The MASSACHUSETTS MUTUAL LIFE INSURANCE Company, of Springfield, Mass.

Points and Pointers for the Uninsured.

Worthless assets—dead men's intentions.

"Fixed for life" is very good. "Fixed for death" is much better.

You may rightfully indulge in to-days's luxuries, if you have provided to-morrow's neccessities.

What! drop my life insurance? Not much! A cyclone may lift my house and barn clean off the premises and never budge my mortgage."

"What a tangle my affairs would be in, if that were my funeral!" Is that so? Then insure your life—insure today.

"Death ends all?" Not by any means. Death is often only the first gun in the widow's battle for bread.

Remit premiums to the company, that the company may remit insurance to the widow.

Life insurance is a mere matter of dollars and sense.

The sick room and the cemetery may teach the need of life insurance, but the agent never solicits business there.

Two lines may announce your death and funeral, while a whole newspaper could not record the battle with poverty and wans, waged by the widow of the uninsured.

"Insure to pay my debts? I haven't any." "You mistake; you owe protection to a possible widow, a dept which may fall due any day."

Think of bu lding earning $5,000 a year rental and burning down without insurance! Think of a man earning $5,000 a year salary, and dying without insurance!

Life insurance premiums are, or ought to be, as much a part of household expense a barrel of flour. The one will appease the hunger of the present, the other of the future.

In life insurance men must pay for gray hairs. Young man take notic.

Very good—frendly sympathy for the widow. Much better—frendly aid for the widow. Decidedly best—manly insurance for the widow.

"Are you a protectignist, John?"

"Yes, sir: got all the life insurance I can carry."

One premium paid to a life insurance company binds the company to pay the widow. One payment to a Building and Loan Association, binds the widow to pay the association. In the former case she saves her home; in the latter she loses it.

Suppose your income were to cease entirely and permanently, could you support your family? Foolish question! Very true; if you could not do it, how could your widow?

"Backward, turn backward, O Time, in thy flight." Sorry Mr. Poet; you seem to have got left. When you can, is the time to insure your life.

All our policies are backed by the "Famous Non-Forfeiture Law of Massachusetts. Specimen Policies will be furnished free by sending name and age.

FRANK A. WHITE.

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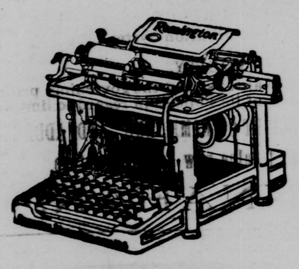
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For Excellence of Workmanship, Superiority of Quality, Great Simplicity, Easy Manipulation, Durability, Speed, Manifolding Ability

THE REMINGTON TYPEWRITER

Is Absolutely Unrivaled

Unanimously adopted as the Official Writing-Machine of the World's Columbian Exposition. Unanimously adopted, after searching investigation, in May 1893, by American Newspaper Publishers' Association. Over 500 machines sold to its members since that date.

Type Writer Supplies, Including Paper, Ribbons, Carbon Paper, Covers Always Kept in Stock.

SEND FOR ILLUSTRATED CATALOGUE.

For Sale by WILSON M. TYLOR,

Easton, Md., - Dealer for Easton and Talbot

AT EVENTIDE.

At eventide to me it sometimes seems
That, ere the morrow's sun shall rise once more—
Perchance, 'tis but a fancy born of dreams—
My new born soul beyond the skies shall soar—
And, the imprisoned spirit, its bonds in twain,
The life beyond shall seek, and not in vain.

And Night, dark Night, shall come to us at last,
And end the closing of the setting day,
When Death, the grim gray messenger, his net shall cast,
And, from this vale, shall summon us away
To join the throng of those who went before,
And, in the unknown world, to live for evermore.

—Horace Wyndham.

Tragedy of the Cestella Pass

It was while John Canning was in Switzerland, in 189—, taking a well earned rest after the tremendous labor involved by his brilliant investigations in connection with what has come to be known as the Great Blue Pearl robbery, that he chanced to run into the arms of the tragedy of the Cestella Pass, and it is highly probable that, had the chance not befallen him, the manner in which Captain Spender came by his death would never have been known.

One of Canning's stopping places—he was on a walking tour, alone—was beautiful Vervener. He reached there late one night with the intention of leaving next morning and crossing the Cestella Pass to Brass. But Brass did not receive him for the following reason:

On his way along the pass, where the mountain's side is cut into a series of precipitous paths, he suddenly came upon the mangled body of a man. He was well dressed, strongly made, of about 35 years, and but for the horribly damaged condition of his face, would doubtless have been remarkably handsome.

With the idea of discovering some indications of the manner in which the fall occurred, Canning began to look about.

Presently he stopped, bent down and picked up a wax vesta, which he carefully put into an empty snuff box which he carried. A few steps farther on he came upon another vesta, the latter having evidently blown out immediately on being ignited. Close beside this was a third match of similar dimensions, but unignited. Both these Canning put away with the first match.

Still farther along he came upon a few shreds of tobacco, the nicotine-soaked end of a pipe-fill, and three matches. Two of the matches had been struck and immediately blown out—by the high wind doubtless—while the third had been burnt down to the end.

Half way back, on the way to the place where he had climbed up the steep, he knelt down and, with the aid of a pocket lens carefully examined the ground.

"Hum!" he muttered. "What's become of the walking stick? I have seen nothing of it. What's this? That certainly looks as if the owner of the stick, whoever he was, has stood here some time and run his stick over the path in the manner of thoughtful or agitated men. Yes; and also absent-mindedly picked off the bruised bark of his stick, for these shreds of bark have been polished on the one side.

Musing thus Canning retraced his steps until he reached the body, which lay as he had left it. With all possible respect he rifled the pockets of the Norfolk jacket upon the body and produced from one pocket a silver match-box and a crumpled letter. From another pocket he drew a tobacco-pouch, slipped in which was a packet of cigarette papers. In the inside pocket of the jacket he found a pocket-book and some letters addressed to Captain Spender, Hotel Lurice, Vervener, Switzerland. This address rather surprised Canning, as it was the hotel at which he had put up the night before. However, from the letters he turned his attention to the smoking matters. He examined the tobacco.

"Straight cut, Turkish; only fit for cigarettes," he said; "as unlike the shreds and the pipe-fill end as two tobaccos could be; point, the other man smoked a pipe. Now to the matches!"

He emptied the matches into his hand, measured them against the first unburnt matches he had picked up, and found that they were all of the same make and size, very different to the matches he had subsequently picked up.

"As I suspected," he said under his breath. "Two makes of matches, two brands of tobacco, equal, in this case at least, two men."

Examination of the letters and pocket-book demonstrated that Captain Spender had been some six weeks in Switzerland for the benefit of his health; that he was not wanting for funds; that he had left in England a lady who was a charming letter-writer and subscribed herself "Ever your only Blanche;" that she had given him a lock of hair, and that he wore it on a small locket on his watchchain.

"Quite correct," said Canning, grimly, as he closed the locket. "What about this letter from the side pocket? Paris, eh? Three days old postmark; no date on letter. 'Dear George,' he read, 'my party will reach Brass Tuesday. Will walk over next day to see you.—Dick.'"

Canning twisted the letter in his fingers, glanced at the body at his side, then at the path before him. He gave a soft, low whistle, put the letter in his pocket and rose.

"Does Dick smoke a pipe, I wonder?" he said.

After vainly searching high and low for the stick, of the presence of which he had seen unmistakable signs, he gathered together the articles he had taken from the pockets of Captain Spender, threw his coat over the dead, white face, and strode away in the direction of Vervener.

After a little more than an hour's stiff walking Canning reached the Hotel Lurice, where he immediately demanded to see the manager.

This gentleman, the usual type of Swiss hotelkeeper, came forward.

"Captain Spender," began Canning, "He slept here last night, eh?"

"He has been staying here some weeks," was the reply. "But I am afraid you cannot see him as he has gone to Brass."

"To Brass, eh? For what purpose, do you know?"

"It is funny. He has gone to see his brother, who has come here to see him, and is now awaiting his return, fearing to again miss him if he returns to Brass."

"How was it they did not meet in the Cestella Pass?" he asked.

"Sir Richard Spencer, the brother, you know," said the manager, smiling, and rubbing his nose, "came down the Cestella Pass only as far as Hamel's Peak, and then climbed up to the Bertellia and came over the rest of the way on that path; while he expects Captain Spender must have continued along the Cestella Pass."

"Captain Spender has met with an accident. Inform Sir Richard of the fact and ask him to come to me."

With an exclamation of horror, the manager hurried from the room, to return a moment later, followed by a tall, handsome man of between 35 and 40; Sir Richard Spender.

"What is this?" he asked quickly. "Where is my brother? What is the nature of the accident?"

"I am sorry to be the bearer of such ill news," Canning said, gently, eyeing the baronet keenly as he spoke. "I set out along the Cestella Pass this morning on my way to Brass, when I came across, some five miles along the lower path, the body of Captain Spender. He was dead."

Sir Richard flung himself into a chair and buried his face in his hands, in which position he remained wrapped in grief for some minutes. In the meantime Canning called together a rescuing party, and, in company with the bereaved brother, set out once more for the pass.

Three hours later the body of Captain Spender lay on the best bed the hotel afforded, while Sir Richard, who had recovered most of his usual calmness, sat in conversation with Canning and Dr. Sherman, another visitor at the hotel, in the smoking-room.

"Can you oblige me with a match?" Canning asked, quietly. "Thank you."

Canning opened Sir Richard's match-box clumsily, upsetting all the matches upon the table. As he gathered them together he noticed they were all of the same length, similar to the last two unburnt matches he had picked up that morning along the pass, and as different from those in Captain Spender's pocket as two vestas could well be.

He struck one and then found to his ostensible surprise that his pipe had burnt out, and that he had no pouch upon him. Seeing him fumble at his pockets, and guessing the reason, Dr. Sherman offered him a cigar.

"No, thanks; I never smoke cigars. But I'll have a fill from your pouch, if I may, Sir Richard?" he said, taking up the baronet's pouch from the table.

"By all means. Have another brandy."

The brandy Canning declined, but he filled his pipe from the baronet's pouch and settled down to enjoy the smoke. He watched with unconcealed interest Sir Richard empty his pipe to refill it when the pouch had been handed back, with thanks. With a careless movement Canning drew the ash tray to him and examined the still smoking pipe-fill end for some moments. Then, throwing himself back in his chair once more, he fixed his eyes sternly upon the baronet's face and said, in a quiet, low tone:

"I pointed out to you this morning the exact spot where your brother met his death. It was some two miles this side of Hamel's Peak, where, I understand, you turned out of the Cestella Pass. Is that correct?"

"That's so, but it's very strange," said Canning.

"In what way?"

"In so much that I could almost swear that you met your brother this morning four miles along the pass, talking with him, smoking with him, and ——"

But he did not finish. Sir Richard sprang up from his seat and glared down at him in a passion of anger and scorn.

"You are probably unacquainted with the usages of polite society, and may, therefore, be ignorant that it is insulting to doubt a gentleman's word, especially without any excuse or reason."

"Let me explain. Here is your brother's matchbox. Look at the matches," said Canning, but again Sir Richard interrupted him.

"I decline to discuss the matter with you," he said sternly.

"I'm sure," said Canning, sweetly, "that I had no intention of hurting susceptibilities. I made no imputations."

"This is your brother's match-box, Sir Richard," he said, handing it over. "I took it from his pocket, thinking it might be stolen and it has an important bearing upon the accident. You see the matches? They are quite unlike your matches, eh? Well, this morning I picked up on the upper path twenty yards from where your brother met his death, this match."

"Yes, one of my brother's, evidently."

"Certainly. And these two matches, which I found fifty yards further along—whose are these? Are they not marvelously like those in the box you have in your pocket at this moment?"

Sir Richard turned pale in silent acknowledgment of the fact, and looked first at Canning and then at Dr. Sherman, as if calculating their strength and his chances of beating them.

"Another queer point," said Canning, smiling an icy smile, "is this end of a pipe-fill which I found where I discovered the matches so like your own. Note, your brother had only straight cut Turkish tobacco for cigarettes in his pouch, and carried no pipe, while this coarse-cut Cavendish, exactly similar to that which is in your pouch and to that which you turned out into this ash tray a few moments since. Moreover, this plug of tobacco I found would exactly fit the very pipe you are now smoking. But still more strange! This bark I found near the scene of the tragedy. You see, it appears to have been picked off a walking-stick? See the varnished or polished side? And isn't it queer that your stick, which you carried this morning, and which is now under careful eyes in the cloak-room, has just such bark missing, and that were these shreds carefully glued upon your stick they would patch the damage perfectly?

"Don't you think," he continued, more sternly, "looking at all this, and considering all the facts as they tend to prove—your knowledge of a tragedy of which you professed to be entirely ignorant—that I should be justified in having you arrested for the murder of your brother?"

Sir Richard staggered to his feet, then sank into his chair again and answered nothing. But Canning could hear him mutter below his breath:

"You are irrecoverably lost to me now, Blanche."

For some moments the three men sat in silence. Then the doctor rose and drew Canning on one side. As the latter turned he fancied he heard a sharp click, and instantly threw a quick, searching glance at Sir Richard, who, however, did not appear to have moved but sat with his face in his hands.

The doctor had been entirely convinced by the strange evidence of Sir Richard's guilt and suggested that an arrest should be made without delay. But Canning, who had thrown frequent glances at the baronet while conversing with the doctor, was against it and spent some time in explaining his reasons.

"Besides," he concluded, "if I am not mistaken the man has sought a Higher Judge than the world can afford."

"You knew this?" he cried to Canning, angrily.

"How could I?" replied Canning. "I might have suspected, but then all the cause for suspicion I had was hearing the click of the ring in which he kept the poison. Besides, who will deny that it is better thus?"

And he turned on his heel and left the room.

How Men Write Their Names.

"It's curious about how men sign their names," said Mr. Nozzleby. "One may write a letter that seems as clear and distinct as print all the way through, and then wind up by writing his name indistinctly. I suppose these results are brought about by two causes. In the first place we are helped in the body of the letter by the word itself and by the context; in a familiar word a single blind letter doesn't halt us at all; and we slide right over short connecting words in the same manner. Then, as for the man's signature, I suppose that he is so familiar with it himself that it does not occur to him that it may not be so to others, while the fact that in an unfamiliar signature a single blind letter may wreck the whole name so far as making it out is concerned."

Vegetarianism Losing Ground.

There has been an important wholesale secession from the ranks of the vegetarians. The entire Dominican Order in England has received permission from Rome to eat flesh four days a week instead of perpetually abstaining as heretofore. In cases of ill-health or specially hard work meat is to be allowed six days a week. This important decision has been arrived at after the closest medical and official scrutiny as to the effects of perpetual abstinence from meat in a variable climate like that of England. The result is that vegetarianism has been declared incompatible with good work.

English Marines.

Although seamen have to doff their caps when undergoing inspection on board ship, marines do not have to do so. The royal marines do not uncover their heads as a mark of respect except in the presence of royalty or at divine service.

Boston Broke Record.

The world's record for kite-flying has has been beaten at Boston, where an altitude of 12,124 feet was reached by the upper of two kites flown tandam fashion. This is 277 feet higher than has ever been attained before.

Origin of Spain.

Spain expresses the English of Hispania, a word founded upon the Punic "span," a rabbit, owing to the number of wild rabbits found in the peninsula by the Carthaginians.

USES FOR WOOD PULP

THE MODERN WAY OF CONVERTING TREES INTO USEFUL ARTICLES.

The Material Costs About One-Half the Price of the Genuine Article—Telegraph and Telephone Poles and Bricks Some of the Things Manufactured.

It is wonderful how extensively paper is taking the place of such substances as wood, brick and iron in various mechanical trades. For instance, boards of all sizes and shapes are now manufactured out of wood pulp very faithfully to resemble the grain and texture of every kind of wood. The material costs about one-half the price of the genuine article, and is used by carpenters, cabinet-makers, picture frame makers and boat builders for panelling, wainscoting and decorative work generally where lightness and durability are required. Two excellent qualities that the paper boards possess are that they are not subject to warping and dry rot. There are no bad knots to mar the appearance of the surface, and as the material is smooth and does not require planing, and can be easily cut with a fine saw, there seems every reason to believe that it will in time be used even more than it is.

Telegraph and telephone poles, flagstaffs and spars for small sailing vessels are the latest development in the line of manufacture from paper. They are made of pulp in which a small amount of borax, tallow, and other ingredients are mixed. These are cast in a mould in the form of a hollow rod of the desired diameter and length. The poles and spars are claimed to be lighter and stronger than wood. They do not crack or split, and it is said that when they are varnished or painted the weather does not affect them. Besides possessing these advantages, the paper-made article can be made fireproof by saturating it in a strong solution of alum water. When thoroughly dry the paper poles and spars thus treated will resist the action of flames.

The manufacture of enamelled paper bricks, which commenced in 1896, has now become a definite industry, as the material has been used for building purposes all over the United States with very satisfactory results.

The production of these bricks on the hollow principle is a marked feature in their form, the object being practically the same as that sought in the making of hollow forged steel shafting. Not only is a defective center removed, but it is possible to put a mandrel into the hollow, and, by applying pressure the walls are operated upon from both inside and outside. When a solid body is heated the temperature of the interior always varies from that of the outer portion, at first often resulting in the expansion of one or the other that causes the defects. It is for these reasons that the plan of forming the bricks upon the hollow principle and plugging them afterward is of advantage. Sawdust is found to be a good filler for this purpose. It is first fireproofed, as is also the paper pulp used in the bricks, and then it is mixed with cement and pressed into the hollow of the bricks and smoothed and enamelled over.

Spiders Help Make Balloons.

In the professional school at Chalis-Meudon, the spiders have now to spin for the benefit of the balloons, which are used for scientific and military researches. The spiders are grouped in dozens before a reel, which withdraws the delicate threads. One spider can give a thread from 20 to 40 yards in length, after which performance it is released. The threads are of a pinkish hue, and are washed to remove the sticky surface layer. Eight threads have to be combined. The resulting texture is much lighter than ordinary silk of the same bulk, and strong cords for military balloons can no doubt be obtained in this way.

Benefit of Peerage.

Every one may not know what the term "benefit of peerage" implies. A peer can demand a private audience of the sovereign to represent his views on matters of public welfare. For treason or felony he can demand to be tried by his peers; he cannot be outlawed in any civil action, nor can he be arrested unless for an indictable offence, and he is exempt from serving on juries. He may sit with his hat on in courts of justice, and should he be liable to the last penalty of the law, he can demand a silk cord instead of a hempen rope.

Aluminum Musical Instruments.

A new use for aluminum is reported from France, where attempts to construct violins, bass-fiddles and other string instruments of this metal have been entirely successful. It is stated that these instruments produce a richer sound than those manufactured of wood, and that this is especially the case with higher notes.

No Objectionable Literature in Russia.

In Russia many scientific and miscellaneous books are not allowed to be sold, simply on account of a few objectionable lines. But if any one needs the book he can send a letter, with a certain fixed sum of money, and get special permission to order a copy.

How Dyaks Settle Disputes.

When the Dyaks of Borneo have to decide which of two parties is in the right, they have two lumps of salt of equal size given them to drop into water, and he whose lump first dissolves is deemed to be in the wrong.

French Searchlights.

Acetylene is used in a new French naval searchlight, which is designed to have the generating apparatus mounted below the deck, with a pipe running up by the mast to the burner.