

s, but who have been so painful to contemplate, and in the strongest terms call upon the Husband or Father to Assure; yet we stop not here, we do not omit one grade or class in the application of the same arguments; we believe that a little reflection will satisfy the poorest amongst us, that at his death £50 or £100, or an annuity of £10 or £20 for his widow, would be cheaply purchased by setting aside a proportional part of his wages, or other income; less than 1s. a week will secure a Policy for £100.

To those who plead in answer to a friendly attempt to convince them of the necessity of Assurance, that it is hard to pay year after year for a prospective advantage, which can only mature for the benefit of their heirs; that it is in no way a poor speculation to enter into, where a man must make money by it, we would point out the suitability of the system of "Endowment Assurance," or "Deferred Annuities;" by the former they can secure a fixed amount payable to themselves on their attaining a certain age, or to their representatives should they die earlier; by the latter they can in the days of health and strength lay by to purchase the guarantee of a Life Annuity, to commence upon their attaining any specified age, and to form a support when age and infirmity render laborious exertion difficult and uncertain.

While of one who may feel tempted to reply, that he can provide for his family much better by laying aside, and investing year after year the full amount of his savings, I would enquire how he can thus presume upon the continuance of his existence?—thus virtually say that he has a perfect assurance of length of days? But let him remember that even granting the certainty of a long life, were his payments made into a Life Assurance Company, they would be accumulated to better advantage than by himself; and, from the nature of the engagement on his part, would certainly be made with greater regularity than by mere intention to lay by would secure. An Assurer is usually said to have "acquired a species of property which he must naturally feel an interest to preserve, and thus his