

1. This evidence die within an hour. It says to the man of 29, name
 first, in the earliest amount you hope to save yearly, pay it to us,
 prudent limit of time and we will guarantee you, from to-day, the full sum
 may be gradually increased to, were you to live 35 years. And
 company increases this boon is offered without heavy loss to any one; all
 £1,000, may pay in, in the season of prosperity, a trifle which is
 not, I believe, hardly missed; these sums are faithfully accumulated,
 . The Company and the Company refunds to each one, when his own
 the working of the peculiar exigency may arrive, not the accumulations alone
 accurate in the trifles he may have deposited, but the proportional
 to be as correct part of the past and future accumulated payments of all.
 in the most extent is a lottery, in which there may be said to be no blanks;
 particular ages. For he who dies early draws a valuable prize for the benefit
 would lead us all of his nearest and dearest, and he who survives the
 ce, and its peculiar average term of years, is doubly compensated for the
 money loss it may have been to him, by the possession
 of the uncertainty of long life, enabling him to earn for those dear ones a
 find some of those sufficient support, and the constant protection of the policy
 such, and that tending to the removal of all fear for their future wants;
 to its grave, without fail, if he has chosen a good office, each year he may
 us followed to the will materially increase the sum payable to his heirs
 ar wife and infant death.

straitened circumstances. The limits of one lecture will not allow me to enumer-
 be supposed that the classes or individuals with whom Life Assurance
 and say to him, that an imperative duty. In Canada, careful investigation
 delay, secure that all show that but very few are exempt. The rich man
 y die, of £100, who contents himself with a life of ease, consuming alone
 which of us can feel interest of his accrued property, appears to me to be
 a it is not given as sole exception.

ould we not feel that its especial application is to all those whose present
 r families, with all future support is derived from the reward of personal
 side for their daily exertion, whether it be professional, mercantile, agricultural,
 mechanical; and most clearly does this include the great
 deliberately formed portion of our population. To all these, and to the few
 come year by year to possess independent life incomes, it is, I say with
 and to save something in confidence, AN ABSOLUTE DUTY, and should be hailed as a
 ever that object is a benevolent adaptation of the laws of average and
 ain it, even should it be a mutual aid.