

...I have nourished and brought up children, and they have rebelled against me; here is a picture of ingratitude which the thoughts cannot escape from. We are to be helped in things we do not understand, by things we do. We may be very ignorant of the way in which the Gospel of Christ is preached to good or bad effect, but we all understand at once a plain saying about a sower going out to sow.

Herbert says, "God can make use of such a thing as children playing and dancing, to convey to us lights of heavenly truths;" and the catechist will do well to avail himself of this parabolic method of teaching for the end proposed.

For example: "To whom shall I liken the men of this generation? &c. To children sitting in the markets and calling to their fellows, saying, We have piped unto you, and ye have not danced; we have mourned unto you, and ye have not lamented. For John came neither eating nor drinking, and they say, He hath a devil. The Son of man came eating and drinking, and they say, Behold a man gluttonous, and a wine-bibber." &c. To whom does Christ compare these people, who would have neither John nor Jesus? To children—Good humoured children, or sulky children? Sulky children.—What did their companions say they had done to them? Piped, and they had refused to dance. Then they tried another way with them.—What did they say next? We have mourned, and ye have not lamented; so they would have nothing to do with their companions any how.—Had they given them any cause of offence? No.—Or had they no taste for either mirth or gravity? No; but at the time they were called upon, they were in the sulks.—Then what made them turn away from their companions altogether? Their own sulks.

What else? Nothing.—What, then, does this parable suggest as to those who reject the Gospel? That the fault is in themselves.—Is it a bad Gospel? No.—Has God taken little pains to have it preached? No.—Has He taken a great deal?—But do all people like to be talked to in the same manner?—No: some like one way, and some another.—Has God taken any pains, in preaching the Gospel, to accommodate Himself to men's different tastes and tempers? Yes; a great deal.—When did He send for Christ? John the Baptist?—How did he come? Neither eating nor drinking, dwelling in the wilderness, fed on locusts, showing himself above the respect.—Ought not that to have secured to him the respect of man? Yes.—Did it do so? No: they said, "He hath a devil." So they turned away from him, and from his message too.—Did God send another messenger with the same message? Yes: the Son of man.—Did He come like John? No; he came eating and drinking.—Did they like that any better? No: they said, "Behold a man gluttonous, and a wine-bibber, a friend of publicans and sinners."—So because John was austere, what did they do to him? Scorned him, and because Christ was affable, they scorned him, and scorned the message of him both.

We have seen already, that they did not reject the Gospel because it was a bad Gospel; and now we have seen that they did not reject it because it was delivered in this or that manner. The fault, then, as we have said, lay altogether in their own characters; and this is what the similitude we have been considering is designed to teach us. Our own sulks and indisposition to good, and nothing else, makes us turn away from Christ and from his Gospel.

Again: "Look upon the face of this Anointed." Whose words are these? David's.—To whom are they spoken? To God.—What do they pray to God to do? To look upon the face of his Anointed.—Who is God's Anointed? Christ.—Why do you call Christ, God's Anointed? (Hesitates.)—What is to be anointed? To have oil poured on the head.—But had Christ oil poured on his head? No.—Then the expression is figurative, and intended to lead to something else.—Whom do we read of as being anointed? Prophets, priests, and kings.—At what time were they anointed? When they were separated and set apart for their office? Was not Christ set apart for a special office? Yes.—And what was poured out upon Him at his baptism? The Holy Ghost.—Then when we find Christ called God's Anointed, what does it show us that the anointing oil was a type of? The Holy Ghost.

What prayer does David make in this passage? That God would look upon the face of his Anointed.—Does that mean merely look upon Him? No; it means look at him in a particular manner.—How? (Hesitates.)—Do you remember the history of a queen who came to speak to a king when he had not been called? Yes; Esther.—Was not she afraid to look upon her? Yes.—But would any sort of a look have done? No; she wanted a look of kindness.—Did she get one? Yes.—For, what did the king do? Stretched out his golden sceptre for her to touch.—Which was as much as to say, what? I look upon thee with favour, and will give thee every thing thou askest. So the king looked upon the face of the queen with acceptance.—And when David prays, "look upon the face of this Anointed," what does he mean? Accept him, give him what he wants and cares for.—He is anointed to be a priest, is He not? Yes.—As such, what is He to do for his people? To intercede for them.—Then what is the meaning of the whole passage? It is a prayer that God will look upon Christ, and hear Him when He pleads for his people.

It is said, the child must be helped by familiar illustrations. I heard this in a school in Cheshire, where the children were being questioned on the text, "That which is born of the flesh is flesh; and that which is born of the Spirit is spirit." (John iii. 6.)—Can you make a bad man a good man, or a fleshy man to bring forth the fruits of the Spirit? No.—What, not if you preach to him better than you have done? No.—What would you want to help you? God's special grace.—If you had that, might the change be made? Yes.—What is that great tree you have in the garden? A crab-tree.—What does it bring forth? Crabs.—Does it ever bring forth apples? No.—Why? Because it is not an apple-tree; but that is always so till the nature of the tree is changed.—Why do you not cut it down? Because some good may be done with it without that.—Why could you make it bring forth nonpareils or golden pippins? Yes.—What is the first thing you would do? I'd cut off his head, and pen him.—What do you mean by penning him? Making a slit, and stitching in a pen or graft.—And where would you take your pen or graft from? A golden pippin tree.—And when you had put it in, would you take any pains with it? Yes; I'd cover it with clay, and watch that nothing hurt it.—And what would you expect to happen? The stock and the pen to grow together, and become one tree.—Suppose any twigs grew out under the graft and from the stock, what would you do with them? I should cut them off.—Then how many crabs should you have? None.—Should you let the graft grow? Yes.—What would come from that? Golden pippins.—Well, it would be a fine tree now! If it could talk like the trees in Jotham's parable, it might perhaps make a great boasting. What would you say if you heard it? You have no right to boast; for I gratified you: the glory of all those golden pippins belongs to me.

Must not sinners be treated in the same way? Yes.—What does God put into them? His Holy Spirit.—Then what will they bring forth? The fruits of the spirit.—Do not you remember a man who persecuted the Church of Christ? Yes; St. Paul.—Was that before God had put his Holy Spirit into him, or after? Before.—Which tree was he like then? The crab-tree.—But did not the same man afterwards labour diligently for the Church? Yes.

Then what had been done to him? His nature had been changed.—When did that change take place? When God put his Holy Spirit into him.—And which tree did he then become like? The apple tree.—And the fruit of the Spirit in him was?—The Spirit.

CHURCH SERVICES IN THE CITY.

ST. JAMES'S CHURCH. REV. H. J. GRASSETT, M. A. Rector, REV. R. MITCHELL, A. B., Assistant Minister. (Service at the Church of the Holy Trinity.) Holy Communion, 1st Sunday in the month. Sunday, 10 A. M. and 7 P. M.

ST. PAUL'S CHURCH. REV. J. G. D. MCKENZIE, Incumbent. Holy Communion, 1st Sunday in the month. Sunday, 11 A. M. and 4 P. M.

TRINITY CHURCH, KING STREET. REV. W. H. RIPLEY, B. A., Incumbent. Holy Communion, 3rd Sunday in the month. Sunday, 11 A. M. and 6 P. M.

ST. GEORGE'S CHURCH. REV. STEPHEN LETT, LL.D., Incumbent. Holy Communion, 2nd Sunday in the month. Sunday, 11 A. M., and 7 P. M.

CHURCH OF THE HOLY TRINITY, YONGE ST. In this Church the seats are all free and unappropriated. REV. H. SCADDING, M. A., Incumbent. REV. W. STENNETT, M. A., Assistant Minister. Holy Communion, 2nd Sunday in the month. Sunday, 12 Noon, and 6 P. M.

THE CHURCH.

TORONTO, OCTOBER 11, 1849.

CONTENTS OF THE OUTSIDE. First Page.—The Soldier's Communion.—Our Monthly Review. Hints on Catechising.—The Desire of Influence.—Did's Exits from our Reg. Files.

WEEKLY CALENDAR. Table with columns for Date, 1st Lesson, and 2d Lesson. Includes dates from Oct 10 to Oct 31 with corresponding biblical readings.

TO THE CLERGY OF THE DIOCESE OF TORONTO.

MY DEAR BRETHREN.—Since it hath pleased Almighty God of His tender mercy to assuage the contagious sickness wherewith we have been lately sore afflicted, and to restore the voice of joy and health into our dwellings, it is my desire that the prayer recommended be used in all the Congregations of this Diocese, by my Pastoral Letter, dated the 4th of November, 1848, be hereafter omitted, and that the following Prayer be substituted for the same on three successive Sundays after the receipt of this notice.

I remain, my dear Brethren, Your affectionate Diocesan, JOHN TORONTO. Toronto, 15th October, 1849.

The following Prayer is to be used in the Congregations of this Diocese immediately before the General Thanksgiving at Morning and Evening Prayer:

PRAYER. O, Lord God, who hast wounded us for our sins, and consumed us by our transgressions, by Thy late heavy and dreadful visitation; and now in the midst of judgment remembering mercy hast redeemed our souls from the jaws of death; we offer unto Thy fatherly goodness ourselves, our souls and bodies, which Thou hast delivered to be a living sacrifice unto Thee, always praising and magnifying Thy mercies in the midst of Thy Church, through Jesus Christ our Lord. Amen.

FAMILY PRAYERS. Some years ago, in conversing with a friend on the subject of Family Prayer, our friend told us that a gentleman of the Wesleyan persuasion had observed to him that in his opinion that service ought to be more liturgical than it is usually is. By this, he meant that it ought to be made more responsive, and in other respects constructed as to divide the vocal exercise between the Head of the family and the members.

The remark dwelt upon our minds—not as altogether new, but as confirming views to which we had been led by the habit of using a portion of the Common Prayer of the Church in family worship. To this which struck the ear of the General, but which we were led by other considerations; but we became satisfied by experience that a responsive service is peculiarly fitted for the young and the uneducated; of which two classes the larger portion of families mainly consists. It is not natural for either of these classes to keep the mind long engaged upon any subject, be it ever so interesting to them; and therefore a religious service, in which their direct attention is required only at intervals, is much more likely to maintain that attention throughout.

For this reason, we especially approve of those manuals, such as that of Archdeacon Bethune, which are drawn up on the basis of the Prayer Book.

There are, however, two cases for which such manuals can make no adequate provision. The first is that of prayer on Sunday mornings and evenings. On those days the responsive portion of the service is used twice in public, and therefore it is less desirable to employ the same portion still further at family devotion. Something may indeed be done by the use of the versicles in the form of Solemnization of Matrimony, and in that for the Visitation of the Sick, with suitable alterations. The following petitions, it will be seen, are very appropriate:—

O, Lord, save thy servants: Who put their trust in thee: Send us help from thy holy place: And evermore mightily defend us. Let the enemy have no advantage of us. Nor the wicked approach to hurt us. Be unto us, O Lord, a strong tower: From the face of our enemy. O Lord, hear our prayer: And let our cry come unto Thee.

But, however appropriate these versicles, they are only deprecatory. The whole subject of them is defence against our spiritual enemy. We require something more.

The other case to which we alluded is that in which we are called upon to attend the prayers of the Church daily, once or twice a day—a case we are glad to perceive happily increasing. We do not suppose this is to be a substitute for family prayer, but an addition to it. Many members of families cannot attend daily public worship, if they would; and it is not to be supposed that they are to be neglected of their daily portion because others can obtain an additional supply. We suppose the devout man's full complement to be "seven times a day"—twice in private, twice with the family, twice at morning and evening public prayer, and once additional on Wednesday and Friday, and on the Festivals.

In pondering upon these matters, we were led to reflect that the source from which our Reformers had derived that Form of Common Prayer in which we so justly delight, and to ask ourselves whether there remained any more materials in the mine from which these precious morsels were taken. That source, it is well known, was the Latin prayer book in use in the Church of England before the Reformation. We had access to a copy of this book, or rather of a portion of it, reprinted from the ancient Portiforium of the diocese of Salisbury. We referred to it for service for the first hour of the day; and when we had rejected the superstitious portion, and some unnecessary repetitions, we found a service containing the elements of what we sought for.

Knowing that our Reformers had in one instance at least, borrowed from the forms of the Greek Church, we examined them likewise. We found a surprising general resemblance, enough to prove that those who planned the two must have followed some one model; but the details differed almost altogether. It may be agreeable to our readers to know that the versicles after the first Lord's Prayer are the same as in ours, both Latin and English; that they commence with the 95th Psalm; that they read the Psalms in course; that some of the versicles of their service appear in the latter part of the Te Deum; that they use the Benedictus, Benedictus, Magnificat, and Nunc Dimittis; that they recite the Creed, and make frequent use of the Lord's Prayer. But still the greater portion of the matter is so different in its character that it will scarcely bear adaptation to the Latin service. It will make a different whole, useful as a variety, but will scarcely blend with the other. There is one very remarkable difference—that not a single prayer ends in the name of our Lord Jesus Christ, although many are addressed to him.

We examined likewise the Private Devotions of Bishop Andrews. These on the whole we found in character not fitted for responsive use; but some portions, adapted to the several days of the week, appeared to us suitable for our purpose.

To return to the Latin service. It must be confessed that this service is, on the whole, scriptural; although somewhat intricate, and too much broken up into minute portions. The one to which we had recourse possessed the following leading features:—A Hymn, a course of Psalms, a Text, the Lord's Prayer and Creed, Versicles, the Confession and Absolution, other Versicles, Collects, Benediction.—We would reduce the Psalms to one, or at most two short ones. We propose that the text should be amplified into a lesson, and we have changed the place of the creed.

These alterations we have made either to adapt the service to the ordinary habits of family worship, or to suit the genius of our own Church, which reads the Scriptures more copiously than the Unreformed portion of the Church. We have followed the example of our Reformers in discarding the ancient Confession and Absolution, and have substituted new forms derived from the Holy Scriptures.

We think that it would be desirable to provide a course of hymns, and to arrange a table of psalms and collects; but we have not as yet formed any with which we are satisfied. Every person, therefore, who select his hymn or psalm, and read the Scriptures in the manner which appeared preferable. Indeed, we put forth the whole Form as an experiment which we think deserves to be tried, and respecting which we desire the opinion of our correspondents; and, if they think proper, their assistance to complete a better. The one we have given is commended by its antiquity, its Scriptural character, and its partial agreement with our own Prayer Book. The portions proper for the first day of the week are almost entirely from Bishop Andrews. The whole will be too long for many families; but in such cases the Hymn or Psalm may be omitted, the Lesson made brief, the Confession and Absolution with the Versicles omitted, together with such of the Collects as may appear less necessary, with their Versicles. But the whole arrangement appeared to us so excellent, that we could not persuade ourselves to omit any part of it.

(To be continued in our next.)

law, and before a jury having in all probability, no very friendly feeling towards the defendant, it is not probable that it may—An appeal will then be instituted to the twelve Judges; and should that result in a similar issue, it will then be carried to the House of Lords.

We cannot but regard "the law's delay," so proverbially an evil, as a positive advantage in the present instance. It is of the most vital importance that a question so momentously interesting should be fully considered in all its bearings,—and the grounds of its final settlement accurately and indisputably defined.

The opinion seems daily to gain ground that whatever be the ultimate decision of the case, it will give rise to but few acts of secession. Every year witnesses an increase in the number of those who regard the unity and identity of our blessed Lord's visible Fold, as great and practical truths, and men holding such views will not easily be led to follow the example of that wandering star Baptist Noel. Remembering that to the Church as a specific Corporation, was the loving promise made: "Lo! I am with you always, even unto the end of the world!"—they will no more dream of resolving their doubts by leaping from the covenanted pasture—ground into the bottomless quagmire of schism,—than a weary, hunger-stricken one, would think of turning away from a hospital which the good Lord of the country had founded for the refreshment of way-worn pilgrims.

Upon the infallible word of God, does the Reformed Anglican Church base her teaching. Not one of the wavering man-built platforms appeals more simply to the Scriptures,—or more unobscuringly demands to be tested by their diets. If therefore we turn away from the sound of her authorized and duly commissioned trumpet, to what denomination can we look for guidance in the mazed conflict of opinion which rages in hapless Christendom?

That disingenuous and strife-provoking print the London Record, seems deeply mortified because the decision of Sir H. J. Fust—unfitted as it is—has not been followed by an immediate dissent. With characteristic uncharitableness, and consistent bad taste it attributes this quiescence to the most venal and unworthy of motives. In a late number, especially, the Editor asserts, that multitudes of clergymen substantially agree in opinion with Mr. Gorham, but find riposte ground within the confines of the establishment, than they could hope to meet with elsewhere!

This masqued schismatic, as he has been appropriately termed, most naturally judges others by his own mean standard. Evidently ignorant of the feelings of a high-minded gentleman, (we shall say nothing of high Christian principles) he scruples not to libel men, whose motives he can no more appreciate than a blind man could discriminate the phenomena of light and shade. Exceptions there must be to the rule—but we unhesitatingly affirm that it is impossible to conceive of a more disinterested or high-minded class of ecclesiastics than the clergy of the Church of England. If they do not rashly rush into the meretricious embrace of Dissent, it is simply because they are restrained by motives too solemn and too spiritual for the appreciation of such partizan panders to popularity as the Record, and periodicals of a kindred stamp.

Granting for the sake of argument, that amongst an educated and high bred body of gentlemen, many could be found dastardly enough to sacrifice principle to filthy lucre, we challenge the Record to disprove our assertion, that so far as money is concerned, the transition from the Church to the platform would in the average number of cases be a clear and positive gain.

There can be no question that the Denominations would hail with delight any accession to their numbers from the polished and aristocratic ranks of the Establishment. Democratic though they be, they know right well the eclat which they would thereby be certain of securing. The Baptists, we are informed, peak of poor hot-brained Noel almost with as much deference as they would of royalty itself.

It is most reasonable therefore to suppose that the doors of the thousand-and-one Conventicles, would be thrown invitingly open for the reception of deserters from the Church militant, and that the richest livings which they could offer, would be placed at the devotion of the much prized recruits.

This being conceded, let us imagine the case of a Presbyter or Deacon dissatisfied with the decision in Mr. Gorham's case, and whose estimate of the Church was so contracted and mean, as to suggest no obstacle to his leaving her pale. He purposes (if money considered) to exchange into the considerations of a favourable Methodism. How, on examination, will stand the debtor and credit account?

We believe we are speaking within the mark, when we affirm, that taking one with another, the average income of a clergyman of the Church of England, does not exceed £140 per annum. If all the revenues of the Church were to be equally divided amongst her ministering sons, there would not be a greater revenue for each. That this is a consideration far inferior to what Wesleyanism holds forth, will be evident from the following statement of the salary of an English Methodist preacher with six children, which we derive from an authentic source:—

Table with columns for Item and Amount. Includes House Rent, Rates and Taxes (21 0 0), Interest on Furniture, repairs of do., and tenants' repairs of house (5 0 0), Coals and candles (5 0 0), Medical and Medicines (2 0 0), Postage and Stationary (2 0 0), Servants wages (8 0 0), Preacher's and wife's quarters at 44 4s. (32 12 0), Board money at 14s. per week (36 8 0), Allowance for six children, at 46 6s. per annum (37 16 0), One child at Kingswood (25 0 0), One boy between 8 and 14, educated at home (12 0 0), One girl above 8 (8 8 0).

Allowed besides for each confinement of the wife (43 3s. 6d.), The Superintendent has also a commission of 10 per cent on books sold. DEDUCT PAYMENTS: For one boy at Kingswood (44 4s.), one boy at home £1 1s. (5 5 0).

Leaving a clear income independent of house-hire, travelling expenses, commission on books, sold, &c. (196 7 9).

Our readers can thus judge for themselves how far the generous and charitable hypothesis of the Record is well founded. Few of them, we think, will be disposed to agree with him, that mercenary motives alone prevent multitudes of the Anglican Clergy from committing the sin of schism at the present juncture.

CHURCH OF THE HOLY TRINITY. On Thursday evening divine service according to the English Cathedral usage, was performed in the Church of the Holy Trinity. The service was intoned by the Reverend Dr. Beaven, and the Lessons read by the Reverend Dr. Lett. After prayers a most eloquent and appropriate discourse was preached by the Rev. Henry Scadding on the subject of sacred music, and having special reference to the opening of the organ which took place that evening. This fine instrument fully equals the expectations which had been formed with regard to it, and we earnestly trust that the vestry may be enabled to retain it in the Church. The collection after the sermon amounted to £16 19s 7d. exclusive of £7 10s. of special donation.

A FRIENDLY SOCIETY. Our attention has been called to a very important subject of Friendly Societies, by a clergyman in England, who has devoted much attention to this subject; and the conclusion which we have come to is, that the Societies of that description which now exist amongst us are, generally, rotten in their constitution, and that those who are contributing to them

with the view of providing assistance in the times of sickness will find themselves miserably disappointed. We shall not make any remarks upon the amount of contributions required from the members of the different Lodges of Odd Fellows, in comparison with the promised allowance made in sickness, but leave those interested to examine them by the following statement.

We have first directed our attention to the data upon which the calculations necessary to be made should be founded; and not being aware that an average of the amount of sickness and the duration of life had been made in this Continent, we turned our attention to such information as could be obtained from the experience of the Friendly Societies in England and Scotland; and believing that the average of sickness amongst the average population of Canada would not be so great as that experienced by the Friendly Societies in England, the average from the experience of the Scotch Friendly Societies, which has been adopted, being composed principally of agricultural labourers—men who enjoy a large share of good health—we believe to be quite as favourable as could with safety be adopted. The probabilities of life have been reckoned from the experience of the Scotch Friendly Societies; this table has been used, because it is thought that the duration of life in this Province is certainly not greater than amongst the working class in England. And a further reason for adopting it, in preference to others, is because it runs very nearly midway between the various tables of mortality that are in existence.

For instance:—

Table with columns for Age, Present Value, Annual Payments, Age, Present Value, Annual Payments. Includes ages from 21 to 64 with corresponding values.

The result of our investigations is given in a table attached, showing the present value of an assurance of 100, and also the annual sum to be paid in lieu of the present payment. We have not gone beyond that age, because we have no data of sickness for ages older than seventy; the contributions in the table, therefore, will only secure the allowance to the age of seventy, and will not admit of any further allowances being paid from it. By these tables we find that a person, aged thirty, paying an entrance fee of 50, and an annual contribution of 18s. 10d., should secure a sick allowance of 25s. per week. It will therefore follow, as a matter of course, that persons above that age cannot have the same benefit, without either a larger entrance fee or a greater annual contribution; and it will also further be evident that a further charge must be made to secure the payment of the funeral money to deceased brethren.

These tables are calculated upon correct principles, and consequently it will be utterly impossible for any Society to meet its engagements, if the contributions are not in accordance with them, unless it can be shown that the average rate of sickness will be more favourable; or that the rate of mortality will be more favourable; neither of which circumstances do we think we are justified in assuming without sufficient proof. It must be also borne in mind that these tables allow for no extra expenditure, but that on the contrary it is pre-supposed that all the money be not only faithfully hoarded, but also put out to secure interest, at the rate of six per cent. annum, and that diligently compounded.—In fact, they are constructed assuming that the interest will be more than six per cent., for the benefit of interest is reckoned on the sum that it should make at the end of the year, not the beginning: thus—if a given sum should be 100l. at the end of the year, 6l. is credited for interest, although the actual capital at the beginning of the year was only 94l.

It will also be seen, by reference to the table of present value of the sick allowance, that at the age of sixty-three is the highest amount; consequently, supposing a Society to commence with members at the age of 21, it must, to be in a safe condition, go on steadily increasing in property till they become sixty-three—or, in other words, must for forty-two years go on adding to the capital stock of the Society; and should there be an addition from time to time of younger members, the time at which the funds should arrive at the greatest amount required will be lengthened. The manner in which the table of the present value of the sick allowances has been constructed, taking the data referred to above as the groundwork as a person aged sixty-nine will on an average experience 9,300 weeks of sickness during the year; therefore, at an allowance of 10l. per week, it is certain that a present payment of 9l. 6s. i.e. the whole amount of the probable claim he would have upon the sick fund, would be enough to meet the demand which he might make upon the fund. But the probability is as great that he would be sick at one part of the year as another, so that a probability exists that the Society would have the use of the money for one-half the year—therefore, we allow a discount of 3 per cent. for that contingency, amounting to 279l. 10s. 6d. subtract from this the amount of the present value of the building he would have to erect, leaving the present value to be 9l. 0s. 5d. By the same mode of reckoning, the same person in the year of life commencing at sixty-eight might experience 7,900 weeks' sickness, which, at 10l. per week, would amount to 79,000l.; subtract from this sum the discount of 3 per cent., for the reason stated above, which leaves 7l. 13s. 3d.; to this latter sum of 7l. 13s. 3d. must be added 7l. 15s. 8d., being the sum 9l. 0s. 5d. necessary to secure the sick allowance from sixty-nine to seventy, discounted by 6 per cent. in consideration of the use of the money for one year, with the further reduction of .061; for the probability is, in that ratio, that the person may die during the year, and so not require the money at all; and in like manner the table is worked from the higher ages to the lower.

We may perhaps further illustrate the subject by shewing the working of the system. Thus: suppose 1000 persons, of the age of sixty-eight years each, were to form a Society, to secure to each member an allowance of 10l. per week during sickness, until all had reached the age of seventy, each would have to make, according to the table now submitted, a present payment of £15,628s 4d.—

Table with columns for Item and Amount. Includes Making a table of 1000 persons (15628 4s.), During the first year, there would be an average amount of 7,000 weeks' sickness to each, which would require from the Society's funds £70,000; but as this sum would not be all called for at one time, the probability is, as before stated, that the Society will have the use of it for half a year; therefore, add to the stock 3 per cent. on £70,000 (21,000), Also add 6 per cent. on the sum reserved to pay the sick allowances in the year following (42,000) (58,243).

Total income of the first year, £16,373 7s 6d. Expenditure of the first year, 7,000 weeks of sickness, at £1 per week (70,000) (48,473 7s 6d).

During the first year sixty-one of the original members will have died, leaving only 939 to enter the second year, who, at the average of 8.3 weeks' sickness each, will require £8,372 to meet their demands, which may be improved for half the year, at 6 per cent. (261,981) (48,734 7s 6d).

Expenditure of the second year, 8,372 weeks, at £1 per week (8,372 0s) (48,734 7s 6d).

The trifling balance of £2,067 arises from the reckoning being in decimals, and that only in three places; of course, had a greater number of years than two been taken, it is probable that the discrepancy would have been righted.

The manner in which the annual payment, equivalent to the present value, is found, is by first ascertaining the present value of 10l.; and then by dividing

the present value of the sick allowance by the present value of an annuity, the quotient will be the annual payment required; to ascertain which, we have attached a table to the present value of an annuity from the age of twenty-one to seventy—interest at 6 per cent.—mortality according to the experience of the English Friendly Societies.

It must be observed that these remarks apply only to the sick allowance; and that only to the age of seventy. For the reasons before stated, we are unable to give the exact amount that would be required to secure the sick allowance till death.

Most of the Benefit Societies not only promise an allowance during sickness, but also a certain sum payable at the death of the member. To enable the Society to secure the latter sum, of course provision must be made by a proportional increase in the amount of contribution.

Table shewing the present value and annual payment to be made by members of a Club of various ages, from twenty-one to sixty-nine, to secure an allowance of £1 per week during sickness, to seventy years of age.

Table with columns for Age, Present Value, Annual Payments, Age, Present Value, Annual Payments. Includes ages from 21 to 64 with corresponding values.

The result of our investigations is given in a table attached, showing the present value of an assurance of 100, and also the annual sum to be paid in lieu of the present payment. We have not gone beyond that age, because we have no data of sickness for ages older than seventy; the contributions in the table, therefore, will only secure the allowance to the age of seventy, and will not admit of any further allowances being paid from it. By these tables we find that a person, aged thirty, paying an entrance fee of 50, and an annual contribution of 18s. 10d., should secure a sick allowance of 25s. per week. It will therefore follow, as a matter of course, that persons above that age cannot have the same benefit, without either a larger entrance fee or a greater annual contribution; and it will also further be evident that a further charge must be made to secure the payment of the funeral money to deceased brethren.

These tables are calculated upon correct principles, and consequently it will be utterly impossible for any Society to meet its engagements, if the contributions are not in accordance with them, unless it can be shown that the average rate of sickness will be more favourable; or that the rate of mortality will be more favourable; neither of which circumstances do we think we are justified in assuming without sufficient proof. It must be also borne in mind that these tables allow for no extra expenditure, but that on the contrary it is pre-supposed that all the money be not only faithfully hoarded, but also put out to secure interest, at the rate of six per cent. annum, and that diligently compounded.—In fact, they are constructed assuming that the interest will be more than six per cent., for the benefit of interest is reckoned on the sum that it should make at the end of the year, not the beginning: thus—if a given sum should be 100l. at the end of the year, 6l. is credited for interest, although the actual capital at the beginning of the year was only 94l.

It will also be seen, by reference to the table of present value of the sick allowance, that at the age of sixty-three is the highest amount; consequently, supposing a Society to commence with members at the age of 21, it must, to be in a safe condition, go on steadily increasing in property till they become sixty-three—or, in other words, must for forty-two years go on adding to the capital stock of the Society; and should there be an addition from time to time of younger members, the time at which the funds should arrive at the greatest amount required will be lengthened. The manner in which the table of the present value of the sick allowances has been constructed, taking the data referred to above as the groundwork as a person aged sixty-nine will on an average experience 9,300 weeks of sickness during the year; therefore, at an allowance of 10l. per week, it is certain that a present payment of 9l. 6s. i.e. the whole amount of the probable claim he would have upon the sick fund, would be enough to meet the demand which he might make upon the fund. But the probability is as great that he would be sick at one part of the year as another, so that a probability exists that the Society would have the use of the money for one-half the year—therefore, we allow a discount of 3 per cent. for that contingency, amounting to 279l. 10s. 6d. subtract from this the amount of the present value of the building he would have to erect, leaving the present value to be 9l. 0s. 5d. By the same mode of reckoning, the same person in the year of life commencing at sixty-eight might experience 7,900 weeks' sickness, which, at 10l. per week, would amount to 79,000l.; subtract from this sum the discount of 3 per cent., for the reason stated above, which leaves 7l. 13s. 3d.; to this latter sum of 7l. 13s. 3d. must be added 7l. 15s. 8d., being the sum 9l. 0s. 5d. necessary to secure the sick allowance from sixty-nine to seventy, discounted by 6 per cent. in consideration of the use of the money for one year, with the further reduction of .061; for the probability is, in that ratio, that the person may die during the year, and so not require the money at all; and in like manner the table is worked from the higher ages to the lower.

We may perhaps further illustrate the subject by shewing the working of the system. Thus: suppose 1000 persons, of the age of sixty-eight years each, were to form a Society, to secure to each member an allowance of 10l. per week during sickness, until all had reached the age of seventy, each would have to make, according to the table now submitted, a present payment of £15,628s 4d.—

Table with columns for Item and Amount. Includes Making a table of 1000 persons (15628 4s.), During the first year, there would be an average amount of 7,000 weeks' sickness to each, which would require from the Society's funds £70,000; but as this sum would not be all called for at one time, the probability is, as before stated, that the Society will have the use of it for half a year; therefore, add to the stock 3 per cent. on £70,000 (21,000), Also add 6 per cent. on the sum reserved to pay the sick allowances in the year following (42,000) (58,243).

Total income of the first year, £16,373 7s 6d. Expenditure of the first year, 7,000 weeks of sickness, at £1 per week (70,000) (48,473 7s 6d).

During the first year sixty-one of the original members will have died, leaving only 939 to enter the second year, who, at the average of 8.3 weeks' sickness each, will require £8,372 to meet their demands, which may be improved for half the year, at 6 per cent. (261,981) (48,734 7s 6d).

Expenditure of the second year, 8,372 weeks, at £1 per week (8,372 0s) (48,734 7s 6d).

The trifling balance of £2,067 arises from the reckoning being in decimals, and that only in three places; of course, had a greater number of years than two been taken, it is probable that the discrepancy would have been righted.