"O no," said the Secretary, "I think it looks like distrusting Providence to talk of *insuring* your life."

"On the contrary," answered the Clergyman, "it seems to me that you *tempt* Providence to leave your family to suffer when you neglect the easy means He has provided. What is your salary?"

"It is $1,750 per annum."

"Could you not save $50 or $100 out of that without any great sacrifice?"

"Oh yes, I think I could."

"Well, if you should put that sum at interest it would require many long years to make it into a sum sufficient to sustain your family; but if you should now insure your life by paying a premium of one hundred dollars, you would instantly secure four or five thousand dollars for your family in the event of your death, and if you continue to pay the premium for a term of years, your portion of the earnings of the Company will be a fair interest on your money, which will be added to the principal paid to your heirs."

The Secretary listened with thoughtful attention. He did not attempt to answer the argument, for he could not. Neither did he admit that he was convinced. He was a hard-working officer. The Society he served was one of great responsibilities, and it became the subject of earnest controversy in which the Secretary of necessity took a leading part. His health failed. He sank down under his labours and died. It was supposed that his widow and children were left uncared for. But it soon came out that he had been convinced by the suggestions of his friend, had insured his life for a handsome sum, which was promptly paid, to the unspeakable relief of his family.

It would not be a misapplication of the funds of our religious societies, if they should so arrange the salaries of their officers as to enable them to purchase a Life Assurance policy.

A learned and able Professor in one of our Universities, was speaking of the unhappy necessity that he and his associates in College were under, of seeing their families growing up around them while he could not make the least provision for their education and maintenance in case he should be taken away.

"But is it possible," said his friend, "that you have not secured an insurance upon your life?"

"O no," the professor replied; "I could never reconcile that step with confidence in Him who has promised to provide."

"But," said his friend, "the Lord has provided the Life Assurance Society to meet your wants and mine; we may avail ourselves of their advantages, and having done *what we can*, we may trust him for the rest."

A few days afterwards they met again, and his friend asked the professor if he had thought more of the Life Assurance question since their last conversation.

"O," said he, "I attended to it that very day, before I went home."

The same friend has been for many years in the habit of persuading all ministers of the gospel, and all other men living on limited salaries, to make provision for their families in this way. He gives it as the result of his observation that the effect of such a step is in the highest degree salutary in many respects, but especially in the following:

The moment a man has completed his arrangements with the Life Assurance Society, and secured his policy, he feels, if he is suddenly or soon removed by death, that his family will immediately receive *one thousand*, or *five thousand*, or ten thousand dollars, whatever sum he has secured. The motive to *hoard* is immediately taken away. Economy is necessary, that the small sum requisite for the annual premium may be ready when it is needed. But the temptation to *hoard* is forever destroyed. The impracticability of laying up any great sum was always apparent, but now that he has made provision against want, for those he loves, he is able without compunction to use what he has to make them and himself comfortable for the present. Such an effect is exceedingly happy. And it makes others happy also. It is very well to talk of *faith in the promises*, but he who trusts God intelligently uses all the means that God puts in his hands, and *then* is at peace. Having done all, he stands. This is the delightful influence of Life Assurance upon the head of the family and upon his partner in life. She has shared in his labours and anxieties, and now rejoices with him in the calm reflection that God has opened to her and the children an effectual door of relief in case their natural protector and support is snatched away.

This change in the circumstances of the family is favorable to the health of the husband and father who has peace of mind instead of harassing care for the future. There are no persons who live to a greater age than pensioners; revolutionary pensioners live almost indefinitely! Anxiety for the future breaks men down; it wears them out prematurely; it affects the appetite, and digestion and sleep, and undermines the health and hurries men into untimely graves. *Care* is the bane of our country. It sends more than half of the patients to lunatic asylums; it eats out the comfort of life even while life lasts, and consumes with constant gnawing the best years of one's usefulness. How is a man of sensitive mind, with a lovely family, to be at peace and ease, with the full knowledge of the fact that if he is called away by death they must be wholly dependent on their own toil, or charity, for support. He is willing to labour for them. But to do his best will not enable him to do more than to make them comfortable now. He cannot save more than a hundred dollars annually, with the most rigid economy. He decides to effect an insurance on his life and instantly it is done that load is off his mind. He is a new man; he has done his duty, and has a right to trust God and be at peace. His health is necessarily improved. He feels the influence of his changed circumstances, in his studies, in his social intercourse, in his family and in all the relations of life.—*Am. Life Ass. Magazine.*

THE MISLETOE.

Certainly, if we wished to initiate a neophyte into the pleasures of early rising, we should not begin by dragging him to Covent Garden at four o'clock on a December morning; it would be like welcoming a new-comer to Malvern, with the douche; nevertheless, it is well worth staying up, if not getting up, to see the arrival of carts and waggons with their towering loads of "Christmas," and to hear the stormy discussions betwixt buyers and sellers, the yells of the urchins perched atop of the wavering masses of green, the wrangling of the porters, and all the "confusion confounded" of a market held before the dawn of day; Phews how bleakly the wind rushes past Inigo Jones' magnificent barn, to give rough greeting to his country friends, and bury himself in their prickly arms! Never mind the cold, man! Look at the huge piles of holly glistening in the gas-light, and warm thyself with thinking of the precious family-gatherings, the pleasant parties, the fun, enjoyment, and happiness, at which that prince of evergreens will assist. Look at the heaps of misletoe lying around, kisses going at a shilling a bunch, a cheap investment for gentlemen who do not begrudge fifty shillings and costs for saluting a reluctant beauty. Talk of summer roses! A fig for them! Give us the misletoe, whose magical presence creates brighter roses than ever Philomel wooed, and makes thousands of happy English homesteads ring with girlish laughter, when

> Many a maiden's cheek is red,
> By lips and laughter thither led;
> And fluttering bosoms come and go
> Under the Druid misletoe.

Chambers' Journal.

Crinoline Hooked.—A ludicrous scene was witnessed at the Dearham Station of the Maryport and Carlisle Railway on Sunday. A brisk damsel got into the morning train at the Dalston Station. She had the usual circular appendage to her dress, and it required only a slight pressure to enable her to pass through the narrow doorway. Far different, however, was the young lady's attempt at egress. The crinoline was unluckily not of the most approved pattern. It could not be contracted and expanded at pleasure; but when it was pressed at the sides it jutted out both behind and before. When, therefore, the blooming girl essayed to leave the carriage at Dearham, the inflated machine was hooked by a projection of the carriage, and its unfortunate wearer was fairly suspended in mid-air. There she remained, to the gaze of all beholders, till the guard ran to the rescue, and helped the now blushing damsel from her awkward position. She was quick to escape from the scene of her misery.—*Carlisle Examiner.*

Benefits of Crinoline.—A friend of ours who saw DeLave walk the rope on Tuesday; says his estimation of the value of crinoline is wonderfully increased since that event. Just as the rain storm commenced, he saw a beautiful and fashionably dressed lady coolly take off one of Mrs. Backus' best bonnets and deliberately fasten it underneath her skeleton skirt, then tie a handkerchief upon her head; and after the storm her bonnet reappeared as good as new. What a saving of bonnets, if this lucky idea had happened to strike the thousands of ladies who stood in that drenching rain! A short distance from this scene, he saw a large shaggy dog ensconce himself under the hoops of his mistress, and all the thumps and kicks of her pretty feet could not drive him away. Sagacious dog that!—*Rochester Democrat.*

The following lines come "so pat to the subject," that we cannot avoid introducing them.

"Now, dearest Fred," she softly said,
"You must abandon smoking,
It spoils your looks—and then your breath,—
Indeed it's most provoking.
Did God decree that man should be
A chimney flue regarded?
Then, darling Fred, let it be said,
Tobacco you've discarded."

"Haw, well, my dear," said Fred, "I fear
That will not be so easy;
But, like a man, I'll try a plan,
And do the best to please ye.
Did God intend that woman's mind
Such wond'rous things should brew, love,
As Bustles, Bloomers, Crinolines
Or Hoops-de-dooden-do, love?

"But really, if"—whif, whif, whif, whif,—
And mind you, I'm not joking,—
If you abandon Crinoline,
By Jove! I—I'll give up smoking."

Once a Week.