

A Morning

Prayer.

Let me to-day do something that shall take

A little sadness from the world's vast store,

And may I be so favored as to make
Of joy's too scanty sum a little more.

Let me not hurt, by any selfish deed
Or thoughtless word, the heart of foe or friend ;

Nor would I pass, unseeing, worthy need,
Or sin by silence where I should defend.

However meagre be my worldly wealth,
Let me give something that shall aid my kind,

A word of courage, or a thought of health,
Dropped as I pass for troubled hearts to find.

Let me to-night look back across the span
'Twixt dawn and dark, and to my conscience say—

Because of some good act to beast or man—

"The world is better that I lived to-day."
—Ella Wheeler Wilcox.



Paying for

Their Folly.

Under the caption of "Questions About Life Assurance," Leslie's Weekly, points regularly some well put sayings by its regular writer, who signs himself The Hermit. In a recent issue this writer says :

I wonder if any of my old readers of several years ago recall the criticisms directed at me by many members of the 'Iron Hall,' because I predicted the ultimate downfall of that then prosperous and popular assessment organization. It is interesting in this connection to note a dispatch from Indianapolis, which states that the receiver of the Order of the 'Iron Hall' has just filed his final report, and that he has distributed among 45,000 members less than \$2,000,000 to meet claims amounting to more than \$5,000,000. Thousands were victimized by the

'Iron Hall,' and I predict that hundreds of thousands who are now members of fraternal and assessment assurance concerns will within the next ten years pay a good price for their folly.



Pulling Teeth

for Business.

The following story is related in the Insurance Press as having occurred :

It was during the last days of December, when the 'push' was on, and every life solicitor was hot after every application in sight. This particular agent, who, by the way, is not known to let little things stand in the way of securing business, learned accidentally that a prominent dentist was in the market for a \$5,000 policy, and he made a bee line for his office. When he entered he was confronted by half a dozen competitors, who were awaiting impatiently the exit of a patient from the operating room. He took in the situation at a glance, and, when the dentist appeared on the scene, his quick wit evolved a brilliant scheme to secure the advantage. Immediately he was suffering with a terrible toothache, and in less than no time was in the operating chair and actually had a tooth yanked out. Then he got in his fine work, and before his restive rivals realized what had happened, he had slipped out of the side door with the coveted "app." in his inside pocket.



How much Life Assurance do you carry? Can you carry any more ; or have you reached your limit ? Sit down and figure it out. Would the income from your assurance be sufficient to keep your family with any degree of comfort, should you be taken from them? This is worth thinking about.