Still the nature of them is very imperfectly understood by the generality of that class, whose peculiar interest it is to have a correct knowledge on the subject. It is of consequence to those of moderate income, that every facility should be afforded them for acquiring information, by which they may readily ascertain how the advantages which this system offers may be obtained in the best and cheapest manner.

"Previously to these institutions being so general, the man who could save a very small portion of a very limited income, despaired of ever accumulating sufficient for any pittance for his children, and he became reckless of attaining so apparently hopeless an object; the trouble and difficulty of investing very small sums yearly, and of obtaining accumulated interest, were almost sufficient preventives to defer even a man anxiously desirous for the future welfare of his family, from the endeavour of acquiring, by small savings, any thing which he could reasonably hope would, though fostered through length of years, swell into a patrimony for his children. But now the more than probability, the certainty is [illegible]

"The system of life assurance excites all to obedience to the moral obligation of exercising foresight and prudence; since through its means these virtues may be successfully practised, and their ultimate reward secured,—if a man's income be sufficient to allow of his setting apart somewhat considerable for an accumulating fund, it is still no slight advantage, if we consider the constitution of human nature, that he can put it out of his power to encroach on the accumulations. By laying out an annual sum in assuring his life, he cannot, without difficulty and considerable loss, apply to his present uses his past savings, while there is little fear that he will be so improvident as to forfeit his testamentary claim to them by neglecting to make his periodical payments.

"It may not, perhaps, be useless, briefly to exhibit the comparative effects of putting by annual savings, and allowing them to accumulate, or of expending them in a life assurance.

"A man with a moderate income may feel, that, in a few years, he shall have sufficient to leave a competence for his family;—but he feels likewise, that at any moment of time he may be snatched from them, ere the proposed sum is amassed;—he therefore has recourse to an assurance on his life, "and renders that certain, which nature has made uncertain." If at the age of twenty-five, he could save from his income £24 per annum, it would be twenty-six years before his saving, laid out at 3½ per cent. interest, would amount to £1000. But if he employed this annual saving in assuring his life, at any one of those offices which demand the highest premiums, the *hoard* is already his to leave in reversion, and the twenty-six years of the best period of his life are not on this account wasted in anxiety and care. The anticipation of future evil no longer robs him of present enjoyment; by an annual fixed payment, he is secure of leaving a fixed sum at his death; and he does not feel it his harassing and comfort-destroying duty to save to the utmost from his present income. All that is required of him is carefully and punctually to supply the annual tribute which secures to him so invaluable a blessing. Should he live beyond the period at which his savings would have accumulated to the sum assured, he will not be disposed to repine at a bargain the improvidence of which is caused by his continuation of life, and if he take into the account the exemption from corroding solicitude through so many years, he will think it is cheaply purchased.

"In all tables which have been constructed to exhibit the probabilities of human life, the calculations have been made on a certain number of beings taken indiscriminately from all classes of the community. It is evident that, in such tables, the average duration of life must be shortened, by including the working poor;—some prematurely worn out by labour, others wasting life in unhealthy occupations, many dying from neglected disease and scanty nourishment.—These, of necessity, form no part of those whose deaths affect the Assurance Offices.—Those who assure their lives, are generally the healthiest of the most healthy class, the greatest proportion of whom are under the most favourable circumstances for longevity. If any labour under disease, they are rejected, or must seek by a much higher payment to obtain equal advantages. Those who *have not* had the small pox, nor have been vaccinated, and those who *have* had the gout, are alike obliged to purchase, by an enhanced premium, immunity from this negative and this positive evil.

"It is found from observation extended through many years, that the decrement of life varies very little, for however uncertain the duration of individual life may be, this uncertainty does not extend to an aggregate multitude of individuals. The uniformity in the number of deaths in a community is remarkable; the excess or diminution, in any one year, rarely exceeds above or below the average number a small fractional part of the whole—not more than one thirteenth or one fifteenth part. If from this community are excluded the aged, the infants, and that portion of a population which is most exposed to the casual effects of disease and want, the variations from the mean number of deaths will be still less; and it is always found that the variation is on the side of longevity, it being a fact, that for the last fifty years, the rate of mortality has been very gradually, but progressively lessening."

Insurance from fire, we may remark, is now so general, that when the calamity happens, and the sufferers are found to be uninsured, (unless really indigent), they become rather objects of blame than of pity.—Perhaps the time is not far distant when the usual inquiry—"Are they Insured?" will as naturally occur when a family sustains the loss of its chief support, a calamity more frequent and irretrievable.—*Dublin Penny Magazine.*

THE IRISH UNION.

To recite the various acts of simple metallic corruption which were practised without any reserve, during the summer of 1799 are too numerous for this volume. It will be sufficient to describe the proceedings without particularizing the individuals Many of the Peers, and several of the Commoners had the patronage of boroughs, the controul of which was essential to the success of the Minister's project. These patrons Lord Castlereagh assailed by every means which his power and situation afforded. Lord Cornwallis was the remote, Lord Castlereagh the intermediate, and Mr Secretary Cooke the immediate agents on many of these bargains, Lord Shannon, the Marquis of Ely, and several other Peers commanding votes, after much coquetry, had been secured during the first session; but the defeat of government rendered their future support uncertain. The Parliamentary patrons had breathing time after the preceding session. and began to tremble for their patronage and importance; and some desperate step became necessary to government to insure a continuance of these personages. This object gave rise to a measure which the British nation will scarcely believe possible; its enormity is without paralel.

Lord Castlereagh's first object was to introduce into the house, by means of the place bill, a sufficient number of dependents to balance all opposition. He then boldly announced his intention to turn the scale, by bribes, to all who would accept them, under the name of compensation for the loss of patronage and interest. He publicly declared, first, that every nobleman who returned members to Parliament should be paid, in cash, £15,000 for every member so returned; secondly, that every member who had purchased a seat in Parliament should have his purchase money repaid to him by the treasury of Ireland; thirdly, that all members of Parliament, or others, who were losers by a Union, should be fully recompensed for their losses, and that £1,500,000 should be devoted to this service—in other terms, all who supported his measure were, under some pretence or other, to share in this bank of corruption.

A declaration so flagitious and treasonable was never publicly made in any country; but it had a powerful effect in his favour; and, before the meeting of Parliament, he had secured a small majority (as heretofore mentioned) of eight above a moiety of members, and he courageously persisted.

After the debate of the Union in 1800, he performed his promise, and brought in a bill to raise one million and a half of money upon the Irish people, nominally to compensate but really to bribe their representatives, for betraying their honour, and selling their country. This bill was but feebly resisted; the divisions of January and February (1800) had reduced the success of the government to a certainty, and all further opposition was abandoned. It was unimportant to Lord Castlereagh, who received the plunder of the nation; the taxes were levied and a vicious partiality was effected in the partition.

When the compensation statute had received the royal assent, the Viceroy appointed four commissioners to carry its provisions into execution. There were members of Parliament, whose salaries, of £1,200 a year each (with probable advantages) were a tolerable consideration for their former services. The Hon. Mr Annesly, Secretary Hamilton,