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

average of country surgeons, higher than the average of the clergy and ministers of all denominations, higher than the average of the teachers of common schools, and probably higher than the average income of the middle classes of the United Kingdom generally.

An employer at Blackburn informs us that many persons earn upward of five pounds a week—or equal to an average income of two hundred and sixty pounds a year. Such families, he says, "ought not to expend more than three pounds weekly. The rest should be saved. But most of them, after feeding and clothing themselves, spend the rest in drink and dissipation."

The wages are similar in the Burnly district, where food, drink, and dress absorb the greater part of the work-people's earnings. In this, as in other factory districts, "the practice of young persons (mill-workers) boarding with their parents is prevalent, and is very detrimental to parental authority." Another reporter says, "Wages are increasing: as there is more money, and more time to spend it in, sobriety is not on the increase, especially among females."

The operatives employed in the woolen manufacture receive about forty shillings a week, and some as much as sixty, besides the amount earned by their children.

A good mechanic in an engine-shop makes from thirty-five to forty-five shillings a week, and some mechanics make much larger wages. Multiply these figures, and it will be found that they amount to an annual income of from a hundred to a hundred and twenty pounds a year.

But the colliers and iron-workers are paid much higher wages. One of the largest iron-masters recently published in the newspapers the names of certain colliers in his employment who were receiving from four o five pounds a week—or equal to an annual income

of from two hundred to two hundred and fifty pounds a year.

Iron-workers are paid a still higher rate of wages. A plate-roller easily makes three hundred a year. The rollers in rail-mills often make much more. In busy times they have made as much as from seven to ten guineas a week, or equal to from three to five hundred a year. But, like the workers in cotton-mills, the iron-workers are often helped by their sons, who are also paid high wages. Thus, the under-hands are usually boys from fourteen years of age and upward, who earn about nineteen shillings a week; and the helpers are boys of under fourteen, who earn about nine shillings a week.

These earnings are far above the average incomes of the professional classes. The rail-rollers are able to earn a rate of pay equal to that of lieutenant-colonels in Her Majesty's foot-guards; plate-rollers, equal to that of majors of foot; and roughers, equal to that of lieutenants and adjutants.

Goldsmith spoke of the country curate as "passing rich with forty pounds a year." The incomes of curates have certainly increased since the time when Goldsmith wrote, but nothing like the incomes of skilled and unskilled workmen. If curates merely worked for money, they would certainly change their vocation, and become colliers and iron-workers.

When the author visited Renfrewshire a few years ago, the colliers were earning from ten to fourteen shillings a day. According to the common saying, they were "making money like a minting machine." To take an instance, a father and three sons were earning sixty pounds a month—or equal to a united income of more than seven hundred pounds a year. The father was a sober, steady, "eident" man. While the

high wages lasted, he was the first to enter the pit in the morning, and the last to leave it at night. He only lost five days in one year (1873-'4)—the loss being occasioned by fast-days and holidays. Believing that the period of high wages could not last long, he and his sons worked as hard as they could. They saved a good deal of money, and bought several houses; besides educating themselves to occupy higher positions.

In the same neighborhood, another collier, with four sons, was earning money at about the same rate per man; that is, about seventy-five pounds a month, or nine hundred pounds a year. This family bought five houses within a year, and saved a considerable sum besides. The last information we had respecting them was that the father had become a contractor—that he employed about sixty colliers and "reddsmen," and was allowed so much for every ton of coals brought to bank. The sons were looking after their father's interests. They were all sober, diligent, sensible men; and took a great deal of interest in the education and improvement of the people in their neighborhood.

At the same time that these two families of colliers were doing so well, it was very different with the majority of their fellow-workmen. These only worked about three days in every week. Some spent their earnings at the public-house; others took a whisky "ploy" at the sea-side. For that purpose they hired all the gigs, droskies, cabs, or "machines," about a fortnight beforehand. The results were seen, as the successive Monday mornings came round. The magistrate sat in the neighboring town, where a number of men and women, with black eyes and broken heads, were brought before him for judgment. Before the time of high wages, the court-house business was got through in an hour; sometimes there was no business

at all. But when the wages were doubled, the magistrate could scarcely get through the business in a day. It seemed as if high wages meant more idleness, more whisky, and more broken heads and faces.

These were doubtless "roaring times" for the colliers, who, had they possessed the requisite self-denial, might have made little fortunes. Many of the men who worked out the coal remained idle three or four days in the week; while those who burned the coal were famished and frozen for want of it. The working-people who were *not* colliers will long remember that period as the time of the *coal famine*. While it lasted, Lord Elcho went over to Tranent—a village in East Lothian—to address the colliers upon their thriftlessness, their idleness, and their attempted combinations to keep up the price of coal.

He had the moral courage—a quality much wanted in these days—to tell his constituents some hard but honest truths. He argued with them about the coal famine, and their desire to prolong it. They were working three days a week, and idling the other days. Some of them did not do a stroke of work during a week or a fortnight; others were taking about a hundred bank holidays yearly. But what were they doing with the money they earned? Were they saving it for a rainy day; or, when the "roaring times" no longer existed, were they preparing to fall back upon the poor-rates? He found that in one case a man, with his two sons, was earning seven pounds in a fortnight. "I should like," he said, "to see those Scotchmen who are in the mining business taking advantage of these happy times, and endeavoring by their industry to rise from their present position—to exercise self-help, to acquire property, and possibly to become coal-masters themselves."

"It had been said, in a newspaper, that a miner was earning wages equal to that of a captain, and that a mining boy was earning wages equal to that of a lieutenant in Her Majesty's service. I only know," said Lord Elcho, "that I have a boy who, when he first joined Her Majesty's service, was an ensign, and that his wage (to earn which, remember, he had, under the purchase system, to pay five hundred pounds) was not the wage you are now receiving, but the wage which you were receiving in bad times—and that was only five shillings a day." It might be said that the collier risks his life in earning his wages; but so does the soldier; and the gallant boy to whom Lord Elcho referred afterward lost his life in the Ashantee campaign.

The times of high wages did not leave a very good impression on the public mind. Prices became higher, morals became lower, and the work done was badly done. There was a considerable deterioration in the character of British workmanship. We began to rely too much upon the foreigner. Trade was to a large extent destroyed, and an enormous loss of capital was sustained, both by the workmen and by the masters. Lord Aberdare was of opinion that three millions sterling were lost by *the workmen alone*, during the recent strike in South Wales. One hundred and twenty thousand workmen were in enforced idleness at once, and one hundred and fifty thousand pounds were lost every week in wages during the time that they remained idle.

What the employers think of the recent flash of "prosperity" can easily be imagined. But it may not be unnecessary to quote some of the statements of correspondents. A large employer of labor in South Lancashire says, "Drunkenness increases, and personal violence is not sufficiently discouraged. High wages

and household suffrage came upon the people before education had prepared them for the change."

In a large iron-work near Newcastle, where the men were paid the highest wages for rolling plates and rails, and where they were earning between three and four hundred pounds a year, the proprietors observe, "Except in a few instances, we are afraid that workmen and their families spend most of their earnings." Another employer in South Staffordshire says, "In the majority of cases, the men employed in the iron-works spend the whole of their wages before the end of the following week. There are, of course, some exceptions; but they are, unhappily, very few." Another, in South Wales, says, "As to the thrifty habits of the men, a small minority are careful and saving; they generally invest their money in cottage property. But the great majority of the men spend their money often before they earn it, and that in the most reckless way. Large sums are spent in drink: this leads to idleness; and, owing to drinking and idling, the works are kept short of men until about Wednesday in each week, when the greater part of the most idly disposed have become sobered down. Of course, when wages are low, the men work more regularly. There is less drinking, and altogether the condition of the place is healthier in every respect, both in a moral and physical sense."

Another observer remarks that the miners of Bilston are about six thousand in number, and they spend more than fifty thousand pounds annually in the purchase of ale and liquors. Their improvidence may be studied with advantage in the Bilston market. No other market is supplied with finer poultry, or, comparatively to the population, in greater abundance; and this is chiefly, if not entirely, for the consumption of the laboring classes—for the resident inhabitants, not directly asso-

ciated with those classes, are few in number. Sordid and ill-favored men may there be seen buying on Saturday chickens, ducks, and geese, which they eat for supper; and in some instances bottled porter and wine. Yet, so little have they beforehand in the world, that if the works were to stop, they would begin within a fortnight to pawn the little furniture of their cottages, and their clothes, for subsistence and for drink.

Mr. Chambers, of Edinburgh, in his description of the working-classes of Sunderland, makes these remarks: "With deep sorrow I mention that everywhere one tale was told. Intemperance prevails to a large extent; good wages are squandered on mean indulgences; there is little care for the morrow, and the work-house is the ultimate refuge. One man, a skilled worker in an iron-foundry, was pointed out as having for years received a wage of one guinea a day, or six guineas a week; he had spent all, mostly in drink, and was now reduced to a lower department at a pound a week."

Another illustration occurs. A clerk at Blackburn took a house for twenty pounds a year, and sublet the cellars underneath to a factory operative at a rental of five pounds a year. The clerk had a wife, four children, and a servant; the operative had a wife and five children. The clerk and his family were well-dressed, their children went to school, and all went to church on Sundays. The operative's family went, some to the factory, others to the gutter, but none to school; they were ill-dressed, excepting on Sundays, when they obtained their clothes from the pawn-shop. As the Saturdays came round, the frying-pan in the cellar was almost constantly at work until Monday night; and as regularly as Thursday arrived, the bundle of clothes was sent to the pawn-shop. Yet the income of the upper-class family in the higher part of the house was a

hundred a year; and the income of the lower-class family in the cellar was fifty pounds more—that is, a hundred and fifty pounds a year!

An employer in the same neighborhood used to say, "I can not afford lamb, salmon, young ducks and green peas, new potatoes, strawberries, and such-like, until after my hands have been consuming these delicacies of the season for some three or four weeks."

The intense selfishness, thriftlessness, and folly of these highly paid operatives are scarcely credible. Exceptions are frequently taken to calling the working-classes "the lower orders;" but "the lower orders" they always will be, so long as they indicate such sensual indulgence and improvidence. In cases such as these, improvidence is not only a great sin, and a feeder of sin, but it is a great *cruelty*. In the case of the father of a family, who has been instrumental in bringing a number of helpless beings into the world, it is heartless and selfish in the highest degree to spend money on personal indulgences such as drink, which do the parent no good, and the mother and the children, through the hereditary bad example, an irreparable amount of mischief. The father takes sick, is thrown out of work, and his children are at once deprived of the means of subsistence. The reckless parent has not even taken the precaution to enter a provident or a benefit society; and while he is sick, his wife and children are suffering the pangs of hunger. Or, he dies; and the poor creatures are thrown upon the charity of strangers, or on the miserable pittance wrung from the poor-rates.

It would seem to be of little use preaching up an extension of rights to a people who are so supinely indifferent to their own well-being—who are really unconcerned about their own elevation. The friends of

the industrious should faithfully tell them that they must exercise prudence, economy, and self-denial, if they would really be raised from selfish debasement, and become elevated to the dignity of thinking beings. It is only by practicing the principles of self-dependence that they can achieve dignity, stability, and consideration in society; or that they can acquire such influence and power as to raise them in the scale of social well-being.

Brown, the Oxford shoe-maker, was of opinion that "a good mechanic is the most independent man in the world." At least, he ought to be such. He has always a market for his skill; and if he be ordinarily diligent, sober, and intelligent, he may be useful, healthy, and happy. With a thrifty use of his means, he may, if he earns from thirty to forty shillings a week, dress well, live well, and educate his children creditably. Hugh Miller never had more than twenty-four shillings a week while working as a journeyman stone-mason, and here is the result of his fifteen years' experience:

"Let me state, for it seems to be very much the fashion to draw dolorous pictures of the condition of the laboring classes, that from the close of the first year in which I worked as a journeyman until I took final leave of the mallet and chisel, I never knew what it was to want a shilling: that my two uncles, my grandfather, and the mason with whom I served my apprenticeship—all working-men—had had a similar experience; and that it was the experience of my father also. I can not doubt that deserving mechanics may, in exceptional cases, be exposed to want; but I can as little doubt that the cases *are* exceptional, and that much of the suffering of the class is a consequence either of improvidence on the part of the competently

skilled, or of a course of trifling during the term of apprenticeship, quite as common as trifling at school, that always lands those who indulge in it in the hapless position of the inferior workman."

It is most disheartening to find that so many of the highest-paid workmen in the kingdom should spend so large a portion of their earnings in their own personal and sensual gratification. Many spend a third, and others half, their entire earnings in drink. It would be considered monstrous, on the part of any man whose lot has been cast among the educated classes, to exhibit such a degree of selfish indulgence; and to spend even one-fourth of his income upon objects in which his wife and children have no share.

Mr. Roebuck recently asked, at a public meeting, "Why should the man who makes two or three hundred pounds a year by his mechanical labor be a rude, coarse, brutal fellow? There is no reason why he should be so. Why should he not be like a gentleman? Why should not his house be like my house? When I go home from my labor, what do I find? I find a cheerful wife—I find an elegant, educated woman. I have a daughter; she is the same. Why should not you find the same happy influences at home? I want to know, when the working-man comes from his daily labor to his home, why he should not find his table spread as mine is spread; why he should not find his wife well-dressed, cleanly, loving, kind, and his daughter the same? . . . . We all know that many working-men, earning good wages, spend their money in the beer-house and in drunkenness, instead of in clothing their wives and families. Why should not these men spend their wages as I spend my small stipend, in intellectual pleasures, in joining with my family in intellectual pursuits? Why should not working-

men, after enjoying their dinners and thanking God for what they have got, turn their attention to intellectual enjoyments, instead of going out to get drunk in the nearest pot-house? Depend on it, these things ought to go to the heart of a working-man; and he is not a friend to the working-man who talks to him and makes him believe that he is a great man in the state, and who don't tell him what are the duties of his position."

It is difficult to account for the waste and extravagance of working people. It must be the hereditary remnant of the original savage. It must be a survival. The savage feasts and drinks until everything is gone; and then he hunts or goes to war. Or it may be the survival of slavery in the state. Slavery was one of the first of human institutions. The strong man made the weak man work for him. The warlike race subdued the less warlike race, and made them their slaves. Thus slavery existed from the earliest times. In Greece and Rome the fighting was done by freemen. the labor by helots and bondsmen. But slavery also existed in the family. The wife was the slave of her husband, as much as the slave whom he bought in the public market.

Slavery long existed among ourselves. It existed when Cæsar landed. It existed in Saxon times, when the household work was done by slaves. The Saxons were notorious slave-dealers, and the Irish were their best customers. The principal mart was at Bristol, from whence the Saxons exported large numbers of slaves into Ireland, so that, according to Irish historians, there was scarcely a house in Ireland without a British slave in it.

When the Normans took possession of England, they continued slavery. They made slaves of the Saxons themselves, whom they decreed villains and bondsmen.

Domesday-book shows that the toll of the market at Lewes in Sussex was a penny for a cow, and fourpence for a slave—not a serf (*adscriptus glebæ*), but an unconditional bondsman. From that time slavery continued in various forms. It is recorded of "the good old times" that it was not till the reign of Henry IV. (1399–1413) that villains, farmers, and mechanics were permitted by law to put their children to school; and long after that, they dared not educate a son for the Church without a license from the lord. The kings of England, in their contests with the feudal aristocracy gradually relaxed the slave-laws. They granted charters founding royal burghs; and when the slaves fled into them, and were able to conceal themselves for a year and a day, they then became freemen of the burgh, and were declared by law to be free.

The last serfs in England were emancipated in the reign of Queen Elizabeth; but the last serfs in Scotland were not emancipated until the reign of George III., at the end of last century. Before then, the colliers and salters belonged to the soil. They were bought and sold with it. They had no power to determine what their wages should be. Like the slaves in the Southern States of America, they merely accepted such sustenance as was sufficient to maintain their muscles and sinews in working order.

They were never required to save for any purpose, for they had no right to their own savings. They did not need to provide for to-morrow; their masters provided for them. The habit of improvidence was thus formed, and it still continues. The Scotch colliers, who were recently earning from ten to fourteen shillings a day, are the grandsons of men who were slaves down to the end of the last century. The preamble of an act passed in 1799 (39th Geo. III., c. 56) runs as follows: