

the last penny even, has been laid before us in a lucid, distinct, yes, in a most intellectual way. It would therefore be a piece of vanity and presumption on my part were I to attempt to add one word more upon the subject, so clear and business-like has been the disclosure of every interesting point connected with these transactions.

My opinion, however, is that Life Assurance is one of the greatest blessings ever impressed by Providence on the mind and heart of man. A time must come to all of us at some period or other, when we must seek to make up our account with God. But with that we have nothing here to do; but we have to do, and it is a privilege to know it; we have to do, I say, with removing many a heavy load from many a dying heart, and making many a dying bed easy. We know how much more calm the feelings of the dying man must be under the knowledge that those near and very dear to him, are provided for when he is removed from them.

I think that in a rising country like this, our Institution must continue to prosper, as it has hitherto done, and as it deserves to do—my earnest hope is, that such may be the case—this country is increasing in wealth and importance immensely, and is it not a blessing to think that we have the means on the very spot of affording provision to the survivors of the most helpless amongst us. It is impossible to believe otherwise, than that this Company must prosper, must increase in numbers and in wealth. I see nothing to prevent the Company from rivalling in wealth and importance the Institutions just named by our worthy President. We are hardly started yet, this is only our sixth annual meeting, and who can close his eyes to the highly gratifying position in which we this day find ourselves—how gradually but how successfully we have progressed!