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

stalks the Misery of Nations—luxurious ease resting upon a dark background of wretchedness.

Parliamentary reports have again and again revealed to us the miseries endured by certain portions of our working population. They have described the people employed in factories, workshops, mines, and brick-fields, as well as in the pursuits of country life. We have tried to grapple with the evils of their condition by legislation, but it seems to mock us. Those who sink into poverty are fed, but they remain paupers. Those who feed them feel no compassion; and those who are fed return no gratitude. There is no bond of sympathy between the givers and the receivers. Thus the Haves and the Have-nots, the opulent and the indigent, stand at the two extremes of the social scale, and a wide gulf is fixed between them.

Among rude and savage people the condition of poverty is uniform. Provided the bare appetites are satisfied, suffering is scarcely felt. Where slavery exists, indigence is little known; for it is the master's interest to keep the slave in a condition fit for labor, and the employer generally takes care to supply the animal wants of the employed. It is only when society becomes civilized and free, and man enters into competition with his fellows, that he becomes exposed to indigence, and experiences social misery. Where civilization, as in this country, has reached its highest point, and where large accumulations of wealth have been made, the misery of the indigent classes is only rendered more acute by the comfort and luxury with which it is placed in immediate contrast.

Much of the existing misery is caused by selfishness —by the greed to accumulate wealth, on the one hand, and by improvidence, on the other. Accumulation of money has become the great desire and passion of the

age. The wealth of nations, and not the happiness of nations, is the principal aim. We study political economy, and let social economy shift for itself. Regard for "Number One" is the prevailing maxim. High profits are regarded as the *summum bonum*—no matter how obtained, or at what sacrifice. Money is our god; "Devil take the hindmost" our motto. The spirits of darkness rule supreme—

> "Mammon has led them on,
> Mammon, the least erect of all the spirits
> That fell from heaven."

With respect to the poorer classes—what has become of them in the midst of our so-called civilization? An immense proportion of them remain entirely uncivilized. Though living in a Christian country, Christianity has never reached them. They are as uncivilized and unchristianized as the Trinobantes were at the landing of Julius Cæsar, about nineteen hundred years ago. Yet these uncivilized people live in our midst. St. James's and St. Giles's lie close together. In the parks of London you may see how gold is worshiped; in the East End of London you may see to what depths human misery may fall.

They work, eat, drink, and sleep; that constitutes their life. They think nothing of providing for to-morrow, or for next week, or for next year. They abandon themselves to their sensual appetites, and make no provision whatever for the future. The thought of adversity, or of coming sorrow, or of the helplessness that comes with years and sickness, never crosses their minds. In these respects they resemble the savage tribes, who know no better, and do no worse. Like the North American Indians, they debase themselves by the vices which accompany civilization,

but make no use whatever of its benefits and advantages.

Captain Parry found the Esquimaux near the North Pole as uncivilized as the miserable creatures who inhabit the dens of our great cities. They were, of course, improvident; for, like savages generally, they never save. They were always either feasting or famished. When they found a quantity of whale's blubber, they would eat as much of it as they could, and hide the rest. Yet their improvidence gave them no concern. Even when they had been without food or fuel for days together, they would be as gay and good-humored as usual. They never thought of how they should be provided for to-morrow. Saving for the future forms no part of the savage economy.

Among civilized peoples, cold is said to be the parent of frugality. Thus the Northern nations of Europe owe a portion of their prosperity to the rigor of their climate. Cold makes them save during summer, to provide food, coal, and clothing during winter. It encourages house-building and housekeeping. Hence Germany is more industrious than Sicily; Holland and Belgium than Andalusia; North America and Canada than Mexico.

When the late Edward Denison, M.P., for Newark, with unexampled self-denial, gave up a large portion of his time and labor to reclaim the comparatively uncivilized population of the East End of London, the first thing he did was to erect an iron church of two stories, the lower part of which was used as a school and lecture room, and also as a club, where men and boys might read, play games, and do any thing else that might keep them out of the drinking-houses. "What is so bad in this quarter," said Mr. Denison, "is the habitual condition of this mass of humanity—

its uniform mean level; the absence of any thing more civilizing than a grinding organ to raise the ideas beyond the daily bread and beer; the utter want of education; the complete indifference to religion; with the fruits of all this—improvidence, dirt, and their secondaries, crime and disease. . . . . There is no one to give a push to struggling energy, to guide aspiring intelligence, or to break the fall of unavoidable misfortune. . . . . The mission clergyman," he goes on to say, "is a sensible, energetic man, in whose hands the work of *civilizing the people* is making as much progress as can be expected. But most of his energy is taken up in serving tables, nor can any great advance be made while every nerve has to be strained to keep the people from absolute starvation. And this is what happens every winter. . . . . What a monstrous thing it is that in the richest country in the world large masses of the population should be condemned annually, by a natural operation of nature, to starvation and death. It is all very well to say, how can it be helped? Why, it was not so in our grandfathers' time. Behind us they were in many ways, but they were not met every winter with the spectacle of starving thousands. The fact is, we have accepted the marvelous prosperity which has in the last twenty years been granted us without reflecting on the conditions attached to it, and without nerving ourselves to the exertion and the sacrifices which their fulfillment demands."

And yet Mr. Denison clearly saw that if the people were sufficiently educated, and taught to practice the virtue of Thrift, much of this misery might be prevented. "The people," he elsewhere says, "*create* their destitution and their disease. Probably there are hardly any of the most needy who, if they had been only moderately frugal and provident, could not have placed

themselves in a position to tide over the occasional months of want of work, or of sickness, which there always must be. . . . . I do not underrate the difficulty of laying by out of weekly earnings, but I say it *can* be done. A dock-laborer, while a young, strong, unmarried man, could lay by half his weekly wages, and such men are almost sure of constant employment."

After showing how married men might also save, Mr. Denison goes on to say, "Saving is within the reach of nearly every man, even if quite at the bottom of the tree; but if it were of any thing like *common* occurrence, the destitution and disease of this city would be kept within quite manageable limits. And this will take place. I may not live to see it, but it will be within two generations. For, unfortunately, this amount of change may be effected without the least improvement in the spiritual condition of the people. Good laws, energetically enforced, with compulsory education, supplemented by gratuitous individual exertion (which will then have a much reduced field and much fairer prospects), will certainly succeed in giving the mass of the people so much light as will generally guide them into so much industry and morality as is clearly conducive to their bodily ease and advancement in life."

The difference in thriftiness between the English work-people and the inhabitants of Guernsey is thus referred to by Mr. Denison: "The difference between poverty and pauperism is brought home to us very strongly by that I see here. In England we have people faring sumptuously while they are getting good wages, and coming on the parish paupers the moment those wages are suspended. Here, people are never dependent on any support but their own; but they live, of their own free-will, in a style of frugality which

a landlord would be hooted at for suggesting to his cottagers. We pity Hodge, reduced to bacon and greens, and to meat only once a week. The principal meal of a Guernsey farmer consists of *soupe à la graisse*, which is, being interpreted, cabbage and pease stewed with a little dripping. This is the daily dinner of men who *own* perhaps three or four cows, a pig or two, and poultry. But the produce and the flesh of these creatures they sell in the market, investing their gains in extension of land or stock, or in "quarters," that is, "rent charges on land, certificates of which are readily bought and sold in the market."

Mr. Denison died before he could accomplish much. He was only able to make a beginning. The misery, arising from improvidence, which he so deeply deplored, still exists, and is even more widely spread. It is not merely the artisan who spends all that he earns, but the classes above him, who cannot plead the same excuse of ignorance. Many of what are called the "upper," classes are no more excusable than the "lower." They wasted their means on keeping up appearances, and in feeding folly, dissipation, and vice.

No one can reproach the English workman with want of industry. He works harder and more skillfully than the workman of any other country; and he might be more comfortable and independent in his circumstances, were he as prudent as he is laborious. But improvidence is unhappily the defect of the class. Even the best-paid English workmen, though earning more money than the average of professional men, still for the most part belong to the poorer classes because of their thoughtlessness. In prosperous times they are not accustomed to make provision for adverse times; and when a period of social pressure occurs, they are

rarely found more than a few weeks ahead of positive want.

Hence the skilled workman, unless trained in good habits, may exhibit no higher life than that of the mere animal; and the earning of increased wages will only furnish him with increased means for indulging in the gratification of his grosser appetites. Mr. Chadwick says that, during the cotton famine, "families trooped into the relief rooms in the most abject condition, whose previous aggregate wages exceeded the income of many curates—as had many of the individual workmen." In a time of prosperity, working-people feast, and in a time of adversity they "clem." Their earnings, to use their own phrase, "come in at the spigot and go out at the bung-hole." When prosperity comes to an end, and they are paid off, they rely upon chance and providence—the providence of the Improvident!

Though trade has invariably its cycles of good and bad years, like the lean and fat kine in Pharaoh's dream its bursts of prosperity, followed by glut, panic and distress—the thoughtless and spendthrift take no heed of experience, and make no better provision for the future. Improvidence seems to be one of the most incorrigible of faults. "There are whole neighborhoods in the manufacturing districts," says Mr. Baker, in a recent report, "where not only are there no savings worth mentioning, but where, within a fortnight of being out of work, the workers themselves are starving for want of the merest necessaries." Not a strike takes place, but immediately the workmen are plunged into destitution; their furniture and watches are sent to the pawn-shop, while deplorable appeals are made to the charitable, and numerous families are cast upon the poor-rates.

This habitual improvidence—though of course there are many admirable exceptions—is the real cause of the social degradation of the artisan. This, too, is the prolific source of social misery. But the misery is entirely the result of human ignorance and self-indulgence. For though the Creator has ordained poverty, the poor are not necessarily, nor as a matter of fact, the miserable. Misery is the result of moral causes—most commonly of individual vice and improvidence.

The Rev. Mr. Norris, in speaking of the habits of the highly paid miners and iron-workers of South Staffordshire, says, "Improvidence is too tame a word for it—it is recklessness; here young and old, married and unmarried, are uniformly and almost avowedly self-indulgent spendthrifts. One sees this reckless character marring and vitiating the nobler traits of their nature. Their gallantry in the face of danger is akin to foolhardiness; their power of intense labor is seldom exerted except to compensate for time lost in idleness and revelry; their readiness to make 'gatherings' for their sick and married comrades seems only to obviate the necessity of previous saving; their very creed—and, after their sort, they are a curiously devotional people, holding frequent prayer-meetings in the pits—often degenerates into fanatical fatalism. But it is seen far more painfully and unmistakably in the alternate plethora and destitution between which, from year's end to year's end, the whole population seems to oscillate. The prodigal revelry of the *reckoning night*, the drunkenness of Sunday, the refusal to work on Monday and perhaps Tuesday, and then the untidiness of their homes toward the latter part of the two or three weeks which intervene before the next pay-day; their children kept from school, their wives and daughters on the pit-bank, their furniture in the pawn-shop;

the crowded and miry lanes in which they live, their houses often cracked from top to bottom by the 'crowding-in' of the ground, without drainage, or ventilation, or due supply of water—such a state of things as this, co-existing with earnings which might insure comfort and even prosperity, seems to prove that no legislation can cure the evil."

We have certainly had numerous "reforms." We have had household suffrage, and vote by ballot. We have relieved the working-classes of taxes on corn, cattle, coffee, sugar, and provisions generally; and imposed a considerable proportion of the taxes from which they have been relieved on the middle and upper ranks. Yet these measures have produced but little improvement in the condition of the working-people. They have not applied the principle of reform to themselves. They have not begun at home. Yet the end of all reform is the improvement of the individual. Every thing that is wrong in society results from that which is wrong in the individual. When men are bad, society is bad.

Franklin, with his shrewd common sense, observed: "The taxes are indeed very heavy; and if those laid on by the Government were the only ones we had to pay, we might more easily discharge them; but we have many others, and much more grievous to some of us. We are taxed quite as much by our idleness, three times as much by our pride, and four times as much by our folly; and from these taxes the commissioners can not ease or deliver us by allowing an abatement."

Lord John Russell once made a similar statement to a body of working-men who waited upon him for the purpose of asking relief from taxation. "You complain of the taxes," he said; "but think of how you tax yourselves. You consume about fifty millions

yearly in drink. Is there any government that would dare to tax you to that extent? You have it in your own power greatly to reduce the taxes, and that without in any way appealing to us."

Complaining that the laws are bad, and that the taxes are heavy, will not mend matters. Aristocratic government, and the tyranny of masters, are nothing like so injurious as the tyranny of vicious appetites. Men are easily led away by the parade of their miseries, which are, for the most part, voluntary and self-imposed—the results of idleness, thriftlessness, intemperance, and misconduct. To blame others for what we suffer is always more agreeable to our self-pride than to blame ourselves. But it is perfectly clear that people who live from day to day without plan, without rule, without forethought—who spend all their earnings, without saving anything for the future—are preparing beforehand for inevitable distress. To provide only for the present is the sure means of sacrificing the future. What hope can there be for a people whose only maxim seems to be, "Let us eat and drink for to-morrow we die?"

All this may seem very hopeless; yet it is not entirely so. The large earnings of the working-classes is an important point to start with. The gradual diffusion of education will help them to use, and not abuse, their means of comfortable living. The more extended knowledge of the uses of economy, frugality, and thrift, will help them to spend their lives more soberly, virtuously, and religiously. Mr. Denison was of opinion that much of this might be accomplished "within two generations." Social improvement is always very slow. How extremely tardy has been the progress of civilization! How gradually have its humanizing influences operated in elevating the mass of

the people! It requires the lapse of generations before its effects can be so much as discerned; for a generation is but as a day in the history of civilization. It has cost most nations ages of war, before they could conquer their right of existence as nations. It took four centuries of persecutions and martyrdoms to establish Christianity, and two centuries of civil wars to establish the reformation. The emancipation of the bondsmen from feudal slavery was only reached through long ages of misery. From the days in which our British progenitors rushed to battle in their war-paint —or those more recent times when the whole of the laboring people were villains and serfs, bought and sold with the soil which they tilled—to the times in which we now live, how wide the difference, how gratifying the contrast! Surely it ought not to be so difficult to put an end to the Satanic influences of thriftlessness, drunkenness, and improvidence!

CHAPTER IV.

MEANS OF SAVING.

"Self-reliance and self-denial will teach a man to drink out of his own cistern, and eat his own sweet bread, and to learn and labor truly to get his own living, and carefully to save and expend the good things committed to his trust."—LORD BACON.

"Love, therefore, labor: if thou should'st not want it for food, thou may'st for physic. It is wholesome to the body, and good for the mind: it prevents the fruit of idleness."—WILLIAM PENN.

"The parent who does not teach his child a trade, teaches him to be a thief."—*Brahminical Scriptures.*

THOSE who say that "it can't be done" are probably not aware that many of the working-classes are in the receipt of incomes considerably larger than those of professional men.

That this is the case, is not by any means a secret. It is published in blue-books, it is given in evidence before parliamentary committees, it is reported in newspapers. Any coal-owner, or iron-master, or cotton-spinner will tell you of the high wages that he pays to his work-people.

Families employed in the cotton manufacture are able to earn over three pounds a week, according to the number of children employed. Their annual incomes will thus amount to about a hundred and fifty pounds a year—which is considerably larger than the incomes of many professional men—higher than the