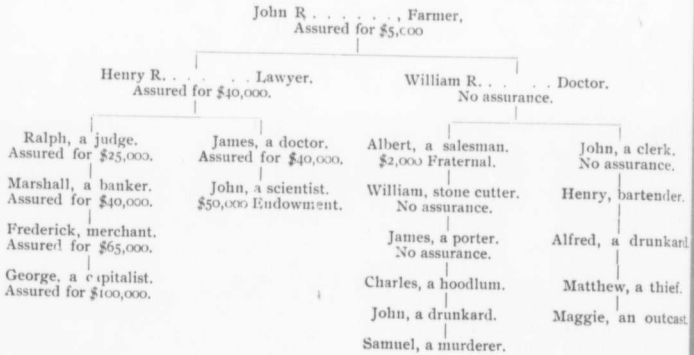


The Fortunes of a Family.

Diagram of a Sturdy Farmer's Descendants, Showing the Force of Circumstances.

"Poverty is the inferno where ignorance festers and vice corrodes, and where the physical, mental and moral parts of nature are aborted and denied."



John R. . . . ., a sturdy farmer, assured for \$5,000, in loving care of his family, thus enabling his widow to give his two boys a professional education. Neither boy was unusual, but each met with fair success in his profession. The chief difference between them lay in the fact that Henry died leaving \$10,000 assurance, while William was careless of the future of his sons and died leaving no assurance or other estate. Henry's sons, by virtue of the assurance he carried, had a good start in life and his descendants became distinguished in their several pursuits, while William's posterity, fettered by lack of funds, sank gradually into degradation and disappeared. Only one of William's sons was assured, carrying \$2,000 in a fraternal order. While it was better than nothing, and postponed the end somewhat, it was insufficient to save the line, and did not create the habit of thrift. It will be noticed that habits of saving were characteristic in Henry's sons and grandsons and that life assurance was the staff of their progress. John, the grandson of Henry, became a great scientist, and having been provided with a competence of \$40,000 by his father, he made his old age secure when a young man by securing a long-term endowment policy for \$50,000. It may seem that the results outlined are exaggerated and that the influence of life assurance has been over-estimated. You happen to meet a man on the street, and the result will change your whole life. It is often on such chance events that the future of a family hinges. In this case the possession of \$10,000 of life assurance was the chance which decided the difference between the two branches of the R. . . . family.—Field Notes.

Drying Coon  
Sugar Estate, Napanima.

IRINDUADI.

Coolie Barracks on Sugar Estate.  
Kuber Plantation.