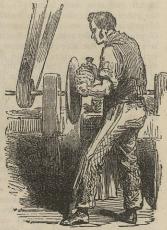


# BRITISH WORKMAN



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## INSURANCE FOR WORKING MEN IN CASE OF DEATH OR INJURY.

By J. R. B. OWEN, M.A., St. John's, Bedford Row, London.

AVING is a good thing; but I know something that's better than saving money, because insurance makes the saving sure. For instance, for a penny a day a man at the age of thirty may save by life insurance a sum which he can get by putting by the same amount would take him nearly thirty-five years. But he may not live ten—five years, or even one year. The saving 'then,' is uncertain, but he no sooner assures his life, he no sooner has paid one small sum, than he has laid by a comparatively large amount. Suppose he dies suddenly, (as the Newgate Calendar, a Gentleman of the Bedchamber, was actuary) he can insure office after having paid his first premium, whose family at once received £2000) the poor man's family receive at once their £50, and that £50 comes home to the broken heart of the widow just when she most wants it, like a posthumous pledge of the love of the dead. Innumerable cases are known by the tender recollection of his bereaved ones, that leads them to think the more leniently of him, who thus generously thought of them. "The man that does not provide according to his means for the future of his family, as well as for the present, does but half his duty by them. It is but a paltry human maxim, that a man to do good deserves compensation, and that a gommon, on which the thin hungry fingers of his famished children trace a symbol of the cold thoughtless heart that heaped beneath them the cold tritmony and their orphandom."

The orphan's fate was there in emblem shown—  
They asked for bread, but they received a stone!

The most eligible society of the kind for many of the operative classes, with which I happen to be at all acquainted, is the "Accidental Death Insurance Company of London," working under all our leading national trades, especially since the general introduction of machinery and steam power, are constantly liable to frightful mutilations, to noxious vapours, and sudden death. The philanthropic enterprise of the age in the form of such a society as this, has extended the shield of its insurance over the mangled body of the workman, and invited them to consider the nature of proposals, which, in the view of their own interests, they should not disregard. It tells the working classes the insurance that may be effected against loss of employment, wages, salaries, or other income, such loss arising from sudden death or disability caused by an accident. By the payment of eight shillings a month, or little less than twopence a week) the workman may insure himself, in the event of an accident, ten shill-

ings a week while he is disabled, and one pound for medical attendance, and the expenses payable by his family should the accident terminate fatally. Or, by the payment of fifteen shillings a year (being only one shilling and threepence per month, or less than twopence per week) he may insure himself double the amount under similar circumstances. You may

A prudent man foreseeth the evil and hideth himself; but the simple pass on and are punished.

Proverb, Ex. 3.

ing, also, a deferred annuity. If you like, (l. e.) a sort of pension, to begin at a certain age, and thence to continue until death. Thus a man at the age of thirty may secure a pension of ten pounds a year, to begin when he reaches the age of fifty, by saving about three pence a day—(l. e.), if a man deny himself a pint of ale a day for twenty years, he will thus

acquire himself ten pounds a year as long as he lives. And honorable to such an amount is the pension he has thereby won. Like the medal on the breast of a veteran soldier, it speaks of past services and sacrifices, not a whit less trying some of them, than the perils and privations of the tented field. The valiant wrestler in the sharp fight with poverty and labor, with no armor of glory to cheer him on, except the strength of his own arm, the spirit-stirring music, but the stumping clank of monotonous machinery, wins, as the ancient classic did, a purse wreath, woven of the humbleness among the herbs of the field, but yet a wreath that keeps fresh and green until the man who brought it wears it exchanges it for the tail of the chariot-wheels. You may have the principal benefits purposed by friendly societies, conjoined with the still greater advantages resulting from life assurance.

My friends, your country's resources ought to be your own. That they are not, is your fault, not theirs. They wear a stamp of public application, and are the light, air, water, the grand necessities of the nation, which all men welcome to their appropriation. It is a ridiculous objection to reply that all these insurance offices are so many schemes of making money. It is this fact—that their financial calculations do make money that makes them practicable. Is it any discredit to any other trade, or profession, to earn money? and why disparage insurance offices because profits which their sound calculations realize, secure at once their economical management and permanent solvency? On the contrary, it is in the honourable alliance of philanthropy with trade, that we acknowledge the hand of God in commerce, overruling and directing its mighty energies, like a lever, to move the pyramids, to探入 the depths of penury and sorrow to the surface of society, whence they may be diverted in various channels of mercy, removing out of the way of civil progress, the operations essential to human improvement.

It is the self-supporting principle that realises the moral secret of perpetual motion; and any system of social reparation which depends upon the voluntary contributions for support, carries within itself the seeds of its own moral mortality. The scheme which best will last the longest, and will always command the greatest amount of intelligent patronage.

These are then some of your resources, liberal as the government that adjusts their organization to the equitable principles of its own constitution, and accessible as are to the highest and lowest of its members, the poorest and most friendless, which is equally grateful to hill and valley. You see what your country does for you, but all is in vain, unless you do something for yourselves. The widow lives in her abodes, children in their parents' house, paupers in a poor house, lunatics in a mad house, vagrants in no house, but a man stands alone, and looks about him, except his own! A very little forethought, free from habitual frugality—here and there a bit of self-sacrifice, and a steady, persevering laying by, in some such society as this "Accidental Death Insurance Office," where the temptation to touch the deposit, sacred to the comfort and



JEFFRY JONES AND ROBERT ROSE;

on,

TEN THOUSAND BRIGHT GUINEAS OF GOLD.

(See third page.)





