Panger of Pelay.

The longer one delays to insure, the greater the danger that he will die uninsured; and to die uninsured, during the productive years of life, is to entail a pecuniary loss upon one's family and estate.

Both human and divine wisdom warn us against postponing duties until to-morrow. The warning proverbs that cluster around this word teach a lesson the world has learned by long and bitter experience; happy is the man who is content to learn it from the experience of others. It may be summed up in the one saying, "Delays are dangerous." "Every delay, "says Napoleon, "gives opportunity for disaster." On the other hand, the wise of every age have



"MY PAPA HAS A POLICY IN THE FEDERAL LIFE. WHAT HAS YOUR PAPA GOT?"

emphasized the value of prompt and decisive action. Opportunity improved is the key to safety and success; but "too late" is the most unhappy time that ever comes to man."