

accounted for them. Anybody with a coat on his back and a little brass on his forehead could get a bill discounted with Douglas, Heron, and Company. It is told that there was a back-going farmer about the Pentland Hills, who, having exhausted all his friends and neighbours, and being reduced, to desperation, was told that money was to be got almost without ceremony at a house in the Canongate. He came with a bill for £50, accepted by one of his ploughmen, and had the money in his hand as quickly as if it had been only change for a guinea. He packed it slowly up in his pocket, strode to the door, and there turning coolly about, said pretty audibly, 'Faith, billies, this canna gang on lang!' The damage to the shareholders, who were of all classes, was dreadful. Sir Walter Scott speaks with a bitter grudge of the loss incurred by his father through Douglas, Heron, and Company's bank; yet we observe the old gentleman stands in the list for only £500 of stock. Mr. Islay Campbell, the most successful advocate of his time, told a friend that it would have been better for him never to have made one penny by his profession, than to have made a venture in that bank. Some men paid quotas of loss every now and then during the greater part of their lives; and, as we are assured only a very few years have elapsed since the books were finally wound up, it is not improbable that in some instances the sufferings from Douglas, Heron, and Company's bank extended through three generations.

Any one living in Scotland at the present day, and looking round him with the eye of a man of the world, would be at no loss, we believe, to discover such examples of things done under false calculations, or no calculations at all, as would leave him a good deal at a loss to account for the character which the people have acquired on the score of caution. He would not see what are called 'fast men' in great numbers; but of heedless speculators and half-crazy projectors he would find no lack. However strange it may sound in an English ear, there are plenty of rash and thoughtless people in Scotland. Only inquire into family histories: where is there one without its wayward member, who is continually coming back upon them ruined and undone, to be once more set up in the world, or once more and finally shipped off for the colonies? Ask in the share-market---look into the Gazette---inspect the shipping list at Glasgow. Hopes you will everywhere find as rife as fears. On all sides ruin bears its part beside success. One does not hear much now-a-days of such spirit among religious people as that which fills the history of the sixteenth and seventeenth century with wonders. Yet only in 1843, about a third part of the established clergy of Scotland abandoned their livings on a point of conscience. Other people, ourselves amongst the number, are at a loss to understand their reasons: opposite partisans try to extenuate the matter in various ways. In plain truth, whatever might be the merits of the prompting cause, it was an astonishing example of self-sacrifice, one which any people might be proud to have in their history, and which, we venture to say, the whole nation will yet be proud to see there. We strongly recommend the particulars to the consideration of those who regard the Scotch as wholly made up of cold and selfish calculation.

We might go on to ask if the most eminent Scotsmen of past times have been noted for caution. Was Bruce a cautious man when he exposed himself to the

attack of Sir Henry Bohun at Bannockburn? Was John Knox a cautious man?---he of whom Morton said as he saw him laid in the grave, 'There lies one who never feared the face of man!' Was Montrose cautious at Kilsyth, or Dundee at Killiecrankie? Was Fletcher of Salton cautious when he killed Dare at Torquay? Burns proclaims in his verse that 'prudent caution self-control is wisdom's root;' but, him self, 'o'er fast for thought, o'er hot for rule,' could never practise the maxim. Scott looked a prudent man till near the end of his days' when it was found that not a son of the Muses in their most reckless times had acted more inconsiderately than he. A hardy ardour and enthusiasm seems to belong to the whole of the great men of our century. Caution is the last peculiarity which a biographer would attribute to them.

How, then, comes it that the Scotch, with such a history, obtain such a character? We cannot undertake to solve the mystery to universal satisfaction; but we see a few peeps of daylight through it. The Scotch, in the ordinary affairs of life, exhibit a tolerably clear intellect; they do not rush into acts and situations with the precipitancy of the Irish. But there is nothing extraordinary about them in this respect. The English, however, whose judgment on this point is the subject of debate, see their neighbours in two limited aspects. They either see the northern adventurer plodding his way among a people richer than himself, and anxious to make up by prudence for his original want of means; or they themselves come as mercantile travellers into Scotland, seeking to press off all sorts of English goods upon such shopkeepers as they think trustworthy. The Scotch trader has to be on the defensive both against the trading sharpness of the English, and against taking an over-quantity of their goods, all of which he knows must be paid for. He therefore presents a somewhat hard and slow manner to the *empressement* of his visitor. The Scotch are accordingly, as a nation, judged by the English from a few specimens, who are either unfair representatives of the mass, or are presented in circumstances so peculiar, that their actual character is not represented. It is like judging the people of Italy from the wandering image-venders, or the people of France from the conduct of the actors in the Théâtre Français. It gets, however, a specious sort of sanction from the fact, that the Scotch do bear themselves with something like an average degree of prudence amongst the nations; and so it passes. The English, meanwhile, have no more idea of the style of living and dealing pursued by the bulk of the Scotch people, than they have of the *ménage* of an Esquimaux, or perhaps less. The many who live in an open-handed and elegant manner, the still greater number who live in comfort, the generous charities supported in the large towns, the sacrifices made by the poorest under the influence of their higher sentiments, remain totally unknown, and therefore enter not into the account. If these remarks do not explain the mystery, then we despair of it, and must leave it as a problem to be solved by wiser heads than ours.

Suspense may be easily endured by persons of an indolent character, who never expect to rule their destiny by their own genius; but to those who feel themselves possessed of energy and abilities to surmount obstacles, and to brave dangers, it is torture to be compelled to remain passive, to feel that prudence, virtue, and genius avail them not; that while rapid ideas pass in their imagination, time moves with an unalterable pace, and compels them to wait, along with the herd of vulgar mortals, for the knowledge of futurity.