

### Little Carl's Christmas

"Come in!" the host and hostess shout together from within a little German wayside inn, near the banks of the Rhine, and not far from below the city of Basle, and the borders of Switzerland. It was Christmas eve, and a tempestuous night. The wind was raving around the little inn, and tearing away at windows and doors, as though made to get at the brave little light within, and extinguish it without mercy.

The "come in" of the host and hostess was in answer to a loud, hurried rap at the door, by which there immediately entered two travellers. One, by his military dress, seemed a soldier, and the other appeared to be his servant. General Wallenstein was on his way from Karlsruhe to his home at Basle. He had been delayed several hours by an accident to his post-carriage, and by the storm.

The gruff host was greatly impressed with the importance of the officer, and willingly went out to assist the postilion in the care of the horses. As for the old hostess, she bustled about with great activity to prepare supper for the great man. "Ho, Carl!" she cried, "thou young Rhinesprit, thou water-imp, run to the wood for another bundle of faggots! Away, haste thee, or I'll give thee back to thy elfin kinsfolk, who are ever howling for thee!"

At these strange, sharp words, a wild-looking little boy started up from a dusky corner of the room, where he had been laying with his head pillowed on a great, tawny Swiss dog, and darted out of the door. He was coarsely dressed and bare-footed; yet there was something uncommon about him—something grand yet familiar in his look, which struck the traveller strangely.

"Is that your child?" he asked. "No, indeed," said the old dame. "I'm a poor woman, and have seen trouble in my time, but blessed be the saints? I'm not the mother of water-imps."

"Why do you call the boy a water-imp?"

"I call him so, your excellency," said the woman, sinking her shrill voice into an awe-struck tone, "because he came from the water, and belongs to the water. He floated down the Rhine in the great flood, four years ago come spring—a mere baby, that could barely tell his name, perched on the roof of a little chalet, in the night, amid thunder, lightning and rain! Now, it is plain that no human child could have lived through that. My good man spied him in the morning early, and took him off in his boat. I took him in for pity, but I have always been afraid of him, and every flood-time I think the Rhine is coming for his own again."

The traveller seemed deeply interested, and well might he be; for in the very flood of which the superstitious old dame spoke, his only child, an infant boy, had been lost, with his nurse, whose cottage, on the river bank below Basle, had been swept away by night.

"Was the child quite alone on the roof of the chalet?" he asked in an agitated tone.

"Yes," said the hostess—"all but an old dog, who seemed to belong to him."

"That dog must have dragged him up on to the roof, and saved him!" exclaimed the general. "Is he yet alive?"

"Yes, just alive. He must be very old, for he is almost stone blind and deaf. My good man would have put him out of the way long ago but for Carl; and as he shares his meals, and makes his bed with him, I suppose it is no loss to keep the brute!"

"Show me the dog!" said the officer, with authority.

"Here he lies, your excellency," said the dame. "We call him Elfen-hund" (elf-dog.)

General Wallenstein bent over the dog, touched him gently, and shouted in his ear his old name, "Leon." The dog had not forgotten it—he knew that voice the touch of that hand. With a plaintive, joyful cry, he sprang up to the breast of his old master—nestled about blindly for his hands, and licked them unreprieved; then sunk down, as though faint with joy, to his master's feet. The brave soldier was overcome with emotion; tears fell fast from his eyes. "Faithful creature!" he exclaimed, "you have saved my child, and have given him back to me!"

Just at this moment the door opened, and little Carl appeared, toiling up the steps, with his arms full of faggots, his cheerful face smiling a brave defiance to winter storms, and night and snow.

"Come hither, Carl," said the soldier. The boy flung down the faggots, and drew near.

"Dost thou know who I am?"

perhaps," said the little lad, looking full of innocent wonderment.

"Alas, poor child; how shouldst thou remember me?" exclaimed General Wallenstein, sadly; then clasping him in his arms, he said "But I remember thee; thou art my boy—my dear, long lost boy! Look in my face, embrace me; I am thy father!"

"No, surely," said the child, "that cannot be, for they tell me the Rhine is my father!"

The soldier smiled through his tears, and soon was able to convince his little son that he had a better father than the old river, who had carried him away from his tender parents. He told him of a loving mother, who yet sorrowed for him, and of a little blue-eyed sister, who would rejoice when he came! Carl listened and wondered, and laughed, and, when he comprehended it all, slid down from his father's arms, and ran to embrace old Leon.

The next morning early, General Wallenstein, after having generously rewarded the inn keeper and his wife for having given a home, though a poor one, to his little son, departed for Basle. In his arms he carried Carl, carefully wrapped in his army fur cloak, and if sometimes the little bare feet of the child were thrust out from their covering, it was only to bury themselves in the shaggy coat of old Leon, who lay snugly curled up in the bottom of the carriage.

I will not attempt to tell you of the deep joy of Carl's mother, and the wild delight of his little sister, for I think they were quite beyond any one's telling; but, altogether, it was to the Wallenstein's a Christmas time to thank God for—and they did thank him.

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When Life Insurance Companies were first organized, the reliability of the data upon which the premiums were constructed had not undergone the test of experience. It was thought, therefore, no more than common prudence to adopt a scale of premiums which would, in any event, meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to incur the risk of making it too low; because, in the former case, the error could be easily remedied by increasing the rate to the proper one; but in the latter case, the error could be easily remedied by returning to the policy-holders, at certain intervals, such portions of the security of the Company as was found unnecessary for the purposes of the business and the complete experience, however, having satisfactorily demonstrated that these rates are excessive, what possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Managers of the Universal Life Insurance Company at its organization, adopted a scale of premiums in accordance therewith, and which has proved to be fair and adequate, and all that was necessary to meet the requirements of the business. These premiums are about twenty-five per cent. lower than those charged by Mutual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be determined fair rates, and not in excess of what insurance has previously cost the policy-holders in longed to the stockholders of the Company, for the risk incurred by them in undertaking the business.

Experience has shown that there are sources of profit in the practice of the business which result from a saving in the mortality of the members of a Company owing to the medical selection of good lives, a gain in interest on the investments of the Company over that assumed in the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies by the members, and from other minor sources.

Profits from these sources, in a company possessing a capital of \$200,000, and doing a fair amount of business, would give to the stockholders dividends largely in excess of what were counted on by the Directors of the Company at the time of its organization. They have, therefore, determined to divide among the policy holders of the Company a large part of the profits holders.

The plan adopted for such dividends is as follows: Every person who may hereafter insure with the Universal will, for the purpose of division, be treated as a stockholder to the extent of one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the same extent as a Stockholder owning an equal amount of the capital stock.

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Second. Participation in the legitimate profits of the Company, upon a plan which secures to the policy-holders the same treatment which Directors and Stockholders award to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily accures to the policy-holders every advantage to be derived from prudent and careful management.

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Thus by the combined advantages arising from low stock rate and participation in the profits insurance at its lowest practicable cost. Third. Those of the existing Policy-holders who desire to participate in the Profits under the new Plan can do so by making application to the Head Office, or to any of the Agents of the Company. The Company is in a sound financial condition.

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