

Life.

Life! I know not what thou art,
But know that thou and I must part,
And when, or how, or where we met
I own to me's a secret yet.

Life! we've been long together
Through pleasant and though cloudy weather;
'Tis hard to part when friends are dear,
Perhaps 'twill cost a sigh, a tear,
—Then steal away, give little warning,
Choose thine own time,
Say not "good night" but in some brighter clime
Bid me "Good Morning."

—Anna Lætitia Barbauld.

His Legacy of Love.

About a year ago last Christmas I was working in a little town in South Dakota. Some time previously I had assured a man of the neighbourhood for \$2,000 under great pressure. His wife protested vigorously at the time, saying she needed a sewing machine more than insurance. Sitting in the hotel office one day, the news came to me that some one had been killed on the railway. On enquiry I discovered the unfortunate victim to be the man whom I had assured. Immediately I secured the necessary proofs of death and sent them to the Head Office, requesting that draft for policy be posted to me without delay. Less than a week after the funeral I went to the home of the widow bearing a draft for \$2,000. She met me at the door with her baby in her arms. All about her were signs of deprivation, almost of want.

I did not reveal the purport of my visit at once and the woman talked tremulously about her late husband.

"I found these in his overcoat pocket," she said softly. She handed me a small rubber doll and a little package of nuts and candy.

"He bought these—" she said, "for baby's Christmas." Then she broke down in a torrent of tears.

"Your husband sends you *this* for your Christmas," I said handing over the draft. I then explained that it was her insurance money. She thanked me. I said that I was not entitled to thanks. She thanked the company, and I insisted that the company was not entitled to thanks. "Thank your husband," I said to her, "for this is his legacy of love to you and to his child."

Later, seated in my hotel enjoying my pipe I

mused, "This sort of thing is one of the few that make it worth while to peddle life assurance."

In closing let me quote Tom Paine's words, for surely *he* had us in mind when he said:

"You have caused the cry of the orphan to cease—you have wiped the tear from the eye of the suffering mother—you have given comfort to the aged and infirm—you have penetrated into the gloomy recesses of wretchedness and have banished it. Welcome among us, ye brave and virtuous representatives! And may your example be followed by your successors!"—American Magazine.

"Papa, what will you take for me?"

Only the night before his little girl had climbed upon his knee, and begged for the song, "Papa, what will you take for me?" He had sung it with his heart in every word. Truly, these dear little ones were all the world to him. He started suddenly as an unseen voice at his elbow said, "You do not love your children. It is your life only that stands between them and want, and yet you have made no provision for such a calamity as *your* death would be to them.

"In the United Kingdom are great monied Corporations, called Life Assurance Offices, solid as the Bank of England, which, for the payment of a few pounds a year, will protect your family, and provide a sum of money if death remove you, and yet you have been unwilling to avail yourself of the protection they offer. Surely there is no evidence of love in such neglect. Suppose you were suddenly taken away, do you know what would happen to those whom you claim to love?"

"God knows; but I will at once insure my life." The agent was sent for; the proposal was filled up; the medical examination was made; the proposal was accepted by the Directors; and the first premium was paid—the whole transaction being completed in less than a week.—Business.

"Here's a nickel," said a thrifty housewife to a tramp at her door. "Now, what are you going to do with it?"

"Well, mum," replied the hungry man, "if I buy a touring car, I shan't have enough left to pay my chauffeur; if I purchase a steam yacht, there won't be enough left to defray the cost of manning her; so I guess, mum, I'll get a schooner and handle it myself"—Everybody's Magazine.

Beware of cut-rate or the bargain-counter assurance.