

career of not a few would fill thrilling illustrated chapters in the unwritten history of city merchant's clerks, and prove beyond a question that—

"Vice is a monster of such frightful mien,
That to be hated needs but to be seen,
But seen too oft, familiar with its face,
We first endure, then pity, then embrace."

"Some sanguine youth may ask where the successful men originate. I answer, they are one in one hundred of those who embark in business, and one in several hundred of those who seek clerkships with anticipations of fortune in prospect.

"Personally, by a rare combination of favorable circumstances, those 'wonder flowers that bloom but once in a life time, I am meeting what is called success. The way to it was paved by years of incessant labor, of sixteen to eighteen hours per day, and such days and nights of toil as no farmer's boy that I have met with ever dreamed of in rural labors, and which, if applied to the cultivation of a hundred-acre farm, would have developed hidden treasures not dreamed of by the reluctant plowman.

"But as years pass and develop, along with the vanities of life, the gray hairs which are stealing upon me, my thoughts often revert to the home scenes of my childhood in the country, and I feel tempted to shake off this artificial life and seek for my declining years that repose and quiet which I imagine might be found in rural life, among an intelligent and open-hearted population devoted to agriculture—and secure my family those health-growing influences, both mental and physical, which cheerful country life must supply to genial minds."

Incident of the Money Panic.

One day during the panic of October, a firm in Boston gave a check to one of their creditors for two thousand dollars, which he presented at the bank, where he was informed that it was drawn for five hundred dollars more than stood to the firm's credit. Having some little doubt of the solvency of the firm, he drew his own check for five hundred dollars and deposited it to the account of the firm, when he was promptly paid the full amount. The firm stopped payment the same day, and will pay about thirty cents on the dollar, but the merchant, by a little timely gumption, obtained seventy-five per cent of his claim.

Hoarding the Precious Metals.

The *Albany Journal*, in view of the withdrawal of specie from the banks during the panic, has the following cleverly drawn hit for the hoarders." It reminds us of a story told by a Philadelphia lawyer, of some eminence, now no more. He said the Dutch farmers in the interior of Pennsylvania were generally in the habit of hoarding their money. A farmer, who had laid by a large sum, the earnings of years, had his house broken into, and the money stolen. When asked by our friend, the lawyer, how much he lost, he said he