

by the individual is strictly proportionate to his contribution.

The "Trust" is a state within a state organized so as to make the individual worker the slave of the tyrant who rules the trust. An Insurance Company is too a state within a state, but it is a democracy in which each citizen labors for the common benefit—a democracy in which each lives for all and all for each.



### Do It Now!

"Do what?"

"Take out a life assurance policy?"

"Why, I am a young man and in the best of health. I do not need to think of such matters yet."

"But," the agent replies, "the two reasons you have given for postponing life assurance are precisely the reasons for doing it now. You are young, therefore the rates are low; you are in good health, therefore you are sure of acceptance without lien."

But such procrastinators are met with daily by the life assurance representatives.

The life assurance agent, perhaps more frequently than any other man, sees evidence of the truth of the saying—

"All men think all men mortal but themselves."

Many times in the course of a day they meet individuals who to some degree realize the importance of life assurance, but it is in a vague way—for the contingency of death seems remote. It is the inevitableness of death that men do not seem to realize or seem unwilling to realize. Yet nothing in the world is more obvious than the irrevocable doom of every member of the race.

Human mortality in the aggregate is a stupendous subject. Flammarion has given some impressive figures in this connection. He says,—

"A human being dies every second upon the whole surface of the terrestrial globe, that is to

say about 86,400 die every day, 31,000,000 every year, or more than 3,000,000,000 in a century. In ten centuries 30,000,000,000 bodies have been given to the earth and returned to the atmospheric circulation in the form of water, gases, vapor, etc. It would be difficult at this day to take a single step upon the planet without walking over the remains of the dead; it would be difficult to eat or drink without reabsorbing what has been eaten and drunk a thousand times already; it would be difficult to breathe without incorporating the air already breathed by the dead."

One of the first duties of an adult human being then is to face this plain, unalterable fact: in a very few years he must "fold his tent like the Arab and silently steal away," for the earth is not a dwelling-place but a camping-ground.



### Bermuda.

In the Atlantic Ocean, south of the Gulf Stream, six hundred miles east from Charleston, South Carolina, and about seven hundred miles to the south and east of New York, there has been growing for untold centuries on the top of a submarine mountain, a cluster of coral islands. Their peaks now rise several hundred feet above the sea, and the whole presents a wonderful picture of hill and vale, covered with a semi-tropical growth, marvellously vivid in coloring, with magnificent ocean views, and charming inland vistas. Ocean storms expend their forces upon the forts that crown the hilltops, while light breezes permeate every nook with cool, salt air from the sea. The great Gulf Stream, with its flow of torrid waters, has proved an effectual barrier to the northern blizzard. The thermometer rarely registers below 60 degrees in winter, or above 80 degrees in summer.

These islands for three centuries have been treasured by Great Britain, at first on account of their great productiveness, and afterwards as an impregnable fortress. Millions of pounds sterling have been spent on dock-yards and defences, on cutting and building roads, and on connecting the islands with bridges and causeways. Nature has provided in the coral formation un-failing drainage to every spot, rendering the islands far-famed for healthfulness.

The British Government has subsidized an ocean cable, which brings these islands into telegraphic communication with all the world.

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