

especially adapted for the welfare of man; for ourselves, in particular, and also for the whole human race! Or, to use the formula of Matthew Arnold, to declare,—“there is a Power, not of us, working for righteousness.” This cheering thought has been especially dear to the poets; as, for example, in the well-known poem of Addison, a paraphrase of the nineteenth psalm, beginning with the line, “The spacious firmament on high.”

Sublime and inspiring as is this view of man's relation to nature, modern thought and the indubitable results of contemporary science have established very satisfactory grounds for another view even more sublime, and more satisfactory, because more in harmony with what is continually unfolding before our eyes.

As Prof. Joseph Henry, late of the Smithsonian institute, my revered teacher, used to declare, as he began his annual course of natural philosophy, at Princeton: “All nature is in a constant state of change. We may speak of the mountain chains, as ‘the everlasting hills,’ but they had a beginning, and they will have an end, as they are being gradually washed and worn down, ultimately to disappear and give place to others.”

However, we may add that this series of changes going on in nature, this constant flux, is necessary to produce those wonderful adaptations of all things, even dissimilar, to each other. As, for example, the fertilization of plants and flowers by the birds and bees and other insects; the remarkable dispersion of seeds, by the winds, streams and animals.

Man does not fully realize how dependent he is upon the sun, the air, the water, and all the variations of climate, and other operations of nature that minister to his comfort, and are, indeed, necessary to his life. But, when this truth is clearly seen, what a magnificent view it gives us of the conditions of our existence! And how absorbingly interesting becomes every department of investigation of the world around us. We do not need to be profound astronomers, geologists, chemists, etc., to study what nature presents to every eye. Our farms, our gardens, our trees, our soils are all speaking to us daily in no doubtful language, and offering us the surprising book of nature, wide open for our perusal from childhood to old age.

This study enlarges the mind and purifies the heart. For, while we are taught humility in view of the illimitable whole of which we form so small part; we may still feel ourselves ennobled by the reflection that we belong to the cosmos; that each of us has a share in this beautiful and symmetrical universe!

EDWIN EMERSON.

Paris, France, May 20, 1900.

Incorporated 1849.

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SPRINGFIELD Fire and Marine Insurance Co.

Of Springfield, Mass.

Annual Statement, January 1st, 1900.

Cash Capital,	-	\$1,500,000.00
Reserve for Re-Insurance,	-	1,476,584.27
Reserve for all unsettled Claims,		245,262.45
NET SURPLUS,	-	1,685,092.34
TOTAL ASSETS,	-	\$4,906,939.06

The Springfield has continuously transacted business for fifty years, and has disbursed for losses over \$26,000,000. It has borne its share of the burdens imposed by the great conflagrations at Troy in 1862, Portland in 1866, Chicago in 1871, and Boston in 1872. It is one of only three fire insurance companies that have been represented in Chicago continuously since 1851. It has never failed to promptly meet its just obligations with 100 cents on the dollar. It stands today in the front rank among American underwriting institutions. It insures against fire, lightning and tornadoes, and has agencies in all prominent localities throughout the United States.

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