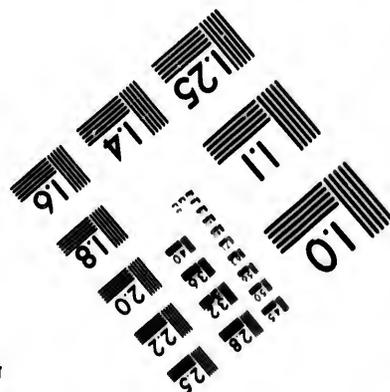
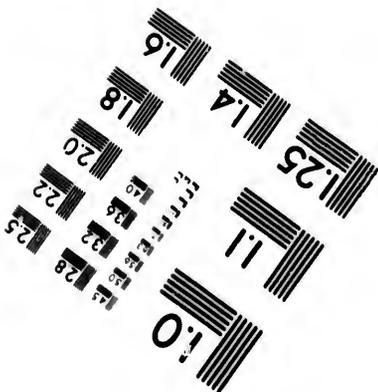
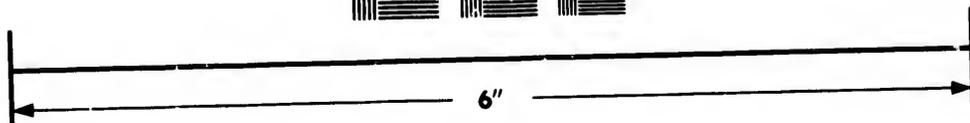
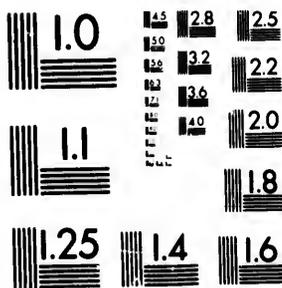


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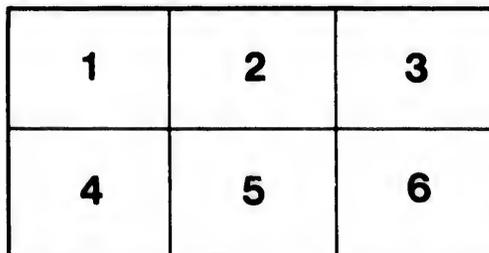
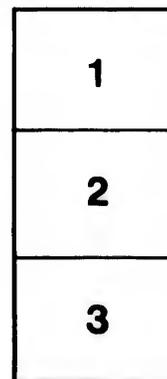
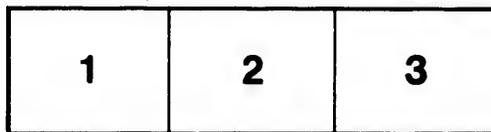
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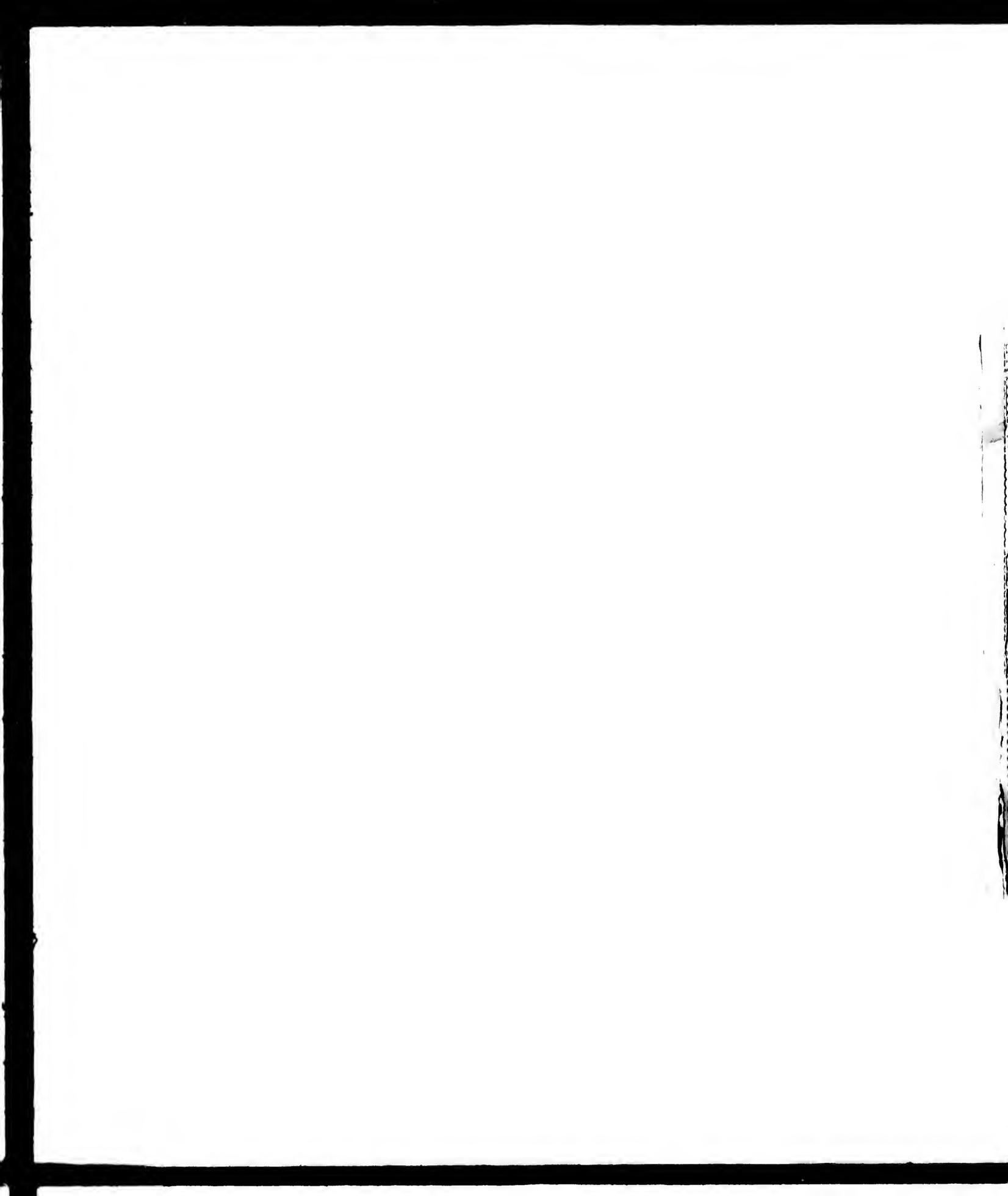
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AN ADDRESS

UPON THE

SUBJECT

OF

Life Insurance

BY

GEORGE F. FOOTE, M.D.

Delivered before the Batavia Lyceum.

PUBLISHED BY
THE NEW-YORK LIFE INSURANCE CO
345 & 348 BROADWAY.

Francis Hart & Co., Printers, 43 Cortlandt Street, New York

N. Y. LIFE INSURANCE CO.

NILES & JOHNSON,
GENERAL AGENTS.

Room 12 Federal Block, Opposite Post Office,
WASHINGTON, D. C.

W. J. NILES.

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Entered, according to Act of Congress, in the year 1868, by the New-York Life Insurance Company, in the Clerk's Office of the District Court of the United States, for the Southern District of New York.

Francis Hart & Co., Printers, 63 Cortlandt Street, New-York.

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TRUSTEES.

MORRIS FRANKLIN,
President of the New-York Life Insurance Company.
DAVID DOW'S,
David Dow's & Co., Flour Merchants, No. 20 South Street.
ISAAC C. KENDALL,
Union Buildings, corner of William and Pine Streets.
DANIEL S. MILLER,
Late Dater, Miller & Co., Grocers.
HENRY K. BOGERT,
Bogert & Kneeland, No. 49 William Street.
JOHN MAIRS,
Merchant, No. 20 South Street.
WM. H. APPLETON,
D. Appleton & Co., Publishers, No. 92 Grand Street.
ROBERT B. COLLINS,
Collins & Brother, Stationers, No. 106 Leonard Street.
WILLIAM BARTON,
Banker, No. 33 Wall Street.
WM. A. BOOTH,
Tooth & Edgar, No. 100 Wall Street.
GEORGE A. OSGOOD,
Banker, No. 35 Broad Street.
HENRY BOWERS,
Bowers, Beckman & Co., Dry Goods, 82 & 84 Worth St.
CHAS. L. ANTHONY,
Anthony & Hall, Dry Goods, No. 66 Leonard Street.
SANFORD COBB,
President of the Eagle Fire Insurance Co., 71 Wall Street.
EDWARD MARTIN,
Cragin & Co., Provisions, No. 400 West Twelfth Street.
EDWIN HOYT,
Hoyt, Sprague & Co., Dry Goods, No. 107 Franklin St.
CORNELIUS R. BOGERT, M. D.,
Physician, No. 8 St. Mark's Place.
J. F. SEYMOUR,
J. F. Seymour & Co., China, 78 Warren Street.
H. B. CLAFLIN,
H. B. Claffin & Co., Dry Goods, cor. Church & Worth Sts.
WILLIAM H. BEERS,
Vice-President and Actuary of the N. Y. Life Insurance Co.
MORRIS FRANKLIN, *President.*
WILLIAM H. BEERS, *V. Pres't and Actuary.*
THEO. M. BANTA, *Cashier.*
CORNELIUS R. BOGERT, M. D. } *Medical Examiners.*
GEORGE WILKES, M. D. }
CHAS. WRIGHT, M. D., *Assistant Medical Examiner.*
H. A. DYER, *Superintendent of Agencies.*

The New-York Life Insurance Co. is one of the Oldest Institutions of the kind in America.

Having been chartered in the year 1841, and commenced business in May, 1845. During the twenty-five years of its existence, it has issued policies upon the lives of

MORE THAN 68,000 PERSONS,

And has paid in losses, **\$6,000,000** to the families and representatives of those who have deceased while members of the Company.

Special care in the selection of its risks, strict economy, and a safe and judicious investment of its funds, emphatically characterize the management of this Company.

Policies are issued in all the favorable forms which experience has indicated as favorable to the assured, and can be made payable, at a specified time, during the lifetime of the assured, or at death. Premiums may be paid annually, semi-annually, or quarterly.

The following tables concisely exhibit the progress of the Company during the past six years:

	Received for Premiums.	Received for Interest, &c	Paid for Losses.
1864.....	\$1,477,193	\$252,617	\$315,200
1865.....	2,084,804	261,014	490,522
1866.....	2,736,062	352,742	480,197
1867.....	3,104,051	487,339	560,280
1868.....	3,912,136	766,144	741,043
1869.....	5,104,640	870,157	758,104
	\$18,418,886	\$2,990,013	\$3,345,346

	Assets at end of year.	Increase of Assets over previous year.	Cash Dividends actually paid.
1864.....	\$3,741,078.48	\$1,035,411.74	\$93,555.38
1865.....	5,018,349.06	1,277,370.58	250,384.14
1866.....	7,009,092.25	1,990,643.19	282,224.21
1867.....	9,159,753.91	2,150,661.66	381,658.87
1868.....	11,000,822.60	1,841,068.69	1,225,896.25
1869.....	13,327,924.63	2,327,102.03	1,535,399.11
	Total, \$10,622,257.89	\$3,769,386.97	

During the six years \$3,345,346 have been disbursed for losses, \$3,769,386 have been returned to policy holders in dividends, and yet the assets exhibit an increase during that period of over ten and a half million dollars.

New-York Life Insurance Company.

DIVIDENDS.

The business of the Company is STRICTLY MUTUAL, all the surplus being divided annually among the members, AS CASH IN PAYMENT OF PREMIUMS, or the dividends can be applied to increase the sum assured, and used at any subsequent period to assist in the payment of premiums.

The dividend system adopted by the New-York Life Insurance Company, returns to each individual the surplus which he has contributed to the funds of the Company, over and above the sum which it has cost to carry the insurance, and is known technically as the "Contribution Plan."

The premiums charged by the Company are based upon certain assumptions, as follows, viz.: that the mortality of members will be as great as is called for by the standard tables of mortality, that the investments of the Company will yield four per cent. per annum, and that an estimated percentage will be absorbed for working expenses. But the experience of the Company in all these respects is much more favorable than the assumptions, and it becomes an important consideration that the excess arising from these and other sources should be equitably divided among the contributors to such surplus, returning it in proper proportions to those entitled thereto.

Most eminent authorities deem the "Contribution Plan" as the nearest approach to exact justice among all the members. By it each policy is credited with the premiums paid, and its reserve from the preceding year, if any, and the interest earned thereon. It is charged with the net cost of insurance for the year, and the reserve (or amount requisite to be retained in the re-insurance fund.) The difference between these constitutes the dividend, or sum which the assured has contributed during the year in excess of the amount actually required. The dividend (the conditions remaining unaltered) naturally increases each year, for the reason that the "reserve" grows with the age of the policy, and is estimated to yield an interest of only four per cent. per annum, while it actually realizes a much higher rate; and the difference goes to increase the returnable surplus on each particular policy. As the investments of the Company approximate to seven per cent. per annum, the importance of crediting each policy-holder with the excess which his reserve earns over four per cent., can be readily seen, particularly in cases where policies are paid up in full, or where payments are completed by a limited number of annual premiums (in 10 payment policies, for example.)

Some of the older policies in the Company will, the present year realize a cash dividend on the policy proper (without reference to profits on dividend additions) of over sixty-eight per cent. of the annual premiums.

New-York Life Insurance Company.

TEN-YEAR NON-FORFEITURE PLAN.

The system popularly termed "The Non-Forfeiture Plan," was originated and first presented to the public by this Company in their well-known "Ten Year Non-Forfeiture Policy," in the year 1860; and its perfect adaptation to the wants of every class in the community, obviating every reasonable objection to Life Insurance, is shown from the fact that every Company has been compelled, in deference to public opinion, to adopt it, although in many cases it is done, in such a way as considerably to impair its value. It has received the *unqualified approval of the best business men of the land*, large numbers of whom have taken out policies under it, simply as an investment.

By the Table on which this class of Policies is based, a person incurs no risk in taking out a policy. Insuring to-day for \$10,000, if he should die to-morrow, the \$10,000 immediately becomes a claim; and if he shall live ten years, and make ten annual payments, his policy will be paid for, and his dividends *still continue*, making

HIS LIFE POLICY A SOURCE OF INCOME TO HIM WHILE LIVING.

By the specific terms of these policies, and not by vague and indefinite statements made in circulars, a party after the second year does not forfeit what has been paid.

Thus, if one insuring by this plan for \$10,000, discontinues after the second year, he is entitled to a PAID-UP POLICY, according to the number of full years paid in, viz.:

Second year, two-tenths of \$10,000, (amt'g to \$2,000	
Third year, three-tenths of " " " 3,000	
Fourth year, four-tenths of " " " 4,000	
Fifth year, five-tenths of " " " 5,000	

And so on, until the tenth annual payment, *when all is paid.*

The paid-up policies, for the proportionate partial payments, as well as for the full amount, participate in the Dividends of the Company during the whole existence of the policies.

ENDOWMENT POLICIES.

This form of policy embraces the principles of both Life Insurance and the Savings Bank. By it a party protects his family or others whom he wishes to benefit; and upon attaining a specified age, reaps for his own use the advantage of the savings he has made in earlier years, thus, in addition to providing for contingencies on the pathway of life, returning him the principal and a fair interest upon the investment.

The payments upon these policies may be made to cease in ten years, or continue during the term of the policy.

Endowment policies on annexed Tables, after the payment of two entire years' premiums, are non-forfeitable for such a proportion of the original sum as the number of annual premiums paid bears to the total number required by the policy. Example: For as many thirtieths, twentieths, and tenths, as premiums have been paid.

SURRENDER OF POLICIES.

All Policies now issued by this Company contain the "Non-Forfeiture" clause, providing for their surrender to the Company in case the assured should desire for any cause to discontinue the payment of premiums.

PAYMENT OF LOSSES.

All losses are payable in sixty days after the receipt of satisfactory proof of death. In proving the death of a party, affidavits are required—upon blanks furnished by the Company, from the attending physician of the deceased, the clergyman officiating at the funeral, and the sexton or undertaker having charge of the interment, and in all cases the identity of the party is to be clearly shown. Instances may occur, wherein strictly legal proof cannot be obtained, in such events such reasonable evidence, as a prudent man would require in the payment of his own funds, will be received as satisfactory.

AMONG THE ADVANTAGES OFFERED BY THE
NEW-YORK LIFE INSURANCE CO. ARE:

1st. **Pure Mutuality**, so that the entire surplus earnings over the actual cost of insurance is returned to each member.

2d. **Age**, having been organized in 1845. It has the benefit of the experience of nearly a quarter of a century, and members are thus guaranteed from all doubtful experiment in the method of conducting its business.

3d. **Stability and Perpetuity**, shown by the accumulation of a capital of **Thirteen Millions of Dollars**, after paying all losses promptly, and returning large dividends to its members. It has now an income of over **Six Millions of Dollars**, and the interest on its investments, with premium on gold, &c., has been sufficient during the past two years, to pay accruing losses.

4th. **Economy in its Management**. The ratio of its expenses to its receipts has been for several years less than any other New York Company.

5th. **Non-forfeiture of Policies**. It originated the system of non-forfeiture of policies, and to it the public are indebted for a feature so favorable to the insured.

6th. **Dividends**. Its dividends are declared annually, and are available **immediately as cash in payment of premiums**. Many companies declare their dividends annually, but do not pay them till several years thereafter; others defer the declarations for two, three or four years, from the time when the policy commences. In this Company a party always has a dividend which can be used in the payment of the **second and all subsequent annual premiums**.

7th. **Its Dividend System** is the "Contribution Plan," by which each member is charged the exact cost of his insurance, and receives back his surplus payments. These dividends can remain with the Company, participating in its earnings, and be used at any subsequent period in the payment of premiums.

8th. **Liberality in Settlement of Losses**. Experience has shown that cases arise where policies, although *equitably* claims, are not *legally* so. The records of this Company bear many acknowledgments from widows and relatives of deceased members of its liberality and fairness in settlement of all such losses. There being no stockholders in the Company to share its profits, interests adverse to policyholders cannot possibly arise, the Trustees simply occupying the position of arbitrators between the members, with no inducement to take from one and give to another.

LIFE ASSURANCE

We live in a progressive age; the world is teeming with new discoveries; the arts and sciences are advancing in rapid strides; the march of improvement is onward toward the goal of perfection; and "man hath sought out many inventions" to benefit his creature man.

There probably has never been a period within the history of the world in which so much has been done to benefit and ameliorate the condition of the human family, as is being done at the present age. Every year gives birth to new associations, the objects of which are the promotion of human happiness. It is the theme of all societies; all advocate charity, and claim to be philanthropists. Aside from that divine organization, the Church, there are innumerable benevolent associations, from nearly all classes, the designs of which are to better protect mankind and extend the fostering care of friendship to the helpless and needy. Indeed, it is the boasted object of all free, civil and religious institutions to elevate all classes to a standard of equality, so far as relates to opportunities for acquiring knowledge and the necessary competence of this world's goods—of which every one is considered to have (without reference to birth) a natural right to as much as shall, at least, place him above want and suffering.

And the *most potent* of these benevolent associations is that of LIFE ASSURANCE, which has saved from seffing and want many thousands who now bless the provident hand that, while living, made the necessary preparation for their maintenance in anticipation of their decease. When this shall be

New-York Life Insurance Company.

come universal, and the boon of every family (which we hope one day to see), there will then be a more general and equal distribution of property, and we shall no more hear of destitute widows and orphans being thrown upon the cold charities of the world. Suffering and want, hunger, cold and nakedness, wretchedness, misery, distress of body and mind, and, we might add, crime in some of its most revolting forms (for want often leads to, and is the parent of crime), will be strangers, where now they stalk abroad, around us, and in our very midst.

To mitigate the ills pertaining to our mortal existence, it is clearly a philanthropic measure, and should receive our earliest attention, ranking first among the secular duties of life. It has been truly said, that "*Life Insurance*, which is entitled to and receives a high rank among all benevolent and useful institutions, is now engaging the attention of those thinking men who are accustomed to reflect deeply on the past, and to form just anticipations of the future; being received with the greatest favor in those countries where education is most diffused, and where the obligations of social life are most regarded."

Age of Life Insurance.

The oldest company in England was established nearly 150 years ago. Others soon followed, which are still in successful operation, and have large accumulations. In this country they have been in successful operation for about twenty years. Though many experiments have been made, many plans devised, to cheapen the yearly annuities in order to induce men to favor certain companies, which have brought into existence many ephemeral ones, yet to the present time there has been no failure of

any well-regulated company, when unconnected with other business, whose officers duly attended to their duty, and were honest men.

Uncertainty of other Investments.

In all branches of business, whether manufacturing, commercial, or agricultural, success depends upon a variety of contingent circumstances. A man *may* profit by his investment, or he *may* lose. There can be no positive and sure calculations made of a stipulated amount of profits or returns. Whatever may be the probabilities with the most accurate and mathematical calculations, there always are more or less uncertainties attending any speculation. The caprice of fortune rules despotically over all branches of business. This is even the case with many forms of insurance—indeed, we may say, all but a well-regulated Life Insurance. In fire and marine insurances, the chances are supposed to be as a thousand to one, that a building is not burned or a vessel lost, subject to the caprice of fortune. No correct and absolute data can be formed. A succession of good luck will enrich a company in a few years, while a calamitous *fire*, destroying but a small proportion of one of our great towns, would be sufficient to bankrupt nearly every fire company in the State. Again, monies expended in fire or marine insurance (as well as in most other forms but life) bring no returns, *unless* we suffer a loss which must equal or exceed the amount of money we are to receive. For this chance we have to pay a premium, which, at the end of a year, if our house has not been burned, or at the end of a voyage, if our vessel has not been lost, is an investment from which we get no return, and, so far as we are individually con-

cerned, is so much money thrown away Life Insurance exhibits the contrary of all this

Certainty of Life Insurance.

Prevading all nature, we find certain fixed and permanent laws which never change; as that, by the force of gravitation, water seeks its own level—or by the application of heat, it is converted into vapor—or by the abstraction of heat, into ice; the earth turns upon its own axis; the sun rises in the east; crystals assume certain forms in particular salts, which never vary, &c. So, in the calculations for Life Insurance, which are based upon the laws of mortality, obtained from observations in various parts of the world for the last two hundred years. From these are deduced the expectation of life, and tables are formed from which we can learn the average of expected life at any age. As, for instance, we learn that 1,000 persons, at the age of 25, will yet live to average about 37½ years each; at the age of about 30, about 34½; and at the age of 35, just 31 years each; and so on. Now, these facts are found to be as certain and as fixed a law, as any other before mentioned. Observations in Paris, London, Carlisle, Northampton, and this country, made by the most experienced actuaries, obtain (within a fraction) the same results. Having these tables before us from which we can adduce the average of expected life at any age, we have only to charge each individual that sum which, in the number of years he is expected to live, will just amount to the sum for which he insures. It matters not if the first of 1,000 should decease the first year, the next one may live twice the expected term, and the whole are certain to make as many payments as will amount to the whole sum for which they are all insured. Now, as the

premiums for insuring on life are based upon these facts, together with the experience of many years, they cannot fail to render a Life Policy a sure resource when death occurs. So that Life Insurance may be truly said to be a matter of certainty.

Uncertainty of other Insurance.

In fire risks, there can be no certain data for calculations. We cannot tell how many buildings may burn in a year or a given number of years, and the best of calculations are but a hazard, the result of guess work, a mere chance affair; and that may be said of all other insurances, excepting life. All other risks are uncertain, even after many years. But the cessation of life is certain; death is sure to come.

Again, a fire may consume but a part, or any other loss may be but a partial one. But in Life Insurance, death takes the whole; there are no savings; the loss is a complete one. And all calculations are based upon these certainties. Consequently, no life company can ever fail where its affairs are managed with integrity and competent ability.

Accumulations.

But there are other considerations in Life Insurance, aside from the stipulated sum for which each one insures, viz: the accumulations. All money paid in, except what is necessary to meet current expenses and losses, is invested in State or United States Stocks, or loaned on bond and mort-

gage on real estate worth 50 per cent. more than the amount of the sum loaned. These investments, of course, are drawing interest, which interest is again reloaned, making an investment at compound interest. These interests are an accumulation to the benefit of the company, which in a few years, in a successful one, whose expenses are proportionate to their business, amounts to a large sum.

To give an idea of the gains of compound interest, \$20 invested yearly, commencing at birth and remaining untouched, amounts, at the age of 30, to \$1,550; at the age of 40, to \$3,095; and at the age of 60, to the enormous sum of \$10,660. Twenty dollars a year for sixty years is only an investment in principal of \$1,200; yet, with the compound interest, it amounts to nearly nine times the whole sum invested.

Dividends.

All accumulations above losses and expenses, in proprietary or stock companies, go to the stockholders; but in the mutual companies, they are divided equally among the life members, in proportion to the amount of their respective premiums. In a purely stock company, the friends of the insured get only the amount of the policy. The accumulations and savings of these companies in time become quite large, and the parties interested in the stock (not the insured) realize great incomes, which, in reality, properly belongs to and should be paid to the insured, who have invested their money. This is the case in all well-regulated Mutual Life Companies, which are now having the preference in public opinion over all others.

Advantages of the Mutual System.

One of the oldest mutual companies is that of the "Equitable Society for Assurance, of London." This has been in successful operation for about 100 years, and many cases of large profits accruing to the assured are reported by the company, showing the practical advantage of the insured participating in the net profits of the business.

CHAMBERS' JOURNAL, in a very able article on the subject of *Life Assurance*, states that "after a careful examination of the two plans, (*stock and mutual*.) with some benefit from practical experience, we do not hesitate to declare our conviction that the MUTUAL SYSTEM IS THE ONLY ONE WHICH THE PUBLIC at large are concerned to support. Of the STOCK system," the same author remarks, that, "in one instance under our immediate notice, TEN THOUSAND POUNDS of paid up capital now stand, after seventeen years' business, at the value of £70,000 in the stock market, being 600 per cent. of premium. What is it that has so much increased its value? Only those surpluses of payment by the public which in a MUTUAL OFFICE would all come back to the assured." "In fine, the system of MUTUAL ASSURANCE, 'pure and undefiled,' is that which the public should, for its own sake, and partly for the sake of morality also, support. It is an institution contemplating unmixed good to mankind."

PROFESSOR DE MORGAN, one of the best authors on *Life Assurance*, observes, (immediately after giving an opinion in favor of the mutual system as contrasted with the stock,) "that there is nothing in the commercial world which approaches, even remotely, to the security of a well established and prudently managed *Life Insurance Company*."

Who should Insure.

With this description and reliability of Life Insurance, let us consider more in detail its especial object. Who should avail themselves of these institutions? We answer *all*, both rich and poor; all classes and denominations; the clergyman, the layman, the lawyer, the doctor, the merchant and mechanic, the farmer and laborer. Every one who has a family or friends dependent on him for support, should effect an insurance upon his life for their benefit in case of disease. *The rich* should do it, because: First,—they have the means to provide a certainty against the chances of fortune, which often give to riches wings, and they fly away in an unlooked-for hour, leaving those who fancied themselves secure against want, but only paupers, when death takes from them their provider and protector. viz.: a husband and father. Secondly, because they cannot invest their funds in a more sure and profitable manner, with a greater certainty of a safe return, with interest, than in Life Insurance.

The poor man should do it, because, however small the income, a little can be invested for the future want of those who otherwise are to be left destitute when he comes to die! A reality which is sure, at no distant day, to happen.

The professional man should do it, because, though in life and health, with his practice, he finds a ready means of support and education for his family, perhaps of surrounding them with the refinements and luxuries of wealth, yet death too often takes the whole, and those who have never known a care, are left to penury and want.

The man, professional or non-professional, who is dependent upon a salary for a sustenance, should do it,—because with life the income ceases, and to

the loss of a husband and father may be added dependence upon heartless relations, and exposure to insult and poverty.

This is particularly obligatory upon *clergymen*, who, with a limited salary and closest economy are only enabled to sustain themselves respectably, with scarce a thought or possibility of providing a future competency for their families, when they shall have been called to render up an account of their stewardship. Indeed, we hold it to be a duty of every church to provide a life policy for their pastor, or at least to add to his salary beyond his immediate wants a sum enabling him to do it.

The merchant should do it, because of all classes there are none more exposed to the changes and vicissitudes of fortune than he—though rich to-day, to-morrow poverty may stare him in the face; though apparently independent, yet should death suddenly come upon him, his executors would scarce find enough to meet his obligations, after forced sales, and the usual sacrifices attending the closing-up of business.

General Dearborn, for many years collector of the port of Boston, said in a public address: *After an extensive acquaintance with business men, I am satisfied that among one hundred merchants and traders, that not more than three ever acquire independence.*"

Another Boston writer says, that the statement made by General Dearborn, so startling and appalling, induced an examination with much care, which proved it to be true; and that an examination of a memorandum made in 1800, of every person on Long Wharf, compared with a similar one made in 1840, showed only five in a hundred remaining; the rest having failed, or died insolvent.

The young man should insure for his own, his parents', his sister's benefit, which he can readily

change, if he chooses, to the benefit of a wife, or wife and children, when he shall come to have them, without any increase of yearly premium.

The man with incumbrances upon his property should insure to the full amount of it, to enable his family, in case of decease, a ready means to meet all payments, and secure to them a comfortable home.

Creditors should insure the life of debtors, as the means of securing the ultimate payment of doubtful debts. A policy of Life Insurance is also applicable as collateral security, when credit is to be obtained, or money borrowed.

Objections to Life Insurance Answered.

First. It is stated that if the same sum that is expended yearly in Life Insurance were placed in a Savings' Bank, or put out at interest, it would in a few years amount to as much as an insurance policy. We readily grant this fact, but in reply would ask, what surety is there that a man will live a few years, or the term of his expected life even? Or, again, what surety is there that he will put out this stipulated sum at interest, yearly? Past experience, at least, teaches that but a few men do it; the 10,000 widows and orphans in our midst, give evidence to the fact that it has not been done but in a few instances. Suppose a person at twenty-five years of age, whose premium on \$1,000 would be \$20.40 a year, should put this sum out at interest, at the end of one year, if he should decease, his family gets barely \$20.40, with interest added, making \$21.82 only, whereas from a life policy they would get \$1,000, with his proportions of the accumulations.

Secondly. It is objected that it is a kind of lottery, or species of gambling: that to make it a successful

investment, an early death is necessary, &c. But this is a great mistake, and is only made by those who know nothing of the principles of Life Insurance. There is no gambling about it—there is even far less chance in it than in the ordinary business of life. As has been before stated, the expectation of life at every age is known, and each man is charged that sum per year which, in the given number of years he is expected to live, will amount to the sum for which he insures, which his family receives at his death, together with the accumulations. If he dies soon, they then get simply the sum for which he insures, with a small accumulation. If he lives beyond the expected term of life, they get the amount of his policy, together with the addition of a large amount of accumulations; and he who lives to pay the most will receive the most. It is, in reality, a more equal distribution of property, according to the expectation of life.

Thirdly. It is objected to, on the grounds that it is profiting in the death of a husband or father. Hence we often hear of the superstitious idea that "Life Insurance is the price of blood." This of course arises from ignorance, as precisely the same objection would lie against any and every sort of provision made for the family in anticipation of death! Even the detail of property finds in it the same objection; yet we never hear that these squeamish persons ever refuse a dowry, a legacy, or heirship.

The truth is, that Life Insurance is simply setting aside and investing a yearly sum, with the certainty of a safe return with accumulations; whereas other investments, with a profitable and sure return, are not so easily found, and often end in an entire loss.

It is an association formed by individuals, who unite together, under a contract, to support each

other's families in case of death. In order to accomplish this, it becomes necessary to establish a fund, which is done by a yearly contribution, duly apportioned among them, according to their expectation of life, and the amount to be received by the family at each one's decease.

Fourthly, and lastly. It is objected to on the grounds that it is distrusting the goodness of *Providence*. And the hypocritical pharisee, who is too supremely selfish to deny himself the indulgence of some unnecessary and perhaps filthy habit, in order to provide his wife and children against want, offers as an apology for his conduct *his trust* in Providence, as if Providence would smile upon or countenance such blasphemy. Such a trust is sure to end in disappointment.

In the language of a celebrated divine, "What right has a man to trust to *Providence* to do for him what Providence has enabled him to do for himself? The wisdom and goodness of Providence are shown in giving man the power, and placing him in circumstances in which he can exercise it.

A neglect to use and exercise this power, is a *disregard* of Providence and his manifest designs. Does a man show his trust in Providence by entertaining the expectation that, though he shall neither plow or sow, yet somehow a crop shall spring up, which he shall be permitted to reap? Or rather, is not the right trust shown by plowing and sowing, planting and watering, and then, after all, looking to God for the increase. All that our limited power and wisdom can accomplish, it behooves us to do; and after that is done, there will still remain an abundant scope for the exercise of a *trust in Providence*."

Life Insurance of Greater Moment than other Insurance.

Scarce any one of intelligence at this age doubts the propriety of securing his house or property by an insurance against the possibility of a loss by fire or otherwise; and yet this is absolutely of far less importance to the family, than an insurance upon their only reliable property invested in a husband and father, which is constantly exposed to the hazard and uncertainties of life. Should a loss occur in the former, industry, perseverance, and economy will in a few years replace it; in the latter, it is a complete and fatal one, and can never be regained in this world. Truly sad is that fate which brings with it poverty and want, when the certainties of that loss by death, shall come to be realized.

Early Attention to Life Insurance.

Life Insurance should then receive the earliest attention of every one who has a family or friends dependent on him for support. The welfare of those we have sworn before high Heaven to protect, demands it. The offspring whom God has given us, and to whom we owe a fostering care, demands it. The welfare of society demands it. The laws of God, of man, of human sympathy and kindness, demand it. We owe it to ourselves, to our consciences, to all that is near and dear to us, to make such adequate provisions as are within our means, for those who have a right to that protection which the laws of kindred nature claim. Indeed, it should be a privilege as well as pleasure to every good and free citizen; and in the language of the apostle,—

"If a man provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel."

But a Small Sacrifice.

What man is there that cannot spare from his income the small matter of two, four, six or eight shillings per week, and not feel himself any the poorer for it; or, if needs be, who cannot deny himself some trifling luxury that these would buy, to provide a certainty for those who are near and dear to him, after the last tie is broken?

Who is there so devoid of feeling, so supremely selfish, so destitute of human kindness, as to add at a last parting, to the anguish and suffering of those to whom he is bound by the nearest and dearest of all earthly ties, *the horrors of destitution, of want, and of misery*. And especially, too, when the means are within his grasp, and at so trifling a sacrifice? Certainly, no one that fully understands what these are, and how readily obtained, who is a man, in the fullest meaning of the term, will *dare to die*, and leave his family with only a prospect of want.

Indeed, we hold it to be a fact beyond controversy, that, with the advantages of the present age, a man has *no right to die* without first having secured a competency, so far as he is able, for the wife of his bosom, who has left a father's house to share in his troubles, and eater to his happiness, and also for the offspring which God has entrusted to his care.

It is not only an irreparable wrong against them, but it is an injustice to civilized society.

We speak thus positively upon this subject, because the means are within the reach of all who enjoy a fair proportion of health. The expense is far less than most people imagine who have not investigated this subject.

All May Insure.

Where is the man who cannot spare a small quarterly or yearly sum of money to guarantee his family against the possibility of want? Not one who reads this book—scarce one in this community, or any other. At least, if you show us such a man, we will show you one who spends an equal amount for the indulgence of that most filthy of all habits, the use of tobacco, or some other equally unnecessary one, that neither benefits him nor his family.

But, says one, will you rob us of all our comforts and luxuries? We answer, no—*most emphatically*, No! For any indulgence that is injurious to health, and tends to shorten life, is neither a comfort or luxury. And he who deprives his family, his wife and children, whom he is bound by all the ties of humanity to protect and provide for, of that support which his position so justly entitles them to, does so at a sacrifice of justice, reason and humanity.

Evils of not Insuring.

Do not complain that we are too severe. But go with us among the poor of our large towns and cities—yes, go with us among the poor in our very midst. Behold the widows and orphans suffering for the want of the most common necessaries of life, made so from a neglect to effect an insurance upon their only property, their only resources, now entirely and forever cut off, viz: the life of a husband and father.

Behold the misery, the want, the suffering, the cold and cheerless prospects, the excessive toil, the deficiency of food, clothing, and comforts of life.

Hark! hear those dear ones, who once had a fond father to caress them, now crying for bread. Witness the pang that shoots through that anxious and careworn mother's breast, as she raises her eyes to heaven, and with a broken heart and suppliant tone pleads for her innocent offspring. She murmurs not; but she feels that her burthen is more than she can bear.

Witness the horrors of poverty attendant upon a neglected widow, whose greatest exertions are remunerated only with a miserable pittance, surrounded, as she may be, with her helpless children—suffering for the necessaries of life; and then but for a moment reflect that our own families, our own wives, and dear ones, are daily exposed to the same sad fate, so long as we live without providing a certainty against their future want.

This is not an overdrawn picture. In the capacity of a physician for the last fourteen years, we have witnessed numerous instances of families reduced to penury and want by the death of a husband and father, whose former circumstances were in every respect as good as many of ours; and far better than some who imagine themselves rich in this world's goods.

When ought an Insurance to be Effected?

Now. First, because it is less expensive than it will be when you get older. Second, because, if in health, you will pass a medical examination and be accepted. Third, life is uncertain, and delays are dangerous.

In proof of the first, we have only to state that the premium rates, per year, are increasing as you grow older, so long as you remain uninsured. Whereas, when insured, you continue to pay, during

your natural life, the rates per year that are chargeable at the age you make the first payment.

A man at 43 years of age pays as much per year for a policy of \$2,000, as one at 20 pays for a policy of \$4,000; and at 50, as much for \$2,000 as one at 20 does for \$5,300. This, with the accumulations made to each person insured in the form of *dividends*, alone offers great inducements to insuring young.

In regard to the second, no Insurance Company will take a risk where the person applying is not in sound health, with a fair prospect of long life. Hence, it behooves all who think of insuring, to avail themselves of its advantages before the ravages of disease have marked them, and rendered their chances of acceptance doubtful.

Third, and lastly—What greater evidence do we want to prove the uncertainty of life and the dangers of delay, than a moment's reflection; during which, our own observations and past experience shall occupy our mind? How many can each one of us call to remembrance of mothers, orphans, and dependent parents, victims of the uncertainty of life and this dangerous delay? How many, but for it would have enjoyed a comfortable livelihood, who now suffer in abject poverty and want? Do not our innermost feelings respond to the declaration that

Delays are Dangerous!

Procrastination is the thief of time; disease may come upon you; death may overtake you; and in an hour, when you think not, you may suddenly be cut off, and that without a remedy to your family.

Wait not then for a more convenient season; accept the boon while it is near, and at the earliest

possible convenience provide for your own household the means of an honest livelihood when time shall cease to know you more.

What if I should Die To-night?

Let each one himself ask that question:—Suppose I were called to render up my stewardship, leaving this for the world of spirits *to-night*, what provision have I made to secure the comforts of life to those who are dependent on me for their daily sustenance? Would those who are dear to me be safe from the pangs of want? Would this dear wife, and those aged parents, be independent of the cold charities of the world? Would these dear children, committed to my care, have a comfortable home and the means of education? Would there be no sacrifices of property by forced sales, to meet the demand of creditors, or the wants of those I leave behind me?

If we can answer these to our own satisfaction, then are we prepared, so far as they are concerned, to account for the "talent" entrusted to our care, returning it with usury.

In view of all these facts, ought we not, while in health, surrounded with the comforts of life, and the means within our power, to prepare ourselves to die at a moment's notice, leaving our families and those dependent on us in as good circumstances as we should do, had we but a warning of the day and hour beforehand. Yea, fully prepared, so that at any hour we can part with our near and dearest friends, and at any hour meet our *God*.

NO. 1.—ANNUAL PREMIUMS to secure \$1000, payable as indicated, or at death, if prior.

Age.	At Death only.	In 25 years.	In 30 years.	In 35 years.	In 40 years.	In 45 years.	In 50 years.	Age.
25	19 89	26 33	30 61	37 17	47 68	66 02	103 91	25
26	20 40	26 57	30 80	37 34	47 82	66 15	104 03	26
27	20 93	26 83	31 02	37 52	47 98	66 29	104 16	27
28	21 48	27 11	31 25	37 72	48 15	66 44	104 29	28
29	22 07	27 42	31 50	37 92	48 33	66 60	104 43	29
30	22 70	27 76	31 78	38 16	48 53	66 77	104 58	30
31	23 35	28 13	32 09	38 41	48 74	66 96	104 75	31
32	24 05	28 54	32 43	38 69	48 97	67 16	104 92	32
33	24 78	28 98	32 79	38 98	49 22	67 36	105 11	33
34	25 56	29 46	33 19	39 31	49 49	67 60	105 31	34
35	26 38	30 00	33 63	39 68	49 79	67 85	105 53	35
36	27 25	30 58	34 11	40 07	50 11	68 12	105 75	36
37	28 17	31 22	34 64	40 50	50 47	68 41	106 00	37
38	29 15	31 93	35 23	40 98	50 86	68 73	106 28	38
39	30 19	32 70	35 88	41 52	51 30	69 09	106 58	39
40	31 30	33 55	36 59	42 10	51 78	69 49	106 90	40
41	32 47	34 48	37 38	42 75	52 31	69 92	107 25	41
42	33 72	35 48	38 24	43 47	52 89	70 40	107 65	42
43	35 05	36 55	39 19	44 26	53 54	70 92	108 08	43
44	36 46	37 78	40 23	45 12	54 25	71 50	108 55	44
45	37 97	39 17	41 37	46 08	55 04	72 14	109 07	45
46	39 58	40 72	42 59	47 15	55 91	72 86	109 65	46
47	41 30	42 43	43 88	48 32	56 89	73 66	110 30	47
48	43 11	44 31	45 31	49 61	57 96	74 54	111 01	48
49	45 09	46 36	46 81	51 04	59 15	75 51	111 81	49
50	47 18	48 58	48 40	52 60	60 45	76 59	112 68	50
51	49 40	51 07	51 09	54 30	61 90	77 77	113 64	51
52	51 78	53 84	53 84	56 14	63 48	79 07	114 70	52
53	54 31	56 88	56 88	58 12	65 22	80 51	115 86	53
54	57 02	60 19	60 19	60 34	67 14	82 09	117 14	54
55	59 91	63 78	63 78	62 80	69 24	83 82	118 54	55
56	61 00	67 66	67 66	65 41	71 51	85 71	120 09	56
57	66 29	71 84	71 84	68 08	74 04	87 84	121 78	57
58	69 82	76 42	76 42	70 80	76 51	90 15	123 64	58
59	73 60	81 40	81 40	73 68	79 24	92 70	125 70	59
60	77 61	86 78	86 78	76 72	82 04	95 50	127 96	60
61	81 96	92 56	92 56	80 00	84 71	98 51	130 45	61
62	86 58	98 84	98 84	83 44	87 54	101 74	133 19	62
63	91 54	105 62	105 62	86 52	90 51	105 20	136 20	63
64	96 86	112 90	112 90	90 00	93 74	108 81	139 52	64
65	102 55	120 78	120 78	93 72	97 24	112 51	143 16	65

New-York Life Insurance Company.

No. 2.—ANNUAL PREMIUMS FOR TEN YEARS, to secure \$1000,
payable as indicated, or at death, if prior.

Age.	At Death only.	In 10 Years.	In 20 Years.	In 25 Years.	In 30 Years.	In 35 Years.	In 40 Years.	Age.
25	42 56	53 50	58 14	65 64	75 19	87 04	103 01	25
26	43 37	54 32	59 19	66 51	76 54	88 05	104 03	26
27	44 22	55 17	60 24	68 04	78 11	89 19	104 16	27
28	45 10	56 04	61 31	69 26	79 30	90 34	104 29	28
29	46 01	56 95	62 40	70 46	80 51	91 50	104 43	29
30	46 97	57 40	63 50	71 73	82 13	93 07	104 58	30
31	47 98	58 30	64 61	73 06	83 37	94 24	104 75	31
32	49 01	59 24	65 73	74 44	84 62	95 42	104 92	32
33	50 10	60 21	66 86	75 87	86 01	96 61	105 11	33
34	51 21	61 31	68 00	77 08	87 22	97 81	105 31	34
35	52 40	62 44	69 15	78 34	88 45	99 04	105 53	35
36	53 63	63 61	70 32	79 64	89 70	100 29	105 75	36
37	54 91	64 82	71 52	81 00	91 07	101 56	106 00	37
38	56 24	66 07	73 15	82 41	92 46	102 85	106 28	38
39	57 61	67 34	74 41	83 87	93 87	103 76	106 58	39
40	59 09	68 64	75 71	85 38	95 31	104 70	106 90	40
41	60 60	69 97	77 08	86 94	96 79	105 66	107 26	41
42	62 13	71 33	78 48	88 54	98 30	106 64	107 65	42
43	63 70	72 71	80 00	90 18	100 04	108 04	108 08	43
44	65 27	74 14	81 54	92 16	101 54	109 56	108 55	44
45	67 37	75 71	83 51	94 24	103 07	111 10	109 07	45
46	69 26	77 32	85 52	96 42	104 24	112 26	109 65	46
47	71 25	78 97	87 58	98 70	105 45	113 44	110 30	47
48	73 11	80 66	89 69	101 08	106 70	114 64	111 01	48
49	75 49	82 40	91 04	102 56	108 00	115 86	111 81	49
50	77 77	84 19	92 44	104 04	109 34	117 14	112 68	50
51	80 14	86 03	93 87	105 24	110 72	118 46	113 64	51
52	82 61	87 91	95 34	106 16	111 54	119 70	114 70	52
53	85 21	89 14	96 86	107 12	112 81	120 90	115 86	53
54	87 94	90 46	98 36	108 11	113 74	122 14	117 14	54
55	90 79	91 86	100 00	109 14	114 72	123 42	118 54	55
56	93 78	93 33	101 69	110 21	115 74	124 74	120 00	56
57	96 91	94 86	102 61	111 36	116 80	126 10	121 78	57
58	100 21	96 44	103 66	112 54	117 90	127 49	122 64	58
59	103 68	98 07	104 84	113 76	119 04	128 91	123 70	59
60	107 15	99 74	106 16	115 03	120 24	130 46	124 96	60
61	111 21	101 56	107 52	116 38	121 59	131 94	126 45	61
62	115 32	103 43	108 94	117 78	123 00	133 46	127 99	62
63	119 28	105 36	110 00	119 03	124 16	135 02	129 52	63
64	124 18	107 34	111 11	120 21	125 37	136 61	131 16	64
65	129 18	109 37	112 21	121 31	126 71	138 24	132 96	65

New-York Life Insurance Company.

No. 3.—SEMI-ANNUAL PAYMENTS, to secure \$1000, payable as indicated, or at death, if prior.

Age.	At Death only.	In 35 years.	In 30 years.	In 25 years.	In 20 years.	In 15 years.	In 10 Years.	Age.
25	10 35	11 69	15 01	19 31	24 80	34 31	54 04	25
26	10 61	11 81	16 02	19 44	24 87	34 40	54 10	26
27	10 89	11 95	16 11	19 51	24 95	34 47	54 17	27
28	11 17	14 10	16 25	19 62	25 04	34 55	54 21	28
29	11 48	14 26	16 38	19 71	25 13	34 61	54 30	29
30	11 80	14 44	16 51	19 85	25 24	34 72	54 38	30
31	12 14	14 61	16 68	19 98	25 35	34 81	54 47	31
32	12 50	14 84	16 86	20 12	25 47	34 91	54 56	32
33	13 89	15 07	17 05	20 27	25 60	35 04	54 66	33
34	13 29	15 32	17 26	20 44	25 74	35 15	54 76	34
35	13 72	15 60	17 49	20 61	25 89	35 28	54 87	35
36	14 17	15 90	17 74	20 84	26 05	35 42	54 99	36
37	14 65	16 24	18 02	21 11	26 24	35 57	55 12	37
38	15 16	16 60	18 32	21 31	26 45	35 74	55 27	38
39	15 70	17 00	18 66	21 59	26 68	35 92	55 41	39
40	16 28	17 45	19 03	21 89	26 93	36 12	55 59	40
41	16 80		19 44	22 21	27 20	36 35	55 78	41
42	17 34		19 89	22 60	27 49	36 61	55 98	42
43	18 21		20 38	23 02	27 84	36 88	56 20	43
44	18 96		20 92	23 46	28 21	37 18	56 45	44
45	19 75		21 51	23 96	28 62	37 51	56 72	45
46	20 58			24 52	29 08	37 89	57 01	46
47	21 48			25 11	29 58	38 30	57 36	47
48	22 41			25 80	30 14	38 76	57 71	48
49	23 45			26 54	30 76	39 27	58 14	49
50	24 54			27 35	31 44	39 81	58 60	50
51	25 69				32 19	40 44	59 10	51
52	26 91				33 01	41 14	59 65	52
53	28 24				33 92	41 87	60 25	53
54	29 65				34 91	42 69	60 91	54
55	31 16							
56	32 76				36 00	43 59	61 64	55
57	34 47					44 58	62 45	56
58	36 30					45 68	63 31	57
59	38 27					46 88	64 30	58
60	40 37					48 20	65 37	59
61	42 62					49 66	66 54	60
62	45 02						67 84	61
63	47 60						69 26	62
64	50 37						70 81	63
65	53 33						72 55	64
							74 45	65

No. 4.—SEMI-ANNUAL PREMIUMS FOR TEN YEARS to secure \$1000,
payable as indicated, or at death, if prior.

Age.	At Death only.	In 25 years.	In 20 years.	In 15 years.	In 10 years.	In 5 years.	Age.
25	22 13	27 30	30 24	34 13	39 20	45 72	54 04
26	22 56	27 47	30 17	34 21	39 28	45 79	54 10
27	23 00	27 65	30 50	34 34	39 37	45 86	54 17
28	23 44	27 84	30 65	34 46	39 46	45 94	54 23
29	23 93	28 06	30 81	34 58	39 56	46 02	54 30
30	24 43	28 29	30 99	34 72	39 67	46 11	54 38
31	24 95	28 55	31 19	34 87	39 79	46 20	54 47
32	25 49	28 83	31 40	35 03	39 92	46 31	54 56
33	26 05	29 14	31 64	35 20	40 05	46 42	54 66
34	26 64	29 47	31 89	35 40	40 20	46 54	54 76
35	27 25	29 83	32 17	35 62	40 36	46 67	54 87
36	27 89	30 23	32 48	35 85	40 54	46 81	54 99
37	28 56	30 66	32 81	36 10	40 73	46 96	55 12
38	29 25	31 13	33 18	36 38	40 94	47 13	55 27
39	29 97	31 64	33 59	36 69	41 18	47 31	55 42
40	30 73	32 19	34 03	37 03	41 44	47 51	55 59
41	31 51		34 52	37 40	41 72	47 73	55 78
42	32 34		35 05	37 82	42 03	47 98	55 98
43	33 20		35 62	38 26	42 38	48 25	56 20
44	34 10		36 25	38 76	42 76	48 54	56 45
45	35 04		36 93	39 30	43 18	48 87	56 72
46	36 02			39 90	43 65	49 23	57 02
47	37 05			40 57	44 16	49 64	57 36
48	38 13			41 29	44 73	50 08	57 73
49	39 26			42 07	45 36	50 58	58 14
50	40 44			42 96	46 04	51 13	58 60
51	41 68				46 80	51 71	59 10
52	42 96				47 62	52 39	59 65
53	44 32				48 52	53 12	60 25
54	45 73				49 50	53 91	60 91
55	47 21				50 57	54 78	61 64
56	48 77					55 74	62 45
57	50 40					56 79	63 33
58	52 11					57 94	64 30
59	53 91					59 19	65 37
60	55 81					60 58	66 54
61	57 84						67 84
62	59 97						69 26
63	62 21						70 83
64	64 63						72 55
65	67 19						74 45

payable as

In Years.	Age.
25	25
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64	64
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No. 5.—QUARTERLY PREMIUMS to secure \$1000 payable as indicated, or at death, if prior.

Age.	At Death only	In 25 years.	In 20 years.	In 15 years.	In 10 years.	In 5 years.	Age.
25	5 28	6 98	8 11	9 85	12 64	17 50	25
26	5 41	7 04	8 16	9 90	12 68	17 51	26
27	5 55	7 11	8 22	9 95	12 71	17 57	27
28	5 70	7 18	8 28	10 00	12 76	17 61	28
29	5 85	7 27	8 35	10 06	12 80	17 65	29
30	6 01	7 36	8 42	10 12	12 86	17 70	30
31	6 19	7 45	8 50	10 18	12 92	17 75	31
32	6 37	7 56	8 59	10 25	12 98	17 80	32
33	6 57	7 68	8 69	10 31	13 05	17 85	33
34	6 77	7 81	8 80	10 42	13 12	17 91	34
35	6 99	7 95	8 91	10 52	13 20	17 98	35
36	7 22	8 10	9 04	10 62	13 28	18 05	36
37	7 47	8 27	9 13	10 71	13 37	18 11	37
38	7 73	8 46	9 21	10 86	13 47	18 22	38
39	8 00	8 67	9 50	11 00	13 59	18 32	39
40	8 29	8 89	9 70	11 15	13 72	18 42	40
41	8 60		9 91	11 31	13 86	18 51	41
42	8 94		10 14	11 52	14 02	18 66	42
43	9 29		10 39	11 73	14 19	18 80	43
44	9 66		10 66	11 96	14 38	18 95	44
45	10 06		10 94	12 22	14 59	19 12	45
46	10 49			12 50	14 82	19 31	46
47	10 95			12 80	15 08	19 52	47
48	11 43			13 15	15 36	19 75	48
49	11 95			13 52	15 68	20 01	49
50	12 50			13 98	16 02	20 30	50
51	13 10				16 40	20 61	51
52	13 72				16 82	20 95	52
53	14 39				17 29	21 34	53
54	15 11				17 80	21 75	54
55	15 88				18 35	22 22	55
56	16 70					22 72	56
57	17 57					23 28	57
58	18 50					23 89	58
59	19 50					24 56	59
60	20 57					25 31	60
61	21 72						61
62	22 94						62
63	24 25						63
64	25 67						64
65	27 18						65

No. 6.—QUARTERLY PAYMENTS FOR TEN YEARS, to secure \$1000, payable as indicated, or at death, if prior.

Age.	At Death only.	In 25 Years.	In 20 Years.	In 15 Years.	In 10 Years.	In 10 Years.	Age.
25	11 28	13 92	15 41	17 40	19 98	23 30	25
26	11 50	14 00	15 48	17 45	20 02	23 33	26
27	11 74	14 09	15 55	17 50	20 06	23 37	27
28	11 95	14 19	15 62	17 56	20 11	23 41	28
29	12 20	14 30	15 70	17 62	20 16	23 45	29
30	12 45	14 42	15 80	17 69	20 22	23 50	30
31	12 72	14 55	15 90	17 77	20 28	23 55	31
32	12 99	14 69	16 00	17 85	20 34	23 60	32
33	13 28	14 85	16 12	17 94	20 41	23 66	33
34	13 58	15 02	16 25	18 04	20 49	23 72	34
35	13 89	15 20	16 40	18 15	20 57	23 79	35
36	14 22	15 40	16 55	18 27	20 66	23 86	36
37	14 55	15 61	16 72	18 40	20 76	23 93	37
38	14 90	15 86	16 91	18 54	20 86	24 02	38
39	15 28	16 12	17 12	18 70	20 98	24 11	39
40	15 66	16 40	17 35	18 87	21 11	24 21	40
41	16 06		17 59	19 06	21 26	24 33	41
42	16 48		17 86	19 27	21 41	24 45	42
43	16 92		18 15	19 50	21 60	24 59	43
44	17 38		18 47	19 75	21 79	24 74	44
45	17 86		18 82	20 02	22 00	24 90	45
46	18 36			20 34	22 24	25 09	46
47	18 88			20 67	22 50	25 30	47
48	19 41			21 04	22 80	25 53	48
49	20 00			21 44	23 12	25 78	49
50	20 61			21 91	23 46	26 06	50
51	21 24				23 85	26 36	51
52	21 90				24 27	26 70	52
53	22 58				24 71	27 07	53
54	23 30				25 22	27 48	54
55	24 06					27 92	55
56	24 85					28 40	56
57	25 68					28 94	57
58	26 55					29 53	58
59	27 47					30 16	59
60	28 45					30 87	60
61	29 48						61
62	30 56						62
63	31 71						63
64	32 94						64
65	34 24						65

Opinions of Eminent Men on Life Insurance.

"A POLICY OF LIFE ASSURANCE is always AN EVIDENCE OF PRUDENT FORETHOUGHT; no man with dependent family is free from reproach if not insured."—*Lord Lyndhurst.*

"LIFE INSURANCE possesses exclusively the power of creating at once an adequate provision against the destitution of dependents in case of death. The value of this function needs no eloquence of ours to illustrate it."—*Professor E. Wright.*

"I am free to express my opinion of their value, especially to men in the circumstances in which ministers of the Gospel are. I have wondered that they have availed themselves so little of the advantage of such institutions. I know of no way in which they could so well provide for their own wants in advanced years, or of their families when they die, as by availing themselves of these advantages."—*Rev. Albert Barnes.*

"No matter what may be the object of your solicitude—BE ASSURED—whether you are thinking of the maintenance of general health, or of comfort and competence in your old age, or of the interests of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage and the wedding portion of your little daughter, one day to be, you hope, a blushing bride, now a tiny prattling fairy of two or three years—never mind the subject matter—BE ASSURED."—*Charles Dickens.*

"Life Assurance contributes effectually to make life itself longer, society happier, the aggregate prosperity of the community greater, and just so far as it shall extend, while still conducted on sound principles, it will multiply the kindly bonds that connect men, while encouraging economy, invigorating enterprise, justifying hope in each individual, and shedding the light of a more serene happiness into many households."—*Rev. R. G. Storrs, Jr., D. D.*

"Your affairs may become involved, and your property be taken for debt. Your stocks and shares may fall in value. But a Policy of Life Insurance can not be taken for debt; can not be alienated from your heirs; and if you have chosen your company discreetly, is subject to no commercial risks. It is as nearly sure as anything earthly can well be."—*Henry Ward Beecher.*

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