

INDUSTRIAL GEMS



Compliments
OF THE
METROPOLITAN LIFE INSURANCE COMPANY,
HOME OFFICE - NEW YORK
Corner of Park Place and Church Street.

CALENDAR FOR 1889.

JANUARY.							FEBRUARY.							MARCH.						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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...	31
APRIL.							MAY.							JUNE.						
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21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
28	29	30	26	27	28	29	30	31	..	23	24	25	26	27	28	29
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JULY.							AUGUST.							SEPTEMBER.						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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28	29	30	31	25	26	27	28	29	30	31	29	30
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OCTOBER.							NOVEMBER.							DECEMBER.						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
..	..	1	2	3	4	5	1	2	1	2	3	4	5	6	7
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27	28	29	30	31	24	25	26	27	28	29	30	29	30	31
...

There is no necessity for any man of fair abilities to be out of business.

AGENTS WANTED.

APPLY TO BRANCH OFFICE:

206 High St.

HOLYOKE, MASS.

INDUSTRIAL GEMS.

IT will be seen by a cursory glance that this book is well worth preserving.

It has not only a present but a future value, by reason of its articles entitled, "Health Hints," "Points for Housewives," "The Home Physician," "Household Helps," etc., in which are condensed a great deal of valuable and timely information.

"Not Unlike Rabiah" is a story of thrilling interest, and "From Sunrise to Sunset" will tell the reader many things he never dreamed of.

Interspersed with these are varied articles, every one of which is interesting, especially the problems in simple mathematics on the last two pages. We do not think the reader will find a dull line in the whole book.

It's a good book to read in the day-time, and good for evenings; it is good for a pleasant day, and good for a rainy one; it is good to read quietly by yourself, or to read aloud to your friends; it is good to read all at once, or to take a little of at a time; it is a book designed to make you THINK, and above all to make you ACT.

THE ESSENTIAL ELEMENTS OF SUCCESS IN ANY BUSINESS ARE—

30 per cent.	{ Patient, persistent dig, dig, dig at it every minute.
30 per cent.	
10 per cent.	{ Reputation (founded on fact) for honest dealing every time.
20 per cent.	
10 per cent.	{ Luck and fortunate circumstances caught on the fly.
100 per cent.	

—Snap.
—More persistent dig.
—SUCCESS!

With eloquent force Warwick said of friendship: "When I see leaves drop from their trees in the beginning of autumn, just such, think I, is the friendship of the world. Whilst the sap of maintenance lasts, my friends swarm in abundance; but in the winter of my need they leave me naked. He is a happy man that hath a true friend at his need, but he is more truly happy that hath no need of his friend."

This manly spirit of independence, this placing one's self above "the slings and arrows of outrageous fortune," is within the reach of every man, even to him of the most modest means, and the path leading to it is pointed out in this book.



The Little Old Woman's Store.

The store is far away from your neighborhood, so she will not mind my giving her secrets away. At Easter she has such pretty inexpensive eggs on sale, and she and her grand-daughter do all the decorating. For the foundation colors she buys a few cents' worth of logwood, the same amount of Brazil wood. She covers each with a pint of boiling water, adds to each a bit of alum, and lets them boil until the color is well extracted. In the summer Elsa gathers pretty mosses, grasses, ferns, etc., and, arranging them in little bouquets, presses them. In preparing Easter eggs, these little grasses and ferns are fastened flatly to the eggs with wax, and a bit of mull sewed tightly around, to hold all in place. The eggs are then dyed to suit—blue,

red, green, yellow, etc. When the grasses are removed tracings in white remain, far prettier than one could draw them. A couple of peeled onions, boiled in a pint of water until the latter is brown, will color the eggs yellow, if boiled in this water a few moments—a still longer cooking will give brown. Spinach or young grasses, when boiled, afford a light-green shade. The dye-woods give shades according to length of time the eggs are cooked in them. Elsa polishes the eggs beautifully, rubbing them while hot with bacon. With violet ink she sometimes writes mottoes, good wishes, or names of children and verses on the eggs; this ink does not spread or wash off in the dye. If white letters are preferred, a hot needle is dipped in melted wax and the inscriptions written with it; the letters will then take no color. Funny little designs are sometimes cut from paper and fastened on the eggs; when sufficiently colored and the paper is removed, white silhouettes remain, which are

touched up with a pencil wherever needed. Some of the prettiest eggs are made by using lace with designs in it. The lace is cut and sewed as near the shape of the egg as possible ; the egg is then pressed in, and the lace drawn up at the top to fit very tightly. The egg is then dyed and the lace removed, leaving a very odd and pretty decoration.* Plain net is also effective. Winding cheap bright calicoes around and boiling in alum water, you all know about, so I will not describe that method. The old woman has "blown eggs," or empty shells, which she decorates. A good-sized pin-hole is made at each end of the egg, and with a strong breath the contents of the shell are blown out and used for cooking. No egg-shells are broken in this thrifty household. The shells of the year's cooking are dried and treasured. Little scrap-album pictures are pasted on them, and gilt paper conceals the holes at the ends. Sometimes the hole is pasted over, the egg filled with sugar mixed with egg, and left to harden. The shell is then removed, and a sugar egg is the result. Melted chocolate may be used in the same manner.

DO NOT FORGET

The Salient Points of Industrial Insurance.

It costs 5 cents per week and upwards.	All ages from 2 to 70 are taken.
No Initiation Fee is charged.	Benefits are payable promptly at death.
No increase of payments is required.	Males and Females taken at same cost.
Dues are collected weekly at the homes of members.	Only healthful lives are insured.

ILLUSTRATIONS.

- 5 CTS.** a week (less than 1 ct. a day) will insure a child aged from 1 to 13 years for **\$15** to **\$115**.
- 10 CTS.** a week (less than 1½ cts. a day) will insure a person aged 20 for **\$190**.
- 25 CTS.** a week (less than 4 cts. a day) will insure a person aged 30 for **\$360**.
- 50 CTS.** a week (about 7 cts. a day) will insure a person aged 35 for **\$610**.
- 50 CTS.** a week (about 7 cts. a day) will insure a person aged 21 for **\$930**.
- For other ages and premiums, see the tables at the back of this book.*

NOSEOLOGY.—Some genius has devoted his attention to the number and classes of noses, as follows: 1st, the Roman nose; 2d, the Grecian nose; 3d, the Cogitative or wide-nostriled nose; 4th, the Crooked nose; 5th, the Snub nose; 6th, the Turnup or celestial nose. Now, it must be confessed that the prejudice goes very strongly in favor of wearing some kind of a nose, and it is equally true that every one who knows anything knows that the METROPOLITAN is doing the greatest good to the greatest number of people of any Life Insurance Company in America.

CONTRARIES.

The jolliest fellow you ever met
Is a dismal man at home ;
The wittiest girl in society's set
Will with headaches her wit atone ;
The man whose graces a court would adorn
Is tied to a desk from night till morn ;
And the man who would lend his last cent to a friend
Never has the first cent to lend.

CORRECT PRONUNCIATION.—"Father," said a young hopeful the other day, "how do you pronounce M-e-t-r-o-p-o-l-i-t-a-n !" "Why, my son, I pronounce it Metropolitan, of course." "Well, father, I see that everybody pronounces it the Leading Industrial Insurance Company of America." "Yes, my son, both ways of pronouncing it are right."

THE INEVITABLE.—There is no good in arguing with the inevitable. The man who does it has a good deal of room "to let" in his upper story. The only argument available against an east wind is to put on your overcoat ; the only argument available against family poverty after the breadwinner is dead is Life Insurance. Whatever you forget, don't forget that.

A WORD TO THE DRINKING MAN.—A man of iron constitution may now and then be found who can constantly use intoxicating liquors to excess, and still live to old age. But beyond the disgrace he inflicts upon his wife and family, beyond the degradation and remorse he invites upon himself, the evil effects of his indulgence will be felt by his children, and still more by his grandchildren, in impaired mental and physical powers, if not in moral depravity. It is a fearful legacy to leave to one's posterity—to make the innocent suffer, and suffer so terribly, for the guilty ! Let the man given to drink think of this. What a terrible penalty ! The sins of the fathers visited upon the children unto the third and fourth generations !

"PUNCH AND JUDY" is a contraction from Pontius and Judas. It is a relic of an old "miracle play," in which the actors were Pontius Pilate and Judas Iscariot.

A GENTLE REMINDER.—An old man and a young man were riding in a stage-coach. The old man was grave but sprightly, short of stature, spare, with a smooth forehead, a fresh complexion, and a bright piercing eye. The young man swore a great deal, until once, when they stopped to change horses, the old man said to him, "I perceive by the registry books that you and I are going to travel together a long distance in this coach. I have a favor to ask of you. I am getting to be an old man, and if I should so far forget myself as to *swear*, you will oblige me if you will *caution me about it*." The young man instantly apologized, and there was no more swearing heard from him during that journey. The old man was John Wesley.



"Should auld acquaintance be forgot."

Points for Housewives. Clean PIANO KEYS with a soft rag dipped in alcohol.

COLD SLICED POTATOES fry and taste better by sprinkling a teaspoonful of flour over them while frying.

STALE BREAD may be freshened over boiling water.

Strong black tea, cold, is a good thing to clean BLACK SILK.

Egg STAINS ON SILVER can be taken off with table salt and a wet rag.

Rub the TEA-KETTLE with kerosene and polish with a dry flannel cloth.

CEILINGS that have been smoked by a kerosene lamp should be washed off with soda water.

Chloride of lime should be scattered at least once a week UNDER SINKS, and in all places where sewer gas is liable to lurk.

A bread-and-water POULTICE is made by dipping a piece of bread, after the crust has been removed, into warm water. Lift it out at once and apply hot.

In MIXING MUSTARD for table use never add vinegar, which destroys its life and flavor. Boil water for moistening it and let the water become blood warm.

PEACH STAINS may be removed by putting the article in boiling water before washing it. Once the suds have touched them, the stains are set and cannot afterwards be removed.

If the FLAT-IRON is DIRTY, tie a piece of yellow beeswax in a rag, and when the iron is almost but not quite hot enough to use, rub it quickly with the wax, and then with a coarse cloth.

A lump of soda laid upon the DRAIN-PIPE down which waste water passes will prevent the clogging of the pipe with grease, especially if the pipe is flooded every week with boiling water.

CRACKS IN STOVES and stove-pipes are readily closed by a paste made of ashes and salt with water. Iron turnings or filings, sal ammoniac and water, make a harder and more durable cement.

In BOILING MEATS take the fat from the top of the water and save for cooking or soap. In roasting meats pour the grease out of the pan, or dip it out before it gets burned. It will be excellent for use in cooking; but if it stays till the meat is done, it will be nearly sure to have a burned, unpleasant flavor.

ARE you looking for a good substitute for Industrial Insurance? Give up the search—there is none. It secures, for the amount paid, greater satisfaction than money invested in any other form.

Mary's Soups. Mary lives with her husband in a tenement house not the finest ; but Mary makes the most and best of everything, and is not at all to be pitied. She nearly always has a bowl of hot soup for her Sam, the trench digger, when he comes home at night. It rests him, and puts him in good humor right away. The bones and scraps of meat, or even fish, do not go to waste in Mary's house. They go into the soup pot, are closely covered, and simmer slowly all day on the back of the stove. Bits of waste bread go in too, or an odd potato left over, or a tomato in season, or even gravy left on the platter. This soup is skimmed occasionally, and always strained before serving. A pinch of ground cloves is added for variety at times, or a dash of Worcestershire sauce. Once in a while, if the stock is weak, Mary slyly adds "just a tint" (a teaspoonful) of Liebig's beef extract ; it gives the soup more color and body. When meat entirely gives out, Mary makes POTATO SOUP. Six potatoes, three pints of water, one cup of milk, two onions, parsley, a little butter, salt and pepper. Peel and boil the potatoes and onions, press them through a coarse sieve, and put the outcome into the water used for its boiling. Chop some parsley fine, add a tablespoonful of it, then the milk and seasoning. Her TOMATO SOUP is good too. Take a quart of canned tomatoes, add a pint of hot water, and when all boils add two spoonfuls of flour, mixed smooth with a little cold water. Stir until it boils again, add an onion chopped fine, then let it cook for twenty minutes, stirring occasionally. Strain through a sieve, add a generous piece of butter, salt and pepper to taste, and a tablespoonful of sugar.

Everything "left over" at Mary's goes into the soup kettle ; "dabments," as Mary calls them, of canned corn, peas, beans, etc., chicken bones, shreds of ham—everything adds to the tone, and is welcome. Soups, such as described, cost so little, and contribute so much to a tired man's comfort, to say nothing of the rest of the family's gratification.

THE LAST OFFICIAL REPORT OF THE STATE DEPARTMENT GIVES THE FOLLOWING FIGURES :—

INDUSTRIAL RISKS.

COMPANY.	NO. OF POLICIES.	AMOUNT INSURED.
METROPOLITAN,	1,345,125	\$147,750,287
PRUDENTIAL,	736,909	81,694,088
JOHN HANCOCK,	203,467	23,802,502
GERMANIA,	11,495	1,274,098
TOTAL,	2,296,996	\$254,530,975

Household Helps.

COCKROACHES.—There is no better way of ridding the house of these pests than by using borax—either borax alone, or four parts of borax to one of flour or sugar. If you think you have tried this destroyer and failed, there are other ways of getting rid of these creatures. Take equal parts of pulverized camphor and carbolic acid, bottle them, and use the fluid to paint the cracks and haunts where the roaches dwell. When they come out to see what is the matter, kill them. Plaster of Paris, mixed with wheat flour and sugar, and set around in plates for the roaches to feast from, will also drive them away. Spirits of turpentine or of ammonia, if you can pour it into their dives, will also put an end to their existence.



SOFT WATER OR HARD.—To tell whether the water is soft or hard, dissolve a small piece of ivory soap in a small quantity of alcohol. Let a few drops fall into a glass of water; if it turns milky it is hard, otherwise it is soft.

TO KEEP FISH.—Covering fish with a little vinegar, even in very hot weather, will preserve it perfectly, and often it adds to the flavor.

CANNED GOODS.—In regard to canned goods Dr. Johnson says: "Reject every article that does not show the line of rosin around the edge of the solder of the cap, the same as is seen on the seam at the side of the can. Reject every can that does not have the name of the manufacturer or firm upon it, as well as the name of the company and the town where manufactured. Standards have all this. When the wholesale dealer is ashamed to have his name on the goods, fight shy of them. Press up the bottom of the can; if decomposition is commencing, the tin will rattle, the same as the bottom of the oiler of your sewing machine will do; if the goods are sound, it will be solid, and there will be no rattle to the tin. Reject every tin that shows any signs of rust around the cap on the inside of the head of the can. If housewives are educated to these points, then the muriate of zinc amalgam will become a thing of the past, and dealers in 'swells' have to seek some other occupation."

BOILED CUSTARDS.—Are you afraid they will curdle? Then, when the milk boils, add to it a teaspoonful of corn starch blended with a half cup of milk. You may add the eggs afterwards with perfect confidence.

SIMMERING AND BOILING.—If water is used, simmer always; it is far more effective in cooking meat, and leaving it tender, than rapid boiling. But if it is grease you are to

use, no matter how much it seethes and boils. Never simmer anything in grease unless you want to spoil it. Have the fat so hot that you will need to give the article to be cooked in it your undivided attention.

NEW ENGLAND CODFISH BALLS.—Cut the codfish into small pieces, soak an hour in lukewarm water, remove the skin and bones, and pick into fine bits. Put it on in cold water, let it boil, change water and boil again. Put it into a chopping tray and pound with a potato masher. Take equal quantities of this fish and mashed potato; allow one well-beaten egg and an ounce of butter to each half pound. Mix thoroughly. Press into balls between spoons; dredge with a little flour, and fry until brown in HOT lard.

NEW ENGLAND BAKED BEANS.—Soak a quart of beans over night. In the morning boil them about fifteen minutes. Drain and put into a "bean pot," and fill up with cold water, to which you must add one-half teaspoonful of mustard and a large tablespoonful of molasses, and mix thoroughly with the beans. Put a pound of fat and lean salt pork (scored across the top) in the centre of the beans; cover with the bean-pot cover, or an old saucer; put in the oven and bake slowly twelve hours, taking care to renew the water whenever needed. Take off the cover the last two hours, and do not add water after that. The above is the strict rule; it can be slighted, if circumstances require, by omitting the soaking and boiling. Wash the beans; follow the directions for preparing them in the pot; place them before retiring for the night in the warm oven; even a little slow fire in the stove is desirable, though not essential. Let them bake all the next day. They will be ready for six o'clock dinner. Some New Englanders place a small onion in the bottom of the pot before pouring in the beans. Don't dish out the beans with a spoon for the table; shake them out on to a platter, so as not to break or mash them.

DEFINITIONS.—Life Insurance IS EXPENDING SMALL AMOUNTS WHEN YOU ARE IN GOOD HEALTH, that shall give back large returns to your family in that day when Death and the Grave might otherwise render you powerless to protect them.

LIFE INSURANCE IS EXPENDING SMALL AMOUNTS WHEN YOU ARE IN GOOD HEALTH, that will not only afford protection to your family when you are gone, but will give you yourself peace and quiet of mind in all the anxious moments of life; will soothe you when you are sick, and comfort you in the hour of Death.

LIFE INSURANCE IS EXPENDING SMALL AMOUNTS WHEN YOU ARE IN GOOD HEALTH, so that you, though you live up to your income, and have no other means beside, need not die estateless. From an economic point of view, or as a matter of keen financiering, you cannot invest your small savings to better advantage.

A FIRE IN NEW YORK CITY.—In the house was a family of five. The father carried his wife and two children to the window, for rescue. He then went back to save his son. The mother in her craze jumped from the window, and died from the effects of the fall. When the firemen gained entrance they found the girl Jennie with an infant brother clasped to her bosom, both burned dead. In the next room they found the father lying dead beside the charred remains of his nine-year-old son Albert.

All but the mother had Industrial Policies in the METROPOLITAN. Within three hours of notification the claims on the lives of the four who were insured were paid by the Company to the father's brother.

Shortly after the above occurrence a fire took place in a printing office out West, in which fifteen young women were employed. All were burned or suffocated to death. Out of the fifteen SEVEN held Industrial Policies in the METROPOLITAN amounting to \$641.00. The premiums on all were but 50 cents a week. These seven claims were paid the day the proofs were received, in accordance with the custom of the Company.

"INQUIRER."—A policy-holder out West, probably emboldened by the theological discussions of the day, propounds to us a purely original query. He asks: "Where did Cain get his wife?" We reply that, upon any subject of a proper nature, the METROPOLITAN never refuses to throw the desired light; but this is altogether different. It is a family matter with which we don't care to meddle. Cain died some time before many of us were born, and such idle curiosity regarding the affairs of a deceased person we regard as highly reprehensible, and calculated to violate the sanctities of domestic life.

A FATHER, MOTHER AND FIVE CHILDREN held Industrial Policies in the METROPOLITAN. One, a son, died. In less than a month the mother followed him. Within a few weeks another child died, eight days after another, one day later another, and the next day still another—the last. Six members out of a family of seven thus died within two months. The disease was malignant small-pox. Four paid premiums of five cents and two paid ten cents a week. The proceeds of the six Industrial policies enabled each to have a fitting burial.

DON'T WORRY BECAUSE YOU ARE NOT what the world calls a great man. You may not be a great river, bearing great vessels of blessings to the world, yet you may be what the river is not—a little spring by the dusty wayside of life, singing merrily all day and all night, and giving a cup of cold water to every thirsty one who passes by.

"OLD DOG TRAY
IS EVER FAITHFUL"



The Home Physician.

ANÆSTHESIA.—To open or lance boils, remove slivers, etc., etc., in a painless way, take little pieces of ice and salt, put into a small bag, or tie up in the end of a towel, and apply to the part to be treated until it becomes numb—oftentimes white. It may then be opened without causing any suffering.

HIVES.—To relieve the itching of hives, add a teaspoonful of cider vinegar to a cupful of water, and bathe the parts affected.

CATARRH.—To prevent the development of chronic catarrh, gargle every morning with weak salt and water.

EYE-DROPPER.—To drop medicine into inflamed eyes is often difficult to do. A writer in the *British Medical Journal* directs the patient to cut a piece of clean paper in the shape of a little spoon and give a slight curl to the edge. Being of soft paper, it cannot harm the eye; and a new one being needed every time, it insures cleanliness.

FEVER THIRST.—In the unusual thirst of fevers paint the tongue with glycerine as a means of relieving the patient—the thirst being usually out of all proportion to the demands of the body for fluids.

SICK HEADACHE.—Take a half teaspoonful of common salt as soon as the first symptoms appear; it will often relieve in half an hour.

INFANTILE DISEASES.—Piercing and acute cries in sickness often indicate a severe cerebro-spinal trouble. Absence of tears in children four months old, or more, suggests a form of disease usually fatal. When a child turns its head constantly from one side to the other, it suggests obstruction in the larynx. A feeble and plaintive voice indicates abdominal trouble. A hoarse and indistinct voice points out laryngitis. When cough is rough and coarse, look out for croup; when clear and distinct, bronchitis is indicated. A suppressed and painful cough denotes pleurisy or pneumonia. When cough is dry and painless, it may come from teething, or shows the presence of worms. A contraction of the eyebrows, with a turning away of the head from the light, often means headache.

EXTRACT OF BEEF, ETC.—Very many people pin their faith on these extracts, and think if the sick who are under their care have had their cup of “tea” prepared according to directions, they have been properly nourished. Prof. W. O. Atwater, in the *Century Magazine*, says: “When a convalescent invalid drinks his beef tea (referring to tea made of the extracts), or a tired brain-worker takes his meat extract with his food, though he is greatly refreshed thereby, and really benefited, the extractives neither repair his

tissues, nor furnish him warmth or strength ; but in some unexplained way they help him to utilize the other materials of his body and of his food to an extent which without them he could not do. Beef tea and meat extracts are strengthening not by what they themselves supply, but by helping the body to get and to use strength from other material which it has."

CODFISH AND POTATOES, PORK AND BEANS.—The same authority also says, that "The codfish and potatoes, pork and beans, which have long been so much used in and about New England, form a most economical diet ; indeed, scarcely any other food available in that region has supplied so much and so valuable nutriment at so little cost. Half a pound each of salt codfish and pork, two-thirds of a pound of beans, and three pounds of potatoes, would together supply almost exactly the 125 grams of protein (flesh) and 3500 calories of energy that the standard for the day's food of a workingman calls for." (For recipes for New England codfish balls, and baked beans and pork, see page 9.)

BEEF TEA.—As ordinarily prepared, this is of little nutritive value ; but if the white of an egg be mixed with it and all heated to nearly boiling point, the value of the beef tea is greatly enhanced.

BREAD AND MILK.—There are very few worse foods for a delicate stomach than bread and milk.

EGGS.—When eggs are to be eaten, boil lightly if tea is the beverage. Boil hard if coffee or cocoa is used.

BUTTER.—When used with bread, butter undergoes digestion more slowly if tea is the beverage, more quickly in presence of coffee or cocoa.

FISH.—It is all *fol-de-rol* that fish makes brain food, and that it is especially good for invalids. It should be banished from the sick-room ; in the majority of cases it is absolutely injurious.

CONSUMPTION.—The highest authority on pulmonary diseases in New York City recommends pine woods for consumptives. There is an element in the atmosphere of pine forests that is fatal to certain forms of germ life.

THE meanest, flimsiest, most contemptible excuse you can give for not insuring, is the plea of being too poor ; by economizing, by a little self-denial, or by extra exertion, you can lift burdens in the present time that would fall in the future upon your loved ones, and utterly crush them if you were to be called away. Are you too poor to insure yourself as their burden-bearer here, against the time when you shall have entered upon the joys of heaven ?



"THE BEST FRIEND ON EARTH—MOTHER."

Not Unlike Rabiah.

Tom Scofield was reading the story of Rabiah, the Arabian legend so beautifully told by Mr. Hearn, and he was much affected by it. He was not a man given to tears, but he brought out his handkerchief and wiped his eyes again and again as he sat by the fire long after his wife and children were in bed.

The story tells of Rabiah, the brave, who, while escorting a caravan of women across the country, himself the only horseman, was pursued by a bloodthirsty tribe and mortally wounded. It tells of Rabiah, the faithful, who reached the Pass of Ghazal, and, though wounded to his death, defended it all the day, while the women and the camels rode on towards a place of safety.

But it was not just here that the story moved Tom. He read still further of Rabiah, the hero, who, when he felt that his last moment had come, got down from his horse, leaned heavily against his long spear, and, throwing his arm tenderly around the neck of the noble animal, whispered in her ear:

"Stand thou still, Darling, still as a stone, for love of me."

"And she stood as a graven image. And the ghost of Rabiah departed from him; yet the man still stood in the Pass, and the horse still stood still as a stone for love of him."

Still further read Tom, of how the enemy watched all the night, watched and waited for Rabiah to succumb, until the chief at daylight commanded his most expert archers to shoot at the horse. Not until this was done, and Rabiah fell forward upon his face, did the enemy realize that the man they had feared was dead.

Tom breathed heavily, and his throat ached with suppressed emotion. He reached at last the paragraph where the enemy crowded around the man whose generous spirit had flown, and the chief of the tribe exclaimed with ill-concealed admiration: "God curse thee—a man who defendeth his women even when he is dead!" Tom's tears were falling fast now, and there was no repressing them; as often as he dashed them away others came, and heavy sobs accompanied them.

To tell the truth, Tom Scofield was a discouraged man—a man with a burdened heart—a man who loved his dear ones so devotedly it wore on him how to serve them better—how to do more for them. The future frowned darkly upon them from a distance, and how to fortify them against its cruel threats was the problem over which his tired brain was always working, and yet never reaching a satisfactory solution. He denied himself gladly of every luxury, and of many a comfort when it did not involve their comfort too. Occasionally he succeeded in putting away small sums, but

as often as he seemed to be getting ahead, some crying want, some dire necessity, would snatch all away, and he would have to begin over again only to meet with like result. This night he had taken out his little box and counted the contents. Such a demand had been made upon them the last month, the dollars had dwindled to almost nothing. Disheartened, Tom had pushed the box away, and to divert himself had taken up the paper containing the story of Rabiah—Rabiah the faithful, whom his foes could not help but admire, even though he had thinned their ranks and resisted them long—Rabiah the staunch and true, from whose enemies even escaped the tribute he so well deserved: “He defendeth his women even when he is dead.”

How fast Tom’s breath came and went as he pondered over the details of this story, and dwelt on the devotion of its hero. A hero’s spirit thrilled also within Tom; but while he would have been glad to serve even as Rabiah served, he felt his own insignificance the more keenly, and deplored all the more bitterly his own disability properly to defend his loved ones against the enemy threatening them. He could barely do it now while in health and strength; but if wounded unto death, what then? Could he defend the Pass until the helpless ones should reach a place of safety? What would stand in the gap if he should die—stand firm as a rock for love of him?

Poor Tom, he could not answer. “Alas, I am no hero!” he sighed, and, folding up the story, he put it tenderly away in the little box and went sorrowfully to bed.

But the evening had not been a lost one. Often we count time wasted because our eyes are so human—so blind we cannot see the good accomplished.

Tom spoke of the story next day to his neighbor John, who had a literary turn of mind, and often scribbled things at the mill when work was slack. Something—some one—Providence, I think—led Tom to unbosom himself to John; and John—bless him, bless him, I say—showed him how to defend the Pass of Ghazal—how to live so that he might die not unlike Rabiah.

Tom didn’t wait until to-morrow, or next week, or next month; he followed John’s advice at once.

The next time Tom went to the little box he took out the story of Rabiah, kissed it, and with a radiant face folded it around some papers that seemed to be very precious unto him.

He was always happy after that, and seemed to take great good out of life. He was more unselfish, too; less abstracted; possessed of more loving kindness for every one.

And when at last Death’s arrow pierced him—as sooner or later it will pierce us all—Tom’s courage did not desert him;

he faced the foe bravely, and died as a warrior dies who has done his whole duty, and is prepared to meet his fate.

And the little box? Well, the little box contained two Industrial Policies for five hundred dollars each.

On one was written: "Stand thou still, oh, precious burden-bearer; stand thou still for love of me! And when I am gone still stand thou here firm as a rock, for love of me—FOR LOVE OF THEM!"

On the other was written: "Thank God that even when I am dead I may yet defend my loved ones, may lean against this strong support, and guard the Pass even as Rabbiah guarded Ghazal, until they reach a place of safety!"

Just what this meant the family did not understand for days; but when it occurred to them to read the paper that had enfolded the policies, all was made plain.

And they kissed the story of Rabbiah before they laid it away—kissed it as Tom had done months before, when he read of the hero, and tried to be like him.

60,000.

THIS IS THE NUMBER OF DEATH CLAIMS PAID BY THE METROPOLITAN DURING THE LAST THREE YEARS; ESTIMATING FIVE TO A FAMILY, HERE ARE THREE HUNDRED THOUSAND PEOPLE DIRECTLY BENEFITED BY THE CLAIMS PAID WITHIN THIS SHORT SPACE OF TIME BY THIS ONE COMPANY. WE DESPISE BRAGGING, AT THE SAME TIME WE RISE TO OBSERVE THAT IF GREATER GOOD HAS BEEN DONE TO A GREATER NUMBER OF PEOPLE IN THE SAME SPACE OF TIME BY ANY OTHER INSTITUTION, WE WOULD LIKE ITS NAME. THE METROPOLITAN HAS PAID MORE CLAIMS THAN ANY OTHER COMPANY IN AMERICA.

Why is this little book like Mercy, according to Shakespeare's definition? Because it circulates plenteously, like "the gentle dew from heaven," and "it is twice blest—it blesseth him that gives and him that takes."

The world may owe a man a living, but it is always best for him to go and collect it by a little hard work.

While a man is debating with himself whether to insure or not, his life is shortening and his risk increasing. Death may come at any time. Let the debate be short, the decision prompt and the action decisive. Endeavor for the best and provide for the worst. INSURE NOW.



Health Hints. Mrs. Brown is in delicate health, and the doctor has forbidden full baths in the tub. He advises instead, a pint of cold water, one teaspoonful of spirits of ammonia. With a sponge she is recommended to wash first one arm, then briskly rub it dry; next the other arm, drying in the same manner. In this way, little by little, the whole surface of the body is quickly gone over. Instead of feeling tired after this bath, Mrs. Brown feels invigorated. She takes one the first thing in the morning, and the last at night. Her sallow complexion is clearing, color is coming to her cheeks, and she is gaining in strength. She says the credit is largely due to the tonic baths.

MALARIA.—A first-class cure that you will not find in “the books,” a prescription that you may pay ten dollars for if you wish to get it of the celebrated physician who calls it a specific against malarial fever, but which here you may have without charge, is as follows: Twenty drops of the fluid extract of Baptisia in a half glass of water; twenty drops of the mother tincture of gelsemium in a half glass of water. If the attack is severe, and the fever high, take a teaspoonful of the dilution every hour, first from one glass, the next hour from the other. The patient is sure to improve, and possibly, by the second day, will only need the medicines every two hours, alternating as before. Improvement continuing, take every three hours, and keep it up every three hours for several days after apparent cure. In addition to this, give each day—when the fever is lowest and the patient the most comfortable—from three to five grains of powdered bi-sulphate of quinine. These directions must be implicitly followed. The prescription is a sort of homeo-allopathic dose, and will suit patients of both schools. The fluid extract of baptisia can be purchased at a drug store, but the mother tincture of gelsemium should be procured at a homeopathic pharmacy. Many people who take quinine take it when their fever is highest, and when they feel the worst. This is all wrong, and tends to wreck the strongest constitution. Quinine should be taken when the temperature of the body is the lowest.

A GIFT TO EACH INSURED FAMILY.

Membership in this Company carries with it the right to receive, regularly, a copy of an eight-page paper, called “THE METROPOLITAN,” published bi-monthly. This paper is full of choice reading matter adapted to everybody’s taste, and many of its articles are of lasting value. By binding the numbers together as soon as received, a volume is soon formed equal to a small library, containing as they do gleanings from hundreds of books, besides original matter. Our Agents are instructed to supply a copy of each issue to every policy-holder, except where several members of a family are insured, when one copy is expected to suffice for the family.

A SWARM OF BEES WORTH HIVING.

B patient, B prayerful, B modest, B mild,
B wise as a Solon, B meek as a child;
B studious, B thoughtful, B loving, B kind,
B sure to make matter subservient to mind.
B cautious, B prudent, B trustful, B true;
B courteous to all men, B friendly with few.
B temperate in argument, pleasure and wine;
B careful of conduct, gold, time that is thine.
B cheerful, B grateful, B ready to earn,
B peaceful, benevolent, willing to learn;
B courageous, B gentle, B liberal, B just,
B aspiring, B humble, because thou art dust.
B hopeful, B circumspect, sound in the faith;
B active, devoted, B faithful till death.
B honest, B holy, transparent and pure;
B strong and B CHRISTLIKE, and you'll be secure.

\$30,000 A DAY.

Thirty thousand dollars a day in round numbers was the sum paid by the three largest Industrial companies of the world to their beneficiaries last year.

This was equivalent to \$1250 an hour for every hour, day and night, of all the working days of the year.

The grand total for the twelve months was a trifle under NINE MILLIONS OF DOLLARS?

And what was the average premium paid by the policyholders into these three companies during this time?

LESS THAN ONE CENT A DAY EACH!

POLICIES FOR \$1000 AND UPWARDS.

Industrial Insurance differs from the ordinary forms of Life Insurance in various particulars. Ordinarily Life Insurance Companies demand their premiums annually, semi-annually or quarterly; they issue no policies under \$1000, they decline to take ages under 21, and they write only on male lives. In Industrial Insurance all healthful persons between the ages of 2 and 70 are insurable, males and females are treated alike, the premiums (ranging from 5 cents upwards) are payable weekly, collections are made by the Company from the homes of members, and claims are payable immediately upon the death of the person in benefit. Although the METROPOLITAN is the Leading Industrial Insurance Company of America, it must not be forgotten that it also furnishes the Ordinary forms of Insurance. Those who desire policies for \$1000 and upwards may get full particulars by applying to any of the Superintendents, Assistant Superintendents or Agents of the METROPOLITAN.



DRESSING DOLLY FOR THE PARTY.

From Sunrise to Sunset.

THE METROPOLITAN office is a pretty busy place. Altogether nearly Five thousand persons are in the service of the Company. Three hundred of them are at the Home Office. The work there is divided into numerous divisions, and one of the busiest is the Claim Department.

Last year it passed upon and paid nearly Twenty-three Thousand death claims. This year the number will be close to Thirty Thousand.

The highest number for any one day so far this year has been 159. One hundred and fifty-nine checks were sent by the Home Office in payment of these claims the day the proofs were received.

The total amount paid was \$14,562.00. This was at the rate of \$48.54 every minute during the banking hours of the day.

The total weekly premiums on these 159 Policies was \$19.80, an average of twelve cents per Policy.

Eighty-one of the claims were on male lives and seventy-eight on females. The number of orphans left by the decedents was 229.

The oldest member was 70 years of age, the youngest a year and a half, the average $38\frac{1}{2}$ years.

The Policy the shortest time in force was 3 months old; that which was the longest 7 years.

Thirty-seven out of the total number of policies had been in force less than a year.

These claims were paid in 43 Cities of 16 States—the nationalities being American born, German, English, Irish, Scotch, Canadian and Italian.

The premiums received by the Company on these Policies during the whole time they were in force were \$2,641.00, so that each dollar paid to the beneficiaries cost them 18 cents.

This one day's claims represented a death every 8 minutes during the 24 hours.

Most of this money went to people who hadn't another dollar in the world, and who wouldn't have had this but for Industrial Insurance.

This is not a very long story—it only covers one day's work—but as an argument it presents just 14,562 reasons in favor of Industrial Insurance.

A POINT TO SET ONE THINKING.

OF THE CLAIMS PAID BY THIS COMPANY WITHIN THE LAST TWELVE MONTHS, NEARLY 7000 WERE ON THE LIVES OF MEMBERS WHO HAD BEEN INSURED LESS THAN ONE YEAR!

No Industrial Company in the United States has paid to its members in death claims so large a proportion of its premium income as the METROPOLITAN.

Saving in Taxation.

No one can estimate the saving in TAXATION in the United States through the operations of the Life Insurance Institutions, especially of the METROPOLITAN and of other Companies engaged in the INDUSTRIAL work. In the opinion of the Chief Registrar of England, the current estimate of two millions of pounds sterling, or Ten Millions of dollars, ANNUALLY SAVED in taxation in that country by the operations of the Industrial companies, is regarded as "far within the mark."

All this comes from teaching men to be forehanded—by showing the man of slender means how to protect his family by the proper use of his own little income—by inculcating the spirit of independence, and by thus keeping people from becoming charges upon the community; or from drifting into Poorhouses, Asylums and Retreats; or, by the relentless pressure of poverty, and through the devious paths of crime, into Penitentiaries, Jails, and other punitive or reformatory institutions. Industrial Insurance is doing more for the moral and for the monetary welfare of our communities than any other human instrumentality.

A PRETTY IDEA.—A hanging garden of sponges is one of the latest novelties in gardening. Take a white sponge of large size, and sow it full of rice, oats or wheat. Then place it for a week or ten days in a shallow dish, and, as the sponge will absorb the moisture, the seeds will begin to sprout before many days. When this has fairly taken place, the sponge may be suspended by means of cords from a hook on the top of the window, where a little sun will enter. It will thus become a mass of green, and can be kept wet by the mere immersion of it in a bowl of water.

PLANT SUNFLOWERS, if there is any place about your house where water is thrown out and likely to become malarious. This plant has the power of absorbing malaria and purifying the atmosphere.

TO COLOR FLOWERS. — Yellow primroses, planted in a rich soil, have been changed by the use of charcoal to a brilliant purple. And so charcoal is found to add great brilliancy and beauty to the color of dahlias, roses, petunias, etc. Carbonate of soda reddens pinks and hyacinths, and phosphate of soda changes the color of many familiar flowers.

FEW attributes of character are so charming as that of gracefully acknowledging one's errors.

THE MAN who acts on impulse will find himself, when near the goal, a good many paces behind the man who acts on conviction.

PROVERBS.

"The wit of one, the wisdom of many."

"A man is known by the company he keeps." The best company is the METROPOLITAN LIFE INSURANCE COMPANY.

* * *

"Eternal vigilance is the price of liberty." The price of an Industrial Policy is five cents a week and upwards.

* * *

"A bird in the hand is worth two in the bush." One Industrial Policy in possession is worth a thousand in anticipation. What you are going to do, do NOW.

* * *

"A guilty conscience needs no accuser." Every uninsured parent knows this without being told. The way to get rid of the accusation is pointed out in this book. Follow it and you will have that "contented mind which is a continual feast."

* * *

"Honesty is the best policy"—next to an Industrial Policy in the METROPOLITAN.

TO METROPOLITAN POLICY-HOLDERS.

Do not change your residence without informing the Agent who has collected from you, or the Assistant Superintendent, or the Superintendent of your district, or (by postal card) the Home Office in New York City. Let us know it, and know it promptly, so that we may make proper arrangements to collect at your new home, and to that extent try and save your policy from lapsing.

If we could so will it, no member of the METROPOLITAN would ever drop his policy. We want to pay every one of them, and we have ample means with which to do it. Only one thing can stop us—that is the member's own act in lapsing. Hold fast, therefore, to your policy, and let nothing be done to imperil it. It was well worth getting; it is better worth keeping.

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"Whatever is worth doing at all is worth doing well." That is true of nothing more than of Life Insurance. Get the best—for the best is always the cheapest.



ADULT TABLE OF RATES.

Benefits payable for the following Weekly Premiums.

Age next Birthday.	5c.	10c.	15c.	20c.	25c.	30c.	35c.	40c.	45c.	50c.	55c.	60c.
13	115	230	345	460	SEE TERMS OF POLICY FOR PARTICULARS.							
14	110	220	330	440								
15	107	214	321	428								
16	104	208	312	416								
17	102	204	306	408	520	612						
18	100	200	300	400	500	600						
19	98	196	294	392	490	588						
20	95	190	285	380	475	570						
21	93	186	279	372	465	558	651	784	855			
22	90	180	270	360	450	540	630	720	810			
23	88	176	264	352	440	528	616	704	792			
24	86	172	258	344	430	516	602	688	774			
25	84	168	252	336	420	504	588	672	756	840	924	
26	81	162	243	324	405	486	567	648	729	810	891	
27	79	158	237	316	395	474	553	632	711	790	869	
28	77	154	231	308	385	462	539	616	693	770	847	
29	75	150	225	300	375	450	525	600	675	750	825	
30	72	144	216	288	360	432	504	576	648	720	792	
31	70	140	210	280	350	420	490	560	630	700	770	
32	67	134	201	268	335	402	469	536	603	670	737	
33	65	130	195	260	325	390	455	520	585	650	715	804
34	63	126	189	252	315	378	441	504	567	630	693	780
35	61	122	183	244	305	366	427	488	549	610	671	756
36	59	118	177	236	295	354	413	472	531	590	649	732
37	56	112	168	224	280	336	392	448	504	560	616	708
38	54	108	162	216	270	324	378	432	486	540	594	684
39	52	104	156	208	260	312	364	416	468	520	572	664
40	50	100	150	200	250	300	350	400	450	500	550	640
41	48	96	144	192	240	288	336	384	432	480	528	624
42	46	92	138	184	230	276	322	368	414	460	506	604
43	45	90	135	180	225	270	315	360	405	450	495	596
44	43	86	129	172	215	258	301	344	387	430	473	576
45	42	84	126	168	210	252	294	336	378	420	462	568
46	40	80	120	160	200	240	280	320	360	400	440	552
47	39	78	117	156	195	234	273	312	351	390	429	544
48	37	74	111	148	185	222	259	296	333	370	407	524
49	36	72	108	144	180	216	252	288	324	360	396	516
50	35	70	105	140	175	210	245	280	315	350	385	504
51	33	66	99	132	165	198	231	264	297	330	363	488
52	32	64	96	128	160	192	224	256	288	320	352	480
53	31	62	93	124	155	186	217	248	279	310	341	472
54	30	60	90	120	150	180	210	240	270	300	330	464
55	28	56	84	112	140	168	196	224	252	280	308	452
56	27	54	81	108	135	162	189	216	243	270	297	444
57	26	52	78	104	130	156	182	208	234	260	286	436
58	25	50	75	100	125	150	175	200	225	250	275	428
59	23	46	69	92	115	138	161	184	207	230	253	420
60	22	44	66	88	110	132	154	176	198	220	242	412
61	21	42	63	84	105	126	147	168	189	210	231	404
62	20	40	60	80	100	120	140	160	180	200	220	396
63	19	38	57	76	95	114	133	152	171	190	209	388
64	18	36	54	72	90	108	126	144	162	180	198	380
65	17	34	51	68	85	102	119	136	153	170	187	372
66	16	32	48	64	80	96	112	128	144	160	176	364
67	15	30	45	60	75	90	105	120	135	150	165	356
68	14	28	42	56	70	84	98	112	126	140	154	348
69	13	26	39	52	65	78	91	104	117	130	143	340
70	12	24	36	48	60	72	84	96	108	120	132	332

SPECIAL NOTICE.—AGENTS WANTED.

Agents are wanted by this Company in all the principal cities. Splendid opportunities are offered to active, energetic men. Those out of work, or who are in situations with little or no chance of promotion, should give the business a trial. To the right kind of men it offers steady, permanent and paying positions, with opportunity for merited advancement. If this notice is not applicable to the reader, and he has a friend whom he thinks it might interest, will he be kind enough to bring the subject to his friend's attention?

BEAR IN MIND,

THAT EVERY ONE OF A FAMILY OF SIX PERSONS CAN CARRY A POLICY OF INDUSTRIAL INSURANCE IN THE METROPOLITAN ON THE DAILY SAVING OF ONE FIVE-CENT CIGAR!

STATEMENT.

METROPOLITAN

LIFE INSURANCE CO.

January 1st, 1888.

RESOURCES.

Government, City and Railroad Bonds, Market Value, -	\$1,777,588.75
Bonds and Mortgages, first liens on improved City Property,	2,321,800.00
Real Estate, - - - - -	363,000.00
Cash, - - - - -	29,334.01
Demand Loans, secured by Bonds and Stocks, - - -	103,500.00
Premium Loans on Policies in force (Ordinary Department),	132,187.23
Deferred Prems. and Prems. in course of Collection, NET,	130,724.68
Accrued Interest, and all other Assets, - - -	48,889.57
Total,	\$4,907,024.24

APPORTIONED AS FOLLOWS.

Guarantee Fund to secure Policy-holders, - - -	\$3,717,624.00
All other liabilities, - - - - -	27,447.14
Capital Stock and Surplus, as additional Security to Policy-holders, - - - - -	1,161,953.10
	\$4,907,024.24

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, formerly Judge Superior Court of the City of New York, Counsellor at Law.

Hon. SILAS B. DUTCHER, President Dime Savings Bank, New York.

Hon. ENOCH L. FANCHER, Judge of the Court of Arbitration, New York.

D. C. RIPLEY, retired, New York.

CHARLES CURTISS, President Dry Dock Savings Bank, New York.

JOHN M. CRANE, President National Shoe and Leather Bank, 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.

If the Life insured is rated under 13 years of age, each
5 cents of weekly premium will secure
the amounts below, viz. :

For 10 Cents per week TWICE the amounts below will be paid.

For 15 Cents per week THREE times the amounts below will be paid.

For 20 Cents per week FOUR times the amounts below will be paid.

Under age 6 no higher premium than 10 cents will be taken.

Age next Birth-day.	Amount payable provided death occur after 3 calendar months from date and after the Policy has been in force for the following periods, viz. :											
	Under 1 year.	One year.	Two years.	Three years.	Four years.	Five years.	Six years.	Seven years.	Eight years.	Nine years.	Ten years.	Eleven years.
2	15	17	20	24	29	35	42	50	60	75	95	115
3	17	20	24	29	35	42	50	60	75	95	115	
4	20	24	29	35	42	50	60	75	95	115		
5	24	29	35	42	50	60	75	95	115			
6	29	35	42	50	60	75	95	115				
7	35	42	50	60	75	95	115					
8	42	50	60	75	95	115						
9	50	60	75	95	115							
10	60	75	95	115								
11	75	95	115									
12	95	115										

When the
Amount of Insur-
ance, according to the terms
of this Table, reaches \$115 (for
each five cents of weekly premium), it
will continue at that amount during the life-
time of the person insured, subject to the terms and
conditions of the Policy.

When the
Amount of Insur-
ance, according to the terms
of this Table, reaches \$115 (for
each five cents of weekly premium), it
will continue at that amount during the life-
time of the person insured, subject to the terms and
conditions of the Policy.

INFANT TABLE.

Effie Kilham Stacy.

Industrial
Insurance

OF THE METROPOLITAN LIFE INS. CO.
New York



Knappe & Co. Lithographers, New York