

The Association has been established under the most respectable patronage, and with an efficient Board of Directors. The sixth Annual Report of this institution shows an increase of no less than thirty per cent., both in the renewed premiums, and in those of new members. The claims by death during the financial year, have been only three, amounting to the small sum of £140; three other claims have since been reported, amounting to £400; but the total is still under that of last year. So great a difference in the rate of mortality between this and all other offices, during a space of six years, is a strong testimony to the superiority of teetotal lives, which was acknowledged by the recent "World's Convention," and entitles this institution to the cordial support of all the friends of temperance and of science. It is also manifest that this institution will form a security and bulwark to teetotalers in like manner, as the Rechabite Societies have done.

A merchant says, "About nine years ago, Mr. Delavan waited upon some Insurance Companies in New York, and a general agreement was established amongst us, to return 5 per cent. of the premium on vessel and cargo, at the comple-

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