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The advantages which Life Insurance confers are so well known to all who have considered the subject, that they need not be reiterated here. While the thousand and one companies which have sprung up all over the land are doing a good work, and have conferred a boon upon mankind, they are at the same time enriching themselves, and declaring enormous dividends at the expense of the insured. To enable them to do this, their annual premiums are placed at extravagant figures—so extravagant, indeed, as to confine the advantages to few, and put them beyond the reach of the masses.

The plan which it is here proposed to submit reaches all, and embraces all in its comprehensive scope, and must commend itself to any who will give it a moment's consideration, as being simple, feasible, secure and