

To others who are equally industrious, but who have already accumulated some reserve which may be available for their heirs, it still offers material advantages, though perhaps in a somewhat different shape.

To those who in dependence upon their future exertions have entered into engagements which are beyond the immediate means of settlement, it offers the opportunity of relieving the *family* from all possible embarrassments and the *estate*, perhaps, from material injury.

The reflection that under all circumstances, we have by a trifling present sacrifice secured that which will, in case of death, provide amply for those we may leave behind, remove our property from otherwise ruinous encumbrance, or fully accomplish any other object we may have in view, induces feelings of quiet content, totally removing all that harrowing anxiety for the future, which while it troubles some at all times, gains in most of redoubled strength at the approach of sickness, or on the couch of death. This calmness of feeling is now generally acknowledged to be an instrument in prolonging the life of the assured, estimated by some as equal to three or four years increased duration; and its peculiar efficacy when a serious illness has unnerved us, when the mind is doubly sensitive, is admitted by all Physicians. I do but allude here to the physical effects of Life Assurance, or its neglect. Words are not given me to portray in sufficient vividness the anguish a dying father must feel when the past is remembered through his mind in its peculiar brightness, and he reflects that out of his superabundance he has failed, and perhaps at no distant day, to do an act of justice and humanity for those who have the strongest claims upon his affection.

And thought to the widow and children of one who has been of high rank in our colonial society, the sudden descent from their accustomed comfort and even the enjoyment of the luxuries of this life, to the bitter level of absolute want and perhaps the necessity of labouring in uncongenial occupations for their daily subsistence, must be almost