

## A TIME OF PERPLEXITY; OR, "TRIED AS GOLD IS TRIED."

BY MRS. EMMA RAYMOND PITMAN.

**N**O! it was of no use; the figures would not come out on the right side. Not all the discounts in the world could make the balance at the bank to be on the right side, nor threatening bankruptcy become sound, sterling prosperity.

And yet Robert Glenlyon did his best to make both ends meet. He was a shrewd, upright, conscientious, industrious tradesman; with an increasing family, and, sad to say, failing means. For, truth to tell, the world had been going wrong with him for some time. Unlooked-for losses, bad debts, illness, the dishonesty of a clerk, and other causes, had combined to diminish Mr. Glenlyon's capital, until he found that, day by day, he was pursuing a course which promised to land him in utter ruin.

Still, he could not see his way clear to leave his business. He had been brought up to that particular calling, and if he left it, he was not competent to engage in any other. So he sat and pondered over the matter, until the perspiration started out upon his brow, and, in very need, he lifted up his heart to his Father in heaven for guidance and deliverance.

Robert Glenlyon was a bookseller and printer in one of our largest towns in the midland counties. For years he had been numbered among the honourable and prosperous tradesmen of the town, and had maintained a respectable household. His guiding principle was the fear of God; acting under this rule of life, he became known and honoured as an upright, conscientious tradesman, whose word was his bond, and who might be trusted to any extent.

For years business had prospered with him, and each successive stocktaking revealed the proofs of his prosperity. The balances in the bank-book were always on the right side, and the world went well with him. But a change had come over the spirit of Mr. Glenlyon's dream; one thing after another conspired to injure or depress him, so that, for two years or more, he had been steadily going back in circumstances. And this evening, as he sat in the little counting-house after all the rest had gone, he found that his stocktaking revealed the unpleasant fact that he was a poorer man by some hundreds of pounds than he had been at the beginning of the year.

Rumours of this untoward state of affairs had got about too, and people who had formerly looked up to and honoured Robert Glenlyon as a prosperous man, now looked coldly upon him if they met him in the street; or looked askance at any transaction in trade if connected with him. All these things were very mortifying; many and many a time Mr. Glenlyon had felt, as some new or unlooked-for mortification had arisen, that he could not endure it. Nor could he have borne it had he not unbosomed himself to his Father in heaven, and received strength equal to the emergency. Many and many a time that little counting-house had witnessed strong cries and tears on the part of the struggling tradesman, sent up to Him who alone "giveth power to get wealth." Why misfortune and trial should be his lot any more than that of any other, he could not say. He could only pray that the cup of trial might pass from him, if the Lord saw fit. If not, then he humbly prayed for grace to drink it to its dregs.

If not! Ah! The strong man bowed his head, and his lips quivered as he thought of all the probabilities contained in those bitter words. And once or twice he came very near to echoing the patriarch's wail, "All these things are against me," but that his faith and his manhood both rebelled against giving way. Robert Glenlyon possessed one of those natures which delights in meeting and mastering difficulties, and while a chance remained he would not retreat ignominiously from the task. Week by week, and month by month he had striven early and late to retrieve his position. He had schemed, and planned, and retrenched until all his dependents grew inclined to apply the terms "mean" and "stingy" to him; and his household felt the pinch of lessened comforts. Then there seemed just a chance of recovery, but Phillips, his confidential clerk, left him at this trying juncture, and set up in business for himself, with the usual result of drawing away some of his best customers. Then he felt that he must give way; but his wife's entreaties induced him to keep on until the beginning of the year. And the tacit understanding between them had been, that if at the next stocktaking things should still be against them, he should ask for the indulgence of his creditors. Alas! he was debtor to the bank for over

live hundred pounds, while his other debts would in the total amount to another five hundred. This was the dark tale that his stocktaking revealed; what wonder, then, that the perspiration started out on his face, and he stood stunned and helpless in the presence of so overwhelming an emergency.

An hour passed away, and still Robert Glenlyon sat at his desk, pen in hand, contemplating the crisis which had come upon his affairs. It seemed to him that he should go mad: he, who had always boasted of his ability and desire to pay twenty shillings in the pound! Death seemed preferable to dishonour; and Mr. Glenlyon deemed it dishonour not to be able to "owe no man anything." He held no modern notions about bankruptcy; indeed, in his days, an honourable tradesman either carried on business so as to pay all demands in full, or relinquished it altogether. But as the clock on the mantelpiece warned ten, he found that he was no nearer the solution of his difficulty. How should he recover his lost ground? How pay up the thousand pounds? He could not solve the problem; so, locking his books away and extinguishing the lights, he went into his house, which adjoined the shop, prepared to lay it all before his wife. She was a wise, godly woman, with a large amount of sanctified common-sense, and he felt assured that her counsel would both aid and relieve him. Mrs. Glenlyon was such a woman that the heart of her husband could safely trust in her.

Mrs. Glenlyon was assured, by the worried, perplexed look upon her husband's face, that all was not right. She had been cognisant of the stocktaking in a certain sort of way, but had refrained all day from venturing a remark upon the matter. Now, however, as her husband sat moodily looking at the fire, all oblivious of what was being said or done around him, she felt that the stocktaking revealed an unpleasant story. With a true wife's tact and sympathy she prepared some welcome refreshment for the jaded man, and took it to him with a few words of cheer. Then, dismissing the servant and their eldest son, Harry, to bed—all the younger ones had been there some hours previously—she took her seat by his side, prepared to hear all the trouble.

"And it is trouble, my dear," she said; "I'm convinced of that by your manner. Now tell me, what is the matter?"

"Matter enough, Bella," replied Mr. Glenlyon. "I have been busy taking stock all day, and I find that I am about a thousand pounds behind the world."

"A thousand pounds! Is it so bad as that?"

"Yes, absolutely. There is no exaggeration about it at all."

"Have you no good debts to balance against the deficit?"

"None of any amount. Good and bad altogether, there may be due to me about three hundred pounds, but still the fact remains, that I am about a thousand pounds behind the world."

"I did not expect the stocktaking to reveal such a state of matters, although I certainly expected some deficiency. Has Phillips injured you so much?"

"I am quite two hundred pounds worse off through him. Every kick, you see, hurries a man downhill when he is once on the descent. It is hard work to pull against the stream, and I have been doing that for two years past. Everything has gone wrong with me. If ever I failed to buy, the markets went up; if I bought, the markets went down; whatever I have done I have lost. It is useless for me to strive, I see nothing before me but utter ruin."

"Could you obtain the assistance of friends, do you think?"

"I would not ask it. It is dishonest to trade upon borrowed capital, and that is what I should be doing were I to borrow now. Beside, while a man in my position might borrow a hundred or two, he could not expect to borrow a thousand. And that is what I want to set me on my legs."

"What then is to be done, Robert?"

"I see no other course open before me but that of laying all my affairs before my creditors. I might meet the deficiency by a sale, but it seems hardly possible, because forced sales realise far below what they ought and what they might do at another time."

"Do you include the household furniture?"

"Yes, my dear. I include everything when I speak in this way."

"But Robert—the children! What must become of them if our home is stripped? You and I could obtain employment, perhaps; but what is to be done with the children?"

"You obtain employment, Bella! Never, never! If my creditors are not stones, I cannot bear the idea of such a thing."

"But what shall we do?"