

woman, passed into the cabin. Buckingham glanced over it. It was a full account of the wager, in the writing of Richelieu. From that moment he vowed revenge against the Cardinal; and when shortly after his arrival in England, war was declared against France, not a few attributed it to the influence which he possessed over the mind of his master.

LIFE INSURANCE.

It is the duty of every head of a family to make *some* provision for the support of those dependent upon him. They require and must have his protection while alive, and the laws of our country are such that he is as much bound to guard them from want as to shield them from suffering in any other form. The laws of our Creator too bind us to protect *our own* from want after our death, as well as to furnish their daily food *now*; and the Bible denounces as "*worse than an infidel*," the man that provides not for his own house.

There are many happy families in our community whose head is as loving as loved, and who would willingly suffer any personal affliction, if by so doing he could ward off sorrow from his hearth stone, yet this same tender husband and father has made no provision for his family to guard them from the deep affliction of poverty and want after he has been called away by death.

Let all who represent families ask themselves this important question, "*what* will support my wife and children when I shall have been removed from them, and what will then be left to shield them from want, and enable them to live together though my chair will be vacant?"

Were we to inquire of a friend: "Have you sufficient to pay all demands against your estate and leave enough to support your family?" He would reply perhaps calmly in the negative, and acknowledge that his death would certainly involve them in misery. Yet to ask if he had consented to their being without the necessaries of life for one day would be to inflict a wound too severe to be healed; an insult not to be forgiven. Wherein consists the difference? 'Tis true there is a present gratification in witnessing the joy and comfort of those so dear to us—but the hand of death will bring upon a family a sadness deep enough in itself without the added sting of poverty, and its long train of attendant evils.

Many, very many, have no opportunity of "laying by" for the future, through ordinary means, such as investments in lands, or stocks—because their incomes are so moderate that but

a small sum is left at the end of the year after incurring the necessary expenses of a family, and the "mite" deposited in a savings bank is much too small to encourage *that* economy which is needed to place it there.

Life Insurance Companies have been long in existence, but many have not taken out policies from a fear of being unable to *continue* their insurances from the inability to pay the annual premiums. Others willing to risk the chance have insured, and been obliged to let "the support for their families," cease without having any return granted them—and thus that which was to have been a benefit proves an injury. This difficulty has been overcome, and the system of Life Insurance perfected by an Institution whose funds are made available to its members in carrying out the object they had in view in becoming a member; or in other words, by the Society's loaning a portion of the premiums to its policy holders, to assist them in temporary pecuniary embarrassments.

There is no excuse except that of wealth for a representative of a family not insuring his life—if his health will admit of his so doing, and to have left undone, *this one thing* which should have been done, will certainly prove a thorn in the dying pillow. A house without the means of procuring the necessaries of life is no *home* to a mother and her children—Without any claims to present at the banking counter, or passport to its money vault, no record of their names in any of the stock lists, the *thoughtlessness*—to use no harsher term—of the husband and father has proved their ruin. It is a noble and a generous thing "to wipe the tear from the widow's and the orphan's eye." To use the language of another,

The miser may gloat over his gold, wrung, perhaps, from broken hearts, certainly withheld from suffering wretchedness; the ostentatious voluptuary may walk through his sumptuous rooms—roll proudly in his gay equipage, or feast his parasites at his groaning board; the ambitious man may trample upon the necks of his victims, that he may reach the cold, sharp, solitary pinnacle of worldly power; but avarice, luxury, and rank can yield no such satisfaction as the good man feels, when, as he is about to close his eyes in the sleep of death, he looks around upon his beloved ones, and knows that his *death* does not deprive them of the means of sustenance—that though the fond head of that happy circle is about to be removed, the surviving parent will have her children around her; and their home remain undisturbed by heartless creditors; its doors closed against penury and want.