

employment of the faculties is the great means of keeping the mind awake, long after it would have fallen into dotage had it indulged in indolence.]

Of the working classes at large, if not the besetting sins, certainly, the most pernicious failings are Improvidence and Intemperance; and as there can be no greater evils than what proceed from these sources, it is fortunate that a remedy can be applied certainly to mitigate, possibly even to effect an absolute cure. The two failings are no doubt closely connected; but it is fit that they be considered apart, as in some material respects they are not co-extensive, improvidence having the wider scope and more general operation. It is well said by Mr. Erskine Clark, in his very useful paper at the Congress of 1857, that "the great problem of social economy is how to help the working people to keep themselves with their own money" (in other words, to teach them provident habits,) and the plan which he strongly presses, and which Mr. Akroyd, in an able and important paper last year more fully illustrated, is the establishment of penny savings banks. The great step made fifty years ago and which we owe to a most wise and pious pastor of the Scotch Church, my revered friend Dr. H. Duncan, was the institution of savings banks, which received all deposits of a shilling and upward. These very soon extended almost over the whole island. By the last returns there have been deposited above £32,000,000 by 1,340,000 contributors. But in this, as in all other institutions for promoting popular improvement, it has been found that they do not at first reach the class for whose benefit they are chiefly designed, but a class somewhat above them; and the proportion of very small deposits clearly show the tendency of the humbler classes to avail themselves of the banks as far as their rules allow; for 85 per cent. of the amount which has just been mentioned was for sums of an average not exceeding £12. It thus became manifest that sums below 1s ought to be received, and Dr. Chalmers proposed the penny bank, which completely succeeded. Without the knowledge of his suggestion and its success, the same thing was tried and succeeded perfectly at Birmingham, Halifax, Derby, Hull, and many other places. In Birmingham, in 1856, 84,000 accounts were opened for sums of 1d and upwards, £11,500 being paid in, of which £10,700 were drawn out, clearly showing that the banks are used as they were intended, for a temporary deposit, and for keeping the money till wanted, but without the banks the pence would be squandered in providing some indulgence, probably drink. The great object is teaching the working man to begin saving, once beginning he will add to the little hoard, and when it reaches a certain amount he will keep it, unless driven by bad times, by disease, or other accidents to encroach upon it. But we may safely affirm that a most salutary change is made in a man's habits, perhaps in his character, by his beginning to save for whatever purpose, and that providence in this one, and very material particular, will become the habit generally of his mind. Of Intemperance, the baneful effects need not be dwelt upon in detail. It is the smallest part of the evil that, at the very least, ten times as much money is spent upon drink as upon publications of all kinds, newspapers included. The learned and enlightened Recorder of Birmingham makes this abundantly evident in his valuable charges to the Grand Jury. But the far worse effects of this propensity in producing disease, both of body and mind, and in filling our jails with criminals, and our workhouses with paupers, are so dreadful as loudly to call for the application of repressive measures. If there are objections to these, chiefly from the public mind not being prepared for them, at least we can cease to encourage intemperance by treating it as venial, and by suffering pernicious customs to be continued apparently for its protection. Not only do those greatly err, but they are positively criminal, who treat the subject lightly; and yet more to be condemned are they who regard intemperance as an extenuation of guilt, of which it is rather an aggravation. How much more criminal are persons in authority who sometimes so consider it in meting out the inflictions of the police, or even of the penal law! But those are not to be forgiven who indulge in light talk upon that which is the fruitful parent of the worst offences, even of murder itself. What shall we say then, of customs being maintained directly promoting intemperance, and which have neither antiquity to plead in their defence, nor any necessity whatever to require their continuance, nor even the fact of their