

and "he who pays his debts, begins to make a stock;" for, "he who pays well is master of every body's purse; & it is really a true saying, "he is a rich man who owes nothing;" and again, as Pope says.

"An honest man's the noblest work of God."

V. By attending to the following precepts of wisdom, and avoiding what is pointed out as wrong therein, you may not only gain the honourable character of an honest man, so much to be esteemed by all ranks, and be able to pay your debts, but you may also be able to "lay up riches against the winter of old age," a consideration of such importance that it should always be in your memory and the realising of it your first care.

1. "Riches being the reward of frugality and industry," "sweep your own doors for seven years after you begin trade, and in twice seven years you may ride in your carriage."

2. "Drive thy business, let not thy business drive thee;" but rather, "always do what you must do to day, and do not leave it till to-morrow."

3. Recollect, that "he who loses an hour in bed in the morning, is employed all the rest of the day in running after it;" so that "he who lays long in bed, pays for the indulgence in his estate."

The slighting of these maxims has been the ruin of many.

VI. I shall also proffer you my advice in respect to carefulness.—In the first place, you must understand, that "want of care does more damage that want of knowledge;" and also, that "good fortune only comes to him who takes care to win her;" and again, "he who would make a door of gold, must drive a nail every day."

And, in the second place, you must know, that "he who gets does much, but he who keeps does more;" as "wealth is not his who gets it, but his who carefully enjoys it;" because, "all is not safe nor won that is put in the purse." An extravagant man is always lavishing away his money as quickly as he gets it, thus verifying the old adage, "a fool and his money is soon parted."

In the third place remember, that "a penny saved is twice got;" and that "most fortunes were saved, not got;" and it is evident "he that doth not mind small things, will never get a great deal;" for "he that makes no reckoning of a penny will never be worth sixpence;" and again, "he who will take no pains, will never build a house three stories high."

VII. As to the profits charged on goods, these are various as the commodities exposed to sale, and the extent of the profit is according to the utility or nature of the goods. The merchant being satisfied with a moderate gain on such things as are really necessary to existence, those things being accounted sure selling articles; but on any fancy article not actually needful to the preservation or comfort of life, he charges a higher or extra profit, as judging it a risk to keep those things, and also to pay him the interest of the money he lies out of whilst they are on hand, most articles of that kind being valuable.

To advise on that point is not my intention, conceiving you to be most able to judge for yourselves on so nice a case; only, as there are some persons who indeed go 'beyond the mark,' it is on this head I beg leave to advise. In this case it is

better to "live and let live," for you will find by experience through course of time that "light gains make a heavy purse," by dealing in "quick returns and small profits;" and sooner "prefer loss to unjust gains;" for it is always the case "he who thinks to cheat another, cheats himself;" and in giving trust, as "short credit makes long friends," so

"Ready money joins the hands
Of men in friendship's social bands."

VIII. In trade "always venture a small fish to catch a great one," for "nothing venture, nothing won;" but venture not all in one bottom, lest that speculation failing might involve you in ruin, because, "that which is bought cheap is often the dearest;" for should the prices of these articles by the fluctuating of the market fall lower than what you purchased them at, by that event you become a considerable loser, which verifies the adage.—This is more particularly applied to the speculating on and hoarding up of goods, in the idea of an advancement in their prices and sale.

IX. Concerning the expenses in living, "spend every day a penny less than your clear gain;" for, "it is better to live on a little, than outlive a great deal;" and again, "better go to bed supperless than rise in debt," because you may rest assured, "he that goes a borrowing goes a sorrowing;" as "he that borrows must pay again, either with shame or loss," for, "he that borrows a hundred pounds at interest, in fourteen years must pay double;" and conversely, "he that lends a hundred pounds at interest, in fourteen years will receive double."

X. Respecting your behaviour and deportment to those with whom you may transact business, "obliging language costs little and does much good;" besides, "a civil word is as soon said as a rude one," and "a man's hat in his hand never did him harm."

In the opinion of the genteel orders of society, "his manners makes the man." This I would advise you to keep in view; for as nothing pleases a person of sense more than politeness and affability, neither does any thing offend him more than an arrogant and haughty demeanour.

XI. Be careful in business "never to sign a writing till you have read it;" & always "receive your money before you give a receipt, but take a receipt before you pay."

By attending to and fulfilling these adages and maxims, you may save yourselves both trouble and money; for many are the losses that occur daily for want of punctual regard to these excellent axioms.

XII. And to conclude, I offer you, my juvenile friends, the following rules to be observed by you, and then farewell!

If rich be not elated; if poor be not dejected.
In good fortune be moderate; in bad prudent.
In friendship be faithful—to anger slow.
In business be attentive, and to idleness an avowed enemy.

DAWN OF GENIUS.

Dr. Brown.—It is a singular coincidence, that the two individuals who have been most celebrated for their attempts to extend the knowledge of animal nature, should have been both natives of Scotland, and that each should have been put to a coarse mechanical employment—John Brown (the Physician) to the trade of a

weaver, and John Hunter (the Anatomist) that of a carpenter or wheelwright.

Young Brown early discovered uncommon talents. His aptitude for improvement induced his parents, after having fruitlessly bound his apprentice to a weaver, to change his destination. He was accordingly sent to a grammar school, where he studied with great ardour and success. Indeed, he was at that time regarded as a prodigy, and his application was so intense that he was seldom without a book in his hand. The means of his education were raised by his own industry, and he became a reaper of corn to procure for himself the means of improvement. With the price of such labour he purchased himself to school, where his abilities and ardour attracted the notice of his master, and procure him the place of assistant. He first directed his studies to divinity, but soon changed that for physic, in which he afterwards became so eminent, as to found a system, called, in honour of him, "The Brunonian System."

SELECT SENTENCES.

Time is what we want most, but what we use worst; for which we must all account, when time shall be no more.

There are but very few who know how to be idle and innocent. By doing nothing we learn to do ill.

There is nothing that so much engages our affections to this world, as the want of consideration how soon we are to leave it.

POETRY.

THE STILL, SMALL VOICE.

1 Kings, xix. 11.

He cometh, He cometh, the Lord passeth by;
The mountains are reeling, the tempest is nigh;
The wind is tumultuous, the rocks are o'ercaust,
But the Lord of the Prophet is not in the blast.

He cometh, He cometh, the Lord, He is near,
The earth it is reeling, all nature's in fear;
The earthquake's approaching with terrible force,
But the Lord of Sabaoth is not in the storm.

He cometh, He cometh, the Lord is in ire;
The smoke is ascending, the mount is on fire;
O say, is Jehovah revealing His name?
He is near, but Jehovah is not in the flame.

He cometh, He cometh, the tempest is o'er,
He is come, neither tempest nor storm shall be more,
All nature reposes, earth, ocean, and sky,
Are still as the voice that descends from on high.

How sweet to the soul are the breathings of peace,
When the still voice of pardon bids sorrow to cease,
When the welcome of mercy falls soft on the ear,
"Come hither ye laden—ye weary draw near."

There is rest for the soul that on Jesus relies,
There's a home for the homeless, prepared in skies,
There's a joy in believing, a hope and a stay,
That the world cannot give, nor the world take away.

O had I the wings of a dove, I would fly,
And mount on the pinions of faith to the sky,
Where the still and small breathing to earth
was given,
Shall be changed to the anthem and chorus
heaven.