

*A Goddess of Girls ..... Susie M. Best*  
*The New Bohemian*

Brief-skirted and slender,  
 She mounts for a ride ;

Six gallants attend her—

Brief-skirted and slender,

She claims the surrender

Of all at her side.

Brief-skirted and slender,

She mounts for a ride.

O, radiant creature ;

She wheels and she whirls,

Till no one can reach her—

O, radiant creature,

In figure and feature,

She's a goddess of girls—

O, radiant creature,

She wheels and she whirls.

There's no use denying

She's captured my heart ;

There's no use denying

She did it by trying

The bicycle art.

There's no use denying

She's captured my heart.

I'll ask her to marry

Without more ado ;

No longer I'll tarry—

I'll ask her to marry

And try in a hurry

A wheel built for two—

I'll ask her to marry

Without more ado.

### Does Life Assurance Assure Your Life?

#### If Not, What Does It Assure?

How many men know what life assurance really is? It isn't protection against death any more than fire insurance is protection against fire. What, then, is life assurance? It is (in its simplest form) the assurance—or guarantee—of a sum of money to a family as soon as the death of the breadwinner deprives the family of the support he gave them while living. Life assurance does not insure life ; it insures the continuance of the income which a living man can earn, but which the same man, when dead, cannot earn.

Fire insurance does not make a building fire-proof, but it insures to the owner enough money to rebuild it if it burn to the ground. If a building is fully insured, the policy restores to the owner the full money value of the building which the fire has consumed. Similarly, if a man's life is adequately assured, his policy restores to his heirs the full money value of his income-producing labors which death has cut off. If you own one building, insure it ; if you own fifty buildings, insure them all, for one may burn. If you are poor or in moderate circumstances, assure your life for the protection of your family. If you are a millionaire, you should also assure your life, for there will be some shrinkage in your estate at your death which assurance will restore.

THE CLOSE OF A RAINY DAY.....Nathan H. Dole.  
*The Hawthorn Tree,*

The sky was dark and gloomy ;

We heard the sound of rain

Dripping from eaves and tossing leaves

And driving against the pane.

The clouds hung low o'er the ocean,

The ocean gray and wan,

Where one lone sail before the gale

Like a spirit was driven on.

The screaming sea-fowl hovered

Above the boiling main,

And flapped wide wings in narrowing rings,

Seeking for rest in vain.

The sky grew wilder and darker,

Darker and wilder the sea,

And night with her dusky pinions

Swept down in stormy glee.

Then lo ! from the western heaven

The veil was rent in twain,

And a flood of light and glory

Spread over the heaving main,

It changed the wave-beat islands

To Islands of the Blest,

And the far-off sail like a spirit

Seemed vanishing into rest.