

Associations exceeded that of the "Sun," the oldest office in England, by £1,516,000, and of all the other offices by £4,716,000.

Up to the latest period in 1855, to which accounts have been closed, 26,753 Policies have been issued by this Association, insuring property against Fire to the extent of £18,450,778.

The Unity Life Association has become quite as popular, and compared with any other Life Office has been eminently successful. It was established upon broad principles in close connection with the Fire Association; and the Trafalgar Office, with a premium income of £20,000, and its organized Agencies throughout England, merged into it. So active is the system and so acceptable are the principles of this Association, that 1151 Policies, insuring Lives to the extent of £360,161 Sterling, have been completed within the past eleven months.

The questions will naturally arise, how is it, that in fields so trodden, and apparently exhausted, harvests so abundant can have been secured by those who have so lately entered into competition? The business of Insurance has become so intimately interwoven with the arrangements of civilization, that it forms a great interest, employs much capital, and deeply concerns a multitude of people. Out of the daily transaction of this business, in the lapse of centuries, facts were accumulated, from which general principles were deduced almost as unerring as the laws of nature. The aim of all the offices was to make money. The strong desire of the world at large was, to secure a certain assurance, at the least possible sacrifice of their pecuniary resources. To combine these aims and objects was the great desideratum sought by ingenious and laborious men. The projectors of the Unity Associations saw, by union and combination—by making it easy for every body to own moderate portions of stock—every body would become interested in the business of insurance,