

to those who are in the habit of reading, even slightly and cursorily on the subject, any clearer views than they possess ; though even they may be stirred up by the very mention of the subject, to exercise a degree of prudence, which hitherto they have not manifested, or to feel ashamed of a want of immediate self-denial and self-sacrifice, necessary to secure the future comfort of those that are dearest to them. But I do hope that, either directly or indirectly, the subject will thus be suggested to many who might not otherwise have thought of it, and that it will be explained to them that the benefits of the Life Assurance system belong not to the higher classes of society only, but are within the reach of almost all. Most of the Insurance Companies give policies for £50. The annual payment of about six dollars, by a person beginning at thirty years of age, would secure that sum to his family at his death. But there is not a mechanic, and hardly a sober and industrious labourer, who could not set apart double the sum, if he were only duly impressed with a sense of the utility, the advantage, and the duty of doing it. Suppose the money wasted, and worse than wasted, on tobacco and ardent spirits, were set apart for the purpose, in almost every instance, the object would be gained, and multitudes of families would be preserved in comfort, and in favorable circumstances for their moral well-being and improvement, which upon the death of the husband and father would otherwise be plunged into destitution and wretchedness. It would be a good object to attain this, by any retrenchment or self-denial. — How much better by that to which I have alluded ? *That* would involve no sacrifice of present comfort in a family, in lieu of future advantage. It would be a great and immediate advantage in itself, to all concerned. It is surely a miserable proof of mean selfishness and unreasoning folly — if a man, for the sake of