



IN THE BAHAMAS.—EATING ORANGES, HOG ISLAND.
(Mr. Higgs, the proprietor, standing at the left, is from Prince Edward Island).

An Unpardonable Crime.

The following extract from a sermon of the Rev. R. Keene Ryan, pastor of the Garfield Boulevard Presbyterian Church, Chicago, contains so much sound advice that we invite its careful reading, and hope practical action may be taken by the many who should heed it. Why will thousands and thousands of people, living as this husband and father lived, absolutely neglect to provide for the family in the event of death?

Dr. Ryan among other things said :

I am no life assurance agent ; but I do not hesitate to say that modern assurance comes nearer to giving something for nothing and making this something sure and certain than any other known institution of our times.

Indeed, so sure, cheap and certain has it become that a man, however poor, is without excuse who does not take advantage of the inducements offered him to lay up a little money to bury him when dead, and provide support for his afflicted ones when he is called away.

It is nothing short of an unpardonable crime when a father and husband, with a wife and children depending upon him for support, neglects this sacred obligation ; uses up his wages each week, and in a moment of time is stricken by death ; compels his friends to bury

him ; leaves his family destitute and objects of pity and charity.

Though I should live a thousand years I never could forget the picture of just such a scene as this I saw in Mt. Hope Cemetery a few days ago—the one that inspired this sermon. I was called upon to preach the funeral sermon of a man who was a clerk in one of the railroad offices downtown. He had a beautiful little home here in the city, a lovely wife and child. He lived a life of simple, happy ease.

In vain did life assurance agents importune him to carry a little insurance. He lived each week to the limit of his salary, saving nothing. He refused to assure his life on account of the expense.

One day last week he was sitting at his desk, writing and whistling, when suddenly his whistling ceased, his writing stopped, his head dropped forward on his book, and his heart, ever light and gay, ceased to throb.

When his accounts were footed up he had nothing. The boys in the office had to buy his coffin and defray all funeral expenses, and they were just as poor as he. One dollar a week invested in life assurance would have avoided all this.

The saddest sight I think I ever witnessed in my life was this frail, delicate little wife, standing beside that open grave with the cold