

“institutions are the practical development of some of the
 “finest and fairest affections of human nature; and I
 “maintain that, in becoming a member of this society
 “myself, and in recommending it to others, as I most
 “cordially do, I am acting according to the precepts and
 “the spirit of that Gospel which enjoins, as a great moral
 “and religious obligation, the duty of providing ‘for our
 “own, and especially for those of our own house.’”

Another very frequent objection is an alleged want of
 means; here I again prefer to give you apposite quotations:
 “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 show that no obstacle could
 “be more ideal. It will readily be acknowledged by
 “everybody 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 he not 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. It may require an effort to accom-
 “plish 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?”*

And again, “when it is considered, indeed, by what
 “small increments of saving the means of insurance may
 “be obtained, it is surprising that any instance should
 “exist in which it is not effected—a few tavern visits less,
 “an occasional mislaying of the key of the wine cellar,
 “a tight stopper in the spirit bottle, a water-side visit put
 “off till next year, a party omitted to be given, a slight

* Chambers' Edinburgh Journal, No. 373.

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