would entail any British Companies,) the yearly payment would be redume of impaired to £1 10.

Ind thus lose al I may explain, that, of the difference of 19s.6d. between This difficulty his sum and the £2 9 6 average charge, 6s. is occasioned a sum, or premior the tables being more correctly based upon calculations, ife and withoust of the average expectation of life allotted to the man iously mentione. 29, but of his chance of attaining each subsequent year me age for example increased age, and of the relatively diminished cost to ish Offices as also Company of the sum assured, for every year the payremium of £1 then may be postponed; and 13s. 6d. is added to cover ge of the certainterpenses of management, and contingencies growing out nination, a person the nature of the contract; though with a promise in ild not be equallence: Companies, of its partial return in the shape of rance from year mofits, or Bonus, if not required for such contingencies.

ut the former pre In the conduct of a business involving the future support life. The Com the most helpless of our fellow beings prudence is rst portion of the shly commendable. No honest individual could sancto be employed bin the use of tables of rates of *barely* sufficient amount; it, when the time fluctuations must be provided for, both in the mortality r is more that the mongst the assured, and the rate of investment. This

an most justly be attained by an addition to the rates, the coffers of the bject to any system of periodical return that may be or important featur reed upon.

Companies.—Th Life Assurance Companies are also subject to material t. **ak** from another branch of their theoretical dependence thalf of the expecton chance. The tables of mortality only say, that will be in receip 1C00 aged 29 now alive, ten will die in the first s his contribution, and as many in each of the four or five succeeding ,—the sums it wints; and were Life Assurance Companies to issue peculiar principle icies for one invariable sum, they might safely depend die,—and, that then this calculation; but one man requires to assure for nany years. Now 000, just as much as another for £50, and yet, it would require a year be proper for the Company to make any difference in to enable the Comper centage of charge. Still, of the 1000 death aration of life of 3 tht call away a far larger proportion of the more e for expenses will assured, and leave the £50 or £100 assurers to imulation at 31 prov a long life, to the serious injury of the Company generally obtaine ich has looked for an average decrement, not only of

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