

# OF COURSE YOU WOULD

Suppose you had \$10,000

cash capital, and were seeking a mercantile connection, and that Mr. Smith, who had a similar amount of stock, but with an indebtedness of \$3,000 on it, invited you to become his equal partner; and suppose further that Mr. Jones, who had a stock worth \$10,000 wholly paid for, together with a business connection as good in every way as Mr. Smith's and probably better; suppose Mr. Jones also invited you to become an equal partner, would you hesitate a single moment before accepting the offer of Mr. Jones in preference to that of Mr. Smith?

## Let us Suppose Again

you have a certain sum to invest in life insurance. Would you be inclined to invest it in a company whose surplus earnings for years to come will be pledged more or less towards a stronger reserve basis, or would you unhesitatingly cast your lot with that company whose policy reserves are ample for the next generation at least, and every cent of whose surplus earnings is genuine surplus, free from any obligation or charge on account of reserves?

## You Would of Course, Choose

the company with strong Reserves, especially when with this advantage went also liberal policy conditions and a long record of good management.

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Wed, Fri & Sat Nov 2



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### Pen Pictures of Soldiers.

"Pen Portraits of British Soldiers" is a little book by Rev. E. J. Hardy, M.A., an army chaplain, which has just been issued by T. Fisher Unwin, 11, Paternoster Buildings, London. From it may be gleaned a few anecdotes. For instance:-

"Men enlist for the queerest reasons. One I knew did so in order to learn to read and write in a military school. When a boy he had always been a truant from school, and when he grew up he was ashamed of his ignorance, and hoped to get a slight tincture of learning in the army. Another who knew that he would soon die of consumption became a soldier to have the honor of a military funeral. How he managed to pass the medical inspection is unknown to me. Probably he passed himself off for another man."

The last sentence, by the way, is as good a bull as ever emigrated from Ireland. Again:-

"There is no hypocrisy in soldiers. Indeed, if there is any make-believe in them, it is to appear worse than they are, rather than better. An illustration of the directness and want of deceit in soldiers came to my notice when I was stationed at Portsmouth. Troopships then used to come to that port. A staff officer there was superintending the disembarking of time-expired men, invalids and other soldiers from a troopship which had just arrived from India. The officer went up to a party of men who were drawn up on the jetty waiting for orders to proceed, and asked them, 'Who are you, and what are you doing here?' 'Please, sir, we are the lunatics!' was the startling answer."

"A sentry stopped the carriage of a lady generally well known, but not known to him, which was out of order, on the night of a Court ball. The lady put her head out of the window and told the faithful Tommy that she was the wife of a Cabinet Minister. 'Beg pardon, ma'am,' was the reply, 'but I could not let you pass even if you were the wife of a Presbyterian minister.'"

"When I was a chaplain at Netley Hospital I used to spend nearly all my winter evenings talking to the men as we sat at the fire in the different wards. Their conversation was most interesting. Many had come back from active service in the Sudan and in Burma, and not a few were recovering from wounds. There were some very curious cases. One poor boy had the fingers of one hand cut off, all on account of the Queen's Jubilee. The connection is not very evident, but it is this. To impress the Burmese with the Jubilee of 1887, an amnesty was given to all of them who were in prison on a certain day. Some of them, instead of being grateful for their freedom, quite resented it. They had never been so well treated in their lives as in a prison under British management, so in order to get back again they resolved to commit a crime. Unfortunately for the drummer boy, the crime selected was to tie him to a tree and cut off his fingers."

General Hector Macdonald walked barefooted into Glasgow, and enlisted in the 92nd Highlanders. When the Colonel made him a sergeant he told him to remember that a sergeant of the 92nd Highlanders "is equal to a member of Parliament." "Fighting Mac" learned to govern by first learning to obey. One day during a march he heard two or three "Gypsy" soldiers saying, "Wait till the next fight, and I will take care that this slave-driver of a Colonel does not come out alive. I myself will shoot him." Macdonald recognized the men by their voices, called a halt, and ordered the culprits to step out from the ranks. Facing them, he cried, "Now, you are the men who are going to shoot me in the next fight. Why wait so long? Why not do it now? Here I am, shoot me—if you dare!"

The following is told by Mr. Frederick Treves, one of the eminent consulting surgeons who went to the war:—"I can say that when our soldiers were brought from the field wounded they were plucky, patient and uncomplaining. Their unselfishness was many times very marked. An orderly was bringing some water to a wounded man lying on the ground near me. He was shot through the abdomen, and he could hardly speak owing to the dryness of his mouth, but he said, 'Take it to my pal first; he is worse hit than me.' This generous lad died next morning, but his pal got through and is doing well."

And finally, in discussing the first presentation of the Victoria Cross, Mr. Hardy says that "a story is told which illustrates the obtuseness or the diplomacy of the Secretary of State for War, Lord Parnmore. Talking to him just after the function, Mrs. Norton asked, 'Was the Queen touched?' 'Bless my soul, no!' was the reply; 'she had a brass railing before her, and no one could touch her.' Mrs. Norton then said, 'I mean, was she moved?' 'Moved,' answered Lord Parnmore; 'she had no occasion to move!' Mrs. Norton then gave it up in despair."

Nellie—Do you think Paul cares for Mamie? Emma—Did you ever hear a young man refer to a red-haired girl as having auburn tresses unless he loved her?—Gulesa Gazette.

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