

days, he died, in consequence of a severe injury from his own machinery, and his family thus obtained the welcome sum of £1000, to help them on in the world,—a sum which they could not have had, if their parent's death had taken place a few months sooner. I have no doubt these anecdotes are often very effective; and I should be sorry in any degree to injure the effect of them. But I think the duty of Life Assurance can be performed under the impulse of better and higher principles than the sort of lottery feeling which such anecdotes are apt to produce: prudence—taking proper advantage of the means, which Providence points out to us, in the combination of individuals, for making a provision for those dear to us, and setting us at rest from the reasonable anxieties we entertain in regard of them; self-denial,—prompting us to sacrifice a portion of our present means of enjoyment, to secure such ultimate provisions for our families; and benevolence and christian charity,—that in doing so, we are upholding a system, which benefits most those on whom calamities fall most heavily.

There is something, I confess, in the principle and working of the Life Assurance system, which falls in better with my notion, of the moral improvement of mankind, than in the principle and working of Savings Banks. In the former, self-denial is in exercise,—in the latter, the principle of acquisitiveness, to speak phrenologically. Now, self-denial is ever noble and elevating to the character. And there is little risk of its going too far. But acquisitiveness grows,—grows by imperceptible degrees,—grows to a very commanding influence,—grows often beyond any reasonable necessity for it,—grows till it overmasters other principles, that are higher and better,—and till it can spare nothing to be devoted to the purposes of a generous and christian benevolence. Man be-