

A Pointer for Life Assurance Solicitors.

The following taken from the N. Y. "News Letter," might, with advantage, be printed by thousands and distributed by life assurance agents. It would inspire some married men with a determination to secure a policy upon whom appeals of the conventional character fall as ineffectively as water on a duck's back.

"Suppose you were a married man,
And had a snug little business,
And there was a mortgage on your home,
And you were not laying up much money,
As you often declare you are not,
And you have several fine children,
And you love them as we know you do,
And your wife should wake up crying some night
and say,

As possibly she would in such a case ;
' I dreamed you were dead,
And we were turned out of the house,
And the baby was sick,
And I had no money to pay the doctor,
And Harry's clothes were ragged,
And I had no money to get more,
And Minnie had gone to the orphan asylum !
Oh ! dear ! I am so glad it was only a dream,
What would you do in such a case ?"

Average Span of Life Enlarging.

During the past century the average duration of human life in the more civilized countries is estimated to have increased about five years. Improved sanitary conditions and more rational dietetic habits have enlarged the expectancy of life from about 40 years to from 45 to 46 years. The wholesale sweeping away of populations by cholera, typhus, scarlet fever, which frequently occurred in the first half of the last century, now very rarely happens. The fatalities from surgical operations have been so far reduced as to be hardly appreciable when compared with their frequency before the discovery of modern methods of saving patients from collapse when under the knife. The substitution of coffee and tea for beer at all meals has also been helpful, and still more the restraint now put upon convivial habits. Whether it has resulted in the "survival of the fittest" is not clear, but that myriads of weaklings are now reared who reach quite a fair age, who, a century ago, would have never passed beyond childhood or youth is most certain. The life assurance offices have a far wider field for operations, but the conditions of modern life render greater care necessary in selecting lives. The "Scottish Critic" says: "Whether our remote ancestors lived longer than we do is unknown. They had probably stronger constitutions, and they certainly did not suffer from the "enervating influence of an advanced civilization," but the average person of to-

day is undoubtedly far better cared for in every way, and knows better how to take care of himself. With regard to our ancestors in the eighteenth century our longer lives were placed beyond doubt by the falling profits derived from government annuities in the century following. The tables of expectancy remained unchanged, and the annuitants were found to live longer than their allotted terms. Our most recent tables only emphasize the teaching derived from the annuity experiences."

Canada Content to be Part of the Empire.

American writers (who still insist that Canadians are ripe for annexation should consider such incidents as the compulsory resignation of an Ottawa clergymen because while in the States he threw out some vague hints in favour of Canada's absorption. On his return home he met such a frosty reception that he took the hint and resigned. There is not a public man in Canada today who openly favours annexation to the States ; were he to do so his public career would be suddenly ended. It would be well for a number of New York pressmen to visit Canada during the stay of the Duke and Duchess of Cornwall and York. They would get their eyes opened and their brains swept clear of the annexation notions that now becloud them. Canada is more than content to be part of the British Empire ; she glories in the connection.

Labour Day.

The dedication of one day in each year to the honour of labour is one sign of the reaction of this age from the severe spirit which has led to the old time list of public holidays being shortened, and the daily task of the artisan class being increased. A protest might be made against any class in Canada monopolising the honour due to labour, for longer hours are observed and more exhausting work is executed by those in the professional and business walks of life than by artisans. "The industrial classes" we sometimes read about is really an appropriate term for the entire adult population of Canada, comprising all who are capable of work. One thing the Labour Day demonstration evidenced, viz., that the skilled artisans are proud of their occupation, and are not, as an American paper recently said, breaking their hearts to enter upon a more "genteel" calling. Another thing that the procession proved was, that the surroundings of even a very noisy, and, to outsiders, an apparently disagreeable craft, like a boilermaker's, are not disagreeable to those engaged in it for they actually had boilermakers at work as part of the Labour Day display. Another thing was manifest, that the workers in this city are