

savings-bank by 5942 depositors; and in 1874, £472,000 had been accumulated by 14,792 depositors, out of a total population of 85,428. Is there any other town or city that can show a more satisfactory result of the teaching, the experience, and the prosperity of the last twenty years?



CHAPTER IX.

LITTLE THINGS

"The sober comfort, all the peace which springs
From the large aggregate of little things;
On these small cares of daughter, wife, or friend,
The almost sacred joys of Home depend."—HANNAH MORE

"Know when to spend and when to spare,
And when to buy, and thou shalt ne'er be bare."

"He that despiseth little things, shall perish by little and little."—*Proverbs of Solomon.*

NEGLECT of small things is the rock on which the great majority of the human race have split. Human life consists of a succession of small events, each of which is comparatively unimportant, and yet the happiness and success of every man depends upon the manner in which these small events are dealt with. Character is built up on little things—little things well and honorably transacted. The success of a man in business depends on his attention to little things. The comfort of a household is the result of small things well arranged and duly provided for. Good government can only be accomplished in the same way—by well-regulated provisions for the doing of little things.

Accumulations of knowledge and experience of the most valuable kind are the result of little bits of knowledge and experience carefully treasured up. Those who learn nothing, or accumulate nothing in life, are set down as failures, because they have neglected little things. They may themselves consider that the

world has gone against them; but, in fact, they have been their own enemies. There has long been a popular belief in "good luck"; but, like many other popular notions, it is gradually giving way. The conviction is extending that diligence is the mother of good luck; in other words, that a man's success in life will be proportionate to his efforts, to his industry, to his attention to small things. Your negligent, shiftless, loose fellows never meet with luck; because the results of industry are denied to those who will not use the proper efforts to secure them.

It is not luck, but labor, that makes men. Luck, says an American writer, is ever waiting for something to turn up; Labor, with keen eye and strong will, always turns up something. Luck lies in bed, and wishes the postman would bring him news of a legacy; Labor turns out at six, and with busy pen or ringing hammer lays the foundation of a competence. Luck whines; Labor whistles. Luck relies on chance; Labor, on character. Luck slips downward to self-indulgence; Labor strides upward, and aspires to independence.

There are many little things in the household, attention to which is indispensable to health and happiness. Cleanliness consists in attention to a number of apparent trifles—the scrubbing of a floor, the dusting of a chair, the cleansing of a tea-cup; but the general result of the whole is an atmosphere of moral and physical well-being—a condition favorable to the highest growth of human character. The kind of air which circulates in a house may seem a small matter, for we can not see the air, and few people know any thing about it; yet if we do not provide a regular supply of pure air within our houses, we shall inevitably suffer for our neglect. A few specks of dirt may seem neither here nor there, and a closed door or window would appear

to make little difference; but it may make the difference of a life destroyed by fever; and therefore the little dirt and the little bad air are really very serious matters. The whole of the household regulations are, taken by themselves, trifles, but trifles tending to an important result.

A pin is a very little thing in an article of dress, but the way in which it is put into the dress often reveals to you the character of the wearer. A shrewd fellow was once looking out for a wife, and was on a visit to a family of daughters with this object. The fair one, of whom he was partially enamoured, one day entered the room in which he was seated, with her dress partially unpinned and her hair untidy: he never went back. You may say, such a fellow was "not worth a pin;" but he was really a shrewd fellow, and afterward made a good husband. He judged of women as of men—by little things; and he was right.

A druggist advertised for an assistant, and he had applications from a score of young men. He invited them all to come to his shop at the same time, and set them each to make up a pennyworth of salts into a packet. He selected the one that did this little thing in the neatest and most expert manner. He inferred their general practical ability from their performance of this smallest bit of business.

Neglect of little things has ruined many fortunes and marred the best of enterprises. The ship which bore home the merchant's treasure was lost because it was allowed to leave the port from which it sailed with a very little hole in the bottom. For want of a nail, the shoe of the aid-de-camp's horse was lost; for want of the shoe, the horse was lost, for want of the horse, the aid-de-camp himself was lost, for the enemy took him and killed him; and for want of the aid-de-camp's in-

telligence, the army of his general was lost. And all because a little nail had not been properly fixed in a horse's shoe!

"It will do!" is the common phrase of those who neglect little things. "It will do!" has blighted many a character, blasted many a fortune, sunk many a ship, burned down many a house, and irretrievably ruined thousands of hopeful projects of human good. It always means stopping short of the right thing. It is a make-shift. It is a failure and defeat. Not what "will do," but what is the best possible thing to do, is the point to be aimed at! Let a man once adopt the maxim of "It will do," and he is given over to the enemy; he is on the side of incompetency and defeat; and we give up as a hopeless subject!

M. Say, the French political economist has related the following illustration of the neglect of little things: Once, at a farm in the country, there was a gate inclosing the cattle and poultry, which was constantly swinging open for want of a proper latch. The expenditure of a penny or two, and a few minutes' time, would have made all right. It was on the swing every time a person went out, and not being in a state to shut readily, many of the poultry were from time to time lost. One day a fine young porker made his escape, and the whole family, with the gardener, cook, and milkmaid, turned out in quest of the fugitive. The gardener was the first to discover the pig, and, in leaping a ditch to cut off his escape, got a sprain that kept him to his bed for a fortnight. The cook on her return to the farm-house, found the linen burned that she had hung up before the fire to dry; and the milkmaid having forgotten, in her haste, to tie up the cattle in the cow-house, one of the loose cows had broken the leg of a colt that happened to be kept in the same shed. The linen burned

and the gardener's work lost were worth full five pounds, and the colt worth nearly double that money: so that here was a loss in a few minutes of a large sum, purely for want of a little latch which might have been supplied for a few half-pence.

Life is full of illustrations of a similar kind. When small things are habitually neglected, ruin is not far off. It is the hand of the diligent that maketh rich; and the diligent man or woman is attentive to small things as well as great. The things may appear very little and insignificant, yet attention to them is as necessary as to matters of greater moment.

Take, for instance, the humblest of coins—a penny. What is the use of that little piece of copper—a solitary penny? What can it buy? Of what use is it? It is half the price of a glass of beer. It is the price of a box of matches. It is only fit to give to a beggar. And yet how much of human happiness depends upon the spending of the penny well!

A man may work hard, and earn high wages; but if he allow the pennies, which are the result of hard work, to slip out of his fingers—some going to the beer-shop, some this way, and some that—he will find that his life of hard work is little raised above a life of animal drudgery. On the other hand if he take care of the pennies, putting some weekly into a benefit society or an insurance fund, others into a savings-bank, and confide the rest to his wife to be carefully laid out, with a view to the comfortable maintenance and culture of his family, he will soon find that his attention to small matters will abundantly repay him, in increasing means, in comfort at home, and in a mind comparatively free from fears as to the future.

All savings are made up of little things. "Many a little makes a mickle." Many a penny makes a pound.

A penny saved is the seed of pounds saved. And pounds saved means comfort, plenty, wealth, and independence. But the penny must be earned honestly. It is said that a penny earned honestly is better than a shilling given. A Scotch proverb says, "The gear that is gifted is never sae sweet as the gear that is won." What though the penny be black? "The smith and his penny are both black." But the penny earned by the smith is an honest one.

If a man does not know how to save his pennies or his pounds, his nose will always be kept to the grindstone. Want may come upon him any day, "like an armed man." Careful saving acts like magic: once begun, it grows into a habit. It gives a man a feeling of satisfaction, of strength, of security. The pennies he has put aside in his savings-box, or in the savings-bank, give him an assurance of comfort in sickness, or of rest in old age. The man who saves has something to weather-fend him against want; while the man who saves not has nothing between him and bitter, biting poverty.

A man may be disposed to save money, and lay it by for sickness or for other purposes; but he can not do this unless his wife lets him, or helps him. A prudent, frugal, thrifty woman is a crown of glory to her husband. She helps him in all his good resolutions; she may, by quiet and gentle encouragement, bring out his better qualities; and by her example she may implant in him noble principles, which are the seeds of the highest practical virtues.

The Rev. Mr. Owen, formerly of Bilston—a good friend and adviser of working-people—used to tell a story of a man who was not an economist, but was enabled to become so by the example of his wife. The man was a calico-printer at Manchester, and he was

persuaded by his wife, on their wedding-day, to allow her two half-pints of ale a day, as her share. He rather winced at the bargain, for, though a drinker himself, he would have preferred a perfectly sober wife. They both worked hard; and he poor man, was seldom out of the public-house as soon as the factory was closed.

She had her daily pint, and he, perhaps, had his two or three quarts, and neither interfered with the other; except that, at odd times, she succeeded, by dint of one little gentle artifice or another, to win him home an hour or two earlier at night; and now and then, to spend an entire evening in his own house. They had been married a year, and on the morning of their wedding anniversary, the husband looked askance at her neat and comely person with some shade of remorse, as he said, "Mary, we've had no holiday since we were wed; and, only that I have not a penny in the world, we'd take a jaunt down to the village to see thee mother."

"Wouldst like to go, John?" said she, softly, between a smile and a tear, so glad to hear him speak so kindly—so like old times. "If thee'd like to go, John, I'll stand treat."

"Thou stand treat!" said he with half a sneer: "hast got a fortun wench?"

"Nay," said she, "but I've gotten the pint o' ale."

"Gotten what?" said he.

"The pint o' ale!" said she.

John still didn't understand her, till the faithful creature reached down an old stocking from under a loose brick up the chimney, and counted out her daily pint of ale in the shape of three hundred and sixty-five threepences, *i. e.*, four pounds four shillings and sixpence, and put them into his hand, exclaiming, "Thou shalt have thee holiday, John!"

John was ashamed, astonished, conscience-stricken, charmed, and wouldn't touch it. "Hasn't thee had thy share? Then I'll ha' no more!" he said. He kept his word. They kept their wedding-day with mother; and the wife's little capital was the nucleus of a series of frugal investments, that ultimately swelled out into a shop, a factory, warehouses, a country-seat, carriage, and, perhaps, a Liverpool mayor.

In the same way, a workman of even the humblest sort, whose prosperity and regularity of conduct show to his fellow workmen what industry, temperance, manly tenderness, and superiority to low and sensual temptation can effect, in endearing a home which is bright even amidst the gloom of poverty—such a man does good as well as the most eloquent writer that ever wrote. If there were a few patriarchs of the people, such as this, their beneficial influence would soon be sensibly felt by society at large. A life well spent is worth any number of speeches; for example is a language far more eloquent than words: it is instruction in action—wisdom at work.

A man's daily life is the best test of his moral and social state. Take two men, for instance, both working at the same trade and earning the same money; yet how different they may be as respects their actual condition! The one looks a free man; the other a slave. The one lives in a snug cottage; the other in a mud hovel. The one has always a decent coat to his back; the other is in rags. The children of the one are clean, well-dressed, and at school; the children of the other are dirty, filthy, and often in the gutter. The one possesses the ordinary comforts of life, as well as many of its pleasures and conveniences—perhaps a well-chosen library; the other has few of the comforts of life, certainly no pleasures, enjoyments, nor books,

And yet these two men earn the same wages. What is the cause of the difference between them?

It is in this: The one man is intelligent and prudent; the other is the reverse. The one denies himself for the benefit of his wife, his family, and his home; the other denies himself nothing, but lives under the tyranny of evil habits. The one is a sober man, and takes pleasure in making his home attractive and his family comfortable; the other cares nothing for his home and family, but spends the greater part of his earnings in the gin-shop or the public-house. The one man looks up; the other looks down. The standard of enjoyment of the one is high, and of the other low. The one man likes books, which instruct and elevate his mind; the other likes drink, which tends to lower and brutalize him. The one saves his money; the other wastes it.

"I say, mate," said one workman to another, as they went home one evening from their work, "will you tell me how it is that you contrive to get on? How it is that you manage to feed and clothe your family as you do, and put money in the penny bank besides; while I, who have as good wages as you, and fewer children, can barely make the ends meet?"

"Well, I will tell you; it only consists in this—in *taking care of the pennies!*"

"What! Is that all, Ransom?"

"Yes, and a good 'all' too. Not one in fifty knows the secret. For instance, Jack, *you* don't."

"How! I? Let's see how you make that out."

"Now you have asked my secret, I'll tell you all about it. But you must not be offended if I speak plain. First, I pay nothing for my drink."

"Nothing? Then you don't pay your shot, but sponge upon your neighbors."

"Never! I drink water, which costs nothing. Drunken days have all their to-morrows, as the old proverb says. I spare myself sore heads and shaky hands, and save my pennies. Drinking water neither makes a man sick nor in debt, nor his wife a widow. And that, let me tell you, makes a considerable difference in our outgo. It may amount to about half a crown a week, or seven pounds a year. That seven pounds will clothe myself and children, while you are out at elbows and your children go barefoot."

"Come, come, that's going too far. I don't drink at that rate. I may take an odd half-pint now and then; but half a crown a week! Pooh, pooh!"

"Well, then, how much did you spend on drink last Saturday night? Out with it."

"Let me see: I had a pint with Jones; I think I had another with Davis, who is just going to Australia; and then I went to the lodge."

"Well, how many glasses had you there?"

"How can I tell? I forget. But it's all stuff and nonsense, Bill!"

"Oh, you can't tell: you don't know what you spent? I believe you. But that's the way your pennies go, my lad."

"And that's all your secret?"

"Yes; take care of the penny—that's all. Because I save, I have, when you want. It's very simple, isn't it?"

"Simple, oh yes; but there's nothing in it."

"Yes there's this in it: that it has made you ask me the question, how I manage to keep my family so comfortably, and put money in the penny bank, while you, with the same wages, can barely make the ends meet. Money is independence, and money is made by putting pennies together. Besides, I work so hard for

mine—and so do you—that I can't find it in my heart to waste a penny on drink, when I can put it beside a few other hard-earned pennies in the bank. Its something for a sore foot or a rainy day. There's that in it, Jack; and there's comfort also in the thought that, whatever may happen to me, I needn't beg nor go to the work-house. The saving of the penny makes me feel a free man. The man always in debt, or without a penny beforehand, is little better than a slave."

"But if we had our rights, the poor would not be so hardly dealt with as they now are."

"Why, Jack, if you had your rights to-morrow, would you put your money back into your pocket after you had spent it?—would your rights give your children shoes and stockings when you had chosen to waste on beer what would have bought them? Would your rights make you or your wife thriftier, or your hearth-stone cleaner? Would rights wash your children's faces, and mend the holes in your clothes? No, no, friend! Give us our rights by all means, but *rights are not habits*, and it's habits we want—good habits. With these we can be free men and independent men *now*, if we but determine to do so. Good-night, Jack, and mind my secret—it's nothing but *taking care of the pennies*, and the pounds will take care of themselves."

"Good-night!" And Jack turned off at the lane-end toward his humble and dirty cottage, in Main's Court. I might introduce you to his home; but "home" it could scarcely be called. It was full of squalor and untidiness, confusion and dirty children, where a slattern-looking woman was scolding. Ransom's cottage, on the contrary, *was* a home. It was snug, *teag*, and neat; the hearth-stone was fresh-sanded; *the* wife, though her hands were full of work, was clean and