

ing out of the practice of assurance must be wholly passed over. The various applications of the system, adapting it to the enjoyment of the assured during life, and providing for the wants and wishes of different classes, are all of interest and importance; but every agent is presumed to be capable of giving the explanation of which each is susceptible. The agent not capable of rendering it occupies the place of a better man, and should either retire or improve. It is not enough that he wait to receive the business which accident casts into his hands, or that he confine his acquaintance with the subject to the terms of the prospectus issued by the office he represents. He ought to be able to explain the peculiar operation and value of the respective modes of assurance, and the fitness of one or another for the wants of parties addressed; and when thus competent to discharge his duty, moderate enthusiasm will open to his view profitable fields for exertion. Notwithstanding all competition, the work of life assurance is still in its infancy.

The facility with which the system can be adapted to the multiform necessities and ever-changing tastes of society, constitutes the best evidence of its excellence and the best guarantee of its success. As a bare business arrangement,