

unfortunate individual owner, would, if divided amongst a large number of persons, be comparatively harmless; or, in other words, it is a result of a most important step we have made in civilization, a proof of the prevalence of the belief that man was not intended by his Maker to live only for himself, but that each one of us has his allotted duty to perform to the state, and to his neighbours; and that it is by associated action and combination amongst ourselves that we alone gain strength to carry-out those more important social and political reforms which are far beyond the reach of individual effort. (*H. C. Baker's Lecture*).

LORD J. RUSSELL'S OPINION OF LIFE ASSURANCE.

Every institution, which induces a man to carry his thoughts beyond the day, to look somewhat beyond the *business*, and when the business is done, which leads him to consider what will be the result of his labour on the comforts of himself and those connected with him in the season of need,—tends to give sobriety to his thoughts, regularity to his conduct, and elevation to his moral and religious sentiments.—(*Speech at the "Provident Clerks" Anniversary, 11th May, 1846*).

LIFE ASSURANCE A COMMON ACT OF PRUDENCE.

There is nothing so humiliating, or so much to be deplored, as the spectacle of a family, who have been accustomed to the enjoyment of every comfort, at once reduced to a state of abject dependence; yet cases of this description are of constant occurrence, which might have been prevented or mitigated by the exercise of what ought to be deemed a common act of prudence, a duty that no husband or father can neglect without risking consequences serious indeed to his wife and children, should he be overtaken by death before he has provided means to assist his family, and thereby averted from them the distress and humiliation of seeking parochial aid.—(*Burt on Life Assurance*).