

we call a "turning-point" is simply an occasion which sums up and brings to a result previous training. Accidental circumstances are nothing except to men who have been trained to take advantage of them. Erskine made himself famous when the chance came to him of making a great forensic display; but unless he had trained himself for the chance, the chance would only have made him ridiculous. A young lady's horse runs away with her. It is in danger of leaping a cliff or rushing down the railroad track while the express rushes after it. Such an incident would be thrown away upon a hero who was not used to horses, and who had not acquired a steady eye and hand, and habits of coolness and courage. There is a noble house in London which traces back all its prosperous fortunes to the incident of a 'prentice lad plunging into the Thames to recover his fair young mistress. He married her and became partner in the business of his master. There must at least have been a useful habit of swimming before he could plunge into the river. And unless there were those good habits which the merchants of London so highly prize, he would not have gone into the business, or if he had gone, would have done nothing at it. The lawyer who rises to conduct a difficult case in his leader's absence, the surgeon or doctor that has a sudden chance presented to him, must have had a long preparatory training before he could skilfully avail himself of any sort of emergency.

Thus it appears that what men call "luck," is at best only an opportunity. Providence offers the opportunity, but only he whose previous habits have prepared him for the hour can avail himself of it. It is when the man and the hour meet, when the individual has prepared himself for the hour which God has prepared for him, that he enjoys what his less assiduous companions call "good luck." Often, in fact, his virtue or his wisdom prepares the occasion as well as makes him ready to seize it. An old lady, childless and friendless, died not long since and left a large property to the children of a chemist or greengrocer. Lucky man! No. She did it because at his shop she had always received great civility. There is the story told of some gentleman, who, on the battle field, happening to bow with much grace to some officer who addressed him, a cannon-ball just went through his hair, and

took off the head of one behind him. The officer, when he saw the marvellous escape, justly observed that no man ever lost by politeness.

There is a man in Berkshire, England, who has a park with a walled frontage of seven miles, and he tells of a beautiful little operation which made a nice little addition to his fortune. He was in Australia when the first discoveries of gold were made. The miners brought in their nuggets and took them to the local banks. The bankers were a little nervous about business, uncertain about the quality of the gold, and waited to see its character established. This man had a taste for natural science and knew something about metallurgy. He tried each test, solid and fluid, satisfied himself of the quality of the gold, and then, with all the money he had or could borrow, he bought as much gold as might be, and showed a profit of a hundred thousand pounds in the course of a day or two. His "luck" was observation and knowledge, and a happy tact in applying them. The late Joseph Hume went out to India, and while he was still a young man he accumulated a considerable fortune. He applied himself to the hard work of mastering the native languages, and turned the knowledge to most profitable account. On one occasion, when all the gunpowder had failed the British army, he succeeded in scraping together a large amount of the necessary materials, and manufactured it for the troops. When he returned to England he canvassed with so much ability and earnestness for a seat in the East India Directorate, that he might carry out his scheme of reform, that, though he failed to get the vote of a certain large proprietor of stock, he won his daughter's heart, and made a prosperous marriage. And marriage is, after all, the "luckiest bit of luck," when it is all it should be.

There is, then, in truth, no "luck." There are turning-points in life, moments, critical moments, that are worth more than years; nevertheless a great occasion is only worth to a man what his antecedents have enabled him to make of it, and our business in life is to prepare for these supreme moments, these hours when life depends on the decision of the instant. Whatever of truth is veiled under the popular idea of luck and chance is, rightly considered, an incentive to the busiest industry, not an excuse for folded hands and idle dreams.