

Rev. Dr. Barclay, on Life Assurance.

Before the Insurance Institute of Montreal, recently Rev. Dr. Barclay gave a very interesting address on life assurance. We are pleased to give a few extracts :

I need scarcely say that I am a firm believer in insurance, and especially in life assurance; and if some of your companies would only issue policies without premiums, I would make such abundant provision for my widow that she would be assured not only of comfort, but of positive luxury.

Seriously, however, I advocate insurance in all its branches with all my heart and voice. It seems to me your companies are amongst the greatest benefactors of humanity. You afford a comparatively easily attainable way to a man for making, first of all, provision for himself in the latter days of his life; and secondly, you provide a wise and comparatively easily attainable way for a man making provision for those for whom he is responsible, and whom it is his bounden duty to see are not left on the charity of others.

There are certain things it is incumbent on every man to do. First of all, it is incumbent upon him, when in youth and health, to resolve and to struggle to be self-supporting. But it is not sufficient for a man in youth and health to strive to be so. He should also so use his youth and health as to make provision, so that when youth has gone, or health is taken away, that there shall be still left to him the sacred feeling of independence. If he does his best and fails, either through physical or mental incapacity, or through things over which he has no control, he can, without any sense of shame, leave himself in the hands of the justice and the

generosity of his fellowmen. But if he has not made the effort, and the time comes when he has to lean on the charity of others, he can only do so with bitter self-reproach.

Another thing is, that a man has no right to undertake obligations or to lift burdens which he does not reasonably see his way to fulfil and carry out. There are hundreds living to-day who are unhappy themselves, and a source of unhappiness to others, because they have not exercised prudent foresight when they could. A man is bound, so far as he possibly can, to make provision for those depending upon him, not only while he is here, but also such provision as he will feel that if he is taken away they will not be left to be the recipients of the charity of others. He has no right to rob them of one of the most sacred inheritances a man can leave to those whom he loves, independence and the sense of independence. If he does, he does them the greatest injustice and a cruel wrong. "If any man provide not for his own, especially for those of his own household, he has denied the faith and is worse than an infidel." If a man has assured those dependent upon him of a sufficiency, should he be taken away, he has also assured himself while he is here, against one of the most gnawing anxieties and one of the most bitter self-reproaches of conscience.

The late Peter McKenzie was one time a chapel steward, and when the revival service was going on he was doorkeeper. Just as the service had begun two men entered smoking cigarettes. One of them said—"Now, Peter, are you making miracles here to-night? Peter got hold of them pitched them out on the street and said—"No, we are not making miracles but I am casting out devils!