

Je demanderai à tout lecteur si les plans à Réserve de la "Metropolitan," ainsi qu'ils ont été démontrés, ne répondent réellement pas à tous les besoins, et s'ils ne mettent pas l'Assurance sur la Vie et ses bienfaits à la portée de tout le monde.

Je suis, Monsieur le Rédacteur,  
Votre toute dévoué et obéissant serviteur,  
P. LAFERRIERE.

---

### PAT'S CRITICISM.

BY CHARLES F. ADAMS.

There's a story that's old,  
But good, if twice told,  
Of a doctor of limited skill,  
Who cured beast and man  
On the "cold water plan,"  
Without the small help of a pill.  
On his portal of pine  
Hung an elegant sign,  
Depicting a beautiful rill,  
And a lake where a sprite,  
With apparent delight,  
Was sporting in sweet *déshabille*.  
Pat McCarty, one day,  
As he sauntered that way,  
Stood and gazed at that portal of pine;  
When the doctor with pride  
Stepped up to his side,  
Saying "Pat, how is that for a sign?"  
"There's wan thing," says Pat,  
"Ye've left out o' that,  
Which, be jabbers, is quite a mistake;  
It's trim and it's nate,  
But to make it complete,  
Ye should have a foine burd on the lake."  
"Ah! indeed! pray then tell  
To make it look well,  
What bird do you think it may lack?"  
Says Pat, "Of the same  
I've forgotten the name,  
But the song that he sings is 'quack! quack!'"  
*Scribner's American Monthly Magazine.*