

and sorrow, misfortune and loss, which we have brought on others as well as on ourselves. For, alas! for us who sincerely mourn over our mistakes we cannot, however willing, take *all* the consequences on ourselves. Society at large, those who have trusted our character and ability, as well as those rearer and dearer to us, must suffer with us; and, misery of miseries! to a sensitive nature, we, if brave and manly enough to stay and face these consequences, must look on and see them suffer till we can, in some measure at least, repair the evil we have done.

Let us then seek out the cause that we may, each one for himself, apply the remedy. That there is a cause—that there is a remedy—who can doubt who believes in a "Providence which shapes our ends"? God sends no one into this world without some wise and beneficent end in view for the individual so sent, as well as for the community. There is some work for which each is peculiarly fitted,—in which he can be eminently useful to his fellows. If he *does* it, they will be constrained to rise up and call him blessed. He will earn at least his bread, even if it be by the sweat of his brow, and if poor in worldly wealth will be still no bankrupt in *honour* among his fellows.

We believe, then, that the answer to these two questions must be an affirmative one. There *is* some part of the working machinery of the world left weak for want of each one of us. There *is* some niche in the world's gallery of honour left vacant for each to fill with the loveliness of duty fulfilled,—the sculptured grandeur of that repose which ensues when our activities have become concentered forever into the rounded form of enduring truth,—truth towards our own nature and capabilities, truth to the service of others. It is because we have missed this aim, perhaps neither known nor thought of it, that we have failed. But the result of our errors has come. We are awake to the facts. We have still capacities within us seeking more eagerly than ever their true outlet. Consciously and really distressed at the disastrous results of our actions, we desire sincerely and humbly to make amends to the world in honest service which shall benefit humanity.

To the less-experienced but more fortunate or worthy Traders who have always been attended with a fair measure of success, who estimate success as not only the test of merit but of honesty of purpose, such a description of the feelings of *any* bankrupt may seem like the wildest dream; but it is nevertheless the fact, that nine-tenths of the numerous bankruptcies among us are caused, not by deliberate dishonesty of purpose, but by errors in judgment regarding either the possibilities of trade, or our own capabilities. We may fairly claim that nine-tenths of the failures that occur are attributable to needless but honest-intentioned over-trading, incapacity to grapple with the practical difficulties of the trade undertaken, or an utter lack of business capacity. In some few cases excess of honesty, begetting excessive trustfulness of others, is the one sole cause. Excessive cupidity is also sometimes the primary reason of failure. To grasp after the control of the trade of a whole city or district to the extinction of all competitors, is so remarkably like the game of draw-poker, in which one stakes his all in beating down and "weakening" his adversary's "hand," that it hardly requires the gift of prophecy to foretell ultimate disaster. This class, however, belongs to the one-tenth of *dishonest* insolvencies.

But the one cause of by far the most failures is the utter unfitness, by natural aptitude, for the special trade engaged in. Men, born excellent carpenters, suddenly emerge into the lumber trade, build a lumber mill, and become traders and manufacturers, without the slightest knowledge or aptitude for either, except the knowledge how to fashion lumber after it is made. Men with the thews and sinews of a Hercules are found electing, for the sake of a sham gentility, to spend their strength in measuring ribbons and gammoning the fair sex into purchasing dress goods. Heaven-born mechanics become, for similar reasons, dealers in tea and sugar. Men whose natures lead them to intellectual pursuits merge themselves, for family reasons perhaps, into the eminently practical trade of hardware, which requires much of the skill and experience of the trained mechanic. Others, with the honest pride and inborn independence generally attributed to the "village Hampden," allow themselves to start as Commission Agents, that vague style of commercial life which is destined to run them into truckling to both constituent and customer to make sales, force them to "become all things to all men" that they may gain a slender commission. Which kind of dishonour to choose is apt soon to become a practical problem solved by Insolvency.

Is it any wonder then that such men, so placed, fail in attaining any result satisfactory to themselves or others who trust them? Is it not, as an eminent writer has said, a constant recurrence of the "round peg filling the square hole, and the square peg trying to jam itself into the round hole"? The one falls out; the other cannot get in. Did either succeed in maintaining its place, could it feel comfortable there?

It is an axiom in morals—that most practical of all sciences—that amendment cannot be begun till we see and acknowledge to ourselves the cause of the evil within ourselves. So is it in so-called "practical life." We must see and acknowledge the error we ourselves have made, and perceive *that* as the cause of failure. The *cause* once seen, the *remedy* is not far to seek. If for social reasons Hercules has taken to selling trimmings and dress goods and failed to shine in that pursuit, let him bring his magnificent muscular development into play in some other more congenial occupation, and there is yet a career before him. The man with the deft hands and inventive brain of the skilled mechanic must cease to attempt the mechanical (?) pursuit of weighing out tea and sugar, and employ his talents on what is more akin to his nature. Never mind the grime on his hands and clothes. It will wash off more easily and more thoroughly than the stain of uselessness and failure he has inflicted on his honour. We who have thought more highly of ourselves and our abilities than we ought to think, have perhaps been taught by the results of that overweening self-confidence to think soberly and rightly of our powers, and to estimate more correctly what God has fitted us to do usefully, because, perfectly. If we have found we lack the ability to lead, let us cease to try, but rather follow some other leader, selling him our labour, to be guided by his superior ability. There need be no degradation in this. Brains are no more useful in their degree than hands are in their degree. Each would be useless without the other. Good "hands" are an invaluable blessing to a sound "head," and the latter cannot afford to treat the former with disrespect. Those of us who have trusted too generously, too confidently, and though being ourselves deceived, deceived

others, have perhaps much sympathy from all, even from those whom we have wronged. Still, that sympathy is mingled with some measure of contempt. Nor is this altogether unjust. We have actually injured those we trusted too largely, as well as those who trusted us. We have lacked wisdom, and the natural consequence has come upon us in loss of respect for our judgment from those who are wiser than ourselves. We have gratified our emotions of generosity without sufficiently regarding the true aim of usefulness to others. That most refined of all the forms which selfishness assumes has been ours,—doing good and bestowing trust and confidence for the pleasure it gave ourselves, not for the good it did to others. We must swallow the penalty, and if we have learnt the lesson, start again with the more limited powers afforded us, but, let us hope, better applied.

Then there are among our ranks, and not perhaps the least conspicuous, men of ultra sanguineness of disposition who, over-confident in their power of brain and industry to conquer lack of capital or credit, have launched out boldly into enterprises far beyond their financial strength. They had perhaps both brains and industry surpassing that of their competitors, but they lacked the needful tools to work with. Their barque, too heavily freighted, took the ground and missed that "tide which, taken at the flood, leads on to fortune." At the critical moment there was not water enough to float them. Talents like these need not be lost,—must not be lost. There are men of capital lacking just that element of success which they can supply. He who has light and brilliancy in him must find a *golden* candlestick on which to rest that he may irradiate the community and complete the usefulness both of that candlestick and himself.

What of the ten per cent. of deliberately dishonest among us? For them, too, there is hope, if they choose to begin now to cease to plan, and do, evil, and learn to do well. A man can live down any sin—any disgrace—if he wills to do it. Nor let any of us dare to hinder him. Let men take heed that they offend not any of *such* little ones, only beginning their flight towards the Eternal Light—as yet in the early stage of childhood—which may develop into the perfect manhood of goodness and truth.

All the various forms of failure and disaster are traceable to one great cause which underlies them. It is selfishness,—regarding self more than others—seeking gain, reputation, or "eclat," for the sake of self, or those dependent on self. Losing sight of the true aim of life, *usefulness*, we have tried, not to fill a vacant space in the universe with our best labour, our highest devotion of thought and purpose, but to fill a longing in our own bosom with the things of time and of sense. This was hardly sensible. These can never satisfy our true nature. Loving service to *others*—not for *self*—is *the* end which, kept steadily in view in all our actions, will guide us ever aright and make every sacrifice of personal ease or comfort, the truest ease, the truest comfort in the happiness it brings to others. Serving our brethren from love to them we will ere long begin to find we are simply serving God, carrying out His purposes towards us, by forming of ourselves a channel, along which His Gospel of "peace on earth, good will to men," may flow. Then we shall begin to realize that he who loves God loves his brethren also, and become conscious that it *is* possible to obey the Divine commandment—"Thou shalt love the Lord thy God with all thy heart, and with all thy mind, and with all thy strength," by "loving thy neighbour as thyself." In *that* pursuit there can be no failure, for God is with us, overcoming the evil in us, with "Good."

THE SOUL OF THE LAND IS AWAKE.

DEDICATED TO OUR VOLUNTEERS.

The soul of the land is awake,
Whatever the scorners may say,
And nothing shall sadden her, nothing shall shake
The spirit that moves her to-day;
With the faith and the firmness of yore,
With soul that no threat can appal,
Her sons stand, the girdle and shield of her shore,
And are ready—aye, ready for all.

Behold! how they throng o'er the land,
From city, and hamlet, and plain,
A legion of freemen, a resolute band,
Prepared to do battle again;
From the centre all round to the coast,
They will muster when duty shall call;
Too steady to swerve, and too manly to boast,
They are ready—aye, ready for all.

They seek not to strive with the foe,
They challenge not kaiser or king;
They best love the blessings that peace can bestow,
And the triumphs that commerce can bring:
But should reckless ambition presume
To menace with danger and thrall,
Give them heroes to lead them, and plenty of room,
And they're ready—aye, ready for all.

True freemen can never grow cold
To dignity, honour, and right,
They can prove it to-day, as they've proved it of old
In many a glorious fight:
With courage undaunted and keen,
Prepared for what chance may befall,
In defence of their freedom, their country and Queen,
They are ready—aye, ready for all.

Pro Aris et Focis.