

COUNSELS TO BUSINESS MEN.

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To rescue the widow and the fatherless from want, is held to be highly commendable; but prevention is better than cure; and when means exist by which those whose industry is their only property can so invest a part of it that it shall live after them, it is culpable to neglect the precaution. If you can, by paying a hundred dollars, secure the payment of five thousand dollars within sixty days after your death, to your wife and family, who would otherwise not have money enough left on hand to pay the rent for six months, by all means do it, and you will feel all the better and happier for it, whenever you happen to think of it, and it would be a source of ineffable comfort to you on a sick and dying bed.

As to the doubt of the morality of life insurance, I say nothing. It has vanished with the ignorance of which it was the offspring. Surely every man must feel that the common sorrow of the bereaved family is heavy enough without having added to it the misery of destitution or of humbling dependence. Let all who have others depending on them make the timely provision of a life insurance, and we know no better mode than this for the separation which death effects. It is not merely human prudence, but Divine, which says: 'If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel.'

It is another wise thing for every business man to do, to put his affairs in an intelligible and manageable form, so that should he be removed in an hour, those who come after him could gather up the threads in their hands and proceed without embarrassment.

There is a third thing for the true business man to do.

Make in due form such conscientious disposal of your affairs as will most serve those connected with you. It is greatly better to do this in calm and unclouded moments, at leisure and at peace, with friends at hand whom you may consult, than amid the agitation and alarm of illness, even if you should

be allowed an opportunity of such a preparation.

In the battle of life, you may have wronged or injured some with whom you have had business relations. To whomsoever reparation is possible, make that reparation. Why should you carry thorns to your dying pillow, or have to regret that as undone which you might have done, but can never now attempt?

It is not only in money matters that reparation is to be made. Bitter words are sometimes hastily spoken which "bite like a serpent and sting like an adder."

"Go and be reconciled to thy brother." Let your conscience at least be clear, and if in word or deed you have injured him, make what atonement is possible for you to make. An evil done and unrepented of, is the same as an evil persisted in. If I have injured another and have never owned it or repaired it as far as I could, I am continuing the injury from day to day. The last enemy is sufficiently formidable without being accompanied by the spectre of wrongs, the power to right which is departed forever.

If on the other hand there are any to whom you have kindly intentions, put them in force yourself. Do not delay until perhaps their realization is impossible. Be your own executor. It is sad to see gifts bestowed on worthy objects as men are stepping out of this world into the next, which only serve as a bone of contention among the survivors. It is a sad mockery when men grasp the means of which they are stewards with the tenacity of a passion, and surrender them to their lawful uses, only when they lose the power to hold them longer. David dedicated the materials for the temple and would have built it himself if he had been permitted.

On whom does time hang so heavily, as on the slothful and lazy? To whom are the hours so lingering? Who are so often devoured with spleen, and obliged to fly to every expedient, which can help them to get rid of themselves? Instead of producing tranquility, indolence produces a fretful restlessness of mind; gives rise to cravings which are never satisfied; nourishes a sickly, effeminate delicacy, which sours and corrupts every pleasure.