

LONGEVITY.

What are the conditions most conducive to a long life, is a question which is being revived after a long rest. It is a very ancient question as it can hardly fail to have been asked in primitive ages, why some lived to the winter of a great age while others were cut off in the spring or summer of life. Scattered through the literature of every period there are allusions to the conditions favourable, or adverse to length of life, with widely varied judgments as to the desirability or otherwise of reaching a great age. The pathetic lamentation of Macbeth:

"That which should accompany old age,
As honour, love, obedience, troops of friends,
I must not look to have."

describes conditions which give to advanced years a charm in contrast with the Psalmist's verdict that, after threescore years and ten life is all pain and sorrow. Dryden's picture of the "last scene of all" is nearer to nature than either the great dramatist's, or the Psalmist's. He wrote:

"Of no distemper, of no blast he died,
But fell like autumn fruit that mellowed long;
Even wondered at, because he dropt no sooner,
Fate seemed to wind him up for fourscore years;
Yet, freshly he ran on ten winters' more;
Till, like a clock worn out with eating time,
The wheels of weary life at last stood still."

This is the more usual experience, for, as the bodily powers fade the capacity to feel physical pain lessens, and, all unconsciously, there comes over the mind and spirit of those very far advanced in life a philosophic calm by which they are mercifully protected from acute sorrow.

The secret of longevity is natural, constitutional strength. Men are like plants, some species live a number of years and then fade. Others have a longer or a shorter term, and though judicious cultivation will keep a plant in health, it will only live the term Nature has allotted to its kind. Judicious care in early life, followed by prudent habits, nutritious food, exercise in the open air, abstinence from injurious diet in any form, combined with a healthy occupation and a contented disposition will strengthen the constitution and preserve it from the diseases that are caused by neglect, worry and distemper, but, if the constitution is not naturally of the class which reaches to a great age, it will only run to its moderate limit. The persistence of life in some who show signs of physical weakness is often amazing. The late Pope, for instance, was almost a chronic invalid from his childhood. His life was despaired of a number of times, yet he came near to being a centenarian. Nearer home we have had illustrations of this wondrous constitutional vitality in some who from early years to a great age, at every stage appeared too frail to

live many months. It was said in effect by Seneca to his friend, "The question is not how long will be our life, but how worthily we spend it." The more worthily life is being spent the more likely is its term to be extended, hence the grave importance of the habits of an applicant for life assurance, and the significance of the family's age record.

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**ANNUAL CONVENTION OF NATIONAL ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS,
HARTFORD, OCT. 19-22.**

The above Convention will be opened on 19th inst., by a meeting of Presidents of State Associations with National Officers, etc. At the morning Session, October 20, an Address of Welcome will be delivered by Mr. W. B. Clark, president of the Ætna, which will be responded to by Mr. Markham, of St. Louis. In the afternoon Mr. Woodworth, of Buffalo, N.Y., ex-president, will speak upon "Times change and we must change with them." Mr. G. A. Furness, of Boston, will deliver an address on, "The Exchange and Local Agents, the methods of, the application to and advantages to be derived from the contact." Other addresses will be delivered by Messrs. Emmett Rhodes, of Auburn, N.Y., and Mr. H. E. Hess, New York city.

It is reported that the following practical topics will be presented for discussion, or a selection from them.

Has there been any overhead writing by companies in your State, and if so, by what companies? Give particulars and the circumstances.

Is the rule recommended by the National Association in reference to the payment of brokerage to outside brokers generally observed, viz., that brokerage be paid to outside brokers on business located in the agent's territory only when the property insured is owned and controlled outside of said territory?

If demoralization exists in any portion of your State, is the so-called "preferred business" responsible for it by encouraging the appointment of multiple and side line agents to work specially for preferred business?

Is your State anti-compact? Who make or advise the rates, and does the system of rate making work satisfactorily?

Do the Eastern or the Western factory insurance associations, (organizations of stock companies, writing protected business), work in harmony with local agents in retaining or reclaiming the "sprinklered business" from the factory mutual companies?

Do the factory (stock) association companies require the whole line to the exclusion of other stock companies desiring to write their usual lines on sprinklered risks, through the usual local agency channels?

Have you a fire marshal law, and if so, is the work in preventing, detecting and punishing incendiarism effectively done?

The social features will be well attended to under the auspices of the fire companies whose headquarters are in Hartford.