

Courage and honesty to go through a list of in the most desirable compass was watched with book-keeping in

for cash, and did not however, he supposed, in from time to time, accounts. Moreover, that books should be in business done, both credit either given or honest, to keep an

s, and particularly if might by that means and conduct all their

inal expenditure. It but they would find He had always done out of. Sometimes were easy he was le,' however, he had ing so for a short ing an accurate ac- d balance their ac- o over the totals of effect would be that ably modified.

keeping, was that it n such a way that o kept them, could ce, in conducting ooks kept, with the railways and pub- ey wanted explain- ing too.

the subject. As a l—so everybody in ession might seem men, the majority ome persons had a

large amount of capital in cash, but it was all neutralized by the fact of their being poor or bankrupt in character. Considering the subject of Debit and Credit in a moral and spiritual point of view, he had to observe that every man had a certain amount of bodily stamina or constitution; all were placed in certain surroundings or circumstances; all had a certain amount, more or less, of talent and education, and some possessed a certain amount of money. These were the elements which every one had to deal. Some men had an iron constitution, they could perform an enormous amount of work, and they seemed to require very little sleep. Others were weakly and delicate, constantly liable to be out of health and requiring to take perpetual care of themselves. The strong constitution was like capital to a merchant and might be put down to the credit of a man. Similarly a weakly one was to his debit. But in the course of time some men of fine constitution abused it by drinking, smoking and other injurious habits. When he saw a young lad of sixteen or so draining away his vitality in that way, he always thought, 'young man, you are beginning early in life to put something to the debit of your account.' On the other hand, exercise in the open air, careful, sober living, cheerful company and an easy conscience, all went to a man's credit. Drinking, smoking and chewing were the great debit items of life, so far as the bodily health was concerned, and would bring a man, if persisted in, constitutional bankruptcy. Lord Byron had lived such a life that when he was only about thirty-four years of age he wrote the melancholy stanza:

" My days are in the yellow leaf,
The blossom and the fruit are gone,
The worm, the canker and the grub,
Are mine alone!"

A pretty story for a man of pleasure to tell! A pretty balance sheet of life to make out!

" Coming next to *talents*, one of the most important to a young man was practical insight into men and things. Another was courage, but unless combined with caution, it was apt to be dangerous. Perseverance, patience and industry were large items to a man's credit in practical life. Some had a talent for buying and selling. He would like them all to read a book entitled "The Successful Merchant," which would give them very valuable hints on this subject.

" Looking to the opposite side and considering the qualities which would go to a man's debit in life, he would first name idleness. There was little good in a man possessing talents if at the same time he were too idle to apply them. Some countries were specially noted for the idle character of their inhabitants. This might have been said of Italy some time ago, owing partly to bad government and partly to a deli-