

and difficulties, might be supposed to offer? Be it remarked, it is with such men we are supposed to be dealing—men who know the burdens and anxieties of business, but who are honest. We have no hesitation in putting the advice into this shape. He would say, Lay it down as a rule that if it is within the bounds of possibility, your creditors shall at the earliest period you can compass, receive twenty shillings in the pound. If you are unable to meet your engagements now, it is a proof that your position requires careful looking into. You may be suffering from a commercial disaster—from the failure of other men to pay *you*—from causes which necessitate a prompt suspension—and in that case act promptly. Do not let your credit get sapped and undermined by dishonoring your bills and by similar unbusiness-like practices, but call in your creditors, and wind up your affairs—consulting an attorney of established reputation as to technicalities, but avoiding as the suggestion of an evil spirit which plots against your future peace any idea of making a purse for yourself. Creditors are proverbially indulgent and forbearing, and it is their interest to be so as long as there is any chance of being paid, and you will have very little difficulty in getting all the time you ask for if you show a determined spirit to meet your difficulties like a man. There may be occasions in which difficulties thicken round a man gradually, and he will go on struggling for years with a waning reputation and credit, but there is a limit beyond which this kind of thing should not be carried. Better to come to a halt, and if there is a reasonable prospect, by pursuing the path of strict economy in personal expenses, by a diligent attention to business, by a wise observation of the capacities of your trade and the wants of the public in relation to it, combined with the forbearance of your creditors—if there is a reasonable prospect of paying in full, ask for time—taking care to make the time long enough—and make the effort. If there be no reasonable prospect of doing this, or if some of your creditors are determined to wind you up, then the bankruptcy law is designed to throw around you the shield of protection, and though you should come forth from the ordeal stripped of everything you possess, you will come forth with a clear conscience, with the sympathy of all discerning men, and with really better chances in your favor, in the long run, than he who forces a composition upon his creditors and walks off with a heavy purse in his hands. The high honor and satisfaction of doing right, even although for a time you should suffer, will give a buoyancy to your spirit which will tide you through many a dark hour, whereas it is a feature of questionable and dishonest practices to make large demands upon the memory and conscience in future days; so that should a tide of prosperity set in as the result of one dishonest action, the remembrance of the wrong deed will embitter every cup of peace. A man may have a secret determination to pay his creditors in full some day or another, but very few men who begin by doing wrong have the power or the will to retrieve their position. Better to do right *now* as the prelude to a course of right doing hereafter, than to do *wrong* now in the hope by and by of setting matters right again. The day for setting matters

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