

fuel, and he runs down the ability to purchase it at any price. He makes little children hungry, and cry for food; cold, and cry for fire and clothing. He makes poor women sad, makes mothers weep, discourages the hearts of fathers, carries cares and anxiety into families, and sits, a crouching desolation, in the corner and on the hearthstones of the poor. A hard master to the poor is *tight times*.

A curious fellow is Tight Times, full of idiosyncracies and crotchets. A cosmopolite, a wanderer, too. Where he comes from nobody knows, and where he goes nobody knows. He flashes along the telegraph wires, he takes a free passage in the cars, he seats himself in the stages, or goes along the turnpike on foot. He is a gentleman on Wall street to-day, and a back-settler on the borders of civilization to-morrow. We hear of him in London, in Paris, in St. Petersburg, at Vienna, Berlin, and Constantinople, at Calcutta, in China, all over the commercial world, in every great city, in every rural district, everywhere.

There is one way to avoid being bored by this troublesome fellow Tight Times. It is the only way for a country, a city, a town, as well as individual men, to keep shut of his presence.—Let the country that would banish him beware of extravagance, of speculation, of over-trading, of embarking in visionary schemes of aggrandisement. Let it keep out of wars, avoid internal commotions, and go right along, taking care of its own interests, and husbanding its resources. Let the city that would exclude him be economical in its expenditure, indulging in no schemes of speculation, making no useless improvements, building no railroads that it cannot pay for, withholding its credit from mushroom corporations, keeping down its taxes, and going right along, taking care of its own interests and husbanding its own resources,—Let the individual man who would exclude him from the domestic circle be industrious, frugal, keeping out of the whirlpool of politics, indulging no taste for office, holding up his dish when pudding falls from the clouds, laying by something when the sun shines to make up for the dark days, for

“Some days must be dark and dreary;”

working on always with a heart full of confidence in the good providence of God, and cheerful in the hope of “the good time coming.”