
IN DEBT IN DANGER.

Social Notes.

St. Paul, who was a model preacher, did not think it unbecoming to remind the Romans, in his Epistle that they should "render to all dues," and should "owe no man anything." There is indeed something contrary to the everlasting principles of equity in withholding payment where payment can be made. It is not doing to others as we would be done by, and therefore he who is in debt is in danger of violating the moral law. Debt multiplies debts, for if the creditor be not paid himself for the goods on delivery or very shortly afterwards, the cabinet-maker, carpet manufacturer, pianoforte-maker, the picture-dealer, and the bookseller who filled the library shelves, the ironmonger who supplied the stoves, bath, and iron-work, must inevitably be hindered in their business, unable to make prompt payments, doomed to bear the annoyance of being dunned, or the disadvantage of having the price of wholesale goods raised, and tempted, if not driven, to withhold or diminish their laborers' wages. Hence arise loud complaints and sour faces in the workshop, relaxed energy and sometimes disturbances and strikes. Who are the chief culprits in such cases? Certainly those who, having competencies or wealth, for their own selfish indulgence keep the money that is due for their furniture still in the bank, or invested and yielding interest; or, what is worse, really have not the money at all, but expect it, at least hope for it, perhaps squander it in needless display, immoderate banqueting, gaming-tables, or the turf. Under either of these circumstances the voluntary debtor is in danger—in danger, for the bank may fail, the investments prove worthless; the income that is yet future may never be realized, however certain it may seem; and extravagant indulgence, at the expense of others' convenience and on the footing of chronic debt, will assuredly bring its own Nemesis sooner or later.

Perhaps some one will rejoin that commerce cannot be carried on, nor the relations of social life be preserved, without credit, and that many tradesmen prefer sending in their bills and not being paid cash. There is of course some truth in the first part of this rejoinder; and indeed the larger commercial transactions may be, the more inevitably do they entail the necessity of credit, more especially when they assume an international character. But it is not to the higher range of commerce that the remarks here made are intended principally to apply. They refer in the main to ordinary social life, to householders of moderate degree in the crowded city, the country town, the village, and the hamlet. For these in particular, and for all others, even the highest and richest, debt should be eschewed as much as possible, regarded as an awkward and disagreeable necessity, limited to the utmost in its duration, and made, if it can be made so, the exception to a rule. The objection that some tradesmen prefer giving credit is scarcely worth answering. Wherever they do so prefer it, depend upon it they are the gainers, and the debtor is the loser. He loses the discount he would get for ready money, and is charged a high percentage as interest of the payment which he withholds or delays.

It is impossible to be too plain spoken in such a matter as this, and therefore if I take the text, "In debt, in danger," I am bound to say specifically in what danger, and not to lose myself in generalities. I have spoken of moral dangers; there are those also of bankruptcy, ruin, penury. Debt is the precursor of an overdrawn balance at the bankers, an income exceeded, increasing complications, habits of debt acquired by wife and child, signs at college or in the army contracting heavy bills, peace of mind disturbed, equivocation, falsehood, and want of straightforward dealing, the prospects of heirs and survivors overclouded, sleepless nights, overwrought nerves, digestion impeded, seeds of disease sown, temptation to speculate, holding shares, debentures, and scrip that have lost all value in the money market, carriage put down, horses sold, servants dismissed, friends lost, well-deserved reproaches to be borne, and not unfrequently the bottle sought as a relief from torturing thought, and *de trinom tremens* reached as the dismal and bitter end. These are some of debt's dangers, but they are not all, nor are they exaggerated. They may not often all alight on the same head, but those who persist in a system of needless and easily avoidable debt will hardly escape some of them.

Reverse the picture. A man who avoids debt avoids numberless dangers. All the neighbors speak well of him. He is a favorite with the shopkeepers. The workmen declare he is a good master. He knows the state of his own money matters. He is honorable and just in all his dealings. You can depend on his word; for virtues, like certain birds, go in flocks and never move alone. If misfortune overtakes him he breaks the edge of it by not being in debt. "At all events," he says, "I have no bills to pay." He is not afraid of every ring at the bell, nor of the first man he meets being a creditor whom he is putting off. If a windfall arrives he can enjoy it. It is not all bespoken long before and swallowed up by the hungry mouths of importunate debts. He can always make both ends meet, and often lay by something at the end of the year. He can help a poor relation or give a needy friend a helping hand. He squares his accounts every month, perhaps every week, and always has money in hand. If he wanted credit no one could get it more easily, because it is well known that debt forms no part of his system. He practises self-restraint, and improves his moral character by adhering to a rule so simple, and so much for his own comfort and advantage, that he is astonished any of his neighbors should go upon another tack and make a show at the expense of their creditors. Whatever he has, cats, drinks, wears, drives, rides, uses, is paid for. If it were not he would hardly think it his, or that he has any right to it. Several persons whom he knows are in his eyes thieves and beggars, though they cut a considerable dash. They are thieves because they order what they can never pay for, and beggars because they are so insolvent while they seem to be rich. The person who will not get in debt, though some friends laugh at him for it, and tell him he is only half a man, that "everybody goes in debt," and that it is highly fashionable, that his scruples are old-fashioned and his ideas peculiar—this person, I say, who has the courage to be singular and the sense to be firm, will be far less in danger than others of being entrapped into unlimited liability companies, which may at any moment call on their shareholders to pay up ruinous sums of money. His habits and mode of life will distinguish him to speculators which are really gambling on a large scale, and save him from many disasters such as have befallen lately so many in Glasgow and other parts of the kingdom. In the scale of social evils debt follows very close upon drink. It means too often a man's wealth, shrewd competence, shrewd respectability. But the true-hearted man hates shame, and the man supremely honest will incur no debt if he can possibly avoid them. —Public Opinion.

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