

INSURE YOUR LIFE.

When you begin to think about insuring your life the question is not as to whether you can afford it, but whether your families can afford to do without the insurance in the event of your death.

After all, what does a man live for if it is not for his family. A million dollars would not buy his weakest or most helpless child.

Life insurance helps. It helps at the right time. When the once strong arm lies stiff and cold, the life insurance money comes like a benediction.

Some one will perhaps try to discourage you by telling you that you will have to die to win. Very likely; the soldier on the field of battle, fighting for liberty, dies to win.

But your insurance has no influence on your dying; unless it be that you will live the longer for it. Whatever gives peace of mind, other things being equal, adds to one's days.

You are young, you are strong, you have no thoughts of dying, but common prudence requires if you have any friends or relations that are dear to you, or any that are depending upon you, that you should not leave them, in case of your sudden decease, without some provision for their care.

In these days when beneficent societies are so numerous it is not difficult to obtain this security for the future at very little cost, merely a nominal sum, and such that even with the smallest salary, it will not come heavy on an individual.

We point with pride and satisfaction to our own benefit society, the National Sons of Temperance Mutual Relief Society, which gives relief to the members from \$500 to \$3,500, at the actual cost of insurance.

For instance a member of the Order who is, say 25 years old, can get a certificate for \$1000, which will cost him only about 50 cents per month or \$500 for 25 cents per month.

When the small cost is considered, and when it is remembered that it is just the same as investing money in real estate, and better, it is a great surprise that every member of the Order does not participate in the insurance feature of the Order, even if only for \$500.

Do not procrastinate, you can have say \$500 or \$1000 insurance, without the least difficulty, if you are a member of the Order, and at the lowest possible costs. You can have your own family physician examined you, and do not require any large outlay or difficult procedure.

Just sit right down now, while you have the thought in your mind, and write the editor of this paper, addressing H. H. Pitts, Box 325, Fredericton, for blank applications and instructions, and you may have yourself and family protected to the sum of from \$500 to \$3,500, inside of a week. Do it; and see how relieved you will feel, if you have no insur-

ance now. Any member either brother or sister, between the ages of 18 and 60 can participate in these advantages.

Talks by the Way.

CRANKS, ETC.

I view with satisfaction, Cornelius, the promptness with which you are around. Now-a-days most everything depends upon promptness my boy, nothing waits for you without extra charge.

Behind hand, on a note means so much for notice of dishonor; at dinner, means cold wittals; at the train means half a day gone; on a job means a customer lost; and so on.

I thought of saying a few words to you my son, on the falacious subject of cranks. A good deal has been said, Cornelius, about cranks, a good deal that is humorous, a good deal that is true, and a mighty sight more that is lies, any man or woman that has ever amounted to anything my boy, has been more or less of a crank or rather people have called them such.

Yes, Cornelius, don't be afraid to be designated as a crank; if it were not for the cranks, my boy, the rum-sellers, lawyers and politicians would have a mighty sight easier time in gulling the great un-whitewashed. But being a crank has its draw-backs my boy—many of them. Financially, there is no money in it; politically it has its disadvantages—socially, it is apt to get you frequently into hot-water, and physically, it is trying on the constitution, but morally Cornelius, it makes life worth living. It is a great mistake, my boy, to think that being a crank, means always to be finding fault with something or some one, or making yourself obnoxious generally, of course there are times when it appears necessary, to give some one a settler, to let them see how the world sees them, but Cornelius, there is no excuse, positively no excuse for finding fault. If you don't like a thing—or the way it's done, take hold and do it better yourself. Such is the language of Ald. Gilman, chairman of the Road Committee, my boy, and he's authority on cranks and roads. And now to close with a little piece of advice. Remember the old proverb, my son, that it is better to be a very big toad in a very small puddle, than a very small toad in a very big puddle.

What the Liquor Business Is.

It is a business which every merchant and business man hates.

It is a business which is the standing dread of every mother.

It is a business which is the constant fear of every father.

It is a business which is the terror of every wife.

It is a business which makes ninety per cent of the business of the criminal courts.

It is a business which makes ninety per cent of the pauperism for which the tax payer has to pay.

It is a business which keeps employed an army of policemen in the cities.

It is a business which puts out the fire on the hearth, and condemns wives to hunger and rags.

It is a business which fosters vice for profit, and educates in wickedness for gain.

Drunkenness sows the seed of other vices. It is the dictionary of vice, for it includes every vice.

Drunkenness means pecculation, theft, arson, forgery, murder—for it tends to all these crimes.—Ex.

Publicans Grow Rich By Impoverishing Their Customers.

No man engages in the drink traffic save from the love of gain. He wants money, and must have it,

and when he has once obtained it he seems to take a special delight in flaunting the tokens of his success in the faces of his victims. Thus, the drink-seller's wife may have a piano in her parlour to entertain her friends, and on winter days she usually wears a seal-skin jacket to protect her from the cold; while the wives of her husband's customers, impoverished by the traffic which pays for those luxuries, have to stand at the wash-tub, making music on the scrubbing-board, and when cold weather comes, they and their unfortunate children shiver half-clad in the wintry blast.

Every luxury enjoyed by the publican and his family comes out of those who patronise his bar; hence, while he takes his comfort napping in his easy-chair, or riding in his gig, drawn by a spirited horse with gold-mounted harness, his customers make music with their wood-saws, or trudge along on foot, with bare toes sticking out of their worn-out boots or shoes. Of the two, however, other things being equal, the poor

The Cleveland, Ohio, Catholic Universe, writes the following vivid paragraph: "We see no way for a well-formed Catholic conscience to keep a saloon. We wish to God that every Catholic would quit the business. Look around. Take a generation or two. Where does the money made in liquor go? It is better to leave your children without a cent. For there is blood on that Saloon money—the heart's blood of insulted, undeservedly despised, neglected and heartbroken fathers, mothers, wives and sisters. The guardian angels of the poor dejected orphans have cursed that money, and the broken-down drunkard has breathed upon it the hell-fire of his own despair."

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