

amount of calls by death—a period which must arrive—and which he had just illustrated in the experience of the EQUITABLE, when about £300,000 a year was required from the accumulated fund for this purpose.

He had already mentioned, that the vote of last Meeting for the remuneration of the Directors had been beneficial, and should the attendance still increase, as he hoped it would, and the fee become too small, the Shareholders could well afford to increase the vote.

E. CARTWRIGHT THOMAS, Esq., Sheriff of the United Counties, then spoke as follows:

At this late hour, I shall not weary the meeting by at all going into the subject of Life Assurance, and it is quite unnecessary for me to do so, as the preceding speakers have said all that was necessary to be said on that subject.

I shall merely reiterate the sentiments that have been expressed as to the importance of doing more than has yet been done in impressing upon the people the duty they lie under in regard to Life Assurance. Many, very many people are there in this City of Hamilton, who, I know, ought to assure their lives,—it is a duty which they owe to their wives and children, who run a great risk of misery hereafter, unless some such provision be made for them. And there are hundreds of people in other places who are similarly situated, happy in the comfortable circumstances of to-day, satisfied that their present wants are provided for, but heedless, culpably heedless, of to-morrow—a morrow which may bring with it, how much misery, how much destitution! It is on the minds of such people as these that I would have impressed the duty of assuring their lives.

In regard to the Officers and Agents of the Company, whose duty it is to attend to the matters of which I have just