

9.—That a Special Agent shall not be allowed to act as a broker, or to receive a commission from another Agent, or from any Company except the one whose Special Agent he is.

10.—That the foregoing resolutions are not intended to refer to or interfere with arrangements with Building and Loan Companies and Banks.

### PREPARED HOLOCAUST.

One wintry night in a distant city it was our lot to have to visit a workshop in which a large number of girls, under the supervision of a foreman and forewoman, were engaged. The night was dark and stormy. Entering a narrow lane we found a double door opening inwards into a hall darker than the outside night; groping our way we found a wooden handrail to a wooden stairway, which we ascended story after story till the sixth one was reached; here the first glimmer of light through a dismally dirty window revealed the fact that the casing of this stairway was of thin pine wood; scraps of paper and other refuse abounded on these dirty, dark, numerous and wearisome stairs. Recovering breath after the toilsome ascent, we pushed open a door which opened inwards and closed with a spring; here a small hall about twelve feet square, enclosed with thin pine boards, led to a door which again opened inwards into a room in which large quantities of paper and of books, bound and unbound, were piled; from this we entered the work-shop; here paper in bundles, paper in piles, paper in scraps, paper uncut, in process of being cut out, and paper cut, abounded in every part of the room, which was lighted with gas, some of whose burners seemed dreadfully near to the piles of paper; a hoistway opened in the shop, to look down which was almost like looking into the infernal regions. With a nervous feeling we transacted our business and departed. Groping our way down those dismal stairs we at last found ourselves in the lane and regained the street full of thankfulness at being in safety once more.

When we, some time afterwards, read of the horrible scenes in that elevated work-shop, when, on an alarm of fire, every one ran to those doors, which would not open outwards, and—by reason of the crush—could not open inwards, thus shutting off every avenue of escape, except by the horrible elevator way, which was open down to the basement, and up which volumes of smoke and flame were ascending; and when the fire seized the thin boarding which lined the stairway, so that no help could ascend to the imprisoned helpless crowds of girls, women and men, in that lofty pyre, so that strong men wept to think of the horrors which were being suffered there, but remained powerless to afford any assistance, our conscience smote us that we had not cried aloud for remedy when we witnessed the danger.

Surely, wherever similar circumstances exist, no further delay should be allowed in their removal: In the case we have written of had there been a door opening out to the roof of adjoining buildings it would have allowed the rescue of every one of the murdered victims; had the doors of the building opened outwards every one would have escaped in safety before the fire reached too great proportions; had the stairway been bricked in and lighted, assistance could have reached them; had the hoist been closed by automatic apparatus the fire would have been confined to the basement; so that it was by horrible recklessness so much life and property were destroyed.

### AN OBJECTION TO LIFE INSURANCE.

The objection is sometimes made to life-insurance that it is a distrust of Providence, and occasionally one of the best of women will object to her husband carrying a life policy.

We confess to a very tender feeling toward such, for it is a good thing when a woman has respect for trust in Providence, if she were selfish and unloving, she would not be troubled about the receipt of money on a husband's life

policy. But we believe—nay, we are sure—the objection springs from an imperfect consideration of the principle of life insurance; let us, therefore, consider the matter a little in detail.

Planting and sowing and laboring for future gains are not usually considered as implying distrust in Providence. Indeed, the good Book is full of precepts which enjoin the duty of industry and self-denial, with the *expectation* of future rewards, both of a temporal and spiritual nature. In short, it is the order of Providence to labor in faith, and expect the reward of labor by and by. Unnecessary worry and anxiety about the future are forbidden, but reasonable prudence and forethought are commanded. Surely man may be allowed to do by the exercise of his reason what animals do in pursuance of an inborn instinct—viz., make provision for the future.

But it is said that life is in the hands of God, and therefore not to be made the basis of a business contract. No more than everything else is in the hands of God, for are we not told that, even in the matter of buying and selling, and getting gain, we are to say, "if the Lord will"? If we look at the principle of life insurance, we shall also see that it fulfils, in a literal sense, the Scriptural injunction to "bear one another's burdens." A man's risk of death is a burden that may crush his family, therefore he should bear it by paying for it. If it is right to bear the burdens of others, surely it cannot be wrong for them to permit their burdens to be borne. Yet that is just what one practically does who refuses the benefits of life insurance.

There is another sense in which it is a woman's duty to encourage life insurance: her children need its protection.

We feel sure no stronger appeal can be made to a mother's heart than that which relates to the good of her children. It may be that she would prefer poverty for herself rather than live comfortably on the proceeds of a life policy; but she has no right to make such a hard choice for her children. That would not be bearing their burdens, but compelling them to bear hers. So, if any wife and mother feels it to be a sacrifice on her part to consent to her husband being insured, let her consider for whose sake she makes it, and whether it is not a duty.

It is surprising how events—especially death—change one's feelings. After the death of a husband, the wife is apt to reproach herself that she ever opposed his wishes, especially if she sees that they were wise and good. And, while she may bear patiently any hardship that her mistaken judgment brings upon herself, if it touch her children and *his* children, the thought of what is, and of what might have been, will be full of bitterness. Many a woman sits down in sorrow and in poverty, and bewails an irretrievable mistake, in this matter of life insurance, as bitterly as Esau bewailed the loss of his birthright.

Let what has been be a warning, nor vainly imagine that we shall be specially rewarded for what we mistakenly call trust in Providence.

### A BACHELOR'S VIEW.

In one of our villages there lives a miserly bachelor who by economy has accumulated considerable property.

Several years ago he was called upon by an agent who urged him to take a policy upon his life. It was suggested that he could make it payable to his brothers and sisters, of whom he had several, who were less fortunate financially than he had been. The bachelor was severe in denouncing agents who were "continually boring people to insure." During the conversation, he mentioned his two brothers-in-law, one of whom had insured his life, and it was with difficulty he could make the required payments. "Don't you think," said he, "Charles came to me, recently, and requested me to loan him money to pay the company."

"You let him have it, I suppose?"

"No, I did not. I told him it was nonsense for him to try to carry insurance when he hadn't the money to pay for it."