spect himself. He is the centre of his own little world. His personal loves, likings, experiences, hopes, and fears—how important they are to him, although of little consequence to others! They affect his happiness, his daily life, and his whole being as a man. He cannot, therefore, but feel interested, deeply interested, in all that concerns himself.

To do justice, a man must think well not only of himself, but of the duties which he owes to others. He must not aim too low, but regard man as created "a little lower than the angels." Let him think of his high destiny—of the eternal interests in which he has a part—of the great scheme of nature and providence—of the intellect with which he has been endowed—of the power of loving conferred upon him—of the home on earth provided for him; and he will cease to think meanly of himself. The poorest human being is the centre of two eternities, the Creator overshadowing all.

Hence, let every man respect himself—his body, 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 neighbors.

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. "But if any provide not for his own, and specially for those of his own house, he 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 a 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 toward the centre; they gradually disappear; until at length only a few persons reach the farther side, and these also having dropped through the pitfalls, the bridge at its farther 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 can not 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.

Many people have yet to learn that virtue, knowledge, freedom, and prosperity must spring from themselves. Legislation can do very little for them: it can not make them sober, intelligent, and well-doing. The prime miseries of most men have their origin in causes far removed from Acts of Parliament.

The spendthrift laughs at legislation. The drunkard defies it, and arrogates the right of dispensing with forethought and self-denial, throwing upon others the blame of his ultimate wretchedness. The mob orators, who gather "the millions" about them, are very wide of the mark, when, instead of seeking to train their crowds of hearers to habits of frugality, temperance, and self-culture, they encourage them to keep up the cry, "Will nobody help us?"

The cry sickens the soul. It shows gross ignorance of the first elements of personal welfare. Help is in men themselves. They were born to help and to elevate themselves. They must work out their own salvation. The poorest men have done it; why should not every man do it? The brave, upward spirit, ever conquers.

The number of well-paid workmen in this country has become very large, who might easily save and

economize, to the improvement of their moral well-being, of their respectability and independence, and of their status in society as men and citizens. They are improvident and thriftless to an extent which proves not less hurtful to their personal happiness and domestic comfort, than it is injurious to the society of which they form so important a part.

In "prosperous times" they spend their gains recklessly; and when adverse times come, they are at once plunged in misery. Money is not used, but abused; and when wage-earning people should be providing against old age, or for the wants of a growing family, they are, in too many cases, feeding folly, dissipation, and vice. Let no one say that this is an exaggerated picture. It is enough to look round in any neighborhood, and see how much is spent and how little is saved; what a large proportion of earnings goes to the beer-shop, and how little to the savings-bank or the benefit society.

"Prosperous times" are very often the least prosperous of all times. In prosperous times, mills are working full time; men, women, and children are paid high wages; warehouses are emptied and filled; goods are manufactured and exported; wherries full of produce pass along the streets; immense luggage trains run along the railways, and heavily laden ships leave our shores daily for foreign ports, full of the products of our industry. Every body seems to be becoming richer and more prosperous. But we do not think of whether men and women are becoming wiser, better trained, less self-indulgent, more religiously disposed, or living for any higher purpose than the satisfaction of the animal appetite.

If this apparent prosperity be closely examined, it will be found that expenditure is increasing in all di-

rections. There are demands for higher wages; and the higher wages, when obtained, are spent as soon as earned. Intemperate habits are formed, and, once formed, the habit of intemperance continues. Increased wages, instead of being saved, are, for the most part, spent in drink.

Thus, when a population are thoughtless and improvident, no kind of material prosperity will benefit them. Unless they exercise forethought and economy, they will alternately be in a state of "hunger and burst." When trade falls off, as it usually does after exceptional prosperity, they will not be comforted by the thought of what they *might* have saved, had it ever occurred to them that the "prosperous times" might not have proved permanent.

During prosperous times, Saint Monday is regularly observed. The bank holiday is repeated weekly. "Where are all the workmen?" said a master to his foreman, on going the rounds among his builders; "this work must be pushed on, and covered in while the fine weather lasts." "Why, sir," said the foreman, "this is Monday; and they have not spent all their money yet." Dean Boyd, preaching at Exeter on behalf of the Devonshire hospitals, expressed his belief that the annual loss to the work-people engaged in the woolen manufacture, the cotton trade, the brick-laying and building trade, by Idle Monday, amounted to over seven millions sterling.

If man's chief end were to manufacture cloth, silk, cotton, hardware, toys, and china; to buy in the cheapest market, and to sell in the dearest; to cultivate land, grow corn, and graze cattle; to live for mere money profit, and hoard or spend as the case might be, we might then congratulate ourselves upon our national prosperity. But is this the chief end of man? Has

he not faculties, affections, and sympathies, besides muscular organs? Has not his mind and heart certain claims, as well as his mouth and his back? Has he not a soul as well as a stomach? And ought not "prosperity" to include the improvement and well-being of his morals and intellect as well as of his bones and muscles?

Mere money is no indication of prosperity. A man's nature may remain the same. It may even grow more stunted and deformed, while he is doubling his expenditure, or adding cent. per cent. to his hoards yearly. It is the same with the mass. The increase of their gains may merely furnish them with increased means for gratifying animal indulgences unless their moral character keeps pace with their physical advancement. Double the gains of an uneducated, overworked man, in a time of prosperity, aud what is the result? Simply that you have furnished him with the means of eating and drinking more! Thus, not even the material well-being of the population is secured by that condition of things which is defined by political economists as "national prosperity." And so long as the moral elements of the question are ignored, this kind of "prosperity" is, we believe, calculated to produce far more mischievous results than good. It is knowledge and virtue alone that can confer dignity on a man's life; and the growth of such qualities in a nation are the only true marks of its real prosperity; not the infinite manufacture and sale of cotton prints, toys, hardware, and crockery.

The Bishop of Manchester, when preaching at a harvest thanksgiving near Preston, referred to a letter which he had received from a clergyman in the South of England, who, after expressing his pleasure at the fact that the agricultural laborers were receiving higher

wages, lamented "that at present the only result he could discover from their higher wages was that a great deal *more beer* was consumed. If this was the use we were making of this prosperity, we could hardly call it a blessing for which we had a right or ground to thank God. The true prosperity of the nation consisted not so much in the fact that the nation was growing in wealth—though wealth was a necessary attribute of prosperity—but that it was growing in virtue; and that there was a more equable distribution of comfort, contentment, and the things of this lower world."

In making the preceding observations, we do not in the least advocate the formation of miserly, penurious habits; for we hate the scrub, the screw, the miser. All that we contend for is, that men should provide for the future: that they should provide during good times for the bad times which almost invariably follow them; that they should lay by a store of savings as a breakwater against want, and make sure of a little fund which may maintain them in old age, secure their self-respect, and add to their personal comfort and social well-being. Thrift is not in any way connected with avarice, usury, greed, or selfishness. It is, in fact, the very reverse of these disgusting dispositions. It means economy for the purpose of securing independence, Thrift requires that money should be used, and not abused—that it should be honestly earned and economically employed—

"Not for to put it in a hedge,
Not for a train attendant—
But for the glorious privilege
Of being Independent."

CHAPTER III.

IMPROVIDENCE.

"The man who has a wife and children has given hostages to Fortune."—LORD BACON.

"In all conditions and circumstances, well-being is in the power of those who have power over themselves."—J. J. GURNEY.

"Where is their common sense? Alas, what imprudence! Early marriages; many children; poor-rates, and the workhouse. . . . . They are born; they are wretched; they die. . . . . In no foreign country, of far less civilization than England, is there the same improvidence."—LORD LYTTON.

"No man oppresses thee, O free and independent franchiser; but does not this stupid pewter pot oppress thee? No son of Adam can bid thee come or go, but this absurd pot of heavy-wet can and does. Thou art the thrall, not of Cedric the Saxon, but of thy own brutal appetites, and this accursed dish of liquor. And thou pratest of thy 'liberty,' thou entire blockhead!"—CARLYLE.

"Never did any publike misery
Rise of it selfe; God's plagues still grounded are
On common staines of our humanity:
And to the flame, which ruineth Mankind,
Man gives the matter, or at least gives winde."—DANIELL.

ENGLAND is one of the richest countries in the world. Our merchants are enterprising, our manufacturers are industrious, our laborers are hard-working. There is an accumulation of wealth in the country to which past times can offer no parallel. The Bank is gorged with gold. There never was more food in the empire; there never was more money. There is no end to our manufacturing productions, for the steam-engine never tires. And yet, notwithstanding all this wealth, there is an enormous mass of poverty. Close alongside the Wealth of Nations, there gloomily