ance a most important and valuable assistance in accomplishing his purpose; and, in fact, frequently in the case of premature death, it was the ONLY means by which such a provision could be realized.

He said a number of cases were within his knowledge, where persons owning large and valuable landed properties, had left their families almost pennyless for want of some such provision as Life Assurance affords; death having come upon them "like a thief in the night," when they were, temporally, least prepared for it, and in consequence of their leaving one or two mortgages, though of trifling amount, hanging over their estates, for want of a small amount of ready cash, nearly the whole property was sacrificed by the holders of these incumbrances. This was one of the many instances where Life Assurance was so peculiarly applicable, for it was clear that an assurance of a few hundred pounds would have saved the property to the families, and not in the least degree have interfered during life with the private comforts of the deceased.

He said that this Company, by the just provision made by the Directors for the purchase of Policies from any parties who might wish to cancel them, accommodated itself to the circumstance of almost every man and to almost every vicissitude of fortune; that, with this provision, no one who assures need fear loss arising from a temporary inability to continue his payments; for should he be unable to do so from poverty, sickness, or any other cause; or should he wish to invest the sum hitherto applied to this purpose in some other way, the Company would at any time pay him a just amount for the surrender of his Policy. He considered this to be a most important advantage, and that it was owing to a want of such a provision in most of the other Companies, that many persons objected to assure in them; for unless the premiums were paid in as required by the Rules, the Policies were void, and all monies previously paid were forfeited. The position of the Company, he thought, to be most flattering and satisfactory; he had, therefore, much pleasure in moving,—

"That the Report just read be adopted and printed under the superintendence of the Directors."

R. O. DUGGAN, Esq. rose with great pleasure to second the Resolution just read. He could most fully concur in the remarks that had