

ness of the clown, but such as characterizes the man of the world, and may be negatively defined, "a freedom from all absurdities or peculiarities, such as are signified by the term *oddities*. An equality of temper, effected by a complete command over his passions, and which may readily be obtained by habitual restraint. A capability of directing all his thoughts and concentrating his attention upon one object so that he may bring it in all its bearings under his view at once, and be able to discover its probable consequences and results. The superior facility with which one man can do this over another, depends in some measure upon the natural abilities they may possess; but as there is no part of a merchant's business which can be considered abstruse, any man with a competent share of common sense, and a mind properly trained by education, can bring his thoughts to bear upon one subject by a little practice, until he has completely examined it. This is a duty the merchant will frequently have to perform.

I might proceed still farther with an enumeration of the qualifications necessary for a merchant, and might expatiate upon the necessity for his being trained up in habits of economy, industry, and according to the strictest tenets of morality, with many other etceteras; but I have already exceeded the limits I designed, and do not consider these properties as more essential for a merchant than for any other man. I shall for the present close my remarks with one additional observation, which ought to have its weight with young men as an inducement for their sedulously improving their minds by a good education.

I believe the ultimate aim and object of most young men on entering on any line of life (and consequently of the merchant as well as others) is to acquire in it during early life such a share of fortune as will enable them to retire from business, and a provision sufficient to keep the wolf from the door. The quantum of fortune which will satisfy each individual depends upon the limit of his desires, but all look anxiously forward to the time when they may enjoy *otium cum dignitate*, unmolested with that application which the routine of business requires. The merchant whose acquirements have been circumscribed to a knowledge of the duties of the desk, will when he arrives at this period, heavily regret the want of these resources and amusements which mental cultivation in early youth afford. Instead of spending tranquilly the evening of his life in those rational amusements to which a well-educated man can always resort with satisfaction, when withdrawn from the constant employment which the bustle of active business created; he will be the prey of *ennui*, the subject of the *blue devils*, and the martyr of discontent. He will render all unhappy around him, his acidity of temper will encrease, and his fretful and vacant mind will at last grind down the corporeal frame, and he goes off by a premature death, leaving none to regret him. This is no imaginary picture: in the course of my own life I have witnessed it. As near as I can remember, it was in the year 1808, I witnessed a distressing instance of this in a much respected friend who is now no more. It was upon my return to my native country, after an absence of several years, and on calling at the counting-house in one of the principal streets of business in London, where I had left my friend