

realize not only the principal, but interest. On property sold heretofore, the principal and an average of at least four per cent interest has been realized.

"I send two papers, one containing the Annual Statement, and the other a Hartford paper with the report of a Committee of the Legislature, who were appointed to examine all the companies in Connecticut. I have given my entire time and attention to the Company for over twenty years. From long personal acquaintance with the Officers of the Company, and from intimate knowledge of their transactions, I can say positively that they appreciate the responsibility resting on them, and the great disaster to the assured as well as themselves in any hazard of failure. Their first and constant aim is to give absolute security to the assured."

Other policy holders may be troubled in a similar way with this Pennsylvania Friend, and need the information given in this letter.

Turning the Tables.

ONE of our agents writes of a recent passage at arms between a himself and a young man prejudiced against insurance, in which the young man came off second best. He was quite a talker, and when a company had gathered around him, the agent among them, he said, as if proud of his wisdom and self-control, "I have never insured. A number of years ago, when I came here to stop, an agent followed me to the cars, and another one sat in the seat with me. But they only wasted powder. I had not been here but a few days, when I—, seeing a new face, commenced on me. But he hasn't got me yet." And he looked around, expecting all to smile at his smartness.

But the agent said quietly, "James, is there much to brag of in your refusal to insure? How much money have you laid up? You are single, with good pay, and could have laid by enough to pay \$700 on a ten years' endowment. Now, don't tell the story again till it will reflect some credit on your wisdom; till you can show more money saved and well invested, than you would have had by putting it into insurance. Would you feel any pride in saying, 'S— tried to induce me to lay by \$50 or \$100 of my income, several years ago. I tell you, boys, I was too much for him. I have spent it all, and have nothing left for old

age and a rainy day.' Is that something to boast of?"

James was silent. He hadn't looked at it in that light before. He felt he had blundered, but was ashamed to own it.

A Fortunate Investment.

SOON after the war, a gentleman from New England moved to the city of New York for a permanent home. He had accumulated a handsome fortune, and with health somewhat broken by close application to business, proposed to lead an easy life, free from the severe strain under which he had toiled for many years.

A few years previously he had married a lady much younger than himself, and thought he could now find rest of body and mind in promoting her happiness and that of his two little girls of seven and five years. For a little time the experiment was successful. The novelty of life in the great metropolis, the numerous objects of interest to be seen, the new acquaintances formed, the luxury of perfect freedom, gave a rich variety to life, which satisfied him of the wisdom of his choice.

But, when the first year had gone by, he began to grow weary of inaction. The monotony of daily life became wearisome. He had no literary or artistic tastes to fill up the long hours of the day, and after a visit to the exchange, and a perusal of the morning papers, time hung heavy. He hesitated to intrude upon his business friends in their hours of business, imagining that they welcomed him less cordially, and regarded his calls as interruption.

At length he determined to re-enter business life. As his chief desire was to have something to do rather than to accumulate more property, he thought this end could be gained by becoming a stock-broker, and buying and selling on a small scale. The business was a new one to him, but he understood well the perils involved, and was resolute in his purpose to avoid them. He had no love for the excitement of corners, or for vast speculative movements; indeed, he thought them essentially immoral, to be avoided by a man of scrupulous honesty.

Alas! for the strength of good resolutions and the scruples of a conscience untried by temptation, he was soon swept away by the excitements of the new life. He bought and sold largely; he made bold ventures, and met with extraordinary success. The appetite grew by what it fed on, and his

whole nature was stirred by the fascination of great risks and great gains. All his property was gradually absorbed in great speculations, and he was troubled that his wife's estate, inherited from a wealthy uncle, was beyond his reach. With a high sense of honor, he had proposed at their marriage that this legacy of \$75,000 should be under her sole control. But now the restriction fretted him. He could put the money to better use, and double or quadruple its amount without difficulty.

At length he suggested the matter to his wife, and painted a glowing picture of the possibilities of rapid gain. She hesitated, and said frankly, she thought a change unwise. Safe investments were wiser, she thought, than uncertain risks. But his enthusiasm at length silenced her scruples, and she consented to transfer the property to his hands, on the single condition that he would take out life policies to a similar amount, and guard her children against possible loss.

He laughed at her timidity and caution, but yielded to the request, and placed in her hand four policies of \$20,000 each. The result proved her wisdom. These policies were all that remained, at last, from the wreck of a vast fortune. After a series of successes, in which everything he touched seemed to turn to gold, the change of tide in 1873 found him heavily involved. Difficulties multiplied, losses increased, shrinkages in values were enormous. At length the crash came, after two years of intense struggle to escape the final disaster. Everything was lost, and grief and chagrin, combined with the long and terrible anxiety, brought on an attack of brain fever which soon proved fatal.

Overwhelmed by the rapid series of troubles, the wife eagerly removed to the old home, and sought rest in the society of the friends of her youth. She never ceased to be grateful for the firmness with which she had insisted on the life policies, which kept her children from absolute penury. If all wives were equally intelligent and decided, many a family would be saved from sore trials.

FUNNY things are often found in life insurance proposals. One uses liquor "only in mince pie;" one wants his insurance paid to "his legal sisters;" another says his brother was "drowned;" and yet another claims to be a "Hater." "Rare Ben Jonson" liked a good hater.