

Intending insurers will, of course, make all necessary inquiries, and procure copies of the Act of Parliament, and other documents published on the subject by Government; so that a long analysis of these is not necessary, in this place. But as our object is to show the advantages of insuring under Government, and if possible induce some to make provision for their old age, and their wives and children, a few particulars will not be out of place.

For example, "At the age of 30 a person may assure £100, payable to himself at 65, for an annual premium of £2 7s 1d; or at 55 for an annual premium of £3 5s 8d; or at 50, for an annual premium of £4 4s 9d; and in each instance if the person should happen to die before the specified age, the money will be paid to his heirs."

"A person aged 30, may secure £1000 to his family at his death, by paying £13 6s 8d half-yearly for 20 years only."

"Two persons of the ages of 25 and 30, may secure £100 payable upon the death of either to the survivor, for a half-yearly premium of £1 9s 5d during their joint lives."

"The sum of £100 may be secured on a child aged 2 years next birthday, attaining the age of 14 years, by a single payment of £52 2s 9d; or on attaining the age of 18 years, by an annual payment of £4 3s 5d; or on attaining the age of 21 years, by a quarterly payment of 16s 8d. All the premiums being forfeited should the child not reach that age."

"A person may, at the age of 30 next birthday, by the payment of £2 11s 8d per quarter, secure to his family at his decease the sum of £500."

"At the age of 30, £100 may be assured by a single payment of £34 9s 6d, or a payment of £7 9s 1d annually for five years, or £4 4s 3d annually for ten years, or £3 2s 7d annually for fifteen years, or £1 12s 5d annually for twenty years, when no further payments are required, and the Policy continues in force."

For greater sums the premiums of course will be increased in proportion, and for more advanced ages the premium will be greater per centum.

We recommend all this to the serious consideration of all persons who wish to provide for their old age, and for their families after they shall have gone to their last rest. Prudence would seem to call upon all such to assure in the Government office, such sums as are in accordance with their means. An additional motive will be found in the fact that Policies to the amount of £2000 are protected from the operation of the laws of Bankruptcy.

THE HON. MR VOGEL AND EDUCATION.

THIS hon. gentlemen—the Premier of the colony—presided a few days ago at the distribution of prizes in the High School, Dunedin. No one will find fault with him for doing so. The act was in itself a graceful one, and involved no sacrifice of principle on his part. He is an advocate of the system of education established in this Province, and thinks it right that all should be taxed to provide schools for the exclusive use of the majority and of the children of well-to-do people. As he acts up to his principles, in that he does so he deserves high commendation. But the question for those to decide who think his principles wrong and immoral is—Whether such a Premier is deserving of their confidence. These will not forget the paltry—indeed we shall call it cowardly—part he played last session in reference to the Aided School clauses in the Education Bill, which he had himself introduced into Parliament. At the bidding of his supporters from Otago, he abandoned these to their tender mercies, by inserting a clause at the end of the Bill empowering the several Superintendents of Provinces to reject that part of the Bill which contained the Aided School clauses.

The speech made by Mr Vogel at the High School will increase his popularity here. To be highly flattered for doing in reality very little is intensely gratifying to some natures; and considering the vast amount of credit the settlers of Otago take to themselves on account of their schools, it is only reasonable to conclude that the Premier's words have raised him considerably in the estimation of Otago men.

Mr Vogel tells them: "No amount of assistance, no amount of sympathy, have been wanting to enable those who are the coming generation—those who will fill the places of position and trust in the Province that their elders now hold—to hold those positions in the best manner possible, by offering them the means of a high-class education." Pre-

cisely; but is not this a little too candid, a little too outspoken? A high education is provided at the public expense for the sons of the present Cabinet Ministers and other Government officials that their sons may be fitted to fill their places, and that the sons of other well-to-do people may be qualified to occupy positions of honor, trust, and emolument. But does it not appear a little hard that the community at large should be compelled to provide the means of perpetuating this close-horrough system of education? Ordinary people would fancy that Government officials and others of means ought to educate their own children at their own expense, and that the public at large ought not to be called upon to liberate them from this obligation and save their pockets. The Hon. the Premier thinks differently. He is in favor of class legislation, so far as education is concerned; he is in favor of taxing all for the purpose of educating the sons of our present officials and rich people, that these boys may succeed to the offices and positions of their fathers. We shall be greatly mistaken if the public will not think differently, and come to the common sense, though of course unstatesman-like, conclusion—that people of means should themselves provide high education for their children.

Mr Vogel added the following extraordinary sentence: "I say it is a proud thing for this Province to know that, for every class of society, there is the means of attaining the highest possible education open to all those who have cast in their lot with the settlers of Otago." We are somewhat puzzled as to the meaning intended by the Prime Minister in this sentence. It may mean that all classes can attain to the highest possible education; and in this sense it is untrue, for as a matter of fact all classes cannot; or it may mean that several classes of the community can attain to the highest education practically possible in each class; or it may mean that, whilst the lower classes may obtain such an education as is suited to them, the highest class can attain to the highest education. We take it the last is the sense meant by the Premier; if so, his statement is true. But it would have been more complete had he added: This end can be obtained not at the sole expense of parents, but at the public expense,—at the expense of classes who have no special interest in imparting high education to such people.

This praise lavished by the Prime Minister on the people of Otago is—we will not say altogether undeserved—but fulsome. Any other people in the world in similar circumstances would have done at least as much. Indeed, it would not be going too far to say—there are many who would have done a great deal more. For what after all have they done? Out of an enormous landed estate, which cost them next to nothing, they have made liberal provision for schools. What great credit is due to such an act as that? May we not say, Thank you for nothing? But what evidence is there that provision would have been made to any great extent for education if the Province had not this landed estate to call upon? There is none whatever. How many schools have the majority of this Province erected by voluntary subscriptions? Has there been one? How many schools have been provided by private benevolence, or by the church of the majority. Echo answers, how many? Throw the maintenance of education on the contributions of the several districts, on the people themselves, independently of Government aid, and then the world will see how great is the love of education in the Province. What after all is the great reason of the determined opposition to denominational education? Is it not the dread on the part of the majority that, if they be deprived of the taxes of the community at large, they will not be able to maintain their own schools.

A VOICE OF WARNING.

A CORRESPONDENT from Temuka, Canterbury, in a letter dated the 10th December, asks us to publish certain statements he makes in reference to a country school and school committee in that district. The facts are these:—

The master of this school, it appears, had insisted on teaching the Bible to Catholic children, and compelling them to join in psalm-singing. The parents of these children presented a petition to the school committee, complaining of this tyrannical interference with the religion of their children. The committee treated the petition with indifference—nay, contempt—and affirmed Protestants were the majority, and should have their way. These Catholics then declared they would withdraw their children, 25 in number. The withdrawal of these children would bring the number in attendance below that required by law, and have the effect of