tidy; and her husband, his day's work over, could sit down with his children about him, in peace and comfort.

The *chief secret* was now revealed. Ransom's secret about the penny was a very good one, so far as it went. But he had not really told the whole truth. He could not venture to tell his less fortunate comrade that the root of all domestic prosperity, the main-stay of all domestic comfort, is *the wife;* and Ransom's wife was all that a working-man could desire. There can be no thrift, nor economy, nor comfort at home, unless the wife helps; and a working-man's wife, more than any other man's, for she is wife, housekeeper, nurse, and servant, all in one. If she be thriftless, putting money into her hands is like pouring water through a sieve. Let her be frugal, and she will make her home a place of comfort, and she will also make her husband's life happy, if she do not lay the foundation of his prosperity and fortune.

One would scarcely expect that for a penny a day it would be possible to obtain any thing valuable. And yet it may be easily shown how much a penny a day, carefully expended, might do toward securing a man's independence, and providing his wife and family against the future pressure of poverty and want.

Take up a prospectus and tables of a provident society, intended for the use of those classes who have a penny a day to spend—that is, nearly all the working-classes of the country. It is not necessary to specify any particular society, because the best all proceed upon the same data—the results of extensive observations and experience of health and sickness; and their tables of rates, certified by public actuaries, are very nearly the same. Now, looking at the tables of these life and sickness assurance societies, let us see what a penny a day can do.

1. For *a penny a day*, a man or woman of twenty-six years of age may secure the sum of ten shillings a week payable during the time of sickness, for the whole of life.

2. For *a penny a day* (payments ceasing at sixty years of age), a man or woman of thirty-one years of age may secure the sum of fifty pounds payable at death, whenever that event may happen, even though it should be during the week or the month after the assurance has been effected.

3. For *a penny a day*, a young man or woman of fifteen may secure a sum of one hundred pounds, the payment of the penny a day continuing during the whole of life, but the one hundred pounds being payable whenever death may occur.

4. For *a penny a day*, a young man or woman of twenty may secure an annuity of twenty-six pounds per annum, or of ten shillings per week for the whole of life, after reaching the age of sixty-five.

5. For *a penny a day*—the payment commencing from the birth of any child—a parent may secure the sum of twenty pounds, payable on such child's reaching the age of fourteen years.

6. For *a penny a day*, continued until the child reaches the age of twenty-one years, the sum of forty-five pounds may be secured, to enable him or her to begin business, or to start housekeeping.

7. For *a penny a day*, a young man or woman of twenty-four may secure the sum of one hundred pounds, payable on reaching the age of sixty, with the right of withdrawing four-fifths of the amount paid in, at any time—the whole of the payments being paid back in event of death occurring before the age of sixty.

Such is the power of *a penny a day!* Who would have thought it? Yet it is true, as any one can prove

by looking at the tables of the best assurance offices. Put the penny a day in the bank, and it accumulates slowly. Even there, however, it is very useful. But with the assurance office, it immediately assumes a vast power. A penny a day paid in by the man of thirty-one is worth sixty pounds to his wife and family in the event of his dying next month or next year! It is the combining of small savings for purposes of mutual assurance, by a large number of persons, that gives to the penny its enormous power.

The effecting of a life-assurance by a working-man, for the benefit of his wife and children, is an eminently unselfish act. It is a moral as well as a religious transaction. It is "providing for those of his own household." It is taking the right step toward securing the independence of his family, after he, the bread-winner, has been called away. This right investment of *the pennies* is the best proof of practical virtue, and of the honest forethought and integrity of a true man.

The late Joseph Baxendale was the constant friend of the working-people who co-operated with him in the labors of his life. He was a man of strong common sense, and might have been styled the Franklin of Business. He was full of proverbial wisdom, and also full of practical help. He was constantly urging his servants to lay by something for a rainy day, or for their support in old age. He also used to pension off his old servants after they had ceased to be able to work.

He posted up texts along his warehouses, so that those who ran might read. "Never despair," "Nothing without labor," "He who spends all he gets is on the way to beggary," "Time lost cannot be regained," "Let industry, temperance, and economy be the habits of your lives." These texts were printed in large type,

so that every passer-by might read them; while many were able to lay them to heart, and to practice the advices which they enjoined.

On other occasions Mr. Baxendale would distribute among his work-people, or desire to be set up in his warehouses and places of business, longer and more general maxims. He would desire these printed documents to be put up in the offices of the clerks, or in places where men were disposed to linger, or to take their meals, or to assemble preparatory to work. They were always full of valuable advice. We copy one of them, on the importance of punctuality:

"Method is the hinge of business; and there is no method without punctuality. Punctuality is important, because it subserves the peace and good temper of a family. The want of it not only infringes on necessary duty, but sometimes excludes this duty. The calmness of mind which it produces is another advantage of punctuality. A disorderly man is always in a hurry. He has no time to speak to you because he is going elsewhere; and when he gets there, he is too late for his business, or he must hurry away to another before he can finish it. Punctuality gives weight to character. 'Such a man has made an appointment; then I know he will keep it.' And this generates punctuality in you; for, like other virtues, it propagates itself. Servants and children must be punctual, when their leader is so. Appointments, indeed, become debts. I owe you punctuality, if I have made an appointment with you, and have no right to throw away your time, if I do my own."

Some may inquire, "Who was Joseph Baxendale?" He was, in fact, Pickford & Co., the name of a firm known all over England, as well as throughout the Continent. Mr. Baxendale was the son of a physician

at Lancaster. He received a good education, went into the cotton trade, and came up to London to represent the firm with which he was connected. A period of commercial pressure having occurred, he desired to leave the cotton trade and to enter upon some other business. Mr. Pickford had already begun the business of a carrier, but he was hampered by want of money. Mr. Baxendale helped him with capital, and for a time remained a sleeping partner; but finding that the business made no progress, principally for want of management, he eventually determined to take the active part in working and managing the concern.

He threw his whole energies into the firm of Pickford & Co. He reorganized the agencies, and extended them throughout the kingdom. He put flying vans upon the road, equal to our express trains; and slow vans, equal to our goods trains. He utilized the canals to a large extent, putting on flying boats between all the larger towns. Indeed, the roads of the country were then so bad that in certain seasons it was almost impossible to convey merchandise from one part of the country to another.

The carrying-on of such an important and extensive business required much capital, great energy, and first-rate business management. The horses necessary to carry on the traffic were increased from about fifty, which they were in the time of Pickford, to more than a thousand; for relays of horses were necessary at all the stopping-places on the line of traffic, between London and Manchester, between London and Exeter, and between London and Edinburgh. A ship-building yard was established, where all the boats, flying and slow, required to carry on the business, were constructed at Mr. Baxendale's expense.

The carrying business required a great deal of personal supervision. Only a man of determined spirit and indomitable energy could have done it. He had a flying boat in which he rapidly passed along the canals, seeing that the men were at their posts, that the agents were at work, and the traffic duly provided for. He did this by night as well as by day. At other times, he would fly along the roads in his special traveling-carriage, always paying the highest prices to the inn-keepers, in order that he might secure the best horses, and avoid delay and loss of time. He would overtake his vans and see that his men were sober, and that they were well forward at the stations along the road; that their blunderbusses were loaded (for highway robbery was then one of the risks of traveling by road); that the agents were doing their duty; and that every thing was in proper order.

Besides overtaking the vans, he would sometimes travel by a by-road—for he knew nearly every road in the country—push on, and then double back upon his drivers, who never knew whether he was before or behind them; and thus general vigilance became the rule of all. By these and various other means the business of the concern was admirably done, and the carrying trade of the country was brought to as high a state of perfection as was compatible with the then state of the roads and canals.

When all this had been accomplished, the disturbing influence of railways began. "I see mischief in these confounded iron roads," said the Duke of Bridgewater. But the time for railways had arrived, and they could not be postponed. The first railroads were used for the conveyance of coals from the pits to the seaside, where they were shipped for London. Then it was

proposed that they should be laid for the conveyance of goods from town to town; and the largest traffic being in Lancashire, one of the first railways was constructed between Liverpool and Manchester, from which towns they were afterward constructed in all directions throughout the country.

Had Mr. Baxendale resisted the new means of conveyance, he would, before long, have been driven off the road. But he clearly foresaw the ultimate triumph of the railway system; and he went with it, instead of against it. He relieved the Liverpool and Manchester Company of a great deal of trouble by undertaking to manage their goods traffic, and by collecting and delivering it at both towns. Then, when the railways from Warrington to Birmingham, and from Birmingham to London were projected, he gave evidence before the committees of Parliament in proof of the estimated traffic. And when the lines were made, he transferred the goods from his carrying vans to the railway. He thus became a great railway carrier, collecting and delivering goods in all the cities and towns served by the railways which had by that time become established.

He also became a large shareholder in railways. His status in the South-eastern line was so great that he was invited to become chairman of the company. He was instrumental, in conjunction with the late Sir William Cubitt, in pushing on the line to Dover. But the Dover Harbor Board being found too stingy in giving accommodation to the traffic, and too grasping in their charges for harbor dues, Mr. Baxendale at once proceeded, on his own responsibility, to purchase Folkestone Harbor as the port of the South-eastern Company. He next proceeded to get up the Boulogne and Amiens Railway, which was for the most part

constructed with English capital; and the direct line from London to Paris was thus completed.

His arduous labors in connection with his own business, as well as with railway extension, having thrown him into ill health, he went abroad for repose. While absent, a faction was got up in Liverpool for the purpose of appointing another chairman in his stead; and though he was unseated by a trick, he himself accepted his dismissal with pleasure. His sons were now able to help him in the conduct of his business, though he continued to the close of his life to take an interest in every thing that was going on. He was never weary of well-doing; he never rested in giving his good advice, the results of his large experience, to the assistants, clerks, and working-men employed in his various offices. We conclude our brief notice of his life by giving another of his 'Run-and-Read Sermons," which he distributed plentifully among his *employés*, and had affixed in various portions of his warehouses. It is entitled "Good maxims and advice:"

"An old servant of the concern observed, a short time ago, that he began life in the employ of Pickford, upon low wages, and that by frugality and industry he had gained a competency. His maxim was, never to spend more than ninepence out of every shilling. Although this may appear a trifle, recollect that it is five shillings in twenty, ten pounds in forty.

"Suppose a young man to pursue this system: Let him obtain the first twenty pounds, add each year ten pounds, he will at the end of six years be possessed of upward of one hundred pounds. If in early life the opportunity is suffered to pass, it rarely happens that one can save money when more advanced in years.

"The concern in which we are engaged has been defrauded by those who have for thirty years received

salaries, the savings from which, had they followed the plan that is recommended, would have placed them in situations of comparative affluence; and we should now have seen them respectable members of society.

"Upon industry and frugality our well-doing depends. It is not great talents, but steady application, that is required. There are none of us that may not obtain stations of respectability. 'God helps them that help themselves.' 'He that follows pleasure instead of business will shortly have no business to follow.'

"I frequently complain of what may be call trifles; but from these arising frequently, we are at length lost. Let each attend to his respective duties; keep the appointed hours, and never defer till to-morrow what may be done to-day.

"If business is more pressing than usual, give additional time, that your own accounts may not fall into confusion, and that you may not be the means of causing delay and trouble to others. It often happens that the negligence of individuals throws additional labor upon those who are anxious for regularity.

"Hiding or screening the faults or errors of others is a system that has prevailed and caused much loss and injury—frequently to the offending party, always to the employer.

"Late occurrences lead me to draw your attention to this subject: it is important in every sense, both as regards your public and private stations. There is nothing more worthy of a man than truth; nothing makes him feel himself so despicable as a lie. Recollect that men act lies without speaking them, and that all false appearances are lies.

"He, therefore, who, seeing his employer injured, neglects to make it known, is equally guilty—with this addition, that he is practicing a lie. Want of punctuality is a lie.

"Speak and act openly on all occasions. Errors will be fewer, and labor will be decreased.

"It seldom happens that we can do any important services; but small services are always in use. Take, therefore, every opportunity of assisting each other—you are then most effectually serving your employers, as well as keeping up a spirit of cordiality and goodwill among yourselves.

"A good Christian must be a good servant. Whatever your lot in life may be, above all things remember that 'The fear of the Lord is the beginning of wisdom.'"