

What Insurance Should Do for You

The determining factor concerning your insurance is not so much how much you own as it is how is your insurance arranged?

The primary purpose of insurance is to provide a comfortable living for the family in the event of the father's death. This purpose can only be accomplished through careful planning.

Your insurance policies can be used to perform a wide variety of services. It is the agent's duty to help you get the most out of your insurance.

In the first place, every man should own enough insurance to pay his funeral expenses and cancel all persona indebtedness. For this reason, a definite part of your insurance should be payable in a lump sum.

The amount of this lump sum settlement depends upon your individual circumstances. The one fixed item that has to be met is the funeral expense. The others vary greatly.

If you have a number of personal debts, your clean-up policy will have to be greater than the man who isn't in debt. Take an inventory of yourself and see how much insurance you need for this purpose.

A second important service that life insurance can best perform for you is to pay off the mortgage on your home.

until he has provided a lump sum to pay his funeral expenses, personal debts and his mortgage. This would be vio-

Doubts and fears arise, at times, in the most stout hearted, when the future well being of wife, daughter or son is seriously contemplated.

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lating the true purpose of life insurance. Insurance, like any other commodity,

pass on leaving his funeral expenses unpaid, or a mortgage on his home, or indebtedness against his property that would deprive his family of their needs.

Every American father wants his children well reared and properly educated, so that they will grow into useful citizens and be able to take their proper places in society. It is one of his chief concerns to give them their proper start in life.

All men die young or grow old. The hazard of growing old and becoming dependent is just as great as is the hazard of dying young and leaving dependents improperly cared for. Consequently, every thoughtful man is interested in an old age income. The waning years of any productive life should be made independent and free from financial worry.

Our Suggestion

The proper forms of life insurance policies will:

1. Provide your wife with a monthly income as long as she lives, rear your daughter in safety and security, educate your boy and establish him in his business or profession.

2. More economically and with no expense, a life insurance policy will provide the funds to pay the expenses of your last illness, liquidate the mortgage when you go, and leave your property free from debt.

3. An Educational policy will, just at the right time and in the exact manner that you specify, create for them, whether you live or die, a fund sufficient to put them through school and give them their rightful chance.

4. Properly arranged, the cash value

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No man wants his wife to struggle with a mortgage after he is gone

You should plan your insurance with this in mind and designate one policy for this special purpose.

If you have already provided for the first two requirements, you should buy insurance with the idea of providing a monthly income for your family.

It is unwise for any man to place his insurance on the monthly income plan

only reaches its highest value when it is bought for definite purposes and to perform specific duties.

Plan your insurance estate. Agents are always ready to serve you. Don't hesitate to ask.

We are all looking for human betterment.

Every responsible man is interested in the safety and well being of his dependent loved ones.

of the policies you have kept for the guaranty and security of your loved ones will give you at age 60 or 65, a

Haphazard Studies in the English Language

Young Filipino readers, whom, among its patrons, this magazine greatly appreciates, are likely to get little aid from this occasional department in preparing themselves to pass any particular test in English literature. They may, on the other hand, discover in the department what is intended to be there—some genuine assistance in devising a technique of their own for the acquisition of English forms. To this end poetry is valuable, and what follows will contain suggestions based upon a study of Shelley's *Ode to the West Wind*. This is chosen somewhat at random, but also because many readers are likely to have it at hand for convenient reference. In *English Poems from Chaucer to Kipling* it opens on page 209.

monthly life income that will bless your declining years with peace and independence.

partaking of the gruesome and likely to provoke, in ordinary literature, the wrath of the editorial blue pencil. Do ghosts flee from an enchanter, or has the poet got the cart before the horse in this? This is not to dare a criticism, but to bear in mind the preciseness of diction we are after. There may be a hundred examples to rebuke his ignorance, but it has been the present scribe's impression that enchanters raise ghosts rather than quiet them, at least more commonly; but since they are enchanters, perhaps they can raise and quiet ghosts at will—perhaps sometimes they give way to sudden pique and drive their ghostly ranks back to the tombs whence they've called them forth. The point here is, it is never essential to take an author,

those fleeting times when she felt nearest heaven, and so revives her longing, while his words kindle her hope of early favors from divinity, companionship with the angels: while the student of a composition has more practical ends in view and wishes merely to know the virtues and defects of the model he is examining. In short, while one is studying a piece is not the time to rhapsodize over it; if he really like the piece, then he can memorize it—pocket it in his mind forever.

Which is a good thing to do; easy in our green years, hard in later ones.

Why *ode*? What is an ode?

Turn to an authority. Zeitlin and Rinaker's *Types of Poetry* is a good one; some such text as this should be a part of the library equipment of all secondary schools and colleges.

"An ode," says this authority, "is a lyric in which a serious and dignified theme is built up in a succession of elaborate stanzas in a style of special stateliness. It is the form employed when the occasion appears to the poet highly momentous, arousing feelings and ideas of unusual solemnity and impressiveness." This fits with the piece at hand. Let us see how. What is Shelley's *serious and dignified* theme? His denunciation of an ambitious European military alliance: Shelley was, of course, a liberal. And has he *built up his theme in a succession of elaborate stanzas in a style of special stateliness*? The scribe's judgment concedes as much. Does yours? For that's the question: exercise *your own judgment*, though you constantly seek to refine it, about literature; refrain from being nonplussed by another's seeming erudition. Do you think Shelley chose nobly, longing to ally himself with the conquering winds of autumn, that his thoughts (for the welfare of mankind) might be driven "over the universe like withered leaves to quicken a new birth" of freedom?

He addressed the wind as a spirit kindred with his own; he had to envy it its free and boundless power, and to lament the "heavy weight of hours" that chained and bound him: though his soul would have vaulted worldwide with the west wind of autumn, and tumbled Europe's wintered imperial institutions down, as dead leaves, that their decay should nurture the seeds of a fresh civilization, yet this aspiring soul was pent within his physical being: he had to watch the west wind stream on, and leave him, a wretched figure, in the little woods on the banks of the Arno, his coat tails swishing like a coachman's, his thoughts in verses never read, save in derisive mockery, at the royal courts berated by his ire. He turns from the wind, momentarily even shields himself from it—he who would in youth have been the comrade of its wanderings!—and muses eloquently on the lines of his poem. For there it was composed, in the woods that skirt the Arno nearby Flo-

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One benefits his vocabulary in the study of poems, by going at them forceps and scalpel and laying their anatomy bare; that workmanlike method is the sole one which makes any piece of literature, selected for study, worth while. If it is good, why is it good? What parts are good? Let's see them. Let's examine them and familiarize ourselves with them. In what is it like what we already know of, and in what is it unlike and novel? Commencing with the very title, dissect the piece without mercy; after all, your object is to get out of it what the author put into it.

Scan it for imagery. Do you like these metaphors:

Breath of Autumn's being; pestilence-stricken multitudes; wild spirit; tangled boughs of Heaven and Ocean; angels of rain and lightning; dirge of the dying year; night, . . . dome of a vast sepulcher; the thorns of life; be thou me, impetuous one! and the trumpet of a prophecy?

Not bad, some of them? No, indeed; and yet, one would never notice it in the context, perhaps—one of them is commonplace, *the thorns of life*. See if you, some time, concentrating on some inspiring subject, are able to contrive some novel metaphors in English which are pat to this country.

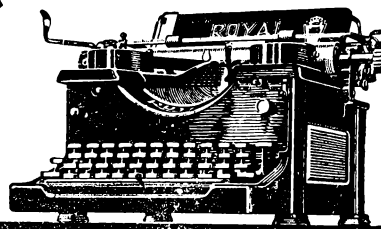
Now for downright similes:

Like ghosts from an enchanter fleeing; each like a corpse within its grave; loose clouds like earth's decaying leaves are shed; like the bright hair uplifted from the head of some fierce Maenad; if even I were as in my boyhood; lift me as a wave, a leaf, a cloud; make me thy lyre, even as the forest is; what if my leaves are falling like its own; drive my dead thoughts over the universe like withered leaves to quicken a new birth; scatter, as from an unextinguished hearth ashes and sparks, my words among mankind.

There are the ten similes in the piece, and all fine expressions; but one, the second, somewhat

even the most eminent, at his word: question all things, especially all things written. The attitude of the elderly lady listening to the vigorous young curate's sermon on immortality, is the opposite of that with which one should harken to a language lesson: her rapt attention is her salvation, the curate's vigor recalls to her

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