—Boston Journal.

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911..\$ 3,403,641.36
 Payments to policyholders since organization..... 29,670,271.37