

Work Makes Wealth and Goodness as Well.

Darius O. Mills, financier and philanthropist, started on his road to fortune with nothing but a good physique and a large determination. He is now worth \$25,000,000, and he has acquired that amount of money by observing these rules:

1. Work develops all the good there is in a man; idleness all the evil; therefore work if you would be good—and successful.
2. Sleep eight hours, work twelve, and pick your recreations with an eye to their good results.
3. Save one dollar out of every five you earn. It is not alone the mere saving of money that counts; it is the intellectual and moral discipline the saving habit enforces.
4. Be humble, not servile or dignified, but respectful in the presence of superior knowledge, position or experience.
5. Most projects fail owing to poor business management, and that means a poor man at the helm.
6. Success is measured by the good one does, not by the number of his millions or the extent of his power.

—Saturday Evening Post.



Do You Want to Keep Young?

Annuities have come, in England, to be a favorite form of investment, and the English experience in the last sixteen years of large business shows that the man or woman who is comfortably provided with an income for old age has a perceptibly better chance of living to enjoy it than those without this solace and support. The difference is slight, but it is appreciable.

At 60 the average expectation of life by the English actuary tables is 13.83 years. The annuitant has a chance of living 14.86 years if a man and 16.97 if a woman, women having a better chance

in the closing years after storms are weathered. At 70 the ordinary man has a chance of 8.50 years. An annuity brings him to 9.25 and a woman to 10.50 years as a prospective average term. At 80 the unprovided man may look for 4.72 years, but if he has an annuity and no worry he has half a year more in prospect, or 5.21 years, and a woman 5.63 years, or nearly a year more.

The moral is self-evident. Any man or woman who can put himself or herself into the annuitant's regular, equable frame of mind, with a definite income, no worry, freedom from care and a methodical life, will add from one to three years after 60 to the normal term of life and strength. The saving habit, if it is not carried too far, and success in securing a modest competence—which is the same thing as an annuity—are not only good for the mere material end, but they prolong life and add to the chance of a cheerful and care-free old age, green, sunny and happy.—Philadelphia Press.



The Wonder Chair

It's only a poor old broken chair
Out in the city yard,
With a creek that runs from end to end,
And a seat that is very hard.

But somehow every morning
It's changed in the queerest way—
For that's when the little children
Come into the yard to play.

It's decked out with flaunting ribbons,
With roses of paper strewn,
And then it's no longer a broken chair—
They call it a "regal throne."

Again they will bring their dishes,
And a napkin that once was white.
And the yard is changed to a dining hall,
Where they furnish a banquet bright.

And then they will take the poor old chair
And turn it right upside down,
And there's a little hansom cab
To carry them into town.

I used to think it a nuisance,
And wish it were moved away—
But it's turned to a wonderful magic thing
Since the children came to play.

—Mary A. Dickerson,
in Cleveland Plain Dealer.