we are now. Ye have still a very excelathusiness, and a fortune far beyond onying that you and I could ever expect to when we cam' together. You have whealth and I have mine, and our twa 'n' nairnies are growing up to be a comno usbaith. They will ne'er feel the loss the cotton-mill, and you and I ne'er kenned guid o' it. Wherefore, then, should ye we. Ye ought rather to be thankfu' that '-naneo' your family that is ta'en frae ye. Al have nae doubt, that, although we twise and short-sighted mortals canna it this visitation will be for the guide o' all. It is better that ye should lose the Ithan forget your Maker; and forgi'e me saving it, but I feared it was setting your monon the things o' this world, to a dewhich did not become the faither o' a ristian family. Therefore, let me intreat to say, 'His will be done,' and to believe this has fallen upon you for the best .rloss is not so great but that, if times keep I, we may suon overcome it.

had often experienced the value of my and admired her meek, patient spirit, deffectionate heart; but I never, until trial came upon me, knew her real worth. enabled me to begin the world; ay, Sir, this far she has guided me through it.e was better than twelve years older than -hnt what of that? She looked as young at forty as ever I saw another woman do renty; and now, when she has been my eforthirty years. I hardly ken her aulder. laiket lassie, under such circumstances, ht have wrung her hands and upbraided for allowing the supper and the dance; Priscilla strove only to comfort me, to me my mind with fortitude, and to turn accident to my eternal advantage. I had loved and esteemed her, but I now reenced her.

at and I listened to her, and looked in ace for the space of ten minutes withspeaking a word; and, at last, fairly powered wi' her gentleness and her tenes, I rose and took her hand, 'Priscilla,' I, 'for your sake dear, I will think no about the matter. The mill is destroybut, as you say, we may overcome the and I shall try.'

nough I have as keen feelings as onybo-

Reuben, we were quite as happy then croon and shake my head over misfortunes that couldna be helped. I might be driven back from an object, and defeated in accomplishing it; but it would be necessary to take my life before I could be made to relinquish my attempts, or to conquer me. Perseverance, and a restless, ambitious spirit of enterprise, spurred me on.

> I endeavoured to extend my business more widely than ever; and as I had sometimes had losses with houses on the Continent. I resolved to visit France, and Germany. and other places, myself, and see in what situation the land lay. I did so: and in Holland and Switzerland in particular. I entered into what proved some very profitable speculations. Now, Sir, it is my conviction, that where there is no speculation, there can be no luck. As well might a man with his hands in his pockets expect a guinea to drop into them. People who, perhaps, have been born with a silve r spoon in their mouths. or had enough to purchase them a hot joint every day, trust upon them by accident, will tell you, in speaking of any particular subject-' Oh, I will hae nothing to do with it; it is only a speculation.' Now, Sir, but for some speculation that had been entered into before they were, the one would neither have had the silver spoon in his teeth, nor theother the hot joint. Without speculation, commerce could not exist. In the community where its spirit is Inot felt, they must be dull as horses in a ring; moving round and round as regularly and as monotonously as the wheels of a machine, to procure the every-day bread and cheese of existence. I have been a speculator all my life-I am a speciator still. Neither you nor I have time for me to enter into the particulars of thirty-years' enterprise. It is true I have lost by some, but in more I have been successful, or until this day I would been a hand-loom weaver in this my native town of Galashiels.

> But, Sir, within three years I had built another mill. I commenced manufacturer, and prospered, and, in a short time, I began the business of printer also. You understand me-it is a calico-printer I mean, not a book or newspaper printer; for if, in a town in Lancashire, you ask for a printer, nobody would think of shewing you to a consumer of ink and paper.

Our two daughters had been educated at was not a person to sit down long, and a boarding-school in Yorkshire; but they