

delicate little girl, with most exquisite sensibilities and rare genius; and was to be treated with all becoming tenderness and consideration. There she learnt a few of the useful, and a great many of the ornamental branches taught in such Seminaries; and was finally despatched to a boarding school to finish her education, a polite education; with which the adjective 'useful' as usual, had very little, if any thing to do.

She was now an accomplished lady. She understood French and painting; was versed in Belles-Lettres; knew something of Philosophy, natural and moral; had gone the round of the sciences; wrote poetry; kept an album; understood music; and was finally fitted out at home with a fine parlor and piano. 'What a fine lady,' said the wondering villagers, 'what a fine lady; how fashionable; how perfectly genteel.'

It was even so, and the first difficulty which arose, was about the choice of that very vexatious, but still no less necessary evil, a husband. The pretty girl who has the whole world of beaux to choose from, sometimes finds it difficult to make a perfectly unobjectionable choice. It was not then to be wondered at, that Cornelia should be embarrassed in making a selection; for she was circumscribed in her sphere by the very small compass of perfectly genteel people like herself. Such an one with a good substantial fortune too, was to be sought. Her stars favored her at last, however, and she was married to a young gentleman as accomplished as herself; one who had as many apologies at his fingers ends as buttons on his coat, an A. B. and a professor, who drove tandem with one hand, winged a pigeon at every shot, and drank nothing but Maderia.

It was said that the young gentleman and lady were each a little disappointed in each other's fortune, and that in the outset there was a trifling jar on the subject of finances, but Cornelia adhered to her piano, and Bob to his ride and Maderia and all went on quite musical again. Neither of them had suffered so vulgar a thought as that, how to get a living, when their cash was gone, to enter their heads. But fortune in all these cases, has a plain matter of fact way of dealing with even the most genteel people; and when they have spent their last dollar, just turns them out of house and home as unceremoniously as if they were no better than common folks. She never works a miracle to sustain those who never learned, or had the disposition to work any thing themselves. And so it turned out in this case.

Whilst the piano was in tune in the parlor, and every thing was out of tune in the kitchen; while the master drank Maderia above stairs, and the servants were drunk with cogniac below stairs; while in the midst of the best company, the best living, and dreaming of nothing but pleasure and amuse-

ment, one of Bob's creditors rapped his knuckles. The bailiffs are an ill bred set; they know just about as much of gentility and all that sort of thing, as a bear about a lady's toilette; and therefore, as might also have been expected, the carpets, the plate, the sideboard, and even the very piano, were levied on.

Still so far as physical ability was concerned, it was not too late, perhaps, to turn the current of affairs. There was a plain and ready remedy for the disease, even in its present state. An entire change of living and of habits; economy for extravagance, and industry for indolence. But how hard it is for those who have been thus educated, to change; how often is the moral ability, the will wanting? And here it proved to be the case.

They struggled awhile to keep up appearances; but only sunk deeper in the end. Ten years after, they were almost forgotten. I made many inquiries after them among the villagers, and finally discovered that Robert and his wife had separated; and that he had exchanged his dogs and gun for a tar hat and blue jacket; was a wanderer of the sea; and the elegant and accomplished Cornelia, instead of thumping a piano, was gaining a scanty subsistence at the spinning wheel.

So much for the story. Industry and virtue are the best legacies parents can bequeath their offspring; the only sure defence against misfortune. Let those who are charged with the education of children, beware lest through an over anxiety to make them accomplished, they fail to make them useful members of society; instead of making them respectable, make them proud; instead of cultivating their genius, lead them into indolence, I say beware.

HEEDLESSNESS IN PECUNIARY MATTERS.

Men are too frequently heedless in regard to their promises. You desire one to perform some service for you; it may be labor of some sort, or merely the transaction of certain business to which you cannot conveniently devote your personal attention. He promises very fairly; and on the strength of his promise you neglect to procure other assistance. But he fails to redeem his promise, and you suffer harm, being unable to execute the design without his assistance. Yet men are too often unconscious of the evil they occasion by such heedlessness. If they promise, with an honest intention to perform, but are prevented by some unforeseen and unavoidable obstruction, they are innocent.—But when they promise heedlessly, without any intention to perform, or seeing no prospect to perform, or not caring whether they fulfil their promise or not, they manifest a criminal disregard to faith-

fulness and truth, which is highly unbecoming the character of any one who makes the least pretensions to honesty.

To the same class of offences belongs the neglect to pay just and honest debts. There are those who are always ready to incur debts, but utterly heedless about paying them. Whether they need an article or not, they readily purchase, if they can obtain it on a credit. They are prodigal of promises. They will pay you at any time,—just when it may best accommodate you. But when you have opened your account, you cannot foresee the time when it will be closed. I do not speak of those who are unable to pay; but of those who are able, but so heedless and inconsiderate as either to forget the matter entirely, or to imagine it can make no difference to you whether they pay promptly or not. They renew their promises often,—and break them as often; and you suffer harm from their heedlessness. And they also will suffer harm, sooner or later. They acquire the name of slack-payers, and find it more difficult to obtain credit than their neighbors, who perhaps have less property, but are more punctual.

As to that class of debtors, who contract debts which they never intend to pay, I only remark; if they contract such debts for absolute necessities, to preserve the lives of their families, they have an excuse. But they are utterly inexcusable if they purchase what they do not need, unless they intend to pay, and see a reasonable prospect of paying for it.

Are any of us guilty of such criminal heedlessness? Let us remember that it indicates an unpardonable indifference to the feelings of our brethren, and even to their wants and sufferings. For it often occurs that our negligence in the performance of promises, or payment of debts, is a matter of serious inconvenience to them. They are disappointed; and what is worse, they sometimes suffer loss or even distress through our fault. Knowing these facts, if we persist in such a course, promising what we have no honest intention to perform, and contracting debts, and then neglecting to discharge them according to promise, when we might pay them without material inconvenience, we manifest a criminal indifference to the welfare of our brethren. If we will compare the principles on which such conduct is founded, with the requisitions of the gospel, we shall discover a striking inconsistency between them. We shall be satisfied that we are destitute of that spirit of universal and fervent love which the gospel requires. If we have been thus heedless hitherto, let us be so no longer. But let us rather obey the apostolic injunction;—"Render therefore to all their dues:—owe no man anything, but to love one another."—Rom. xiii. 7, 8.