

# CHEAP TRACTS,

calculated to promote the Interests of Religion, Virtue, and Humanity.

No. XIV.

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THE

*Honest*

DEBTOR:

OR,

*The Virtuous Man*

Struggling with, rising superior to, and overcoming Misfortune.

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“Alas! I am a disgraced man in my own country, and I am labouring here to wipe away a stain I have brought upon myself.”

“One of the happiest days in my life was that on which I was able to remit to Paris the first hundred louis d’ors of my savings.”

“I leave you to imagine the surprise and gratitude of Salvary at seeing all the traces of his ruin done away, as it were, by the stroke of a pen; and with what eagerness he came to return thanks to his benefactor.”

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WHOLESALE AND RETAIL.

THE  
HONEST DEBTOR.

*An honest Man's the noblest Work of God.*

*-----With Pleasure Heaven itself surveys  
A brave man struggling with the storms of fate.*

**T**O overcome adversity and brave death itself, is the effort of a noble resolution. But there is still a species of courage which I think less frequently to be met with in the world, but not less admirable. I shall give an instance of it.

‘In a journey to Holland, I was recommended to a rich merchant of the name of Odelman; a man as liberal in his house, as he was avaricious in his commerce. In his counting-house, and at his table, I found a young Frenchman of a prepossessing appearance and uncommon modesty of deportment. He was known in Holland by no other name than that of Oliver.

‘In vain Odelman, who was a man of plain manners, treated him like a friend and almost as an equal; the young man, with a certain respectful dignity, always kept at a proper distance: you would have said, as that of a son ever attentive to the will of his father, who he was serving for love.

‘I endeavoured to learn what had induced him to live in Holland. He answered, it was misfortune,’ and in every thing that related to himself, I thought I perceived, that he did not wish to come to an explanation.

‘In the mean time, we spent all the time we could spare together; and with a complaisance that my curiosity might sometimes fatigue, but never exhausted, he gave me information relative to whatever was interesting in Holland.

‘You may be sure I began to conceive a particular affection for him. This is an entertaining young man, said I to Odelman, and I have the greatest reason to speak in his favour. It was, doubtless, you that recommended him to shew me such attention.’

—“Not at all,” answered he; but you are a Frenchman, and he idolizes his country. I am very glad, however, to profit by its loss, for it has few more such to boast of. He is an assemblage of every estimable quality. Good sense, fidelity, indefatigable application, expertness in business, an extreme quickness and nicety of perception; a minuteness of method which nothing can escape; and, above all, an economy—Ah! he is the man, indeed, that knows the value of money.’

‘The last article of his eulogium was not to my taste; and, in his excuse, I observed, that it was allowable in the unfortunate to

be avaricious.'—'Avaricious! he is not so,' replied the Dutchman; he is not solicitous for riches. Never, I am well assured, did he desire the wealth of another; he is only careful of his own. But in the management of it he exhibits such an ingenious and refined frugality, that the Dutch themselves are astonished at it.'—But what most surprises me is, the secrecy with which he conceals, even from me, the use he makes of his money.'

'Before my departure, I became better acquainted with this uncommon and virtuous young man.

'My dear countryman,' said I, the day I was taking my leave of him, 'I am going back to Paris. Shall I be so unfortunate as to be of no service to you there? I have given you the pleasure of obliging me as much and as often as you pleased; do not refuse me an opportunity of returning the obligation.'—'No sir,' said he 'you shall have it; and in exchange for the little services which you are pleased to over rate, I will come this evening, and request one from you, which is of the most material consequence to me. I must observe, that it is a secret which I am going to communicate to you; but I can be under no apprehensions on that account. Your name alone is a sufficient guarantee.' I promised to keep it faithfully; and, that very evening, he called upon me, with a casket full of gold in his hand.

‘Here,’ said he, ‘are five hundred louis d’ors, arising from three years savings, and paper signed by my hand that will indicate the use to which I wish them to be put. It was signed Oliver Salvary. How great was my surprise to find it was destined for nothing but objects of luxury ! A thousand crowns to a jeweller ; a thousand to a cabinet-maker ; a hundred louis for millinery ; as much for laces, and the rest to a perfumer.’

‘I surprise you,’ said he ; ‘Yet you do not see all. I have already paid, thank heaven, three hundred louis for the like fooleries ; and I have much yet to pay before every thing will be discharged. Must I tell it you, sir ? Alas ! I am a disgraced man in my own country, and I am labouring here to wipe away a stain I have brought upon my name. In the mean while, I may die ; and die insolvent. I wish to make you a witness of my good intentions, and the efforts I am making to repair my misfortunes and my shame. What I am going to relate to you may be considered as my testament, which I request you to receive, that, in case of my death, you may take the necessary pains to restore my character.’ ‘You will live long enough,’ said I ; ‘you will have time to efface the remembrance of the misfortunes of your youth. But, if, in order to make you easy, you want nothing but a faithful witness of your sentiments and con-

duct, I am better informed on that subject than you imagine, and you may with all confidence lay open your heart to me.'

'I begin then,' said he, smiling, 'by confessing, that my misfortunes are entirely owing to myself, and that my errors are without excuse. My profession was one of those that required the strictest probity; and the first law of that probity is, to dispose of nothing that is not our own. I made calculations; but those calculations were erroneous. My imprudence was not the less criminal. But I will tell you how I was involved in it.

'A reputable family, an un sullied reputation, the esteem of the public, transmitted from my ancestors to their children; my youth; some success in which I had been much favoured by circumstances; all seemed to promise that I should make a rapid fortune by my profession. This was the very rock on which I split.

'Mons. d'Amene, a man of fortune, and who considered my prospects as infallible, ventured to build his daughter's happiness upon these delusive hopes. He offered me her hand; and as soon as we were acquainted, we formed a mutual attachment.—She is no more: Were she still living and I were again to choose a wife, she alone should be the object of my choice. Yes, my dearest Adrienne, I would choose thee from among a thousand. Others might have more

beauty : but who can ever equal thy worth, thy tenderness, thy charming temper, thy good sense and thy amiable candour ?”

‘ In this address, his eyes, raised to heaven, as if looking for her spirit, were suffused with tears. “ Impute not,” he continued, “ impute not to her any thing that I have done. The innocent cause of my misfortune, she never even suspected it. And in the midst of the illusions with which she was surrounded, she was far from perceiving the abyss to which I was leading her over a path strewn with flowers. Enamoured of her before I married her, more enamoured after possession, I thought I could never do enough to make her happy ; and compared to my ardent love for her, her timed tenderness, and her sensibility, which were tempered by modesty, had an appearance of coldness. To make myself beloved as much as I loved her—Shall I declare it ?—I wanted to intoxicate her with happiness. Good heavens ! what passion ought not a man to indulge with distrust, if it be dangerous, to devote himself too much to the desire of pleasing his wife.

‘ An elegant house, expensive furniture, what ever fashion and taste could procure in the article of dress, to flatter in young minds the propensities of self-love, by affording new splendour or new attractions to beauty ; all this anticipated my wife’s desires, and poured in upon her, as it were, spontaneously—

ly. A select society, formed by her own inclination, shewed her the most flattering attentions, and nothing that could render home agreeable was ever wanting.

‘My wife was too young to consider it necessary to regulate and reduce my expences. Ah! had she known how much I risked to please her, with what resolution would she not have opposed it? But as she brought me a handsome fortune, it was natural for her to conclude, that I was all in affluent circumstances. She imagined at least, that my situation in life allowed me to put my establishment upon a genteel footing. She perceived nothing in it that was unsuitable to my profession; and, on consulting her female friends, *all this was highly proper, all this was no more than decent.* Alas! I said so too, and Adrienne alone, in her modest and sweetly ingenuous manner, asked me if I conceived it necessary to incur such expences to render myself amiable in her eyes. “I cannot be insensible,” said she, “to the pains you take to render me happy; but I should be so without all that. You love me, and that is enough to excite the envy of these young women. What satisfaction can you find in increasing it, by wishing me to eclipse them? Leave them their advantages, which I shall not envy. Let the frivolity of taste: let whim and vain superfluity be their delight. Love and happiness shall be mine.”



'Her delicacy, though it gave her new charms, did not alter my conduct; and I answered, that it was on my own account that I complied with custom; that what appeared as luxury to her, was nothing but a little more elegance than ordinary; that good taste was never expensive, and that whatever I might do, I should never transgress the bounds of propriety. I deceived her. I deceived myself; or, rather, I banished all reflection. I was sensible that I was living beyond my present income; but in a short time the emoluments of my profession would make good the deficiency; and, in the mean while, every one approved of my affectionate care to make my wife happy. Could I do less for her? Could I even do enough? This was the public voice. At least it was the language of our friends. My father-in-law looked with concern upon these anticipated expences, upon this emulation of luxury, which ruins, said he, the greatest fortunes. He expressed his disapprobation of it with some degree of severity. I calmly answered, that this emulation should never lead me into any indiscretion, and he might safely depend upon my prudence. I have since learnt what an impression this manner of respectfully evading his advice, made upon his mind, and what bitter resentment it produced.

'The moment of my becoming a father drew nigh; but this moment, which promis-

ed to be the happiest I had ever experienced, proved to be the most fatal. It deprived me both of the mother and the child. This stroke plunged me into an abyss of sorrow. I will not tell you how heart-breaking it was. None but those who experience such sorrows can imagine what they are.

‘I was still in the height of my affliction, when my wife’s father sent his notary with the information, accompanied with a few words of slight condolence, that the writings were drawn up to transfer back into his hands the fortune\* I had received from him. Indignant at this indecent precipitation, I answered, that I was quite prepared; and the next day the fortune was returned. But the jewels that I had given his daughter, and the other articles of value for her own particular use, became also his property. He had a legal right to them. I represented the inhumanity of requiring me, after eighteen months marriage, to submit to so severe a law; but he insisted upon his right with all the impatience of a greedy claimant. I submitted; and this severe exaction made some noise in the world. Then did the envy my happiness had excited, hasten to punish me for my short-lived felicity, and, under the disguise of pity, took great care to divulge my ruin, which it seemed to de-

\* *By the laws of France on the death of the Mother and issue, her fortune reverts back to her family.*

plore. My friends were less zealous to serve, than were my enemies to injure me. They agreed that I had been too much in haste to live away. They were very right, but they were so too late. It was at my entertainments that they should have made such observations. But you, sir, who know the world, know, with what indulgence spend-thrifts are treated untill the period of their ruin. Mine was now made public, and my creditors, being alarmed, came in crowds to my house. I was determined not to deceive them, and, making them acquainted with my situation, I offered them all that I had left, and only required them to give me time to discharge the rest. Some were accommodating; but others, alledging the wealthy circumstances of my father-in-law, observed, that he was the person who ought to have given me indulgence, and that in seizing the spoils of his daughter, it was their property he had plundered. In a word, I was reduced to the necessity of escaping from their pursuits by suicide, or of being shut up in a prison.

'This night, sir, which I passed in the agonies of shame and despair, with death on one hand, and ruin on the other, ought to serve as an eternal lesson and example. An honest and inoffensive man, whose only crime was his dependence upon slight hopes; this man, hitherto esteemed and honoured, in an easy and sure way to fortune, all on a

sudden branded with infamy, condemned either to cease to live, or to live in disgrace, in exile, or in prison; discountenanced by his father-in-law, abandoned by his friends, no longer daring to appear abroad, and desirous of finding some solitary and inaccessible retreat that could conceal him from pursuit. It was in the midst of these horrible reflections, that I passed the longest of nights. Ah! the remembrance of it still makes me shudder! and neither my head nor my heart have yet recovered the shock I felt at this dreadful reverse of fortune. At last, this long conflict having overcome my spirits, my exhausted strength sunk into a calm still more dreadful. I considered the depth of the abyss into which I had fallen; and I began to conceive the cool resolution of putting an end to my existence.

‘Let me weigh,’ said I, ‘my last determination. If I submit to be dragged to prison, I must perish there disgraced, without resource and without hope. It is doubtless a thousand times better to get rid of an insupportable life, and to throw myself upon the mercy of God, who will perhaps pardon me for not being able to survive misfortune combined with dishonour. My pistols were cocked, they lay on the table, and as I fixed my eyes upon them, nothing appeared to me at this moment more easy than to put an end to every thing. But, ah! how many villains have done the same! How many

worthless minds have possessed the same desperate courage! And what can wash away the blood in which I am going to imbrue my hands! Will my infamy be the less inscribed upon my tomb, if, indeed I am allowed a tomb? And will my name, stigmatized by the laws, be buried with me? But what am I saying? Wretch that I am! I am thinking of the shame, but who is to expiate the guilt? I want to steal out of the world; but when I shall cease to exist, who will make restitution to those I have injured? Who will ask forgiveness for a young madman, the squanderer of wealth that was not his own? Ah, let me die, if I can no longer hope to regain that esteem which I have lost! But is it not possible, at my age, with labour and time, to repair the errors of my youth, and to obtain pardon for my misfortune? Then reflecting upon the resources that were left me, if I had the fortitude to contend with my ill fate, I fancied I saw at a distance my honour emerging from behind the cloud that had obscured it. I fancied I saw a plank placed at my feet to save me from shipwreck, and that I beheld a friendly port at hand ready to receive me. I retired into Holland; but before I set off, I wrote to my creditors, informed them that having given up all I had left in the world, I was still going to devote my whole life to labour for their benefit; and entreated them to have patience.

‘I landed at Amsterdam. On my arrival, my first care was to enquire who among the wealthy merchants of that city, was the man of the greatest character for honour and probity; and all agreeing in naming Odelman, I repaired to him.

‘Sir,’ said I, ‘a stranger persecuted by misfortune flies to you for refuge, and to ask you whether he must sink under its weight, or whether by dint of resolution and labour, he may be able to overcome it? I have no one to patronize or be answerable for me. I hope in time, however, to be my own security; and in the mean while, I entreat you to employ a man, that has been educated with care, is not destitute of knowledge, and is of a willing disposition. Odelman, after having listened to, and surveyed me with attention, asked who had recommended him to me? “The public opinion,” said I. “On my arrival, I enquired for the wisest and best man among the citizens of Amsterdam, and you were unanimously named.”

‘He appeared much struck with a certain expression of spiritedness and frankness in my language and countenance, which misfortune imparts to resolute minds, and which nature seems to have made the dignity of the unfortunate. He was discreet in his questions, and I was sincere, but reserved in my answers. In a word, without betraying myself, I said enough to remove his distrust;

and prepossessed with a sentiment of esteem in my favour, he consented to put me to a trial, but without any fixed engagement. He soon perceived that there was not in his counting-house a man of more assiduity, nor more emulous of gaining information.

‘ Oliver,’ said he, (for that was the only name I had taken) ‘ you have kept your word. Go on, I see you will suit me; we are formed for each other. There is one quarter of your first year’s salary. I hope, and I foresee, that it will go on in a progressive increase.’

‘ Ah! sir, I, who had never in my life known the value of money, with what joy did I see myself master of the hundred ducats he had presented me with? With what care did I lay by the greater part of this sum? With what ardour did I devote myself to that industry of which it was the fruits! And with what impatience did I wait for the other three quarters of my salary that were to increase this treasure?’

‘ One of the happiest days in my life was that on which I was able to remit to Paris the first hundred louis d’ors of my savings. When the receipt came back, I kissed the paper a hundred times, and bedewed it with my tears. I laid it upon my heart, and felt it like a balm applied to my wounds.’

‘ Three years together I procured the same gratification. This gratification is now heightened; for my perquisites being aug-

mented and joined to some gains, which I have acquired by commerce, double the amount of my savings. If this remittance has been tardy, I beg, sir, you will notice, that the delay has been occasioned by the death of the only trusty correspondent I had at Paris, and henceforth, I hope, you will be so good as to supply his place. Alas! I may yet labour fifteen years before I can discharge all, but I am only five and thirty. At fifty I shall be free; the wound in my heart will be healed. A multitude of voices will proclaim my integrity; and I shall be able to return to my country with an unblushing countenance. Ah! sir, how sweet and consolatory is the idea, that the esteem of my fellow citizens will be restored to grace my old age, and to crown my grey hairs.

‘He had hardly finished speaking,’ when delighted at this exemplary probity, “I embraced him, and assured him, that I never had met with a more excellent man than himself. This mark of my esteem affected him deeply, and he told me, with tears in his eyes, that he should never forget the consolation that accompanied my farewell.”

‘When I arrived at Paris. I made his payments. His creditors were desirous of knowing where he was, what he was doing, and what were his resources. Without explaining myself in that respect, I impressed them with the same good opinion of his in-



tegrity as I entertained myself, and dismissed them all well satisfied.

‘Being one day at dinner with monsieur Nervin, my notary, one of his guests, on hearing me speak of my journey into Holland, asked me, with some degree of ill humour and contempt, whether I had never happened to meet with one Oliver Salvary in that country. As it was easy to recognize in his looks a sentiment of malevolence, I stood on my guard, and answered, “that my tour into Holland having been a mere party of pleasure, I had not had leisure to acquire information respecting the French that I might have seen there; but that through my connections, it would be very possible to get some account of the person he had named.”—“No,” said he “it is not worth while. He has given me too much vexation already. He has possibly died of want or shame, as it was but fit he should. He would have done much better still, if he had died before he married my daughter, and brought himself to ruin. After that.” continued he, “depend upon the fine promises which a young man makes you.—In eighteen months, fifty thousand crowns in debt; and, to complete the whole, exile, and disgrace!” “Ah! sir,” said he to the notary, “when you marry your daughter, be upon your guard. An insolvent and disgraced son-in-law is but a sorry piece of furniture.”

‘Monsieur Nervin asked him how it had happened, that so prudent a man as he had not foreseen and prevented these misfortunes? — “I did foresee them,” replied d’Amene “and prevented them as far as I could; for the very day after my daughter’s death, took my measures, and, thank heaven, have had the consolation of recovering her portion and personal property; but that in all I was able to save from the wreck, and left nothing but the shattered remains for the rest of the creditors.”

‘It was with great difficulty that I could contain myself; but perceiving, after he was gone, the impression he had made upon the minds of the notary and his daughter, I could not refrain from vindicating the honourable absent man; but without mentioning his retreat. “You have been hearing,” said I, “this unmerciful father-in-law speak of his son with the most cruel contempt. Well, every thing he has said about him is true; and it is not less true, that this unfortunate man is innocence and probity itself.” This exordium seemed very strange to them; it rivetted their attention, and the father & daughter remaining silent, I related what you have heard.

‘Nervin is one of those uncommon characters, that are difficult to be comprehended. Never was there a cooler head or a warmer heart. It was a volcano beneath a heap of snow. His daughter, on the con-

rary, was a girl of a tender and placid disposition, equally partaking of the ardour of her father's soul, and of the sedateness of reason. She is handsome. You have seen her; but she is so little vain of her beauty, that she hears it spoken of without blushing, or embarrassment, as she would the beauty of another. "We may be proud," said she, "of what we have acquired ourselves; and modesty is necessary to conceal such pride, or to keep it within due bounds. But where is the merit, or the glory in having one's eyes or mouth made in such and such a manner? And why should we think ourselves obliged to blush at the praise of what the caprice of nature has conferred upon us, without any merit of our own? This single trait may give you an idea of the disposition of Justina; which though more strongly characterized and determined than that of Adienne, exhibited the same candour and the same charms.

"This estimable girl paid as much attention to my words as her father, and at each trait that marked the integrity of Salvary, his strong sensibility, his firmness under misfortune, I perceived them look at each other, and thrill with that sweet delight which virtue ever excites in the breasts of all her votaries. But the father became imperceptibly more thoughtful, and the daughter more affected.

'When I came to these words in which Oliver had addressed me: "Ah! sir, how sweet and consolatory is the idea that the esteem of my fellow citizens will be restored to grace my old age, and crown my grey hairs."—I saw Nervin lift up his head, his eyes all suffused with tears: "No, virtuous man," he exclaimed, in the effusion of his generosity, "you shall not wait the tedious decline of life, in order to be free and honoured as you deserve. Sir," added he to me, "you are in the right, there is not a nobler man in the world. As to the common and straightforward duties of life, any one may fulfil them; but to preserve this resolution and probity, while hanging over the precipices of misfortune and shame, without once losing sight of them for a moment! this is rare indeed! this is what I call possessing a well-tempered mind. He will commit no more follies. I will be answerable for it. He will be kind, but he will be prudent; he knows too well what weakness and imprudence have cost him, & with d'Amene's good leave, that is the man I should like for a son-in-law.—And you, daughter, what think you of it?"—"I, sir!" answered Justina. "I confess that such would be the husband I should choose." "You shall have him," said her father: "Write to him to come to Paris; tell him that a good match awaits him here, and tell him nothing more."

‘I wrote; he answered, that situated as he was, he was condemned to celibacy and solitude; that he would involve neither a wife nor children in his misfortune; nor would he set foot in his own country, until there should be no one there before whom he should be ashamed to appear. This answer proved a farther incitement to the impatience of the notary. “ask him,” said he, “to give in a specific account of his debts; and inform him, that a person who interests himself in his welfare will undertake the care of adjusting every thing.”

‘Salvary consented to intrust me with the state of his debts, but as to the accommodation of them, he replied, he would hear of no such thing; that any reduction of his creditors claims would be unjust; that it was his intention to discharge them fully, and to the last livre; and all that he required at their hands was time. “Time, time,” says the notary, “I have none to spare him. My daughter will grow old before he pays his debts. Leave this list of them with me. I know how to act for an honorable man. Every body shall be satisfied.” Two days after he came to me. “All is settled,” said he. “Look, here are his bills, with receipts to them. Send them to him, and give him the choice of being no longer in debt to any one by marrying my daughter, or of having me for his sole creditor, if he refuses

to accept me for a father-in-law; for this does not bind him to any thing."

'I leave you to imagine the surprise and gratitude of Salvary at seeing all the traces of his ruin done away, as it were by the stroke of a pen; and with what eagerness he came to return thanks to his benefactor. He was, nevertheless, detained in Holland longer than he wished, and the impetuous Nervin began to complain, that this man was tardy and very hard to be worked upon. At last, he arrived at my house, not yet daring to persuade himself but that his happiness was only a dream. I introduced him soon to his generous benefactor, with a mind impressed with two sentiments equally grateful, deeply sensible of the father's goodness, and every day still more captivated with the charms of the daughter; for finding in her all he had so much loved and so much regretted in Adrienne, his mind was, as it were, ravished with gratitude and love. He was no longer able, he said, to decide which was the more inestimable gift of heaven; a friend like Nervin, or a wife like Justina.

'One regret, however, that he could not conceal, still hung about his mind. "Pardon me," said he one day, when Nervin reproached him for having rather put his patience to the test: "pardon me, sir, I was impatient to throw myself at your feet, but beside the accounts I had to make up, I have had in leaving Holland, more than one con-

ict to undergo. The worthy Odelman,  
 ny refuge, my first benefactor, had depen-  
 ed upon me for the ease and comfort of  
 is old age. He is a widower; has no  
 ildren; and without declaring it, he had  
 ready adopted me in his heart. When we  
 ere obliged to part; when, in revealing  
 o him my past misfortunes, I told him by  
 hat a prodigy of goodness I had been re-  
 ored to honour, he bitterly complained of  
 y reserve, and asked me if I thought I had  
 better friend in the world than Odelman.  
 He pressed me to consent to his acquitting  
 he obligation I owed you. He requested  
 with tears, and I quickly began to feel my-  
 self no longer able to resist his entreaties.  
 ut when he read the letter in which Mr.  
 Vatelet had made the eulogium of the amia-  
 te Justina, and in which he had given a  
 ill more enchanting portrait of her mind  
 an of her person—Ah!” said that good  
 an to me, “I have no daughter to offer  
 ou; and if this picture be a faithful one, it  
 ill be a difficult matter to find her equal.  
 will detain you no longer. Go, be happy  
 -think of me, and do not cease to love me.”

‘Nervin, as he listened to this narrative,  
 as wrapt in thoughtful attention. “No,”  
 aid he, suddenly breaking silence, “I will  
 ot desire you to be ungrateful, nor will I  
 offer a Dutchman to boast that he is more  
 eneralous than I. You have no profession  
 ere, and you are not formed to lead an in-

dolent life. It would be a very great satisfaction for me, as you must imagine, to have my children about me : but let that blessing be reserved for my old age ; and as my business here affords me sufficient occupation to keep away ennui, write to the worthy Odelman, and tell him, that I give you up to him together with my daughter, for half a score years ; after which you will return, hope, with a little colony of children ; and you and I, in the mean while, shall have been labouring for their welfare.”

‘ The Dutchman, overjoyed, returned for answer, that his house, his arms, his heart, were all open to receive the new-married pair. He expects them ; they are going to set off, and Oliver will henceforth be in partnership with him. This is an instance of a species of courage that many unfortunate people are in want of, that of never forfeiting their own esteem, and that of never despairing so long as conscious of their own integrity.



F I N I S.