

said, "Now do I see how many things I do *not* desire." "I can forgive every thing but selfishness," said Perthes. "Even the narrowest circumstances admit of greatness with reference to 'mine and thine;' and none but the very poorest need fill their daily life with thoughts of money, if they have but prudence to arrange their housekeeping within the limits of their income."

A man may be indifferent to money because of higher considerations, as Faraday was, who sacrificed wealth to pursue science; but if he would have the enjoyments that money can purchase, he must honestly earn it, and not live upon the earnings of others, as those do who habitually incur debts which they have no means of paying. When Maginn, always drowned in debt, was asked what he paid for his wine, he replied that he did not know, but he believed they "put something down in a book."\*

This "putting-down in a book" has proved the ruin of a great many weak-minded people, who can not resist the temptation of taking things upon credit which they have not the present means of paying for; and it would probably prove of great social benefit if the law which enables creditors to recover debts contracted under certain circumstances were altogether abolished. But, in the competition for trade, every encouragement is given to the incurring of debt, the creditor relying upon the law to aid him in the last extremity. When Sydney Smith once went into a new neighborhood, it was given out in the local papers that he was a man of high connections, and he was besought on all sides for his "custom." But he speedily undeceived his new neighbors. "We are not great people at all," he said;

\* S. C. Hall's "Memories."

"we are, only common honest people—people that pay our debts."

Hazlitt, who was a thoroughly honest though rather thriftless man, speaks of two classes of persons, not unlike each other—those who can not keep their own money in their hands, and those who can not keep their hands from other people's. The former are always in want of money, for they throw it away on any object that first presents itself, as if to get rid of it; the latter make away with what they have of their own, and are perpetual borrowers from all who will lend to them; and their genius for borrowing, in the long run, usually proves their ruin.

Sheridan was one of such eminent unfortunates. He was impulsive and careless in his expenditure, borrowing money and running into debt with every body who would trust him. When he stood for Westminster, his unpopularity arose chiefly from his general indebtedness. "Numbers of poor people," says Lord Palmerston, in one of his letters, "crowded round the hustings, demanding payment for the bills he owed them." In the midst of all his difficulties, Sheridan was as light-hearted as ever, and cracked many a good joke at his creditors' expense. Lord Palmerston was actually present at the dinner given by him, at which the sheriff's officers in possession were dressed up and officiated as waiters.

Yet, however loose Sheridan's morality may have been as regarded his private creditors, he was honest so far as the public money was concerned. Once, at a dinner at which Lord Byron happened to be present, an observation happened to be made as to the sturdiness of the Whigs in resisting office and keeping to their principles—on which Sheridan turned sharply round, and said: "Sir, it is easy for my

Lord this, or Earl that, or the Marquis of t'other, with thousands upon thousands a year, some of it either presently derived or inherited in sinecure or acquisitions from the public money, to boast of their patriotism and keep aloof from temptation; but they do not know from what temptation those have kept aloof who had equal pride, at least equal talents, and not unequal passions, and nevertheless knew not, in the course of their lives, what it was to have a shilling of their own." And Lord Byron adds, that, in saying this, Sheridan wept.\*

The tone of public morality in money matters was very low in those days. Political speculation was not thought discreditable; and heads of parties did not hesitate to secure the adhesion of their followers by a free use of the public money. They were generous, but at the expense of others—like that great local magnate, who,

"Out of his great bounty,  
Built a bridge at the expense of the county."

When Lord Cornwallis was appointed Lord Lieutenant of Ireland, he pressed upon Colonel Napier, the father of *the* Napiers, the comptrollership of army accounts. "I want," said his lordship, "*an honest man*, and this is the only thing I have been able to wrest from the harpies around me."

It is said that Lord Chatham was the first to set the example of disdaining to govern by petty larceny; and his great son was alike honest in his administration. While millions of money were passing through Pitt's hands, he himself was never otherwise than poor; and he died poor.

Of all his rancorous libellers, not one ever ventured to call in question his honesty.

\* Moore's "Life of Byron," 8vo ed., p. 182.

In former times the profits of office were sometimes enormous. When Audley, the famous annuity-monger of the sixteenth century, was asked the value of an office which he had purchased in the Court of Wards, he replied: "Some thousands to any one who wishes to get to heaven immediately; twice as much to him who does not mind being in purgatory; and nobody knows what to him who is not afraid of the devil."

Sir Walter Scott was a man who was honest to the core of his nature; and his strenuous and determined efforts to pay his debts, or rather the debts of the firm with which he had become involved, has always appeared to us one of the grandest things in biography. When his publisher and printer broke down, ruin seemed to stare him in the face. There was no want of sympathy for him in his great misfortune, and friends came forward who offered to raise money enough to enable him to arrange with his creditors. "No!" said he, proudly; "this right hand shall work it all off!" "If we lose everything else," he wrote to a friend, "we will at least keep our honor unblemished."\* While his health was already becoming undermined by overwork, he went on "writing like a tiger," as he himself expressed it, until no longer able to wield a pen; and though he paid

\* Captain Hall records the following conversation with Scott: "It occurs to me," I observed, "that people are apt to make too much fuss about the loss of fortune, which is one of the smallest of the great evils of life, and ought to be among the most tolerable."—"Do you call it a small misfortune to be ruined in money matters?" he asked. "It is not so painful, at all events, as the loss of friends."—"I grant that," he said. "As the loss of character?"—"True again." "As the loss of health?"—"Ay, there you have me," he muttered to himself, in a tone so melancholy that I wished I had not spoken. "What

the penalty of his supreme efforts with his life, he nevertheless saved his honor and his self-respect.

Everybody knows how Scott threw off "Woodstock," the "Life of Napoleon" (which he thought would be his death\*), articles for the "Quarterly," "Chronicles of the Canongate," "Prose Miscellanies," and "Tales of a Grandfather"—all written in the midst of pain, sorrow, and ruin. The proceeds of those various works went to his creditors. "I could not have slept sound," he wrote, "as I now can, under the comfortable impression of receiving the thanks of my creditors, and the conscious feeling of discharging my duty as a man of honor and honesty. I see before me a long, tedious, and dark path, but it leads to stainless reputation. If I die in the harrows, as is very likely, I shall die with honor. If I achieve my task, I shall have the thanks of all concerned, and the approbation of my own conscience." †

And then followed more articles, memoirs, and even sermons—"The Fair Maid of Perth," a completely revised edition of his novels, "Anne of Geierstein," and more "Tales of a Grandfather"—until he was suddenly struck down by paralysis. But he had no sooner recovered suf-

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is the loss of fortune to the loss of peace of mind?" I continued. "In short," said he, playfully, "you will make it out that there is no harm in a man's being plunged over head and ears in a debt he cannot remove." "Much depends, I think, on how it was incurred, and what efforts are made to redeem it—at least, if the sufferer be a right-minded man." "I hope it does," he said, cheerfully and firmly.—*Fragments of Voyages and Travels*, 3d series, pp. 308, 309.

\* "These battles," he wrote in his Diary, "have been the death of many a man. I think they will be mine."

† Scott's Diary, December 17th, 1827.

ficient strength to be able to hold a pen, than we find him again at his desk writing the "Letters on Demonology and Witchcraft," a volume of Scottish History for "Lardner's Cyclopædia," and a fourth series of "Tales of a Grandfather" in his French History. In vain his doctors told him to give up work; he would not be dissuaded. "As for bidding me not work," he said to Dr. Abercrombie, "Molly might just as well put the kettle on the fire and say, 'Now, kettle, don't boil;'" to which he added, "If I were to be idle, I should go mad!"

By means of the profits realized by these tremendous efforts, Scott saw his debts in course of rapid diminution, and he trusted that, after a few more years' work, he would again be a free man. But it was not to be. He went on turning out such works as his "Count Robert of Paris" with greatly-impaired skill, until he was prostrated by another and severer attack of palsy. He now now felt that the plough was nearing the end of the furrow; his physical strength was gone; he was "not quite himself in all things," and yet his courage and perseverance never failed. "I have suffered terribly," he wrote in his Diary, "though rather in body than in mind, and I often wished I could lie down and sleep without waking. But *I will fight it out if I can.*"

He again recovered sufficiently to be able to write "Castle Dangerous," though the cunning of the workman's hand had departed. And then there was his last tour to Italy in search of rest and health, during which, while at Naples, in spite of all remonstrances, he gave several hours every morning to the composition of a new novel, which, however, has not seen the light.

Scott returned to Abbotsford to die. "I have seen much," he said on his return, "but nothing like my own

house—give me one turn more.” One of the last things he uttered, in one of his lucid intervals, was worthy of him. “I have been,” he said, “perhaps the most voluminous author of my day, and it *is* a comfort to me to think that I have tried to unsettle no man’s faith, to corrupt no man’s principles, and that I have written nothing which on my death-bed I should wish blotted out.” His last injunction to his son-in-law was: “Lockhart, I may have but a minute to speak to you. My dear, be virtuous—be religious—be a good man. Nothing else will give you any comfort when you come to lie here.”

The devoted conduct of Lockhart himself was worthy of his great relative. The “Life of Scott,” which he afterwards wrote, occupied him several years, and was a remarkably successful work. Yet he himself derived no pecuniary advantage from it; handing over the profits of the whole undertaking to Sir Walter’s creditors, in payment of debts for which he was in no way responsible, but influenced entirely by a spirit of honor, and of regard for the memory of the illustrious dead.

## CHAPTER VII.

## DUTY—TRUTHFULNESS.

“I slept, and dreamt that life was Beauty;  
I woke, and found that life was Duty.”

“Duty! wondrous thought, that workest neither by fond insinuation, flattery, nor by any threat, but merely by holding up thy naked law in the soul, and so extorting for thyself always reverence, if not always obedience; before whom all appetites are dumb, however secretly they rebel!”—KANT.

“How happy is he born and taught,  
That serveth not another’s will!  
Whose armor is his honest thought,  
And simple truth his utmost skill!

“Whose passions not his masters are,  
Whose soul is still prepared for death;  
Unti’d unto the world by care  
Of public fame, or private breath.

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“This man is freed from servile bands,  
Of hope to rise, or fear to fall:  
Lord of himself, though not of land;  
And having nothing, yet hath all.”—WOTTON.

“His nay was nay without recall;  
His yea was yea, and powerful all;  
He gave his yea with careful heed,  
His thoughts and words were well agreed;  
His word, his bond and seal.”

*Inscription on BARON STEIN’S Tomb.*

DUTY is a thing that is due, and must be paid by every man who would avoid present discredit and eventual moral insolvency. It is an obligation—a debt—which can