

No prudent man neglects now a day to insure his house, or his furniture, his ship, or his stock in trade; and were his business as well as his life, no one would fail to insure on his life. Every man has a certain capacity for precaution, upon which, usually, others besides himself are more or less dependent, which ceases with his life, and in many cases thereby leaves those dependent ones helpless, except for the cold charities of the world. But this terrible necessity can be avoided, and a man's productive power prolonged, so to speak, after his death, by the system of Life Insurance. Besides securing to a family the benefit of a man's labors after his death, Life Insurance is very extensively and happily employed as a security to creditors against loss from the sudden death of a debtor, before his affairs had got into a paying condition. It often happens that the principal risk in advancing capital to a young man starting in business, is that of his death. This is completely guarded against by Life Insurance. Life Insurance is the poor man's wealth, and a good investment for the capitalist; it is an institution contemplating unmixed good to mankind.

There are various modes of Life Insurance; but the only system that the public at large are at all concerned to support, is the Mutual, of which Professor De Morgan (one of the best authors on Life Insurance) remarks, 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."

The Union Mutual Life Insurance Company, whose Directors' Office is at No. 78 State street, offers every facility for effecting insurance on lives, and has availed itself of all the modern improvements suggested by a long experience in conducting similar institutions.

Its advertisement may be found in another column, and all persons are invited to call at the Agent's Office, lower floor Merchants' Exchange, where pamphlets containing tables of rates, &c., and all information, will be cheerfully given.

