

THE ADVANTAGES  
OF  
LIFE ASSURANCE  
TO THE  
WORKING CLASSES.

BEING A LECTURE DELIVERED TO THE MECHANICS'  
INSTITUTE AND LIBRARY ASSOCIATION OF QUEBEC,  
BY THE REV. DR. COOK.

THE subject of Life Assurance, which I have chosen to bring under your consideration this evening, admits of being treated with advantage in various ways. It might be treated historically--statistically--scientifically. And in each of these ways there would come out many interesting facts, and many important principles. My present object, however, does not require me, except incidentally and to a limited extent, to treat the subject in any of these ways. That object is of the simplest and most practical kind, and may be stated in a word. It is to induce as many people as possible to insure their lives,—or, in other words, by means of the facilities afforded by Life Assurance Companies, to ensure for their families, a pecuniary provision, in the event of their own death. It appears to me that their doing so is a way—and the only way—and a laudable, honorable and safe way, of preventing a very large amount of human wretchedness, and