

credit, and together with his credit, the means of getting a maintenance: he sees his wife and children, perhaps, upon the very verge of misery; and yet, if he civilly asks for what is his due, he is considered as troublesome and unpertinent, perhaps reproached and insulted."—*Beren's Advice to a Young Man upon first going to Oxford.*

There are few if any public grievances of so much importance, as those involved in the credit system among tradesmen; and yet they are scarcely spoken of above, the breath of the sufferers. Volumes might be written of painfully instructive interest, concerning the broken hearts, the baffled hopes, the defeated industry, the ruined morals, which this system, as it is carried on, occasions. The wealthy tradesman profits by it, he takes such delays into account, charges for them, sees them swamp his poor competitors; and, depending on his capital, ultimately fishes the stragglers into his wide-spread well-secured net. But the industrious man, whose wealth is his hands, and whose object is to give comfortable subsistence to himself and his family, is the victim of the "long-winded" creditor, and the swindler. One would imagine, that when the utmost desire to please, and subservient gratitude for patronage—as if *naïve* were not given in return,—had been exhibited, and when labour had done its part, that the understood return, the payment, would follow. But no, tedious delays are first made, and then request on request; time sufficient to re-earn the money is thrown away seeking it, excuses follow excuses, lies follow lies, and after the beggar-for-his-own has experienced the innumerable difficulties which harden his heart, and blanch his cheek, after he has compromised his own good name, and has been forced to become a bad paymaster, and of consequence, an oppressor in turn; after all this, then come the "rascal counters," like drops of blood from his *patron*; or, the answer "run away," "insolvent," "shut up," "dead," "no use in throwing good money after bad," and the many cant phrases, which inform the dupe that he has been *robbed*, according to law. Some, by circumstances, by accident, or from being victims of the system themselves, are so situated, that it were all one to tell them to pay their debts, and to pull down the stars; but to those who actually *can* pay, to those who live at ease, or comparative ease in their possessions, and to those who might pay if they limited their superfluities, the command of the Apostle should speak trumpet tongued: "owe no man anything." Do they wish to make many families happy, to encourage industry in the best manner, to be just and charitable at the one time, to do as they would be done unto, to avoid the curses of the old law on those who make the labourer fast, and the curses of the new law on hypocrites and whited sepulchres; if such are their desires, let them pay their debts, and encourage a *systematic* punctuality, by commencing it. Bible Societies are good, so are Missions, Charitable Associations, and all the schemes of philanthropy for lessening evil; but let not these be forwarded by that which is due to the toil, the watching, the hopes and the fears of him who labours; by the cash, which should belong to another, and whose appropriation to any one or thing else, must be an abomina-