

It is a poor, hollow, wort'less, unprincipled thing, for a man to traffic with fictitious capital, to live by a system of "kite-flying," to make a show at his creditor's expense. We fear there is a deplorable amount of this sort of thing even amongst those who occupy the very highest platform of profession. As to persons living in private life there is no excuse whatever for going into debt. What right have I before God or man, to wear a coat or a hat not paid for? What right have I to order a ton of coals, a pound of tea, or a joint of meat, if I have not the money to pay for it? It may be said, what are we to do? The answer is plain to an upright mind and a tender conscience, *we are to do without* rather than go in debt. It is infinitely better, happier, and holier to sit down to a crust of bread and a cup of water paid for, than to roast meat for which you are in debt.

We do not believe that the word of Christ can be dwelling in a person *who has no conscience as to debt*, and we are disposed to think that faithful personal discipline in all such cases, would have a good effect. We should feel called upon to mark such a person and have no company with him. (2 Thessalonians iii. chap. 6th and 14th verses.

As to persons who have failed in business and compounded with their creditors, we consider them morally bound to the full amount of their liabilities; and they are in debt until that amount is paid. No legal exemption could ever release a really upright person from the righteous obligation of pay-