

The merchant threw himself back in his chair with a hearty laugh of thorough good-humour.

"By Jove!" he cried, "You got back at me cleverly that time. I'll do it just for the joke of the thing."

He was as good as his word. The application was filled out and signed. He passed an excellent examination, which fact, by the way, gave him no small satisfaction, and his cheque for the first year's premium was exchanged for the policy.

Five years later, with a suddenness that startled the whole community, Mr. Strongbox's death took place, and his friends were hardly less surprised when they learned that instead of dying a millionaire, he had left to his wife and children little more than the fifty thousand dollars so promptly paid by the Security Life Insurance Company.

In the five years succeeding the taking out of the policy the great business had become honey-combed until it was barely solvent. The stock held in the different corporations had all gone to sustain the credit of the firm; other investments had turned out badly, and so the Life Insurance money came to be the chief dependence of those who had hitherto conceived themselves to be indifferent to all such protection.

Little did either Mr. Strongbox or Mr. Winner imagine how prophetic the latter's words would prove, and that the taking of the policy would indeed be the best joke of the great merchant's life.

### THE FUTURE OF ELECTRICITY.

Electrical science is in its infancy. One single future secret won from Nature will open a practically limited field for electrical introduction. It is the direct production of electricity from oxygen and coal (carbon). At present we burn coal to obtain steam, which is transmuted into mechanical energy, and thence into electricity. Before the energy of the coal reaches the dynamo six-sevenths of its power are lost, even under the very best conditions, and afterwards one tenth of the remainder. Find a way to dispense with the steam engine in this making of electricity, and we have multiplied several times the available mechanical energy of

the world. Thousands of the brightest and most earnest engineers and chemists are now striving, generally in secret, to obtain this gigantic result, beside which the philosopher's stone was but a bauble. Edison has worked on it and confidently predicts that the discovery will come.

When we shall have made this saving in our fuel supply, the Atlantic steamships will need only a snug little coal bin for 250 tons of coal instead of one for 2,500 tons. There will be no more forced draughts and grimy, consumptive stokers, and the five-day record will be an uninteresting reminiscence. The great English ship-builders can already construct a vessel to go at forty knots an hour, if only she could burn 2,000 tons of coal a day; then she will have to burn only 200. Then it will take only one-twentieth of an ounce of coal to carry a ton one mile. Mr. Edward H. Johnson, for years Mr. Edison's business associate, believes that we shall certainly have the problem solved early in the next century. It will make short work of machinery now run by electricity. "The greatest future of electricity," he adds, "is in its quality of a power agent."—*Review of Reviews.*

### BABY,

BY STANLEY HUNTLEY.

One little head of yellow hair,  
Two little cheeks so round and fair,  
Two little lips with fragrant sighs,  
One little nose, and two blue eyes,  
Two little hands soft as a peach,  
Two little feet with five toes each,  
Two little smiles and two little tears,  
Two little legs and two little ears,  
Two little elbows and two little knees,  
One little grunt and one little sneeze,  
One little heart, but no little sins,  
Plenty of skirts and lots of pins,  
One little cloak and plenty of frocks,  
One little hood, and two little socks,  
A big disposition to haul and to pull,  
One little stomach that's never full,  
One little mouth of the rose's tint,  
One little bottle of peppermint,  
Plenty to eat and lots to wear—  
And yet this baby is cross as a bear.

—*Saturday Eve. Herald.*