minded merchant should have added to the manners and sentiments of the gentleman the tastes and attainments of the scholar.

CHAPTER II.

The wise and active conquer difficulties by daring to attempt them; Sloth and Folly shiver and shrink at sight of toil and hazard, and make the impossibility they fear.—Rows.

WILLIAM FORSYTH in his sixteenth year quitted school, and was placed by his father in a counting-house in London, where he formed his first acquaintance with trade. Circumstances, however, rendered the initiatory course a very brief one. His father, James Forsyth, died suddenly in the following year, 1739; and, leaving London at the request of his widowed mother, whose family now consisted of two other sons and two daughters,—all of them, of course, younger than himself, -he entered on his father's business at the early age of seventeen. In one interesting instance I have found the recollection of his short stay in London incidentally connected with the high estimate of his character and acquirements formed by one of the shrewdest and most extensively informed of his mercantile acquaintance. "I know," says a lady who has furnished me with some of the materials of these chapters, "that Mr. Forsyth must have spent some time in a London counting-house, from often having heard my father repeat, as a remark of the late Henry Davidson of Tulloch, that 'had the Cromarty merchant remained in the place where he received