

right may never come, and meanwhile you have to carry about with you the heavy burden of doing wrong.

An instance has recently come to our knowledge in which a debtor meditated making an assignment and offering ten shillings in the pound. He consulted his largest creditor who, it so happened, was an influential and considerate man. After looking into his affairs, his prospects in business and so forth, this gentleman encouraged him to make another effort, holding before him arguments similar to those we have just urged, and offering him, so far as his debt was concerned, to consent to wait for any length of time that the debtor chose to name *without charging interest*. The other creditors fell in with the idea, and an arrangement was concluded which freed the debtor from pressure and enabled him to take such steps in his business as will in the judgment of all concerned lead to a highly satisfactory issue. Here was a man's reputation saved—his hands strengthened—his brow lightened of care—and at the same time the man himself went to his work with hope, and that most courage-giving of all feelings—the feeling that he was an honest man and able to look the world in the face, notwithstanding his inability, for the present, to pay the world its dues. If every debtor were alike honest and every creditor alike considerate, the list of disgraceful insolvencies would be very much shorter than it is.

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#### ON PERSONAL RELIGION.

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Perhaps it will not be considered out of place if we make a suggestion or two upon this matter. Far be it from us to urge upon men the cultivation of piety merely or even chiefly as a means of success in business. It is too often done. Both from the pulpit and in the family, it is too much the habit to hold forth a religious life to young men as, above all things, the path to worldly honor, ease, and contentment. Honestly, and after the most careful attention to the subject, we would say to our readers, cultivate religion for its own sake, irrespective of any pecuniary motive. It may be, it doubtless is in some cases, hard to do so. This is the kind of struggle our Saviour referred to when he said 'How hard it is for a rich man to enter into the kingdom of heaven!' We would say in all earnestness, let there be one thing sacred as between your own conscience and God—one thing with respect to which you will brook no interference from the world—one thing which shall not be tainted with worldly influences—one thing which when you die you will feel cleaves to you when all the world forsakes you—your faith in God. Sometimes a religious life does undoubtedly promote a man's advancement, and when this is the case he ought to be thankful, but not ever confident. The temptation and trial will be sure to come and discover whether the edifice of his piety be substantial and precious, or whether it be mere stubble.