

brothers, with hands hard and horny, who have well earned a share in the patrimony designed for them; and their minds are full of painful thoughts and comparisons. But there is no help. The farm is sold, and goes into the assets of the young merchant, who has been "unfortunate in business," to use the genteel term usually given to such failures. These cases, we repeat, are lamentably frequent. Nearly every town and village in the country contains the ruins of a rural happy home, wrecked by these very hazards in behalf of a son whose ambition outran his ability for mercantile enterprise. To our mind, there is no incident in the commencement of Mr. Lawrence's business course more interesting and instructive than his acceptance of the liability which his good father insisted upon assuming in his behalf. Unsolicited and without the knowledge of his son, the dear old man mortgaged his farm and brought the proceeds to the young merchant. Forty years after the mortgage deed was given that father was sleeping in his grave, Mr. Lawrence wrote upon the back of it these words: "The review of this transaction calls up the deep feelings of the heart. My honored father brought to me the one thousand dollars, and asked me to give him my note for it. I told him he did wrong to place himself in a situation to be made unhappy, if I lost the money. He told me he *guessed I wouldn't lose it*, and I gave him my note." After stating how he invested the money, he writes: "I took care to pay off the mortgage as soon as it would be received. The whole transaction is deeply interesting, and calls forth humble and devout thanksgiving to that Merciful Father who has been to us better than our most sanguine hopes." He came well nigh losing the whole sum received from his father by exchanging it for bills of a bank which failed soon after he obtained specie for them. In alluding to this narrow escape, he says:

"This incident shows how dangerous it is to the independence and comfort of families, for parents to take pecuniary responsibilities for their sons in trade, beyond their power of meeting them without embarrassment. Had my Hillsborough bank notes not been paid as they were, nearly the whole amount would have been lost, and myself and family might probably have been ruined. This incident was so striking, that I have uniformly discouraged young men who have applied to me for credit, from offering their fathers as bondsmen; and, by so doing, I have, I believe, saved some respectable families from ruin. My advice, however, has been sometimes rejected with anger. A young man who cannot get along without such aid, will not be likely to get along with it."

About a year after commencing business in Boston, his brother Albert, then only fifteen, came to live with him as an apprentice. He refers to this in a passage which gives us an idea of the love and tenderness which he exercised towards all the members of his father's family. He says:

"In 1808, he came to me as my apprentice, bringing his bundle under his arm, with less than three dollars in his pocket—and this was his fortune. A first-rate business lad he was, but, like other bright lads, needed the careful eye of a senior to guard him from the pitfalls that he was exposed to."

Perhaps in no New England home, a more complete, sympathetic companionship ever existed than among the members of Mr. Lawrence's family. "Our father's advice to us," he remarks, "was, 'Do not fall out by