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 labor, 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!

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 labor become the owners of capital which sets other labor in motion. Capital accumulates in their hands, and they employ other laborers 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, harbors, and docks. They open up mines of coal, iron, and copper; and erect pumping-engines to keep them clear of water. They employ laborers 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." [The great matter is to learn to rule one's self.]—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 are 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 one's self 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 labor, 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 ob-

tains by his labor 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-humored manner, 'Nay, I do not owe it all to myself; I married a wife with a fortune; for she was earning nine shillings and sixpence 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 every thing, and every thing in its place. There must also be a time for every thing, and every thing must be done in time.

It is not necessary to show that economy is useful. Nobody denies that thrift may be practiced. 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 can not 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 can not 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 one's self 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 practiced, 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 any one in the receipt of good pay to spend every thing 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 can not 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 labor 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. Every body 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 the 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 any thing 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 tomorrow, 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 labor, be left a burden 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 life-long 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 our 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 may 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 every thing 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 for 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 labor, reduced to the necessity of begging for bread, and relying entirely upon the commiseration of his neighbors 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 practiced, 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; while 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, overtrades, 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 neighbors—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 counseling 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.

"Poverty," he said, "takes away so many means of doing good, and produces so much inability to resist evil, both natural and moral, that it is by all virtuous means to be avoided. Resolve, then, not to be poor; whatever you have, spend less. Frugality is not only the basis of quiet, but of beneficence. No man can help others who wants help himself: we must have enough before we have to spare."

And again he said, "Poverty is a great enemy to human happiness. It certainly destroys liberty, and it makes some virtues impracticable, and others extremely difficult. . . . . All to whom want is terrible, upon whatever principle, ought to think themselves obliged to learn the sage maxims of our parsimonious ancestors, and attain the salutary arts of contracting expense; for without economy none can be rich, and with it few can be poor."

When economy is looked upon as a thing that *must* be practiced, it will never be felt as a burden; and

those who have not before observed it, will be astonished to find what a few pence or shillings laid aside weekly will do toward securing moral elevation, mental culture, and personal independence.

There is a dignity in every attempt to economize. Its very practice is improving. It indicates self-denial, and imparts strength to the character. It produces a well-regulated mind. It fosters temperance. It is based on forethought. It makes prudence the dominating characteristic. It gives virtue the mastery over self-indulgence. Above all, it secures comfort, drives away care, and dispels many vexations and anxieties which might otherwise prey upon us.

Some will say, "It can't be done. But everybody can do something. "It can't" is the ruin of men and of nations. In fact, there is no greater cant than *can't*. Take an instance: A glass of beer a day is equal to forty-five shillings a year. This sum will insure a man's life for a hundred and thirty pounds payable at death. Or, placed in a savings-bank, it would amount to a hundred pounds in twenty years. But many drink half a dozen glasses of beer a day. This amount of beer, not drunk, would amount, during that time, to six hundred pounds. The man who spends ninepence a day in liquor squanders in fifty years nearly two thousand pounds.

A master recommended one of his workmen to "lay by something for a rainy day." Shortly after, the master asked the man how much he had added to his store. "Faith, nothing at all," said he; "I did as you bid me; but it rained very hard yesterday, and it all went—in drink!"

That a man should maintain himself and his family without the help of others is due to his sense of self-respect. Every genuine, self-helping man ought to re-