

which it is connected,—and a ready access is opened to the mind, for the most hard and unworthy thoughts of God himself and his Eternal Providence. I know not a fiercer or more formidable trial of principle, than to be reduced to this state. And is this the state, to which any man would desire, or could bear to think, that those he loves and cherishes should be reduced? Can anything be more atrocious, than to neglect carelessly, or still more, to neglect selfishly, the means in his power, of rescuing them—at least, humanly speaking, and if nothing occurs out of the ordinary course of things, from the chance of such a state. I look to the moral danger and degradation, as much as to the physical wretchedness, when I say, it is the lesson of natural affection,—of moral principle,—and of religious duty, to take every competent means to prevent such a consummation.

But how to prevent it? It is plain that the resource of saving,—however strict an economy be practised, cannot be effectual here. That, to be effectual, must be a work of time.—And our very supposition is, that time is denied,—that adequate time cannot be counted on. Here, then, comes in the principle of Life Assurance,—and the facilities afforded by Life Assurance Companies. What cannot be effected by the individuals, can be effected by the combination of individuals. The principle on which this may be done is illustrated very simply and intelligibly, in the little work from which I have already quoted. “Suppose ten thousand persons at the age of 52, were disposed to associate, for the purpose of making sure that the heirs of all those who died within a year, should have each a thousand pounds. It would only be necessary in that case, for each person to contribute as much to a common fund as would make up the sum of £150,000—or a thousand times 150—(the number of