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Obligation.

The word obligation is singularly suggestive. Let us use it in making a pertinent and pointed application.

The highest authority says that "he who provides not for his own household has denied the faith and is worse than an infidel." Strong words, but they deserve to be. To provide for the family which the Almighty has given him is a sacred and solemn duty resting upon every man. It was assumed in the binding pledges of the marriage ceremony. The obligation is not fully discharged with a provision for the daily wants of the household. The true head of the family should anticipate the contingency of his death, and make such a provision for his loved ones as his circumstances will warrant. In no better or safer way can this be done than by means of life assurance.

One can hardly understand the mental calibre of a man—and there are such—who contends that it is wicked to take the action we have indicated, claiming that if we trust in the Lord he will take care of the needy ones. Strange, too, that this attitude is taken under the garb of so-called religion. Regarded from the standpoint of common humanity, surely such men and their religious views are sadly distorted. Happily this class is becoming very rare, and it is to be hoped that it will soon be an entirely extinct species.

With the late Rev. T. DeWitt Tal-

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