

Poetry.

LINES

SUGGESTED BY THE REMOVAL OF THE REV. E. MCGLOD FROM EARTH TO HEAVEN.

The tide of emigration pours
From earth to the celestial shores;
The narrow stream how often crossed!
Our friends remove, but are not lost.

A brother, pastor, husband dear,
We greet no longer on this sphere;
His work was done, at God's command
He hastened to the "better land."

The earthly casket left behind,
In mother earth repose shall find;
The spirit, purified by grace,
Is conscious now of Christ's embrace.

He lives above to die no more,
Death never saw that sinless shore;
And soon 'er death shall die on earth,
Nor shall hell give it second birth.

O blessed clime! O blissful shore!
Man's paradise; the home of God!
We'll greet our happy brother there
When called the crown of life to wear.

With patience wait the Master's voice,
To feast on everlasting joys.
A troubled flock are mourning now,
Before thy throne, O God, thy bow.

Hear thou the earnest general cry,
The want, the solemn wail supply.
Dry up the tears which o'pious flow,
The consolations large bestow.

The widow's heart with goodness cheer,
And for the fatherless appear;
Thy people save, thy church defend
Till life and death on earth shall end.

Carlton. ALPHEA.

Miscellaneous.

THE SILVER TANKARD.

BY THE AUTHOR OF "JOHN HAYWARD'S DEED."

CHAPTER III.—FOR THE BETTER.

"At evening time it shall be light."

(Continued.)

Three years had passed away, during which great changes had taken place at Earlwood Grange. Mrs. Earlwood, worn out with care and sorrow, had passed away from earth; Frank was at College; Charles and Matilda were married, and lived far away from Earlwood Grange, which they visited but seldom; and Lucy—faithful, patient, gentle Lucy—was the only one left to brighten her father's lonely and desolate home. He deserved no other; but sometimes Lucy would ask herself what she had done to merit all this sorrow, but the thought was past in a moment, for she had learned to breathe from her innermost heart the words—

"Thy way, no mine, O Lord,
However dark it be,
Lead me by Thine own hand,
Choose out the path for me."

A few months before, the disappearance of Farmer Webb's Tankard, which up to that time had remained a mystery, was explained; and the tankard itself recovered. An old pedlar visiting the neighborhood for the first time, offered it for sale to the servants at Earlwood; one of them instantly recognized it, and rushed breathless with it to his master, whose remorse and repentance for his unjust and harsh behavior to his eldest son had long known no bounds, for Edward Mortimer's explanation of the proceedings upon that memorable New Year's Eve had at once exonerated James from any share in them. According to Edward's account, after James had left them, they made up their minds for a "spree," and as they passed the farm, one of their number suggested that they should get in through the window of the best sitting-room, take the tankard from its place and hang it to the left of the front door outside; which mischievous plan was accordingly carried out, and the tankard left hanging to the infinite amusement of the perpetrators, who imagined the farmer having the place searched in the morning, and then finding it upon his first attempt to go out into the courtyard upon which the door opened. This Edward solemnly affirmed was the truth; what became of the tankard afterwards none of them knew, still less had they any knowledge of the money, which had been taken by breaking open a drawer in the sitting-room, where the tankard was; but every one of the young men concerned in the affair were unsharply rebuked for their indulgence in drinking and gambling, and appearances being so much against them, Mr. Earlwood and Mr. Mortimer had, as far as they could, repaired the farmer's loss, to prevent the disgraceful story from spreading any further. The pedlar's story threw a light upon it which had been little expected; he had bought it, he said, of a man, who lived in a wretched hut near C— (and was noted for obtaining his living by poaching, and other unlawful means), about three years ago. To Mr. Earlwood and the servants this at once proclaimed the real thief, and one of them who had never ceased to vindicate his young master's character, because he could never forget that "once when he had been ill, Mr. James had spent hours in reading to him," would have had the man searched for at once, but his master forbade him doing so, saying, that as it was all forgotten it could do no good, and Farmer Webb would doubtless be glad enough to have his property back again, and could do as he pleased. No sound had this story reached Farmer Webb's ears, then indignation at the thought of "letting the thief of a poacher escape so easily after all the wrong he had brought upon these young gentlemen," he had him seized, and in his sudden terror the poacher confessed that in going to his own house from the public-house he had overheard the young gentlemen plotting the abstraction of the tankard, and after they were gone had entered the house and stolen the money, carrying off the tankard as well. Two hours after he was safely lodged in C— goal by the indignant farmer, who lost no time in communicating the fact to those most concerned.

"If James could only know of this!" was the thought uppermost in the minds of them all; but they knew not even whether he was still alive—they had heard nothing from or of him in all these years, and Lucy often feared they never would. Mr. Earlwood had given up his long-loved vine; he could not help knowing that through it in a great measure his once happy household had become sad and desolate, his own life wrecked and made useless, and his eldest son a homeless wanderer.

"Oh, if he would only come back once more," was now his constant cry. "I would try to make amends for all as far as I could. God keep him safe, and bring him back again!"

"Amen," Lucy would utter fervently. And that prayer was answered. Upon the third New Year's Day after his departure, Mr. Earlwood and Lucy were together in the drawing-room alone, for Frank was spending some weeks with Matilda in London, when a quick tap was heard at the door. "Come in," answered Lucy's "Come in," was slowly opened, and James himself stood before them. Oh, what a happy meeting that was! It was almost worth the bitter pain of the past to have such joy and pleasure now.

"We often thought you were dead, James," said his father; "I thank God that you have come back to us. But where have you been, and what have you been doing all this time?"

Then James gave them a long account of his career in London—how, having confided his history to an influential gentleman whom he had known at C—, he procured for him a situation as secretary to a large society, and he had filled up his spare time with lecturing and literary work, and was becoming quite famous. He had often thought of writing home, but remembering how he had left it, had felt he had better not do so; but this New Year's sudden impulse had caused him to come down to them himself; it was very hard to keep away from home when every one else was hastening to theirs. Then Mr. Earlwood recounted the history of the tankard, and James was truly rejoiced to find his name cleared.

A very happy day they spent together; the past, with its trials and sorrows, was not forgotten, but it was no longer thought of with regret, for the great cause of its unhappiness had been put away from their midst; out of its darkness and perplexity light had come, and shone brightly upon the future; and there was not one in that happy little group who did not acknowledge with deepest joy and thankfulness, that "all the ways of the Lord were mercy and truth" to them, and to all who, committing their life's trials and joys alike to His Almighty care, seek in all things to say, "Thy will, not mine, be done."

IDOLS REMOVED IN MERCY.

A Spanish artist was once employed to execute a painting of the Last Supper. It was his object to throw all the sublimity of his art into the figure and countenance of the Saviour. But on the table, in the foreground of the picture, he painted some chased cups so skillfully and with such exceeding beauty, that the attention of all who called to see the picture was at once attracted to the cups, and every one was loud in their praise. The artist, observing this, saw that he had failed in his main design, and exclaiming, "I have made a mistake, for these cups divert the eyes of the spectator from the Master," he seized his brush, and dashed the cups from the canvas.

So in this world, the beautiful objects that are around us too often first attract our attention; and we love and admire them more than Him on whom our supreme regard should be centered. That mistake we make may not prove fatal to us, God, in infinite mercy and love, often removes these fond objects from the outward view. He spoils the picture in time, to make it more beautiful in eternity.

"Let us be patient; these severe afflictions
Set from the ground arise;
But oftentimes celestial benedictions
Assume the dark disguise.
We see but dimly through these mists and vapours;
And these earthly damps
May seem to us but sad funeral tapers,
May be heaven's distant lamps."

—Rev. W. F. Hatfield.

BUCKWHEAT CAKES.—A lady of culture, refinement, and unusual powers of observation and comparison, became a widow. Reduced from affluence to poverty, with a large family of small children dependent on her manual labor for daily food, she made a variety of experiments to ascertain what articles could be purchased for the least money, and would, at the same time, "go the farthest," by keeping her children longest from crying for something to eat. She soon discovered that when they ate buckwheat cakes and molasses they were quiet for a longer time than after eating any other kind of food. A distinguished judge of the United States Court observed that when he took buckwheat cakes for breakfast he could sit on the bench for the whole day without being uncomfortably hungry; if the cakes were omitted, he felt obliged to take a lunch about noon. Buckwheat cake is a universal favorite at the winter breakfast table, and scientific investigations and analysis has shown that they abound in the heat-forming principles; hence nature takes away our appetite for them in summer. —Halls Journal of Health.

AN UNREMARKED CHANGE.—A leading officer in one of the courts was charged with never going to bed sober. Of course he indignantly denied the soft impeachment; and he gave the particulars of a particular night in proof. We quote his own words:—"Pretty soon after I got into bed, my wife said:—"Why, husband, what is the matter with you?" "There's nothing the matter with me," said I; "nothing at all."

"I'm sure there is," said she; "you don't act natural at all. Shan't I get up and get something for you?"

"And she got up, lighted a candle, and came to the bedside to look at me, shading the light with her hands."

"I knew there was something strange about you," said she. "Why, you are sober!"

"Now, this is a fact, and my wife will swear to it. So don't you slander me any more by saying that I haven't been to bed sober in six months, 'cause I have."

Such testimony was considered reliable, and the man now enjoys his new-found reputation.

BOYS USING TOBACCO.—A strong and sensible writer says a good, sharp, true, and a true one, for boys who use tobacco. "It has utterly spoiled and utterly ruined thousands of boys. It tends to softening and weakening of the bones, and greatly injures the brain, the spinal marrow, and the whole nervous fluid. A boy who smokes early and frequently, or in any way uses large quantities of tobacco, is never known to make a man of much energy, and generally lacks muscular and physical as well as mental power. We would particularly warn boys who want to be anything in the world to shun tobacco as a most baneful poison. It injures the teeth. It produces an unhealthy state of the throat and lungs, hurts the stomach, and blunts the brain and nerves."

A SAVORY WIFE.—The St. Louis Christian Advocate tells the following:—"The good wife of an Episcopal bishop was accompanying her lord on one of his tours in the North-West. The Bishop was prospecting for a place to 'plant the seed of the church,' and spent a Sabbath in a village where the Episcopal service had never been recited before. To aid the bishop in 'the service,' and to impress the wondering villagers with the beauties thereof, the wife, seated in the midst of the congregation, responded in a clear, strong voice. Just when and where a devout churchwoman and bishop's wife should, to the amazement of many, and the indignation of at least one of the village matrons, who said to her neighbors as they left the church door: 'Did ever anybody see such a silly woman as that preacher's wife. She set there in the church, and asked her husband, all the time he was reading!'"

No GOOD FROM PASTOR.—"Will putting one's self in a passion mend the matter?" said an old man to a boy, who had picked up a stone to throw at a dog. The dog only barked at him in reply.

"Yes, it will mend the matter," said the passionate boy, and quickly dashed the stone at the dog.

The animal, thus enraged, sprang at the boy and bit his leg, while the stone bounded against a shop window and broke a pane of glass. Out ran the shopkeeper and seized the boy, and made him pay for the broken pane.

Talks of mending the matter finely indeed! mends the matter to the dog, but it never will mend the matter to the boy who said it never will be harder when you are in anger.

THE RELIGIOUS INTELLIGENCER.

FLLOUR, FLOUR.—In Store: 4,500 bbls Canada Flour, Dundas, Our Brand, Exchange, Oakley Park, South Ontario, Greenbush, Union, Rockwell, Blythe, Hamilton, and other favorite brands. For sale by
FEB. 15. HALL & FAIRWEATHER.

READ THIS!

THE subscriber has opened the store formerly occupied by Mr. Willard Sawyer, Upper Woodstock, where he intends keeping constantly on hand GROCERIES of all kinds, a general assortment of Dry Goods, Crockery, Hardware, School Books, Stationery, &c. In fact all that is needed in the School Room or the Family, and he hopes by strict attention to business and the wants of the public, to gain their good will and a share of their patronage. Country produce of all kinds will be taken in exchange for goods, for which the highest market price will be allowed. Cash paid for Oats. D. J. HOLLIER.
Upper Woodstock, Jan. 18, 1867.

FALL AND WINTER NEW GOODS.

SHERATON & CO.,

Queen Street, Fredericton,
HAVE RECEIVED DURING THIS SEASON.

60 Cases and Bales, comprising a
General Assortment of

Fancy and Staple Dry Goods,
Consisting of—

Shawls and Mantles!
In all the Novelties for the Season.

DRESS GOODS,
In all the New Materials.

French Merinoes,
EVERY SHADE AND QUALITY.

FRENCH CORDED REPS,
In all the leading Colours.

50 Pieces WINCEYS.
In all makes,—Plain, Mottled and Striped.

Whitneys, Astracans, and
SEALSKINS.

Mantles and Mantlecloths.
SCOTCH TWEEDS,
BOY COATINGS,
RED, WHITE, BLUE AND GREY

Flannels.
BLANKETS, HORSE RUGS,
and Stagh Robes

Grey and White Cottons,
20 per Cent. cheaper than last year's prices.

BLUE AND WHITE WARPS,
Every Bundle Warranted.

Prints, Osnaburgs and Denims.
Tickings, Sheetings and Table Linens.

CARPETINGS,
OIL CLOTHS,
Window Poles and Cornices,
CURTAIN DAMASKS, &c.

These Goods have all been personally
selected and imported direct, so that we
are enabled to sell at the lowest prices.

WHOLESALE AND RETAIL.
Homespun, Socks, Mitts and Yarn taken
in exchange for Goods.

SHERATON & CO.,
Fredericton, Dec. 7, 1866.

BUTLER.—A few Tubs Choice Valley Butter, for sale
Feb. 7. WHITE & BROTHER, 34, North Water.

C. SALMON,
No. 2 South Side Market Square,
W. H. sell at very reasonable prices—Fashionable TOP
COATS, SHIRTS, VESTS, &c. Also on hand—Hats, Caps, Gloves, Mitts, Shirts, Draw-
trousers, Ties, Collars, BLANKETS, Rugs, Mat-
trresses, &c. Pilot Cloths, Beavers, Witneys, Fine Cloths, Tweeds and
Dungas, made up to order, and warranted to suit in price,
style and quality.

GENERAL LEATHER AND FINDING STORE.—Can-
ny, stantly on hand, a large and well selected stock of
Hogskin, American and English Harness and Blum
Findings, at the lowest possible prices for Cash.
J. J. CHRISTIE, 55 South Side King Street.
P.S.—All orders attended to with punctuality and dis-
patch. J. J. C.
Dec. 6, 1866—wtd.

VALUABLE FARM AND BUSINESS STAND
FOR SALE! Property known as
"WHITE'S CORNER," situated in the Village of
Emmville, Parish of Springfield, K. C. comprising a Farm
containing about 70 Acres of land, with a well cultivated
Garden; a small, thriving Orchard and a well stocked
pasture; a two DWELLING HOUSES, one suitable
for a family, and the other for a small business; a
modern style, and is entirely free from debt, and contains
a STORE, where a large mercantile business has and will
be conducted, and is a most desirable and profitable
investment, as well as business, makes it a very desirable
residence.

The above would be exchanged for a Farm or City Property
in any of the principal cities of the State, or for a large sum of
money. For further particulars enquire of White & Bros., St.
John; J. E. White & Co., Sussex Vale, or the subscriber
on the premises. W. H. WHITE.

THE ROYAL INSURANCE COMPANY, 62
Leicester-street, London, and Royal Insurance-build-
ing, Liverpool.
The Royal Insurance Company is one of the largest
Offices in the Kingdom.

Chairman of the London Board.—SAMUEL BAKER, Esq.,
Chairman in Liverpool.—CHARLES TURNER, Esq.
The Royal Insurance Company is one of the largest
Offices in the Kingdom.

The Annual Meeting held in August 1866, the following
satisfactory results were shown:

FIRE DEPARTMENT.
The most gratifying proof of the expansion of the business
is exhibited in the following fact—That the increase of
some of the existing, and of many of the recently defunct
fire insurance companies in this Kingdom.

The Premiums for the year 1866 being..... £120,000.
While the Premiums for the year 1865 were..... 106,146.
Showing an increase of..... 13,854.
or upwards of 10 per cent. in three years.

The recent returns of duty made by Government for this
purpose, in 1866, show that the Royal Insurance Company
maintaining the ratio of its increase as stated in former years.
Only one among the London insurance offices exhibits an
advance to the extent of one-half of the increase of the Com-
pany, while all the others respectively fall far short of the
ratio of its advance.

THE amount of new Life Premiums received this year is by
far the largest received in any similar period since the
commencement of the business, and must far exceed the
average of amount received by the most successful offices
in the Kingdom. The number of policies issued in the year
was 269, the sum assured being £1,000,000, and the premi-
um £12,354. 10s. 4d. These figures show a very rapid extension
of business during the last ten years. This—

Years. No. of Policies. Sum Assured. Premiums.
1848..... 98..... £45,764 17 0..... £1,250 9 1
1849..... 100..... 50,550 9 11..... 2,097 4 7
1850..... 120..... 125,000 10 0..... 5,228 10 10
1851..... 408..... 161,538 13 4..... 4,694 10 10
1852..... 705..... 307,500 10 8..... 8,520 8 11
1853..... 822..... 367,750 9 4..... 15,204 2 4

The remarkable increase in the business of the last four
years, is mainly consequent upon the large bonus declared
in 1856, which amounted to no less than 22 per cent. upon
annuities on the sum assured and averaged 50 per cent. upon
the premiums paid.

JOHN M. JOHNSON, Manager and Actuary.
All descriptions of property taken at fair rates, and Fire
losses paid promptly, on reasonable proof of loss—without
reference to the head Establishment.

JAMES J. KAYE, Agent for New Brunswick,
Fredericton.
—Hutcheon's Building.

MELANGE ALPACAS.—For early Spring Dresses,
Travelling Dresses, &c. A very durable material,
warranted not to shrink. Also—Black and White Cheek
and Chablis and Fine Wines, suitable for Spring.
MANCHESTER, ROBERT MARSHALL & CO.,
Feb. 21. No. 45, Prince Wm. Street.

1865.

Fall Importation

OF DRY GOODS!

The Subscribers have received the greater portion
of their

FALL AND WINTER STOCK OF DRY GOODS,

CONSISTING OF

WOOLLENS, FLANNELS, BLANKETS,
Wincies, French Merinoes, Coburgs,
LUSTRES, ALPACAS, LLAMAS.

Dress Stuffs, of all descriptions.
Shawls, Silks, and Velvets.

RIBBONS, LACES, MUFFLERS.
PRINTS, GREY AND WHITE COTTONS,
SHEETINGS, REGATTA SHIRTINGS,

Osnaburgs, Linings, Hollands, Linens,
HOSIERY, GLOVES, HAREDAASHERY.

Superior Cotton Warps,
AND
Fishing Thread.

Fresh Goods to arrive by each Cunard Steam-
er, via Halifax, commencing the 22nd inst.

WHOLESALE AND RETAIL.
JOHN ARMSTRONG & CO.
November 23, 1865.



MOTHERS! MOTHERS! MOTHERS!!!
DON'T fail to procure Mrs. Winslow's Soothing
Syrup for Children Teething. This valuable
preparation, of one of the best female
physicians and nurses in the United States, and has been
used for thirty years with never-failing safety and success
by millions of mothers and children, from the feeble infant
of one week old to the adult.

It not only relieves the child from pain, but invigorates
the stomach and bowels, corrects acidity, and gives tone
and energy to the whole system. It will almost instantly
relieve Griping in the Bowels and Wind Colic. We believe
it is the best and safest Remedy in the World, in all
cases of Dysentery and Diarrhoea in Children, whether it
arises from Teething or from any other cause. Full direc-
tions as to use will accompany each bottle. None genuine
unless the name of CUTLER & PERKINS, New York, is
on the outside wrapper.
Sold by all the leading Druggists. Principal Office 45 Dry
Street, New York. Only 25 cents per bottle,
and 24th—victm.

THE OLD ESTABLISHED
GRANITE HALL,
No. 10, MARKET SQUARE.

RETAIL
Clothing Establishment!

The universal low-priced system for CASH
Payments adopted by the Proprietor,
has been perfectly successful.

IN HIS RETAIL TRADE FOR 1866.

THE STOCK COMPRISES

Every Article in the Clothing Trade,
Suitable for the wants of the Laborer, Me-
chanic, Farmer, Man of Business, or
GENEAL CUSTOMER.

THE STOCK OF
CLOTHING

Is the largest in the Lower Provinces!

THE SYSTEM ADOPTED IS THIS:

Every Article warranted to be what it is
represented when Sold, or the
MONEY RETURNED!

The Stock of Clothing is the largest kept on
hand in the Lower Provinces!

FURNISHING GOODS,
IN
SHIRTS,
BRACES, TIES,
Handkerchiefs,
HOSIERY, &c.,
UNEQUALLED IN THE CITY.

ENGLISH MADE IRON FRAMED
Overland Trunks,
The best Travelling Trunk known.

EVERY DESCRIPTION OF
RUBBER COATS,
From the lowest quality to the very best CLOTH
MACKINTOSH.

Garments
Made to order, in the best manner,
from the best assorted Stock,
in the City!

STRANGERS FROM THE COUNTRY,
AND ALL OTHERS,
Are invited to examine the Stock before purchasing
elsewhere.

THOMAS R. JONES.
May 24 vi. (cont. prev.)

Patronize Domestic Manufacture!
NORTH AMERICAN MANUFACTURING CO.

MANUFACTURERS at No. 10 of the Original Ware
HOUSE, for Manufacturing and Family purposes,
making the Tight Lock or Shuttles Stitch (both sides alike
on all fabrics). They are adapted to every kind of sewing,
from Sheet Lead and Shingles to the finest Laces.

A SALESMAN has been opened at the Hat and Cap
Store of Messrs. A. H. STANLEY & CO.,
10 and 12 Nelson Street.

Where the Retail Trade will receive every attention. All
will at once see the great advantage of buying from the
makers direct.

At Sewing Machine Findings, and a superior article of
Machine Oil, constantly on hand.

CHARLES A. BOVEY,
General Agent,
10 and 12 Nelson Street.

The People of New Brunswick

Are respectfully invited to examine the following statements in reference to two
of the leading "LIFE" and "FIRE" Insurance Companies of
Great Britain and the United States:—

THE MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK.

S. J. SCOVEL, General Agent for Eastern Provinces.

SUMMARY OF BUSINESS FOR THE YEAR ENDING JAN. 31, 1867.
NET ASSETS, February 1, 1866, \$14,112,349.87

RECEIPTS DURING THE YEAR.
Premiums, \$5,145,550.16
Interest and Rent, 1,071,485.70—\$6,217,035.86

DISBURSEMENTS DURING THE YEAR.
Matured Endowments and claims by Death, \$744,066.67
Dividends paid in Cash, or used as Cash in payment of Premiums, 667,790.73
Paid for Annuities and Surrendered Policies, 166,599.22
Paid for Commissions, 288,491.39
Paid for Purchase of future Commission, Exchange, Postage, Advertis-
ing, Taxes and Medical Fees, 593,314.24
Paid for Salaries, Printing, Stationery, Sundry Office and Law
Expenses, Rent, &c., 228,026.51—\$2,690,088.76

Net Cash Assets, \$17,639,296.97

INVESTED AS FOLLOWS:
Cash in Banks and Trust Companies, \$1,547,450.07
Bonds and Mortgages, 10,097,309.60
United States Stocks, 5,008,108.73
Real Estate, 337,711.08
Due from Agents, 53,710.37—\$17,639,296.97

Add:
Accrued Interest, 157,463.75
Market value of Stocks in excess of cost, 301,705.00
Premiums deferred, or in course of transmission, 1,212,811.69—1,672,070.44

Gross Assets, February 1, 1867, \$19,311,367.41

This Company does its business on a purely Cash basis, which is now acknowledged by the most
reliable insurance authorities to be the only true system; and is not hampered by the Note System
—which, to use the language of the Connecticut Mutual, "allow us to say is a great humbug."

The Mutual Life issued during the fiscal year ending January, 1867, 15,672 policies, which is more than
has ever been done, in the same space of time, by any other Life Insurance Company in the world.

The Dividends of this Company for the THREE YEARS ending January 31, 1866, amounted to \$2,975,
398.58, only, which was \$667,468.58 more than the Dividends of the Connecticut Mutual Life Insurance
Company for the NINE YEARS ending the same date, which by their own statement were \$3,307,920.60.

The actual Cash required by a Credit Company, when premiums are paid by giving notes, soon becomes
greater than when the premiums are paid all cash, thus proving the delusive character of the note system.

THE CASH DIVIDEND OF THIS COMPANY FOR THE PRESENT YEAR (1867) EXCEEDS
TWO MILLIONS OF DOLLARS,
(\$2,124,000.75).

The Dividends of this Company are declared every year, and are available as cash in payment of the
SECOND, and subsequent Premiums; not deferred until the payment of the FIFTH premium, as is the
case in the leading Note Companies.

It may be well to inform those who propose to insure on what is generally known as the "five year
plan," or "ten year plan," that at the