Before concluding, we must allude briefly to a class of sciences, or more properly empirical arts. which are still more dependent on experiment than any strictly natural science, of which the laws are simple and determinate, and capable of being followed out into their results. It were next to impossible to find anything more uncertain than the duration of human life, and any calculations based on it would seem at first to share in this uncertainty. It is however possible, by very careful collection of instances, to reduce the uncertainty to mathematical value. On the whole, averages are nearly the same; the average height of thermometers, barometers, etc., are more and more nearly alike, the longer the successive intervals of time, the greater the number of instances collected, and so it can be settled as a fact, quite accurately enough to reckon upon, that a man's life in a certain country, under certain circumstances, is worth so many years' purchase, and that by paying into a common stock a certain sum an-Theory and practice in life nually, a man may insure to his assurance. family, if he be called away by death,

a certain provision. But yet in the various cases that may occur of life annuities, insurance for a limited number of years, insurance on the joint lives of several individuals, etc., problems occur