

the number, but of the amount assured. This evidence die extra risk is most frequently guarded against, in the earliest stage of an Assurance Company, by a prudent limit of the sum at stake upon any one life, which may be gradually enlarged, as the business of the Company increases. Thus, an original limit of £500, or £1,000, may be enlarged to £10,000, the highest amount, I believe, any existing office will accept upon one life. The Company is also obliged to provide a margin for the working of the law of average, which, though perfectly accurate in the mass, cannot with certainty be expected to be as correct when applied to the few lives that even the most extensive Company must assure, at some particular ages.

Let us consider the reasons which should lead us all to examine into the merits of Life Assurance, and its peculiar application to ourselves.

We are happily frequently reminded of the uncertainty of life; we know that to-morrow *may* find some of those now present stretched upon a dying couch, and that the year can hardly be expected to pass into its grave, without having previously seen at least one of us followed to the silent tomb. *That one* may have a dear wife and infant children, who may perhaps be left in straitened circumstances, if not positive want. Let it be supposed that I was granted to me to point him out, and say to him, that for £2 4s., or £22, he can without delay secure the payment to his heirs, whenever he may die, of £100, or £1,000—would he hesitate? And which of us can feel secure? for our doom is certain, though it is not given to us to know the hour, or the day. Should we not feel the need of securing future support for our families, with as much care and exertion as we provide for their daily wants?

Few men set out in life with a deliberately formed intention to spend the whole of their income year by year; we certainly almost always look forward to save something annually for a favorite object. Whatever that object is, Life Assurance will enable us to attain it, even should we