

§ 1. It was the last day of July. The long hot summer was drawing to a close; and we, the weary pilgrims of the London pavement, were beginning to think of the cloud-shadows on the corn-fields, and the autumn breezes on the sea-shore.

§ 2. As for me, the fading summer had left me out of health, out of spirits, and, to tell the truth, out of money as well. During the last year I had not managed my professional funds as carefully as usual; and my overspending now meant I had to spend the autumn cheaply in my mother's cottage in Hampstead and my own rooms in town.

§ 3. The evening, I remember, was still and cloudy; the London air was at its heaviest; the distant hum of the street traffic was at its quietest. I roused myself from the book which I was dreaming over rather than reading, and left my office to meet the cool night air in the suburbs. It was one of the two evenings in every week which I spent with my mother and sister, so I turned my steps northward in the direction of Hampstead.

§ 4. Events which I have yet to tell make it necessary to say at this point that my father had been dead some years, and that my sister Sarah and I were the sole survivors of a family of five children. My father was a drawing master before me. His hard work had made him very successful in his job, and because he was anxious about those who were dependent on him, he had from the time of his marriage spent far more on insuring his life than most men consider necessary. Thanks to his care my mother and sister were left, after his death, as independent of the world as they had been during his lifetime. I followed him into his profession and had every reason to feel grateful for the start he had given me.

§ 5. The quiet twilight was still trembling on to the top ridges of the heath; and the view of London below me had sunk into a black gulf in the shadows of the cloudy night, when I stood before the gate of my mother's cottage.

Прочитайте текст. Ответьте на вопросы.

His father insured his life heavily because he

- 1) was afraid of dying.
- 2) was worried about his wife and children.
- 3) had a lot of debts.