

these relatives existed. They were in those days invariably left to the mercy of the public. But that this occasioned many evils, we may be abundantly satisfied, from the earnestness with which the founders of Christianity press the duty of succouring the widow and fatherless—one of them representing religion as almost entirely consisting in that benevolent action alone. Assuredly, if there had not been much misery from this cause, there would have been no need for so much urgency on the subject. But if we only consider for a moment how mainly every one is engaged in providing for himself, we must be satisfied of the extreme precariousness of any provision which is expected to come from parties not responsible. It is therefore the duty of every man to provide, while he yet lives, for his own; we would say that it is not more his duty to provide for their daily bread during his life than it is to provide, as far as he can, against their being left penniless in the event of his death. Indeed, between these two duties there is no essential distinction, for life assurance makes the one as much a matter of current expenditure as the other. One part of his income can now be devoted by a head of a family to the necessities of the present; another may be stored up, by means of life assurance, to provide against the future. And thus he may be said to do the whole of his duty towards his family, instead of, as is generally the case, only doing the half of it.

It may be felt by many, that, admitting this duty in full, income is nevertheless insufficient to enable them to spare even the small sum necessary as an annual premium for life assurance. The necessities of the present are in their case so great, that they do not see how they can afford it. We believe there can be no obstacle which is apt to appear more real than this, where an income is at all limited; and yet it is easy to shew that no obstacle could be more ideal. It will readily be acknowledged by every body who has an income at all, that there must be some who have smaller incomes. Say, for instance, that any man has £400 per annum: he cannot doubt that there are some who have only £350. Now, if these persons live on £350, why may not he do so too, sparing the odd £50 as a deposit for life assurance? In like manner, he who has £200 may live as men do who have only £175, and devote the remaining £25 to have a sum assured upon his life. And so on. It may require an effort to accomplish this; but is not the object worthy of an effort? And can any man be held as honest, or any way good, who will not make such an effort, rather than be always liable to the risk of leaving in beggary the beings whom he most cherishes on earth, and for whose support he alone is responsible? It may perhaps be thought that we feel strongly on this subject; we own that we do: but if the generality of men saw the case in its true light, they would feel as strongly as we do. They are only comparatively indifferent, because there has as yet been but a brief experience of a system for redeeming widows and orphans

from poverty. When life assurance is as universally understood and practised as it ought to be, he who has not made such a provision, or something equivalent, for the possibility of death, will, we verily trust, be looked on as a not less detestable monster than he who will not work for his children's bread; and his memory after death will be held in not less contempt.—*Chambers' Journal*, 1839.

### THE MARRYING MAN.

Mr. Burrigge was a marrying man, but this important fact was unknown both to the world and to himself. Having lived to the age of fifty in straitened circumstances, he had formed a thousand economical bachelor views and habits, and had contracted a horror of all extravagancies; among which he had long reckoned a wife as the most ruinous.

He would as soon have thought of keeping hunters on his two hundred a year, as of keeping a wife upon it. His circumstances suddenly changed; but the views and habits of a bachelor of fifty must change very gradually, if they change at all.

We have not thought him fit company for our reader until he had been for a year or two in possession of a handsome fortune, left him by a distant relative, who had never seen him: but wealth is a passport everywhere; and therefore we venture to introduce him now, after the first awkward sense of his increased importance has worn off.

He always thought it a very strange thing that a fortune should have been left him by a person who had never seen him. It would have been still more strange if it had been left him by one who had, for in truth he was not prepossessing.

Mr. Burrigge was immensely tall, high-shouldered, and raw-boned. His head had once been covered with red hair; now it boasted a sandy wig. He had a slight tendency to a squint, and a hump; but this he never for a moment suspected, (he was of a very unsuspecting temper) priding himself particularly on his eyes and his figure, and frequently regretting that approaching age, which he chose to call "short-sightedness," obliged him to wear spectacles.

Certainly his eyes were bright—a bright green—but green is not a disagreeable colour, else nature would not be so lavish with it; and sometimes a ray of kindness would kindle, or a tear of feeling glisten in Burrigge's green eyes, lending them a charm beyond that of the brightest blue or most sparkling black, if they only shone with pride and self-complacency. Well,—such as he was, he had one ardent admirer who thought his person all perfection—that one was himself.

It was a very original idea; and if such a one does sometimes strike great minds, we have generally remarked that those minds belong to the ugliest people.

Mr. Burrigge was of a good family, and he had several valuable connexions. He had a