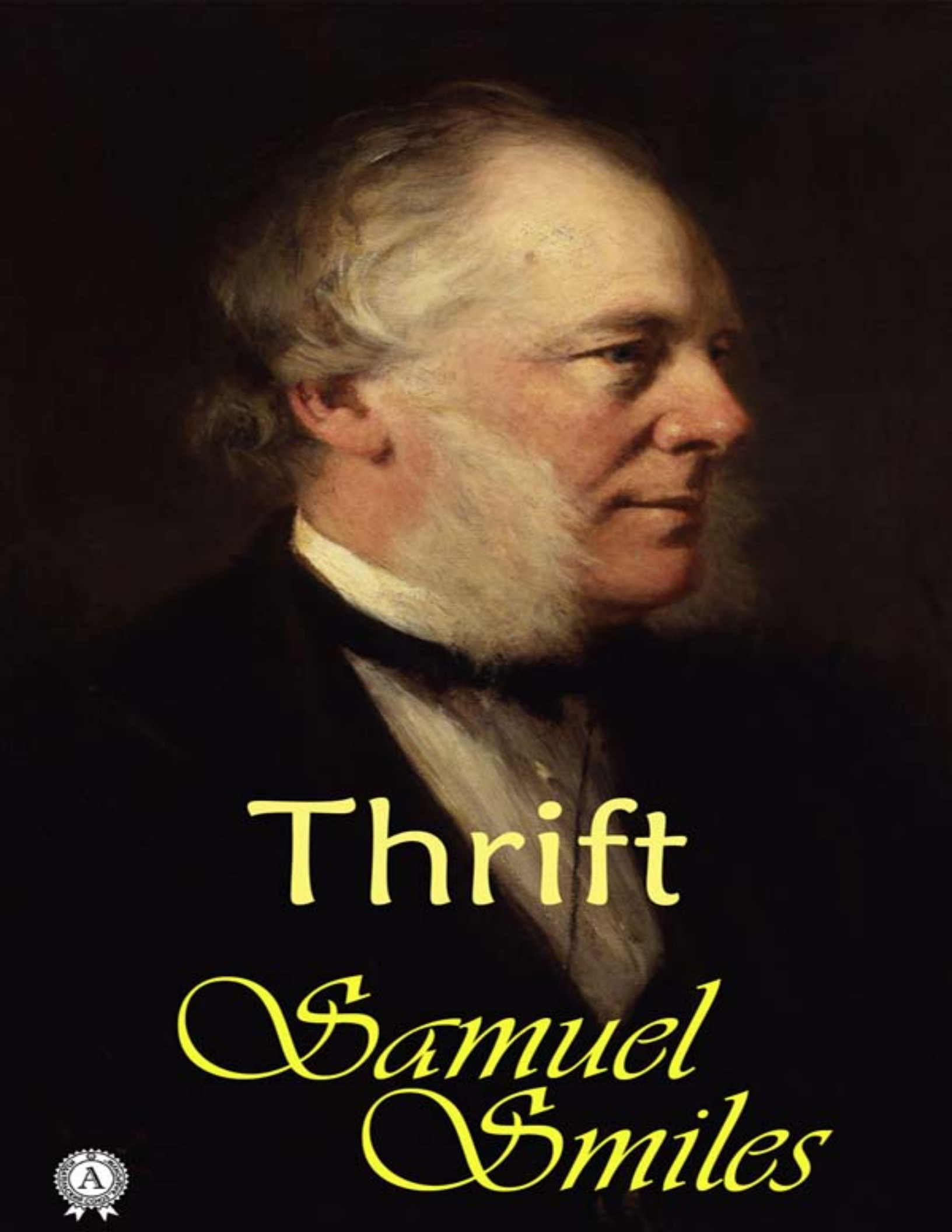

Thrift

Samuel Smiles

THRIFT

By Samuel Smiles

This book is intended as a sequel to "Self-Help," and "Character." It might, indeed, have appeared as an introduction to these volumes; for Thrift is the basis of Self-Help, and the foundation of much that is excellent in Character.

Samuel Smiles was a Scottish author and government reformer. His masterpiece, Self-Help, promoted thrift and claimed that poverty was caused largely by irresponsible habits, while also attacking materialism and laissez-faire government.

The author has already referred to the Use and Abuse of Money; but the lesson is worthy of being repeated and enforced. As he has already observed,—Some of the finest qualities of human nature are intimately related to the right use of money; such as generosity, honesty, justice, and self-denial; as well as the practical virtues of economy and providence. On the other hand, there are their counterparts of avarice, fraud, injustice, and selfishness, as displayed by the inordinate lovers of gain; and the vices of thoughtlessness, extravagance, and improvidence, on the part of those who misuse and abuse the means entrusted to them.

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"Be thrifty, but not covetous; therefore give
Thy need, thine honour, and thy friend his due,
Never was scraper brave man. Get to live,
Then live, and use it; else it is not true
That thou hast gotten. Surely use alone
Make money not a contemptible stone."

GEORGE HERBERT.

"To catch Dame Fortune's golden smile,
Assiduous wait upon her;
And gather gear by ev'ry wile
That's justify'd by Honour:
Not for to hide it in a hedge,
Not for a train attendant;
But for the glorious privilege
Of being Independent."

ROBERT BURNS.

PREFACE.

This book is intended as a sequel to "Self-Help," and "Character." It might, indeed, have appeared as an introduction to these volumes; for Thrift is the basis of Self-Help, and the foundation of much that is excellent in Character.

The author has already referred to the Use and Abuse of Money; but the lesson is worthy of being repeated and enforced. As he has already observed,-Some of the finest qualities of human nature are intimately related to the right use of money; such as generosity, honesty, justice, and self-denial; as well as the practical virtues of economy and providence. On the other hand, there are their counterparts of avarice, fraud, injustice, and selfishness, as displayed by the inordinate lovers of gain; and the vices of thoughtlessness, extravagance, and improvidence, on the part of those who misuse and abuse the means entrusted to them.

Sir Henry Taylor has observed that "industry must take an interest in its own fruits, and God has appointed that the mass of mankind shall be moved by this interest, and have their daily labour sweetened by it." The earnings and savings of industry should be intelligent for a purpose beyond mere earnings and savings. We do not work and strive for ourselves alone, but for the benefit of those who dependent upon us. Industry must know how to earn, how to spend, and how to save. The man who knows, like St. Paul, how to spare and how to abound, has a great knowledge.

Every man is bound to do what he can to elevate his social state, and to secure his independence. For this purpose he must spare from his means in order to be independent in his condition. Industry enables men to earn

their living; it should also enable them to learn to live. Independence can only be established by the exercise of forethought, prudence, frugality, and self-denial. To be just as well as generous, men must deny themselves. The essence of generosity is self-sacrifice.

The object of this book is to induce men to employ their means for worthy purposes, and not to waste them upon selfish indulgences. Many enemies have to be encountered in accomplishing this object. There are idleness, thoughtlessness, vanity, vice, intemperance. The last is the worst enemy of all. Numerous cases are cited in the course of the following book, which show that one of the best methods of abating the Curse of Drink, is to induce old and young to practise the virtue of Thrift.

Much of this book was written, and some of it published, years ago; but an attack of paralysis, which compelled the author to give up writing for some time, has delayed its appearance until now. For much of the information recently received, he is indebted to Edward Crossley, Esq., Mayor of Halifax; Edward Akroyd, Esq., Halifax; George Chetwynd, Esq., General Post Office; S.A. Nichols, Esq., Over Darwen; Jeremiah Head, Esq., Middlesborough; Charles W. Sikes, Esq., Huddersfield: and numerous other correspondents in Durham, Renfrewshire, Yorkshire, Lancashire, Staffordshire, and South Wales.

The author trusts that the book will prove useful and helpful towards the purpose for which it is intended.

London, November, 1875.

A FABLE.

A grasshopper, half starved with cold and hunger, came to a well-stored beehive at the approach of winter, and humbly begged the bees to relieve his wants with a few drops of honey.

One of the bees asked him how he had spent his time all the summer, and why he had not laid up a store of food like them.

"Truly." said he, "I spent my time very merrily, in drinking, dancing, and singing, and never once thought of winter."

"Our plan is very different," said the bee; "we work hard in the summer, to lay by a store of food against the season when we foresee we shall want it; but those who do nothing but drink, and dance, and sing in the summer, must expect to starve in the winter."

CHAPTER I.

INDUSTRY.

"Not what I have, but what I do, is my kingdom."-Carlyle.

"Productive industry is the only capital which enriches a people, and spreads national prosperity and well-being. In all labour there is profit, says Solomon. What is the science of Political Economy, but a dull sermon on this text?"-Samuel Laing.

"God provides the good things of the world to serve the needs of nature, by the labours of the ploughman, the skill and pains of the artizan, and the dangers and traffic of the merchant... The idle person is like one that is dead, unconcerned in the changes and necessities of the world; and he only lives to spend his time, and eat the fruits of the earth: like a vermin or a wolf, when their time comes they die and perish, and in the meantime do no good."-Jeremy Taylor.

"For the structure that we raise,
Time is with materials filled;
Our to-days and yesterdays
Are the blocks with which we build."-Longfellow.

* * * * *

Thrift began with civilization. It began when men found it necessary to provide for to-morrow, as well as for to-day. It began long before money was invented.

Thrift means private economy. It includes domestic economy, as well as the order and management of a family.

While it is the object of Private Economy to create and promote the well-being of individuals, it is the object of

Political Economy to create and increase the wealth of nations.

Private and public wealth have the same origin. Wealth is obtained by labour; it is preserved by savings and accumulations; and it is increased by diligence and perseverance.

It is the savings of individuals which compose the wealth-in other words, the well-being-of every nation. On the other hand, it is the wastefulness of individuals which occasions the impoverishment of states. So that every thrifty person may be regarded as a public benefactor, and every thriftless person as a public enemy.

There is no dispute as to the necessity for Private Economy. Everybody admits it, and recommends it. But with respect to Political Economy, there are numerous discussions,-for instance, as to the distribution of capital, the accumulations of property, the incidence of taxation, the Poor Laws, and other subjects,-into which we do not propose to enter. The subject of Private Economy, of Thrift, is quite sufficient by itself to occupy the pages of this book.

Economy is not a natural instinct, but the growth of experience, example, and forethought. It is also the result of education and intelligence. It is only when men become wise and thoughtful that they become frugal. Hence the best means of making men and women provident is to make them wise.

Prodigality is much more natural to man than thrift. The savage is the greatest of spendthrifts, for he has no forethought, no to-morrow. The prehistoric man saved nothing. He lived in caves, or in hollows of the ground covered with branches. He subsisted on shellfish which he picked up on the seashore, or upon hips and haws which he gathered in the woods. He killed animals with stones. He lay in wait for them, or ran them down on foot. Then he learnt to use stones as tools; making stone arrow-heads and spear-

points, thereby utilizing his labour, and killing birds and animals more quickly.

The original savage knew nothing of agriculture. It was only in comparatively recent times that men gathered seeds for food, and saved a portion of them for next year's crop. When minerals were discovered, and fire was applied to them, and the minerals were smelted into metal, man made an immense stride. He could then fabricate hard tools, chisel stone, build houses, and proceed by unwearying industry to devise the manifold means and agencies of civilization.

The dweller by the ocean burnt a hollow in a felled tree, launched it, went to sea in it, and fished for food. The hollowed tree became a boat, held together with iron nails. The boat became a galley, a ship, a paddle-boat, a screw steamer, and the world was opened up for colonization and civilization.

Man would have continued uncivilized, but for the results of the useful labours of those who preceded him. The soil was reclaimed by his predecessors, and made to grow food for human uses. They invented tools and fabrics, and we reap the useful results. They discovered art and science, and we succeed to the useful effects of their labours.

All nature teaches that no good thing which has once been done passes utterly away. The living are ever reminded of the buried millions who have worked and won before them. The handicraft and skill displayed in the buildings and sculptures of the long-lost cities of Nineveh, Babylon, and Troy, have descended to the present time. In nature's economy, no human labour is altogether lost. Some remnant of useful effect continues to reward the race, if not the individual.

The mere material wealth bequeathed to us by our forefathers forms but an insignificant item in the sum of our inheritance. Our birthright is made up of something far more imperishable. It consists of the sum of the useful effects of

human skill and labour. These effects were not transmitted by learning, but by teaching and example. One generation taught another, and thus art and handicraft, the knowledge of mechanical appliances and materials, continued to be preserved. The labours and efforts of former generations were thus transmitted by father to son; and they continue to form the natural heritage of the human race-one of the most important instruments of civilization.

Our birthright, therefore, consists in the useful effects of the labours of our forefathers; but we cannot enjoy them unless we ourselves take part in the work. All must labour, either with hand or head. Without work, life is worthless; it becomes a mere state of moral coma. We do not mean merely physical work. There is a great deal of higher work-the work of action and endurance, of trial and patience, of enterprise and philanthropy, of spreading truth and civilization, of diminishing suffering and relieving the poor, of helping the weak, and enabling them to help themselves.

"A noble heart," says Barrow, "will disdain to subsist, like a drone, upon others' labours; like a vermin to filch its food out of the public granary; or, like a shark, to prey upon the lesser fry; but it will rather outdo his private obligations to other men's care and toil, by considerable service and beneficence to the public; for there is no calling of any sort, from the sceptre to the spade, the management whereof, with any good success, any credit, any satisfaction, doth not demand much work of the head, or of the hands, or of both."

Labour is not only a necessity, but it is also a pleasure. What would otherwise be a curse, by the constitution of our physical system becomes a blessing. Our life is a conflict with nature in some respects, but it is also a co-operation with nature in others. The sun, the air, and the earth are constantly abstracting from us our vital forces. Hence we eat and drink for nourishment, and clothe ourselves for warmth.

Nature works with us. She provides the earth which we furrow; she grows and ripens the seeds that we sow and gather. She furnishes, with the help of human labour, the wool that we spin and the food that we eat. And it ought never to be forgotten, that however rich or poor we may be, all that we eat, all that we are clothed with, all that shelters us, from the palace to the cottage, is the result of labour.

Men co-operate with each other for the mutual sustenance of all. The husbandman tills the ground and provides food; the manufacturer weaves tissues, which the tailor and seamstress make into clothes; the mason and the bricklayer build the houses in which we enjoy household life. Numbers of workmen thus contribute and help to create the general result.

Labour and skill applied to the vulgarest things invest them at once with precious value. Labour is indeed the life of humanity; take it away, banish it, and the race of Adam were at once stricken with death. "He that will not work," said St. Paul, "neither shall he eat;" and the apostle glorified himself in that he had laboured with his own hands, and had not been chargeable to any man.

There is a well-known story of an old farmer calling his three idle sons around him when on his deathbed, to impart to them an important secret. "My sons," said he, "a great treasure lies hid in the estate which I am about to leave to you." The old man gasped. "Where is it hid?" exclaimed the sons in a breath. "I am about to tell you," said the old man; "you will have to dig for it-" but his breath failed him before he could impart the weighty secret; and he died. Forthwith the sons set to work with spade and mattock upon the long neglected fields, and they turned up every sod and clod upon the estate. They discovered no treasure, but they learnt to work; and when fields were sown, and the harvests came, lo! the yield was prodigious, in consequence of the thorough tillage which they had undergone. Then it was that

they discovered the treasure concealed in the estate, of which their wise old father had advised them.

Labour is at once a burden, a chastisement, an honour, and a pleasure. It may be identified with poverty, but there is also glory in it. It bears witness, at the same time, to our natural wants and to our manifold needs. What were man, what were life, what were civilization, without labour? All that is great in man comes of labour;-greatness in art, in literature, in science. Knowledge-"the wing wherewith we fly to heaven"-is only acquired through labour. Genius is but a capability of labouring intensely: it is the power of making great and sustained efforts. Labour may be a chastisement, but it is indeed a glorious one. It is worship, duty, praise, and immortality,-for those who labour with the highest aims, and for the purest purposes.

There are many who murmur and complain at the law of labour under which we live, without reflecting that obedience to it is not only in conformity with the Divine will, but also necessary for the development of intelligence, and for the thorough enjoyment of our common nature. Of all wretched men, surely the idle are the most so;-those whose life is barren of utility, who have nothing to do except to gratify their senses. Are not such men the most querulous, miserable, and dissatisfied of all, constantly in a state of *ennui*, alike useless to themselves and to others-mere cumberers of the earth, who when removed are missed by none, and whom none regret? Most wretched and ignoble lot, indeed, is the lot of the idlers.

Who have helped the world onward so much as the workers; men who have had to work for necessity or from choice? All that we call progress-civilization, well-being, and prosperity-depends upon industry, diligently applied,-from the culture of a barley-stalk, to the construction of a steamship,-from the stitching of a collar, to the sculpturing of "the statue that enchants the world."

All useful and beautiful thoughts, in like manner, are the issue of labour, of study, of observation, of research, of diligent elaboration. The noblest poem cannot be elaborated, and send down its undying strains into the future, without steady and painstaking labour. No great work has ever been done "at a heat." It is the result of repeated efforts, and often of many failures. One generation begins, and another continues-the present co-operating with the past. Thus, the Parthenon began with a mud-hut; the Last Judgment with a few scratches on the sand. It is the same with individuals of the race; they begin with abortive efforts, which, by means of perseverance, lead to successful issues.

The history of industry is uniform in the character of its illustrations. Industry enables the poorest man to achieve honour, if not distinction. The greatest names in the history of art, literature, and science, are those of labouring men. A working instrument-maker gave us the steam-engine; a barber, the spinning-machine; a weaver, the mule; a pitman perfected the locomotive;-and working men of all grades have, one after another, added to the triumphs of mechanical skill.

By the working man, we do not mean merely the man who labours with his muscles and sinews. A horse can do this. But *he* is pre-eminently the working man who works with his brain also, and whose whole physical system is under the influence of his higher faculties. The man who paints a picture, who writes a book, who makes a law, who creates a poem, is a working man of the highest order,-not so necessary to the physical sustainment of the community as the ploughman or the shepherd; but not less important as providing for society its highest intellectual nourishment.

Having said so much of the importance and the necessity of industry, let us see what uses are made of the advantages derivable from it. It is clear that man would have continued uncivilized but for the accumulations of

savings made by his forefathers,-the savings of skill, of art, of invention, and of intellectual culture.

It is the savings of the world that have made the civilization of the world. Savings are the result of labour; and it is only when labourers begin to save, that the results of civilization accumulate. We have said that thrift began with civilization: we might almost have said that thrift produced civilization. Thrift produces capital; and capital is the conserved result of labour. The capitalist is merely a man who does not spend all that is earned by work.

But thrift is not a natural instinct. It is an acquired principle of conduct. It involves self-denial-the denial of present enjoyment for future, good-the subordination of animal appetite to reason, forethought, and prudence. It works for to-day, but also provides for to-morrow. It invests the capital it has saved, and makes provision for the future.

"Man's right of seeing the future," says Mr. Edward Denison, "which is conferred on him by reason, has attached to it the duty of providing for that future; and our language bears witness to this truth by using, as expressive of active precaution against future want, a word which in its radical meaning implies only a passive foreknowledge of the same. Whenever we speak of the *virtue of providence*, we assume that forewarned is fore-armed, To know the future is no virtue, but it is the greatest of virtues to prepare for it."[1]

But a large proportion of men do not provide for the future. They do not remember the past. They think only of the present. They preserve nothing. They spend all that they earn. They do not provide for themselves: they do not provide for their families. They may make high wages, but eat and drink the whole of what they earn. Such people are constantly poor, and hanging on the verge of destitution.

It is the same with nations. The nations which consume all that they produce, without leaving a store for future production, have no capital. Like thriftless individuals, they

live from hand to mouth, and are always poor and miserable. Nations that have no capital, have no commerce. They have no accumulations to dispose of; hence they have no ships, no sailors, no docks, no harbours, no canals, and no railways. Thrifty industry lies at the root of the civilization of the world.

Look at Spain. There, the richest soil is the least productive. Along the banks of the Guadalquiver, where once twelve thousand villages existed, there are now not eight hundred; and they are full of beggars. A Spanish proverb says, "El cielo y suelo es bueno, el entresuelo malo"-The sky is good, the earth is good; that only is bad which lies between the sky and the earth. Continuous effort, or patient labour, is for the Spaniard an insupportable thing. Half through indolence, half through pride, he cannot bend to work. A Spaniard will blush to work; he will not blush to beg![2]

It is in this way that society mainly consists of two classes-the savers and the wasters, the provident and the improvident, the thrifty and the thriftless, the Haves and the Have-nots. The men who economize by means of labour become the owners of capital which sets other labour in motion. Capital accumulates in their hands, and they employ other labourers to work for them. Thus trade and commerce begin.

The thrifty build houses, warehouses, and mills. They fit manufactories with tools and machines. They build ships, and send them to various parts of the world. They put their capital together, and build railroads, harbours, and docks. They open up mines of coal, iron, and copper; and erect pumping engines to keep them clear of water. They employ labourers to work the mines, and thus give rise to an immense amount of employment.

All this is the result of thrift. It is the result of economizing money, and employing it for beneficial

purposes. The thriftless man has no share in the progress of the world. He spends all that he gets, and can give no help to anybody. No matter how much money he makes, his position is not in any respect raised. He husbands none of his resources. He is always calling for help. He is, in fact, the born thrall and slave of the thrifty.

CHAPTER II.

HABITS OF THRIFT.

"Die Hauptsache ist dass man lerne sich selbst zu beherrschen."[3]-Goethe.

"Most men work for the present, a few for the future. The wise work for both-for the future in the present, and for the present in the future."-Guesses at Truth.

"The secret of all success is to know how to deny yourself... If you once learn to get the whip-hand of yourself, that is the best educator. Prove to me that you can control yourself, and I'll say you're an educated man; and without this, all other education is good for next to nothing."-Mrs. Oliphant.

"All the world cries, 'Where is the man who will save us? We want a man! Don't look so far for this man. You have him at hand. This man-it is you, it is I, it is each one of us!... How to constitute oneself a man? Nothing harder, if one knows not how to will it; nothing easier, if one wills it."-Alexandre Dumas.

Competence and comfort lie within the reach of most people, were they to take the adequate means to secure and enjoy them. Men who are paid good wages might also become capitalists, and take their fair share in the improvement and well-being of the world. But it is only by the exercise of labour, energy, honesty, and thrift, that they can advance their own position or that of their class.

Society at present suffers far more from waste of money than from want of money. It is easier to make money than to know how to spend it. It is not what a man gets that constitutes his wealth, but his manner of spending and economizing. And when a man obtains by his labour more than enough for his personal and family wants, and can lay

by a little store of savings besides, he unquestionably possesses the elements of social well-being. The savings may amount to little, but they may be sufficient to make him independent.

There is no reason why the highly-paid workman of to-day may not save a store of capital. It is merely a matter of self-denial and private economy. Indeed, the principal industrial leaders of to-day consist, for the most part, of men who have sprung directly from the ranks. It is the accumulation of experience and skill that makes the difference between the workman and the *no*-workman; and it depends upon the workman himself whether he will save his capital or waste it. If he save it, he will always find that he has sufficient opportunities for employing it profitably and usefully.

"When I was down in Lancashire the other day," said Mr. Cobden to his fellow-townsmen at Midhurst, "I visited a mill, in company with some other gentlemen, and that mill belonged to a person whose real name I will not mention, but whom for the present purpose I will call Mr. Smith. There could not have been less than three or four thousand persons engaged in this mill when it was at work, and there were seven hundred power-looms under one roof. As we were coming away, one of the friends who accompanied me patted the owner of the mill on the shoulder, and with that frank and manly familiarity which rather distinguishes the Lancashire race, he said, 'Mr. Smith was a working man himself twenty-five years ago, and he owes all this entirely to his own industry and frugality.' To which Mr. Smith immediately replied, in the same frank and good-humoured manner, 'Nay, I do not owe it all to myself; I married a wife with a fortune; for she was earning 9_s_ 6_d_. a week as a weaver at the power-loom, when she married me.'"

Thrift of Time is equal to thrift of money. Franklin said, "Time is gold." If one wishes to earn money, it may be done by the proper use of time. But time may also be spent in

doing many good and noble actions. It may be spent in learning, in study, in art, in science, in literature. Time can be economized by system. System is an arrangement to secure certain ends, so that no time may be lost in accomplishing them. Every business man must be systematic and orderly. So must every housewife. There must be a place for everything, and everything in its place. There must also be a time for everything, and everything must be done in time.

It is not necessary to show that economy is useful. Nobody denies that thrift may be practised. We see numerous examples of it. What many men have already done, all other men *may* do. Nor is thrift a painful virtue. On the contrary, it enables us to avoid much contempt and many indignities. It requires us to deny ourselves, but not to abstain from any proper enjoyment. It provides many honest pleasures, of which thriftlessness and extravagance deprive us.

Let no man say that he cannot economize. There are few persons who could not contrive to save a few shillings weekly. In twenty years, three shillings saved weekly would amount to two hundred and forty pounds; and in ten years more, by addition of interest, to four hundred and twenty pounds. Some may say that they cannot save nearly so much. Well! begin with two shillings, one shilling, or even sixpence. Begin somewhere; but, at all events, make a beginning. Sixpence a week, deposited in the savings bank, will amount to forty pounds in twenty years, and seventy pounds in thirty years. It is the *habit* of economizing and denying oneself that needs to be formed.

Thrift does not require superior courage, nor superior intellect, nor any superhuman virtue. It merely requires common sense, and the power of resisting selfish enjoyments. In fact, thrift is merely common sense in every-day working action. It needs no fervent resolution, but only a little patient self-denial. BEGIN is its device! The more the

habit of thrift is practised, the easier it becomes; and the sooner it compensates the self-denier for the sacrifices which it has imposed.

The question may be asked,-Is it possible for a man working for small wages to save anything, and lay it by in a savings bank, when he requires every penny for the maintenance of his family? But the fact remains, that it *is* done by many industrious and sober men; that they do deny themselves, and put their spare earnings into savings banks, and the other receptacles provided for poor men's savings. And if some can do this, all may do it under similar circumstances,-without depriving themselves of any genuine pleasure, or any real enjoyment.

How intensely selfish is it for a person in the receipt of good pay to spend everything upon himself,-or, if he has a family, to spend his whole earnings from week to week, and lay nothing by. When we hear that a man, who has been in the receipt of a good salary, has died and left nothing behind him-that he has left his wife and family destitute-left them to chance-to live or perish anywhere,-we cannot but regard it as the most selfish thriftlessness. And yet, comparatively little is thought of such cases. Perhaps the hat goes round. Subscriptions may produce something-perhaps nothing; and the ruined remnants of the unhappy family sink into poverty and destitution.

Yet the merest prudence would, to a great extent, have obviated this result. The curtailment of any sensual and selfish enjoyment-of a glass of beer or a screw of tobacco-would enable a man, in the course of years, to save at least something for others, instead of wasting it on himself. It is, in fact, the absolute duty of the poorest man to provide, in however slight a degree, for the support of himself and his family in the season of sickness and helplessness which often comes upon men when they least expect such a visitation.

Comparatively few people can be rich; but most have it in their power to acquire, by industry and economy, sufficient to meet their personal wants. They may even become the possessors of savings sufficient to secure them against penury and poverty in their old age. It is not, however, the want of opportunity, but the want of will, that stands in the way of economy. Men may labour unceasingly with hand or head; but they cannot abstain from spending too freely, and living too highly.

The majority prefer the enjoyment of pleasure to the practice of self-denial. With the mass of men, the animal is paramount. They often spend all that they earn. But it is not merely the working people who are spendthrifts. We hear of men who for years have been earning and spending hundreds a year, who suddenly die,-leaving their children penniless. Everybody knows of such cases. At their death, the very furniture of the house they have lived in belongs to others. It is sold to pay their funeral expenses and debts which they have incurred during their thriftless lifetime.

Money represents a multitude of objects without value, or without real utility; but it also represents something much more precious,-and that is independence. In this light it is of great moral importance.

As a guarantee of independence, the modest and plebeian quality of economy is at once ennobled and raised to the rank of one of the most meritorious of virtues. "Never treat money affairs with levity," said Bulwer; "Money is Character." Some of man's best qualities depend upon the right use of money,-such as his generosity, benevolence, justice, honesty, and forethought. Many of his worst qualities also originate in the bad use of money,-such as greed, miserliness, injustice, extravagance, and improvidence.

No class ever accomplished anything that lived from hand to mouth. People who spend all that they earn, are ever hanging on the brink of destitution. They must

necessarily be weak and impotent-the slaves of time and circumstance. They keep themselves poor. They lose self-respect, as well as the respect of others. It is impossible that they can be free and independent. To be thriftless, is enough to deprive one of all manly spirit and virtue.

But a man with something saved, no matter how little, is in a different position. The little capital he has stored up, is always a source of power. He is no longer the sport of time and fate. He can boldly look the world in the face. He is, in a manner, his own master. He can dictate his own terms. He can neither be bought nor sold. He can look forward with cheerfulness to an old age of comfort and happiness.

As men become wise and thoughtful, they generally become provident and frugal. A thoughtless man, like a savage, spends as he gets, thinking nothing of to-morrow, of the time of adversity, or of the claims of those whom he has made dependent on him. But a wise man thinks of the future; he prepares in good time for the evil day that may come upon him and his family; and he provides carefully for those who are near and dear to him.

What a serious responsibility does the man incur who marries! Not many seriously think, of this responsibility. Perhaps this is wisely ordered. For, much serious thinking might end in the avoidance of married life and its responsibilities. But, once married, a man ought forthwith to determine that, so far as his own efforts are concerned, want shall never enter his household; and that his children shall not, in the event of his being removed from the scene of life and labour, be left a burthen upon society.

Economy with this object is an important duty. Without economy, no man can be just-no man can be honest. Improvidence is cruelty to women and children; though the cruelty is born of ignorance. A father spends his surplus means in drink, providing little, and saving nothing; and then he dies, leaving his destitute family his lifelong victims. Can any form of cruelty surpass this? Yet this reckless

course is pursued to a large extent among every class. The middle and upper classes are equally guilty with the lower class. They live beyond their means. They live extravagantly. They are ambitious of glare and glitter-frivolity and pleasure. They struggle to be rich, that they may have the means of spending,-of drinking rich wines, and giving good dinners.

When Mr. Hume said in the House of Commons, some years ago, that the tone of living in England was altogether too high, his observation was followed with "loud laughter." Yet his remark was perfectly true. It is far more true now than it was then. Thinking people believe that life is now too fast, and that we are living at high-pressure. In short, we live extravagantly. We live beyond our means. We throw away oar earnings, and often throw our lives after them.

Many persons are diligent enough in making money, but do not know how to economize it,-or how to spend it. They have sufficient skill and industry to do the one, but they want the necessary wisdom to do the other. The temporary passion for enjoyment seizes us, and we give way to it without regard to consequences. And yet it may be merely the result of forgetfulness, and might be easily controlled by firmness of will, and by energetic resolution to avoid the occasional causes of expenditure for the future. The habit of saving arises, for the most part, in the desire to ameliorate our social condition, as well as to ameliorate the condition of those who are dependent upon us. It dispenses with everything which is not essential, and avoids all methods of living that are wasteful and extravagant. A purchase made at the lowest price will be dear, if it be a superfluity. Little expenses lead to great. Buying things that are not wanted, soon accustoms us to prodigality in other respects.

Cicero said, "Not to have a mania for buying, is to possess a revenue." Many are carried away by the habit of bargain-buying. "Here is something wonderfully cheap: let us buy it." "Have you any use for it?" "No, not at present;

but it is sure to come in useful, some time." Fashion runs in this habit of buying. Some buy old china-as much as will furnish a china-shop. Others buy old pictures-old furniture-old wines,-all great bargains! There would be little harm in buying these old things, if they were not so often bought at the expense of the connoisseur's creditors. Horace Walpole once said, "I hope that there will not be another sale, for I have not an inch of room nor a farthing left."

Men must prepare in youth and in middle age the means of enjoying old age pleasantly and happily. There can be nothing more distressing than to see an old man who has spent the greater part of his life in well-paid-for-labour, reduced to the necessity of begging for bread, and relying entirely on the commiseration of his neighbours, or upon the bounty of strangers. Such a consideration as this should inspire men in early life with a determination to work and to save, for the benefit of themselves and their families in later years.

It is, in fact, in youth that economy should be practised, and in old age that men should dispense liberally, provided they do not exceed their income. The young man has a long future before him, during which he may exercise the principles of economy; whilst the other is reaching the end of his career, and can carry nothing out of the world with him.

This, however, is not the usual practice. The young man now spends, or desires to spend, quite as liberally, and often much more liberally, than his father, who is about to end his career. He begins life where his father left off. He spends more than his father did at his age, and soon finds himself up to his ears in debt. To satisfy his incessant wants, he resorts to unscrupulous means, and to illicit gains. He tries to make money rapidly; he speculates, over-trades, and is speedily wound up. Thus he obtains experience; but it is the result, not of well-doing, but of ill-doing.

Socrates recommends fathers of families to observe the practice of their thrifty neighbours-of those who spend their means to the best advantage,-and to profit by their example. Thrift is essentially practical, and can best be taught by facts. Two men earn, say, five shillings a day. They are in precisely the same condition as respects family living, and expenditure Yet the one says he cannot save, and does not; while the other says he can save, and regularly deposits part of his savings in a savings bank, and eventually becomes a capitalist.

Samuel Johnson fully knew the straits of poverty. He once signed his name *Impransus*, or *Dinnerless*. He had walked the streets with Savage, not knowing where to lay his head at night. Johnson never forgot the poverty through which he passed in his early life, and he was always counselling his friends and readers to avoid it. Like Cicero, he averred that the best source of wealth or well-being was economy. He called it the daughter of Prudence, the sister of Temperance, and the mother of Liberty. his mind, his character. Self-respect, originating in self-love, instigates the first step of improvement. It stimulates a man to rise, to look upward, to develop his intelligence, to improve his condition. Self-respect is the root of most of the virtues-of cleanliness, chastity, reverence, honesty, sobriety. To think meanly of one's self is to sink; sometimes to descend a precipice at the bottom of which is infamy.

Every man can help himself to some extent. We are not mere straws thrown upon the current to mark its course; but possessed of freedom of action, endowed with power to stem the waves and rise above them, each marking out a course for himself. We can each elevate ourselves in the scale of moral being. We can cherish pure thoughts. We can perform good actions. We can live soberly and frugally. We can provide against the evil day. We can read good books, listen to wise teachers, and place ourselves under the

divinest influences on earth. We can live for the highest purposes, and with the highest aims in view.

"Self-love and social are the same," says one of our poets. The man who improves himself, improves the world. He adds one more true man to the mass. And the mass being made up of individuals, it is clear that were each to improve himself, the result would be the improvement of the whole. Social advancement is the consequence of individual advancement. The whole cannot be pure, unless the individuals composing it are pure. Society at large is but the reflex of individual conditions. All this is but the repetition of a truism, but truisms have often to be repeated to make their full impression.

Then again, a man, when he has improved himself, is better able to improve those who are brought into contact with him. He has more power. His sphere of vision is enlarged. He sees more clearly the defects in the condition of others that might be remedied. He can lend a more active helping hand to raise them. He has done his duty by himself, and can with more authority urge upon others the necessity of doing the like duty to themselves. How can a man be a social elevator, who is himself walking in the mire of self-indulgence? How can he teach sobriety or cleanliness, if he be himself drunken or foul? "Physician, heal thyself," is the answer of his neighbours.

The sum and substance of our remarks is this: In all the individual reforms or improvements that we desire, we must begin with ourselves. We must exhibit our gospel in our own life. We must teach by our own example. If we would have others elevated, we must elevate ourselves. Each man can exhibit the results in his own person. He can begin with self-respect.

The uncertainty of life is a strong inducement to provide against the evil day. To do this is a moral and social, as well as a religious duty. "He that provideth not for his own, and

especially for those of his own household, hath denied the faith, and is worse than an infidel."

The uncertainty of life is proverbially true. The strongest and healthiest man may be stricken down in a moment, by accident or disease. If we take human life in the mass, we cannot fail to recognize the uncertainty of life as much as we do the certainty of death.

There is a striking passage in Addison's "Vision of Mirza," in which life is pictured as a passage over a bridge of about a hundred arches. A black cloud hangs over each end of the bridge. At the entrance to it there are hidden pitfalls very thickly set, through which throngs disappear, so soon as they have placed their feet upon the bridge. They grow thinner towards the centre; they gradually disappear; until at length only a few persons reach the further side, and these also having dropped through the pitfalls, the bridge at its further extremity becomes entirely clear. The description of Addison corresponds with the results of the observations made as to the duration of human life.

Thus, of a hundred thousand persons born in this country, it has been ascertained that a fourth of them die before they have reached their fifth year; and one-half before they have reached their fiftieth year. One thousand one hundred will reach their ninetieth year. Sixteen will live to a hundred. And only two persons out of the hundred thousand-like the last barks of an innumerable convoy, will reach the advanced and helpless age of a hundred and five years.

Two things are very obvious,-the uncertainty as to the hour of death in individuals, but the regularity and constancy of the circumstances which influence the duration of human life in the aggregate. It is a matter of certainty that the *average* life of all persons born in this country extends to about forty-five years. This has been proved by a very large number of observations of human life and its duration.

Equally extensive observations have been made as to the average number of persons of various ages who die yearly. It is always the number of the experiments which gives the law of the probability. It is on such observations that the actuary founds his estimates of the mortality that exists at any given period of life. The actuary tells you that he has been guided by the Laws of Mortality. Now the results must be very regular, to justify the actuary in speaking of Mortality as governed by Laws. And yet it is so.

Indeed, there would seem to be no such thing as chance in the world. Man lives and dies in conformity to a law. A sparrow falls to the ground in obedience to a law. Nay, there are matters in the ordinary transactions of life, such as one might suppose were the mere result of chance, which are ascertained to be of remarkable accuracy when taken in the mass. For instance, the number of letters put in the post-office without an address; the number of letters wrongly directed; the number containing money; the number unstamped; continue nearly the same, in relation to the number of letters posted, from one year to another.

Now it is the business of man to understand the laws of health, and to provide against their consequences,-as, for instance, in the matter of sickness, accident, and premature death. We cannot escape the consequences of transgression of the natural laws, though we may have meant well. We must have done well. The Creator does not alter His laws to accommodate them to our ignorance. He has furnished us with intelligence, so that we may understand them and act upon them: otherwise we must suffer the consequences in inevitable pain and sorrow.

We often hear the cry raised, "Will nobody help us?" It is a spiritless, hopeless cry. It is sometimes a cry of revolting meanness, especially when it issues from those who with a little self-denial, sobriety, and thrift, might easily help themselves.