We commend all seeking genuine Insurance to this excellent Co.—Herald.

"The Leading Industrial Insurance Company of America."

ANNUAL STATEMENT
OF THE
METROPOLITAN
Life Insurance Company
For the year ending Dec. 31st, 1886.

RESOURCES.
Government, City & Railroad Bonds, Market Value, $845,490.00
Bonds & Mortgs., First Liens on Improved City Property, 1,089,250.00
Real Estate, including the Metropolitan Building, and
purchases under foreclosure, 384,500.00
Cash Loans, secured by Bond and Stocks, 110,000.00
Cash in Bank and on hand, 45,153.42
Premium Loans on Policies in force, (Ordinary Dept.) 155,671.92
Deferred Prems. & Prems. in course of Collection. NET. 134,054.53
Accrued Interest on investments, and all other Assets, 39,856.56
$2,803,975.73

APPORTIONED AS FOLLOWS:
Guarantee Fund to secure Policy-holders, $2,011,908.00
Claims not yet due, 16,101.91
All other liabilities, 17,414.69
SURPLUS SECURITY to Policy-holders over and above the legal liability, 725,551.13
$2,803,975.73

JOSEPH F. KNAPP, President.
JOHN R. HEGEMAN, Vice-President.
STEWARD L. WOODFORD, Counsel.

DIRECTORS.
JOSEPH F. KNAPP, President of the Company.
Hon. THOMAS L. JAMES, ex-Postmaster-General of the U. S., Prest.
Lincoln National Bank, New York.
Hon. WILLIAM HENRY ARNOUX, late Judge Superior Court of the
City of New York. Counsellor at Law.
Hon. SILAS B. DUTCHER, ex-Commissioner of Public Works of the
D. C. RIPLEY, retired, New York.
T. J. VAN WYCK, retired, New York.
JAMES L. STEWART, retired, New York.
EMERY M. VAN TASSEL, Merchant, New York.
ELI BEARD, Merchant, New York.
H. TOULMIN, Merchant, New York.
JOHN R. HEGEMAN, Vice-President of the Company.

BRANCH OFFICE.
ALFRED AND POOL STREETS, BIDDEFORD, ME.

Agents Wanted in all the principal cities of the United States. Good opportunities offered to live, active, energetic men. Those out of work, or who are in stores, mills, factories, &c., with no chance of promotion, should give the business an earnest trial. To the right kind of men, it offers steady, permanent and paying positions, with good opportunity for advancement. Apply as above for full particulars.

The financial standing of the Metropolitan is beyond criticism.—Times.
THE OBJECT OF THIS LITTLE BOOK is to call attention to the Metropolitan Life Insurance Company. The object of the Metropolitan is to call attention to Industrial Insurance. The object of Industrial Insurance is to make provision against the day of death.

The object of such provision is to furnish food, shelter, support and comfort to one's family, or other dependent interests.

INDUSTRIAL Insurance accomplishes this object, for the person of moderate means, as no other form of insurance does.

It embraces all ages from 1 to 70. Its cost is from 5 cents per week upward.

Its benefits are payable immediately at death.

Its dues are collected weekly at the homes of members.

Males and females are alike eligible.

No initiation fees are charged.

No increase of dues is required.

The exact cost is known beforehand.

The Policy is simple in its terms and liberal in its provisions.

None but sound, healthful lives are insured.

The Metropolitan, which offers these advantages, stands at the head of the business in this country, and a glance at its financial statement on another page will shew its soundness and solidity.

See also the rates for your age in the Tables at the back of this book.
"ON EARTH AND IN HEAVEN."

The ambulance that drove so furiously one April morning to No.—West 40th street, seemed to have plenty of leisure on its arrival. So the folks across the street remarked who were peeping through their shutters, anxious to discover in whose honor the vehicle had been summoned. Presently a little girl of about eight years darted out of the house and disappeared around the corner. Then a servant girl descended to the pavement and glanced quickly up and down. She seemed to be on the look out for somebody—most anybody in fact. A big burly Irishman sauntered down the street, and the girl waylaid him. The people across the way saw her put a silver quarter in his palm, and beheld the two enter the house. They had not long to wait after that. First came the "professional," who had accompanied the carriage, his countenance overspread with that matter-of-fact expression common on such occasions to people with small souls. Then followed the Irishman, a look of great pity on his good broad face, bearing in his strong arms, with the gentleness of a mother, a slight slender woman of about thirty years. The watchers caught one glimpse of her face ere the Irishman deposited his burden. It was like a saint's face they said; and the golden hair of the unbonneted head appeared like a crown above it. And then the black hood of the ambulance hid all from view. The grim professional who had refused to carry the woman lest she should die in his arms, signaled to the driver. The Irishman breathed a prayerful wish, and the hospital wagon was gone.

Within the house, Mrs. Smith, the landlady, was congratulating herself. "A bright idea of mine, that ambulance," she said to the servant. "I was sure she'd die here, and it has a bad effect,—lodgers don't like it!"

"She'll nivir come back for her things, ma'am," said Bridget, regretfully: "and the little girl—God save her!"

"Precious few things she has," ejaculated the woman, "and as for Dora, she will have to go to 'the Home,' or some other place."

"And her mother as loved her so!" exclaimed the soft-hearted Bridget, wiping away a tear, "and could niver bear to let any one do a turn for her but herself. Aven whin she was bint double with the cough she'd button the darlint's shoes, an' brush thim wonderful curls, an' iron thim little white frocks, always tryin' to make her look like a picture, which she was without tryin', with her swate blue eyes, her glory-head, an' her dear purty mouth. 'I'll do for her as long as I can, Bridget,' says she to me, 'as long as I can with me own, own hands,' an' thin she would kiss the dear all over her face, an' say, 'Lay 'em up Dora, darlint, ag'in the time mamma might be gone.'"

"Such people are always dying an' leavin' their young uns unprovided for," replied the callous-hearted landlady. "A pity she didn't have something more substantial to lay up than hugs and kisses; they don't count for much against food and clothes!"
And just then a little voice all broken up, with tears, exclaimed! "I'd rather have one kiss and one hug from my mamma, this minute, than all the bread and butter in the world—than all the silk dresses, gold dresses, diamond dresses!" said the excited child.

"Who knew she had come back," murmured Mrs. Smith, somewhat abashed, as the child sprung sobbing into Bridget's outstretched arms.

The following day a death notice from the hospital reached Mrs. Smith—simply a printed form with the name filled in, but accompanying it was the mother's last letter to her child, and this was its message:

"DEAR DORA:—All your little life I have been able to put my arms around you, and protect you, and now though I am weak and faint, I love you still with an undying love. When I am gone don't feel forsaken; my arms will be around you even then, loving and doing for you the best I can. Look in the Bible on the closet-shelf for proof of this.

On earth and in Heaven—always your loving MOTHER."

"Some religious message, no doubt," sniffed Mrs. Smith, taking down the Bible. Religious message! Yea—Verily! telling in bolder speech than that of words of the Lord's strength made perfect in weakness—for it was a Life Insurance Policy for one thousand dollars!

When the landlady had recovered her astonishment, she stroked the head of the sobbing child, and exclaimed: "It isn't many little girls as has such a wind-fall as this! Your mother was always forehanded, Dora, and never asked favors of anybody. I always said, that sick or well, she was uncommon smart, and I maintain it still!"

But Dora, absorbed in her precious letter, was deaf to the tardy compliment. With tears streaming down her face, she was saying over and over to herself: "Her arms are around me yet, and she is still my loving mother—'On earth and in Heaven!'"

SAYS DR. TALMAGE:—"It is meanly selfish for you to be so absorbed in the heaven to which you are going, that you forget what is to become of your wife and children after you are dead. You can go out of this world not leaving them a dollar, and yet die happily if you could not provide for them; you can trust them in the hands of the God who owns all the harvests and the herds and the flocks; but if you could pay the premium on a policy and then neglected them, it is a mean thing for you to go up to heaven while they go into the poor-house. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement-house in a back street. When they are out at the elbows and the knees, the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels alighted in the organ-loft; but your death will be a swindle. You had the means to provide for the comfort of your household, yet you wickedly neglected to do it."

$12,633,566.54.

These figures represent the amount paid by the METROPOLITAN for Policy-claims, etc., since its organization, added to the sum now invested for the future security of its members.
SEND FOR A COPY.

The Metropolitan Life Insurance Company issues, bi-monthly, an eight page paper, containing items of interest for everybody.

There are facts for the parents, and fun for the children—household hints for mothers, and practical suggestions for fathers—advice to the boys, and counsel to the girls—prose for the prosaic, and poetry for the poetic—sermons for the serious, and jokes for the jocular—it speaks of the dead, and to the living—it sets forth the millions paid to those who have gone, and shews how millions may be secured by those who are going—it addresses a million of people each issue, and it sees everything through two I's—INDUSTRIAL INSURANCE.

As it was said in the olden time, that "all roads lead to Rome," so in this paper all roads lead to the METROPOLITAN. Every insured family is entitled to a copy of each issue, and every reader is asked to pass it along, when through, that it may do the greatest good to the greatest number. If you have never seen a copy ask a METROPOLITAN Agent to give you one.

A NOBLE TRAIT.

A Trait of General Grant’s character, deserves peculiar emphasis—we refer to the purity of his conversation. An intimate friend of his has said that Grant never uttered a word he would have wished his wife not to hear, and old comrades in the war will testify that he had no toler ance for risky stories, but has often interfered to stop their telling when it took as much courage to do so as it would to fight a battle. Men who have mingled in the world know well how much this means. Maidenly conversation is a noble attribute to a character of manly simplicity and heroic strength.

It is said that a certain general once entered Grant’s tent at City Point and said: "I have a good story to tell; are there any ladies about?" Grant instantly replied: "No, but there are gentlemen about." The story was omitted.
DON'T.

Don't live up to the last dollar you earn.
Don't forget your family, or others who may be dependent upon you.
Don't fail to make provision for their support and comfort after you are gone.
Don't trust them to the "charity" of the world.
Don't be deluded with the idea that "friends" will do for them what you wouldn't do for them yourself.
Don't forget that Industrial Insurance enables every man to make this provision himself.
Don't complain that you can't afford it.
Don't say you've "got to die to win." You've got to die anyway. Better die and win than die and lose.
Don't put it off—delays are dangerous—do it NOW.

DO.

Do remember the uncertainty of life.
Do determine that in your case the household loaf shall not be buried with the household head.
Do perceive that Industrial Insurance is a good thing for everybody, but particularly good for you.
Do resolve to secure Policies immediately on your own life and on the lives of every insurable member of your family.
Do remember to increase your Policies as your means, from time to time, will admit.
Do pledge never to let your Policies lapse, but to keep your dues fully paid up, and a little ahead.
Do remind your friends of the wisdom of providing themselves with the same protection.
Do avoid counterfeit concerns whose cry is "cheapness." Get the best or none. And remember the best costs money.
Do consider that the age, resources and reputation of the METROPOLITAN entitle it to your fullest confidence, and that they have won for it the name of "the leading Industrial Company of America."

SIXTY DEATH CLAIMS A DAY.

So far this year the Death Claims paid by the METROPOLITAN Life Insurance Company, in its Industrial Branch, have averaged nearly 60 a day.
No delay is allowed in the payment of these claims; but if the papers are all right the money is sent by the Home Office the day it receives the proofs.
POINTS FOR HOUSEKEEPERS.

To brighten carpets, sprinkle with salt before sweeping.
To polish a stove, rub with a newspaper instead of a brush.
When cooking beans, add one-half teaspoonful of saleratus.
For burns, apply flour wet with cold water, as it quickly gives relief.
When sponge-cake becomes dry, it is nice to cut in thin slices and toast.
If the oven is too hot when baking, place a small dish of cold water in it.
To prevent flat-irons from scorching, wipe them on a cloth wet with kerosene.
To brighten or clean silver or nickel-plated ware, rub with a woolen cloth and flour.
Copperas mixed with the whitewash put upon the cellar walls will keep vermin away.
To make paper stick to a wall that has been whitewashed, wash in vinegar or saleratus water.
When clothes are scorched, remove the stain by placing the garment where the sun can shine on it.
Starched shirts will iron easier if you let them dry after starching, so you will have to sprinkle them before ironing.
Milk, if put in an earthen jar, or even a tin can, will keep sweet for a long time if well wrapped in wet cloth.
To brighten the inside of a coffee or tea-pot, fill with water, add a small piece of soap, and allow it to boil about 45 minutes.
In boiling meat for soup, put cold water to it, and let it come slowly to a simmer to extract the juice. If meat is boiled for itself alone, put it into boiling water, which causes the outer surface to contract, and the richness of the meat is retained within.
Flannel which has become yellow with use may be bleached by putting it for some days in a solution of hard soap to which strong ammonia has been added. The right proportions are one pound and a-half of hard-cured soap, fifty pounds of soft water and two-thirds of a pound of strong ammonia solution.
Grass stains may be removed by washing with alcohol. Fruit stains may be taken out by boiling water. Place the material over a basin or other vessel, and pour the boiling water from the kettle over the stains. Candle grease yields to a warm iron. Place a piece of blotting or other absorbing paper under the fabric; put a piece of the paper also on the spot, apply the warm iron to the paper, and as soon as a spot of grease appears, move the paper and press again until the spot disappears.

SUPPOSE.

Suppose you were a married man—as perhaps you are—and had a snug little business—as we trust you have—and there was a mortgage on your home—as we fear there is—and you were not laying up much money—as you often declare you are not—and you had several fine children—as we hear you have—and your wife should wake up crying some night—as we trust she may not—and say—as possibly she would in such a case—"I dreamed that you were dead and we were turned out of the house, and the baby was sick, and I had no money to pay the doctor, and Harry's clothes were ragged, and I had no way to get more, and Minnie had gone to the orphan asylum! Oh, dear! I'm so glad it was only a dream!"
What would you do in such a case?
If you are a sensible man we will tell you what you would do. You would seek a Metropolitan Agent, get an Industrial Policy for a good round sum, and thus effectually answer all such dreams.
PRACTICAL HINTS AND RECIPES.

A hot, strong lemonade, taken at bedtime, will break up a bad cold.

A cup of strong coffee will remove the odor of onions from the breath.

A simple remedy for neuralgia is to apply grated horseradish, prepared the same as for table use, to the temple when the face or head is affected, or to the wrist when the pain is in the arm or shoulder.

Gilt frames may be cleaned by simply washing with a small sponge wet with hot spirits of wine, or oil of turpentine—not too wet, but sufficiently to take off the dirt and fly marks. They should not be afterward wiped, but left to dry off themselves.

Water cannot satisfy the thirst which attends cholera, dysentery, diarrhea and some other forms of disease—in fact, drinking cold water seems to increase the thirst and induce other disagreeable sensations; but this thirst will be perfectly and pleasantly subdued by eating a comparatively small amount of ice, swallowing it in as large pieces as practicable, and as much as is wanted.

A pleasant summer drink is made by the following recipe:—Boil half an ounce of hops, half an ounce of ginger root, bruised, in one and one-half gallon of water for twenty-five minutes. Add one pound of brown sugar, and boil ten minutes longer; then strain and bottle while hot. When cold it will be ready for use. It must be kept in a cool place. Dried horehound may be used instead of hops.

If the kitchen floor is not of hard wood have it painted. Venetian red, ochre or raw sienna, ground in oil, are the best colors. They must be of standard make; and it is well to give three coats at the first time of painting. Two coats are absolutely necessary. If the walls are painted, let a coat of dammar varnish be applied. There will be no difficulty then in keeping them sweet and clean, as soap and water may be applied without showing streaks.

Rust can be removed from steel as follows: Rub the article with kerosene oil and leave it to soak for a day. Then procure fine flour of emery and mix with kerosene oil and scour the surface, finishing with rotten stone. To preserve from rust, heat the steel and rub paraffine on it, and when cold, polish with cloth dipped in paraffine.

Accompanying the presentation of the Annual Statement of the Metropolitan Life Insurance Company for some years past, we have used the following facts. We expect to use them for an indefinite number of years to come. They will doubtless hold as good for 1986 as they do of 1886 Here they are:—

The Metropolitan made a Larger Gain in Membership last year than any other Life Insurance Company in the United States.
—Has a Larger Total Membership than any other Company in the United States.
—Has a Larger Membership than all the other Companies incorporated by this State combined.
—Issued more Industrial Policies last year, made a Larger Net Gain, and has a Larger Present Membership than all the other Companies doing Industrial Insurance in the United States combined.
TRIFLES.

Few people pretend to keep track of small expenditures—even people of very small means. A man knows he had so much money in his pocket on Monday; he remembers some cigars, a few glasses of beer or soda, and perhaps a half reluctant reminiscence of something stronger; but at best he has a poor conception of the total of a week’s expenditures for next to nothing at all. One might as well ask where all the pins go to, though considering the vast quantities lost and thrown away, they ought to lie an inch deep all over the country. The man who spends ten cents a day for cigars, or a couple of “beers,” or a draught of soda, wastes enough money to carry over $500 of insurance on his own life, the same amount on his wife’s life, and a Policy on each of his four children! Which is the better way of spending the money?

HOW A WIFE MADE MONEY.

We have heard of a family in the inner circle of which a novel custom prevails. That family consists simply of a husband and wife, and they would live happily enough but for one thing—the husband’s temper. In most respects he is an exemplary man, and as far as any one can see is fond of his wife, but when things go wrong during the day, or when he is not feeling well, it takes but little to make him extremely irritable. On such occasion he is wont to indulge in many explosives not found in the dictionary, and has been known to call his wife almost everything but an angel. Finally his wife became tired of this sort of thing, and even the extreme penitence of her husband when his irritation was over failed to suffice. Therefore, taking him in one of his penitent moods, she made him agree to the following price list of epithets:

<table>
<thead>
<tr>
<th>Epithet</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lazy old thing</td>
<td>5c</td>
</tr>
<tr>
<td>Shiftless hussy</td>
<td>10c</td>
</tr>
<tr>
<td>Old fool...</td>
<td>25c</td>
</tr>
<tr>
<td>Cross patch...</td>
<td>10c</td>
</tr>
<tr>
<td>Drivelng-idiot</td>
<td>15c</td>
</tr>
<tr>
<td>Old waggle-tongue</td>
<td>20c</td>
</tr>
<tr>
<td>Ugly old hen</td>
<td>50c</td>
</tr>
<tr>
<td>Miscellaneous...</td>
<td>10c</td>
</tr>
</tbody>
</table>

Having once gotten him to agree to those terms, she procured a pasteboard box, and having glued the cover on, she cut a slit in the top large enough to admit of the passage of all coins, and then waited. It was not long before something went wrong, and as usual, the husband launched out upon the poor wife. But, paper and pencil in hand, she jotted down the epithets and made $2.35 at that attack. When calmed down he cheerfully paid the bill, and has paid enough since to enable the wife to meet the premiums on their Industrial Policies in the Metropolitan, with the likelihood of having $50 left over at the end of the year.
GAIN.

THE METROPOLITAN'S RECORD CONTINUES TO SHOW FROM MONTH TO MONTH AND YEAR TO YEAR A STEADY GAIN ALL ALONG THE LINE—IN ASSETS—MEMBERSHIP—PREMIUM INCOME—INTEREST RECEIPTS—NEW BUSINESS—PAYMENTS TO POLICY-HOLDERS—SURPLUS—TOTAL AMOUNT OF INSURANCE—BRIEFLY, IN ALL THE ELEMENTS OF PROGRESS.

There is now but one city in the United States whose population, by the last National Census, exceeds the present membership of the Metropolitan Life Insurance Company. That City is New York; and we will put the figures of New York behind us before the end of next year!

A WORD OF WARNING TO THE INSURED.

The celebrated advice of Punch to certain persons, applies to no one with more force than to him who has carried a Policy of Industrial Insurance for a certain time, and then inclines to let it lapse.

We raise the cry of warning, and say with all the emphasis possible, "DON'T!"

Think long and well before you make this mistake, for it may be the mistake of your life. And it may be one of those mistakes you cannot rectify. It won't do to trifle with this matter, and say: "I'll let my Policy lapse for the time being only, as I am a little short just now; later on I will insure again; I am a splendid risk, and any company will be glad to get me." Before that "later on" comes you may be dead, or in such physical condition that no company will accept you.

Remember the motives which first led you to insure. Those motives are as strong now as the day you applied for your Policy—perhaps stronger. It was a wise thing to do then; it is a wiser thing to maintain now.

A lapsed Policy is simply a grave of buried hopes.

Your Policy may be the only sure support left to your family at death. What would be thought of a man who kept his family for a time in a comfortable home of their own, and then deliberately put it in ashes. Yet thoughtless men are doing the like of this, with their insurance Policies, constantly.

Now that you have your insurance, you are on the safe side. So long as you keep it you are safe. But if you part with it you are in danger. If it is in a reliable company that Policy some day has got to be paid as surely as the sun rises. It is not a lottery ticket, with few prizes and many blanks; but every Policy, maintained, will pay the sum it promises with absolute certainty. No one can do your family out of it but yourself, and you ought to be the last to commit such a wrong. Hold fast, then. Keep your premium paid up and paid a little ahead.

The last words of a brave old naval commander were, "Don't give up the ship!" Our last words on this subject to all who carry Industrial Insurance, are, "Don't give up your Policies."
It was a little scrap of tin, and
the workman threw it into
the waste corner, together
with other refuse of the shop.
The sunlight stole in through the
back window, and crept along the
floor until it reached the "waste
corner," and then it sent a glow
right across the little scrap branded as
useless. It glittered and shone in the light until, finally,
it attracted foreman John's atten-
tion, and he looked up, or rather
down, to where the little bit lay
in all its glory. It flashed a bright
smile up at John, and almost daz-
zled him, and looking around to
see if any one were watching, he
stooped down and picked it up.

"It's the first smile I've had
from any one or anything this
long time," muttered John.

At night, when the workmen
had all gone home, he lighted his
lamp, took out this bit of tin, this
useless scrap, and fashioned it
into a queer little cup.

The lamp-light fell full upon
it, and it seemed to send back a
pleased "thank you."

"Oh, you must thank the sun
for pointing you out to me," said
John, modestly—"the sun that
shines so for everybody—on us
poor folks as well as on the rich
'uns;" and turning to the cup
said: "Yes, you are only tin,
after all, but common folks some-
times get dreadfully stuck up;
so it wouldn't hurt you if I sar-
monize a little to you, as you are
about goin' out into the world.
Never feel too big to do your
duty by everybody—otherwise
you'll lose some of the first
chances of doin' good. And do
not judge people always by
what they appear to you—it is a
one-sided way of doin' things.
You are polished, and all that,
but the most polished surfaces
sometimes make a fellow look a
deal worse than he is; you can't
always tell," he muttered, "you
can't always tell. Now, I'm
agoin' to make you talk." And
a queer light shone in John's
eyes; it might have been the
reflection of the tin, however,
as he took up a small instru-
ment, and in a hand not over-
steady, inscribed a motto upon
its bright surface. "Thar's your
badge, little 'un," said John,
"and you must rest well to-night,
for to-morrow you go on a long
tramp," and bowing low, John,
put his lamp into his lantern, and
started for home.

The next day John sent the
little cup to his home in Illinois,
with the request that it should be
placed where it would be most
used; and so, when the new vil-
lage pump was completed, the
little cup was placed beside it for
the benefit of the public.

The thirsty travelers quenched
their thirst here, and blessed the
accommodating pump, and the
dear little cup; the school chil-
dren, on the hot summer days
would visit that pump every time
they passed; the little cup was
always in its place, always where
it was wanted, always giving of
its contents freely. And what,
think you, was the motto that
foreman John inscribed upon it?

"NONE OF US LIVETH TO
HIMSELF."

The traveler, as he read it,
went on his way with a new
thought in his heart; the man of
business, stopping to get a drink,
would ponder upon it as he went
to his office. It awakened les-
sions in his heart, learned in his
boyhood days. In the rush of
business he had apparently forgotten them, but the little cup revived him, and because “None of us liveth to himself,” he promised to lead a better, nobler, more unselfish life.

The children seized its meaning, and down in their little hearts it made a deep impression—not always realized, perhaps, but when they grew older, the lessons they had learned from it were often made manifest in their lives.

And thus that little scrap of tin, which the sun shone on that morning, as it lay in the waste corner, was made of use, and proved a blessing to hundreds of people. It was humiliated at first, but it wasn’t discouraged or disheartened, and the first chance it got, how it did shine up at foreman John!

Some people are called good-for-nothing in this world, and some poor, discouraged hearts even call themselves so. All such persons need is a little sunshine to bring them out, to show them what they are worth; a kind word, a lift, a little notice, to encourage them.

We are so apt to forget the good in little things and the good of little things.

We waste the little minutes frequently, and when there is a good deed to be done, a chance to do a kind act, or to speak a comforting word, we say, “we haven’t time,” or “what’s the use?”

Well, what is the use? What is the use of breathing? It is a very little thing—what is the use of your heart beating so regularly, so steadily? “Help you to live!” What is your life worth, if you cannot be of benefit to others? God made you for a more unselfish purpose than to simply gratify your own ambition.

Don’t despise the little things; don’t neglect the work God has given you to do. Improve every opportunity, and “Do with your might what your hand findeth to do.” Get all the good you can out of everything, and do all the good you can with everything, remembering that our lives are made up of little things, and that “NONE OF US LIVETH TO HIMSELF.”
One day's work.

Counting ten hours as a day's work—and it averages that in the Metropolitan—this company pays, in its Industrial Department, a death-claim every ten minutes of the day, every day in the week.

Some days it runs higher, but 60 a day is now the average.

Counted by banking hours the average is one every 5 minutes.

One day, recently, 103 claims were paid.

The sum they represented was not perhaps large, (except when considered as a single day's work) having been a trifle under ten thousand dollars—equivalent to a thousand dollars an hour for the ten hours.

The total weekly premiums on all the Policies represented was $12.78—equivalent to an average weekly cost per Policy of 12 cents.

The aggregate premiums received by the company averaged $14.48 each.

The largest individual payment returned by the Company was $550, the smallest $12, the average (in round numbers), $100.

The age of the youngest member was 1 year and 3 months, the oldest 70 years, the average 40.

The Policy youngest in force was 3 months, the oldest 5½ years.

The number of fathers whose deaths were among this one day's claims, was 32—of mothers 44—of unmarried adults 15—of children 12.

The number of children left by these deceased members was 211.

These claim payments went to 36 cities in 13 States, and with exceptions scarcely worth noting, (due to incomplete proofs), the payments were made the day the proofs were received.

The nationalities represented were American-born, Irish, German, English, Canadian, Norwegian and Dutch; the first representing about one-half the number of claims, the others following in the order named.

This is a little matter, perhaps—but we question if an equal amount of money was ever paid by a company that carried greater benefit to its recipients.

And thus the work goes on. The day of small things is no longer despised. The lesson of thrift is being taught by the Industrial companies as no other form of insurance ever taught it. A million and three-quarter Policy-holders now enjoy their protection, of which considerably more than half are the clientage of the Metropolitan. It enters homes where no other form of Insurance is possible. It is doing its work quietly and unostentatiously, but none the less, surely. It is fulfilling the highest function of the business in doing the greatest good to the greatest number.

More than Fifty millions of visits will be made this year by the Agents of the Metropolitan, in collecting the weekly premiums from the Company's Industrial Policy-holders.
"CHESTNUTS."

"I'm glad this coffee doesn't owe me anything," said a boarder at the breakfast table. "I don't believe it would ever settle."

The idea that fish is good brain food has been exploded by the scientists. The fact is that brains are usually born in a man and not fed into him.

Smoker—"Look here, Isaac, this cigar that I just bought of you won't draw?" Isaac—"Von't draw? Veil, do you subbose I'se givin' away suction-bumps mit dem five-cent Victorias."

Grocer: "Half a pound of tea? Which will you have, black or green?" Servant: "Shure, ayther will do; it's for an old woman that's nearly bloind."

"I UNDERSTAND you are a graduate of Vassar, Miss Lucy. Did you ever study English literature to any extent?" "Oh mercy, yes; we had Hogg for breakfast, Bacon for dinner, Lamb for tea and Lover in the evening."

"WHAT," asked a Galveston Sunday school teacher, "is that invisible power that prevents the wicked man from sleeping and causes him to toss upon his pillow?" "Skeeters!" shouted the bad boy at the foot of the class.

An old darkey in Kentucky signs himself Col. Henry Clay Jones. When asked why he should prefix that title to his name, as he had no right to it, he replied: "Yes, I has, sir." "But you are not a colonel." "Dat don' mean colonel, boss; dat means colored."

A dweller on the banks of the Codorus, in Pennsylvania, ties short lines with baited fish-hooks to the legs of his geese and drives them into the water. The fish bite and jerk the lines, and then the frightened geese hurry to shore, dragging the fish after them.

An Eastern man received a telegram from the West announcing the sudden demise of a relative, and then replied: "Send on the remains at once." No telegram was received in answer, but a few days later a letter came saying, simply: "There ain't no remains. He war kicked by a mule."

Mrs. Blinker asked Matilda, the house servant, a few nights ago: "What dreadful scratching is that out in the kitchen? It must be the dog trying to get in. I never heard anything like it in my life."

"Dat's no dog scratching de doah. Dat's de cook writin' a lub letter to her honeysuckle, who works ober in Chatham."

"Squildig," said Podsnap, one morning, "I notice in the papers that female dentists are gaining ground in Germany." "Yes." "Well, what I want to know is how a dentist can gain ground." "That's simple; the same way that a farmer gains ground." "How is that?" "By pulling stumps."

Whenever a man talks about his insurance in a co-operative association it reminds a practical insurance man of the Brooklyn lady who suddenly exclaimed to her escort, as they passed a rather dilapidated specimen of humanity on the street: "Oh! did you see that man's ear?" "No," was the response; "What was the matter with it?" "Why, he hasn't any."

"Is it true, Bromley, that an uncle died during the summer and left you a fortune?" "Yes, Mr. Darringer; I always liked the old gentleman; but I've another uncle whom I don't like. I'd give the fortune to get rid of him." "Ah! I didn't know you had another uncle. On your mother's side, eh?" "No." "On your father's, then?" "No; it isn't on any side. It's on the back of my neck. It's a carb-uncle."
A GREAT MISTAKE.

"Poor Jim," is often said when a man dies. But it ought rather to be "Poor Jennie," whom he leaves. This sort of sympathy is frequently misplaced. It don't belong to the man who has got through with earth and gone to his long home, but to the wife and children whom he leaves behind him. Then, for the first time, they may be brought face to face with want, and know what it is to be put out on the sidewalk. There is little excuse for this sort of business nowadays. Insurance has come to be as well known as any other necessary of life, and a man might almost as well say that he let his family starve, because he didn't know there was such a thing as food, as to die and claim that he knew nothing of Insurance. That excuse might do years ago, but it won't pass muster in 1886. Industrial Insurance is now so cheap as to be within the reach of the very humblest, and the man who says he is too poor to buy it, is of all others, too poor to die without it.

"TOMMY'S TWIALS."

I fin't 'at 'is worl' is too bad for nuffin',
An' lickle fotes dust dits aboosed!
For dust ev' y day I dits hurt wiv suflin',
An' bid fotes 'ey dust loots amoosed!

My mamma s'e says I has a bad temper,
S'e fins at I dot it from pa!
My papa he laughs an' says it's twite likely,
As none has been lost by my ma!

To bid fotes like oo I 'pose it loots funny
When babies 'ey chote up an' toff,
But I'd lite to see if oo would n't hollor
If oo'd burned oor mouf a'most off!

Its all velly well to twy to play sorwy
And say "poor dear darlin' don't ky!"
Oo fin't at we child'ens don't has any twoubles,
I know by 'e loot in oor eye!

I wiss dust a minute 'at oo was a baby,
I don't fin't oo'd laugh so mus' 'en!
Oo'd say lickle fotes has offul bid twials
'At never was dweamed of by men!

Policy-holders of the Metropolitan, moving from one city or State to another, by notifying the Agent to whom they have been paying, or the Superintendent of the district from which they move, or the Chief Office in New York, will have a Collector call upon them promptly and regularly at their new homes, if within any of the established districts of the Company—and if outside its present territory they will be advised as to how their premiums may be remitted and the forfeiture of their Policies thus avoided.
REMEDY FOR WHOOPING COUGH.—The life of many a child is sacrificed to the popular conclusion that whooping cough must run its course. The deaths from this disease are 1 to 82 of the entire mortality of Boston, 1 to 95 in Baltimore, 1 to 64 in New York. According to experiments by doctors of the highest authority, this disorder is declared to be the direct result of a fungus growth, and in cases where quinine is administered, patients speedily recover. For a child, mix two to five grains of powdered quinine in two ounces of sugar, add a little water and boil until the sugar is all dissolved and forms a thick syrup. Give one teaspoonful of the syrup after each coughing spell, and before going to bed. Quinine in pill form or in gelatine is of no use whatever, as it needs to come in direct contact with the fungus in the throat.

PIMPLES ON THE FACE.—Those hard red pimples which affect different parts of the face, and which sometimes fester, and sometimes remain stationary for months, should be bathed night and morning with a wash of strong salt and water, a tablespoonful of salt to a teacupful of water. Even the little black-headed “grubs,” as they are popularly called, succumb to this treatment.

HAY-FEVER.—Dr. Morell Mackenzie, a celebrated Scotch physician, recommends with the utmost confidence the following remedy to all hay-fever martyrs. Pills made of one grain of valerianate of zinc in combination with two grains of compound assafoetida, doubling the dose at the end of ten days or a fortnight. In cases of hay-asthma, he recommends an inhalation of benzoin, together with an insufflation for the nose of one sixteenth of a grain of powdered morphia, and one grain of bismuth.

EXTERNAL INDICATIONS OF DISEASE.—(Dr. Verdi:)
A white-coated tongue indicates slight “gastric derangement.”
A leather buff-coated tongue, “inflammation of bowels and liver.”
A dry, red-pointed tongue, “irritation of the intestines.”
A tongue coated by patches, “inflammation of the stomach.”
A yellow-coated tongue, “biliousness.”
A strawberry-looking tongue, “scarlet fever.”
A pale tongue, malarious “intermittent fever.”
A dry, dark-brown tongue, low state of “typhoid fever.”
A SHORT SERMON.

Everybody remembers Dean Swift's sermon on charity. Mounting the pulpit, he announced as his text: "He that giveth to the poor, lendeth to the Lord." He then simply said: "Now my brethren, if you are satisfied with the security, come down with the dust." He took his seat, and an unusually large collection was taken.

So says THE METROPOLITAN LIFE INSURANCE COMPANY:

"Look at Industrial Insurance. Remember how little it costs. Consider the number of claims, and the enormous amount of money it is paying daily and hourly. Review the Company's statement, and see its solid financial condition. Then if you are satisfied with the inducements and the security, come down with your Applications."

BE WISE BETIMES.

What street scenes we gaze upon, even in the course of a few days? What father can behold the beggar-boy, the criminal child, or the mendicant, without a bitter pang, if he thought that in those neglected children he saw the destiny of his own offspring? The trouble is he don't think so. No more perhaps did the parents of these waifs! But there they are, and their ranks may be recruited by the children of some parents who read this very article, but who, from indifference, bigotry or downright selfishness are blind to the lesson which Industrial Insurance teaches.

Becher said recently in a sermon: "Sudden deaths have become so frequent of late as to call to mind the words of the Apostle: 'Be ye therefore ready.' Being ready to die, is being ready to live right. I know of one good preparation for death. It is a Policy of Life Insurance."

<table>
<thead>
<tr>
<th>Age next Birthday</th>
<th>Amount payable if the child die after Policy has been issued for the following periods, provided it has been in force at least three calendar months.</th>
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The above Infant Table is for 5 cents weekly, which is the only premium taken on lives under 6 years old next birthday. Between ages 6 and 11, inclusive, 10 cents weekly may be paid, in which case the benefits will be double those shown in this Table between said ages. But two-thirds the amounts specified above are payable if the life insured is a colored risk. For other particulars see Policy.
### ADULT TABLE OF RATES.

Benefits payable for the following Weekly Dues,

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<th>Weekly Dues</th>
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<td>5c.</td>
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### SEE TERMS OF POLICY,

FOR PARTICULARS.

The Metropolitan Insurance Company
