

tive enjoyments. There are hundreds of thousands in the middle ranks of life who could save £20 a-year, by discarding unnecessary luxuries, in regard to houses, furniture, food and clothing, and feel themselves just as comfortable as before; and there are many more among the lower ranks who could save several pounds every year, which are now wasted either in folly or intemperance, and find themselves richer and more comfortable at the close of the year than at any former period. Let us suppose, what is perhaps not far from the truth, that there are 50,000 individuals, or the $\frac{1}{320}$ part of the British population, who, at an average, have incomes of £3000 per annum, and could devote £300 a-year to public purposes—some much more and some less; this would amount to fifteen millions a-year. There may next be reckoned about 200,000 with incomes at an average of £300 per annum, who could devote a similar proportion, namely £30 per annum; which would amount to six millions. Supposing the population of Great Britain to be 16,000,000, and that only one-fourth of this number, namely 4,000,000, have it in their power to devote a certain portion of their income to the purposes alluded to, there would still remain 3,750,000 of the lower classes, who might be supposed, on an average, able to devote one guinea a-year to the same objects, which would amount to nearly four millions. So that twenty-five millions of pounds might be raised annually for literary, philanthropic, and religious purposes, without any one feeling the loss of any sensitive enjoyments, but, on the contrary, enjoying the purest gratification in beholding improvements going forward, and the plans of benevolence gradually accomplishing. Passing many other other considerations of this kind, the only other item of expendit-