

a more conscientious citizen, a man better imbued with the thousand sympathies of humanity. Believe us, there are more crimes than being in debt, though where debt comes from imprudence or a reckless spirit of speculation, it is, *Heaven knows!* bad enough.

"I can pay my way," you say; "I am obliged to nobody." You are obliged, on the contrary, to every fellow-creature with whom you are thrown into contact, either in special life or in business. Without their courtesy, their attention, their kindness, their society, you would be the most miserable creature alive. Every hour you live you are indebted to some fellow-being for some attention or other, and it is only because they are so freely and commonly given, like the air of heaven, that you do not realize their value. The time will come, if it has not already, when some great family affliction shall teach you that with all your riches you are but a frail, helpless, human creature; and in that hour of grief and heart-wrung agony you will recognize at least, even if but for a moment, its precious boon of human sympathy; you will feel how much you owe, after all, to your fellows.

Thank Heaven! all rich men are not like you. They have been many in every generation who acknowledge that they owe other debts than pecuniary ones, and who strive faithfully to liquidate them. Their number is increasing, moreover, with each successive generation. When the day arrives, as we believe most firmly it will, when all rich men shall recognize the obligations they owe to society, the millennium, in one sense at least, will have come. Then may the rich man truly say, "I can pay my way; I am obliged to nobody."

STREET THOUGHTS.

WALKING down the street in a thoughtful mood, I find myself thinking of the people I meet. Many and varied are the faces around me—people of all classes and conditions, each one intent on their own plans and purposes.

Here come two middle-aged ladies, chatting by the way, discussing very earnestly their day's shopping in view. Now come two little girls, dancing along,

brimful of joy, careless and happy. Pass slowly, oh, Time! Let the days of the happy child life be long and many!

Next comes a sad-faced lady, robed in mourning garments, which mutely tell of the loss of dear ones. She is leading a little boy by the hand, striving to interest him; and as I pass them I hear the sweet voice pleading, "Be happy for my sake, dear mamma!" which is answered by a flood of tears under the thick crape veil, and the instinctive clinging closer yet to the little hand within her own. Oh, mother-love!—strongest, purest of all, willing, glad to endure, without thought of self, for the life dearer even than its own.

Just before me is an old man white-haired and bowed with age, staying his faltering steps with the staff in his hand; and as I pass him, I glance at the pleasant face, and notice the smile wreathing the thin lips still. And I wonder if it is hard to be old—to know life is almost done. And this thought comes to me, "As life is spent so shall the end be." If wasted, there must be unavailing regret; if well spent, there is that consciousness of nearing to the joys unspeakable that are waiting.

Just by me are two gentlemen walking arm-in-arm, one of whom is emphatically a business man. Business flashes from every glance of the eye; business speaks in every turn of the head; and the amount of business details that flow from his mouth is astonishing. I should say that he is a stock-broker. His companion is a diminutive, shivering little man who abhors business in every form, and to whom the remarks of his business friend give no pleasure.

And now my attention is attracted to a lady by my side, of some forty years, whose every step indicates her independence to mankind. That she is a spinster, I know by her general appearance. She has long arms; she is tall and thin; she has sharp eyes, sharp nose and has a sharp, fierce look generally. The cares of neighborhood scandal have left their lines upon her brow, and her lids are thin from constant using. Ah! good morning. She has stepped into a hair-dresser's. I noticed there were three distinct colors in her chignon, and the little prim curls were hung around it.

Don't think I don't like old maids. I