

## APHORISMS; WISE SAWS AND MODERN INSTANCES.

"He who goes a-borrowing, goes a-sorrowing" says an old proverb——But he who borrows from the PROVIDENT Society returns home with a light heart and a full pocket.

Cast thy bread upon the waters, for thou shalt find it after many days.

A penny saved is a penny earned.

Undertake deliberately, but, having begun, persevere.

He that endeavoureth, attaineth; he that neglecteth repenteth.

Few, who complain of the brevity of life, are aware of its value.

Fear debilitates, but hope animates and serves us.

The man is poor indeed who is bereft of hope.

When no hope exists, there can be no endeavour.

Never lose sight of your business until it is finished.

There is no road to wealth so certain as economy.

What is gotten with care ought to be kept with wisdom.

Bustle is not industry, any more than impudence courage.

He who spends before he thrives, will beg before he thinks.

## THE SYSTEM OF INSURANCE.

The system of Insurance, in whatever way applied whether confined to the better known and more important branches of Marine, Fire and Life Insurance, or, as at the present day, extended to the loss of health or of employment, the fidelity of persons employed in situations of trust, and other minor purposes—originated in the reflection that the losses occasioned by the occurrences thus insured against, although frequently most ruinous to the

unfortunate large number in other words have made it a belief that money is only for him who has a duty to perform that it is by no means for ourselves that more important beyond the (Lecture).

LORD J. B. SHUTE

Every insidious thought beyond business, and to consider with the comforts of his season of need regularity to religious sentiment (Anniversary)

LIFE ASSURANCE

There is no explored, as the customed to the reduced to a short description and been prevented to be deemed husband or father serious indeed taken by death his family, and humiliations (Assurance).