

India is, in too many respects, but a counterpart of the extravagance of our young "gentlemen" at home. The revelations of extravagances at Oxford and Cambridge point to the school in which they have learned their manners. Many worthy parents have been ruined by the sons whom they had sent thither to be made scholars of; but who have learned only to be "gentlemen" in the popular acceptance of the word. To be a "gentleman" nowadays is to be a gambler, a horse-racer, a card-player, a dancer, a hunter, a *roué*—or all combined. The "gentleman" lives fast, spends fast, drinks fast, dies fast. The old style of gentleman has degenerated into a "gent" and a "fast" man. "Gentleman" has become disreputable; and when it is now employed, it oftener signifies an idle spendthrift than an accomplished, virtuous, laborious man.

Young men are growing quite shameless about being in debt; and the immorality extends throughout society. Tastes are becoming more extravagant and luxurious, without the corresponding increase of means to enable them to be gratified. But they are gratified, nevertheless; and debts are incurred, which afterward weigh like a millstone round the neck. Extravagant habits once formed and fostered, are very difficult to give up. The existing recklessness of running into debt without the prospect, often without even the intention, of paying the debt, saps the public morals, and spreads misery throughout the middle and upper classes of society. The tone of morality has sunk, and it will be long before it is fairly recovered again.

In the mean time, those who can ought to set their faces against all expenditure where there are not sufficient means to justify it. The safest plan is, to run up no bills, and never to get into debt; and the next is, if one does get into debt, to get out of it again as quick-

ly as possible. A man in debt is not his own master; he is at the mercy of the tradesmen he employs. He is the butt of lawyers, the by-word of creditors, the scandal of neighbors; he is a slave in his own house; his moral character becomes degraded and defiled; and even his own household and family regard him with pity akin to contempt.

Montaigne said, "I always feel a pleasure in paying my debts, because I discharge my shoulders of a wearisome load and of an image of slavery." Johnson might well call Economy the mother of Liberty. No man can be free who is in debt. The inevitable effect of debt is not only to injure personal independence, but, in the long-run, to inflict moral degradation. The debtor is exposed to constant humiliations. Men of honorable principles must be disgusted by borrowing money from persons to whom they can not pay it back; disgusted with drinking wine, wearing clothes, and keeping up appearances, with other people's money. The Earl of Dorset, like many other young nobles, became involved in debt, and borrowed money upon his property. He was cured of his prodigality by the impertinence of a city alderman, who haunted his antechamber for the purpose of dunning him for his debt. From that day the earl determined to economize, to keep entirely out of everybody's debt, and he kept his word.

Let every man have the fortitude to look his affairs in the face—to keep an account of his items of income and debts, no matter how long or black the list may be. He must know how he stands from day to day, to be able to look the world fairly in the face. Let him also inform his wife, if he has one, how he stands with the world. If his wife be a prudent woman, she will help him to economize his expenditure, and enable him to live honorably and honestly. No good wife



will ever consent to wear clothes and give dinners that belong, not to her, but to her shop-keeper.

The knowledge of arithmetic is absolutely necessary to those who would live within their means. Women are especially ignorant of arithmetic; they are scarcely taught the simplest elements, for female teachers think the information useless. They prefer to teach languages, music, deportment, the use of the globes. All these may be important, but the first four rules of arithmetic are better than all. How can they compare their expenditure with their receipts, without the knowledge of addition and subtraction? How can they know precisely what to spend in rent, or clothing, or food, or for service, unless they know the value of figures? How can they check the accounts of their tradesmen or their servants? This want of knowledge of arithmetic is the cause, not only of great waste, but of great misery. Many a family of good position has fallen into destitution merely because of its ignorance of this branch of knowledge.

Young people often rush into marriage without reflection. A young man meets a pretty face in a ball-room, likes it, dances with it, flirts with it, and goes home to dream about it. At length he falls in love with it, courts it, marries it, and then he takes the pretty face home, and begins to know something more about it. All has as yet been "very jolly." The face has hitherto been charming, graceful, artless, and beautiful. It has now to enter upon another sphere of life. It has to be seen much closer; it has to be seen daily; and it has to begin housekeeping.

Most newly married people require some time to settle quietly down together. Even those whose married life has been the happiest arrive at peace and repose through a period of little struggles and bewil-

derments. The husband does not all at once find his place, nor the wife hers. One of the very happiest women we know has told us that the first year of her married life was the most uncomfortable of all. She had so much to learn—was so fearful of doing wrong—and had not yet found her proper position. But, feeling their way, kind and loving natures will have no difficulty in at last settling down comfortably and peacefully together.

It was not so with the supposed young man and his pretty "face." Both entered upon their new life without thinking, or perhaps with exaggerated expectations of its unalloyed happiness. They could not make allowances for lovers subsiding into husband and wife; nor were they prepared for the little ruffles and frettings of individual temper; and both felt disappointed. There was a relaxation of the little attentions which are so novel and charming to lovers. Then the pretty face, when neglected, found relief in tears. There is nothing of which men tire sooner, especially when the tears are about trifles. Tears do not in such cases cause sympathy, but breed repulsion. They occasion sourness, both on the one side and the other. Tears are dangerous weapons to play with. Were women to try kindness and cheerfulness instead, how infinitely happier would they be! Many are the lives that are made miserable by an indulgence in fretting and carking, until the character is indelibly stamped, and the rational enjoyment of life becomes next to a moral impossibility.

Mental qualities are certainly admirable gifts in domestic life. But though they may dazzle and delight, they will not excite love and affection to any thing like the same extent as a warm and happy heart. They do not wear half so well, and do not please half



so much. And yet how little pains are taken to cultivate the beautiful quality of good temper and happy disposition! And how often is life, which otherwise might have been blessed, embittered and soured by the encouragement of peevish and fretful habits, so totally destructive of every thing like social and domestic comfort! How often have we seen both men and women set themselves round about as if with bristles, so that no one dared to approach them without the fear of being pricked! For want of a little occasional command over one's temper, an amount of misery is occasioned in society which is positively frightful. Thus is enjoyment turned into bitterness, and life becomes like a journey barefooted, among prickles, and thorns, and briers.

In the instance we have cited, the pretty face soon became forgotten. But as the young man had merely bargained for the "face"—as it was that to which he had paid his attentions; that which he had vowed to love, honor, and protect—when it ceased to be pretty, he began to find out that he had made a mistake. And if the home be not made attractive—if the newly married man finds that it is only an indifferent boarding-house—he will gradually absent himself from it. He will stay out in the evenings, and console himself with cigars, cards, politics, the theatre, the drinking-club; and the poor pretty face will then become more and more disconsolate, hopeless, and miserable.

Perhaps children grow up; but neither husband nor wife know much about training them, or keeping them healthy. They are regarded as toys when babies, dolls when boys and girls, drudges when young men and women. There is scarcely a quiet, happy, hearty hour spent during the life of such a luckless couple. Where there is no comfort at home, there is only a succession

of petty miseries to endure. Where there is no cheerfulness—no disposition to accommodate, to oblige, to sympathize with one another—affection gradually subsides on both sides.

It is said that "when poverty comes in at the door, love flies out at the window." But it is not from poor men's houses only that love flies. It flies quite as often from the homes of the rich, where there is a want of loving and cheerful hearts. This little home might have been snug enough; with no appearance of want about it; rooms well furnished; cleanliness pervading it; the table well supplied; the fire burning brightly; and yet without cheerfulness. There wanted the happy faces, radiant with contentment and good-humor. Physical comfort, after all, forms but a small part of the blessings of a happy home. As in all other concerns of life, it is the moral state which determines the weal or woe of the human condition.

Most young men think very little of what has to follow courtship and marriage. They think little of the seriousness of the step. They forget that when the pledge has once been given, there is no turning back. The knot can not be untied. If a thoughtless mistake has been made, the inevitable results will nevertheless follow. The maxim is current, that "marriage is a lottery." It may be so, if we abjure the teachings of prudence; if we refuse to examine, inquire, and think; if we are content to choose a husband or a wife with less reflection than we bestow upon the hiring of a servant, whom we can discharge any day; if we merely regard attractions of face, of form, or of purse, and give way to temporary impulse or to greedy avarice—then, in such cases, marriage does resemble a lottery, in which you *may* draw a prize, though there are a hundred chances to one that you will only draw a blank.



But we deny that marriage has any necessary resemblance to a lottery. When girls are taught wisely how to love, and what qualities to esteem in a companion for life, instead of being left to gather their stock of information on the subject from the fictitious and generally false personations given to them in novels; and when young men accustom themselves to think of the virtues, graces, and solid acquirements requisite in a wife, with whom they are to spend their days, and on whose temper and good sense the whole happiness of their home is to depend, then it will be found that there is very little of the "lottery" in marriage; and that, like any concern of business or of life, the man or woman who judges and acts wisely, with proper foresight and discrimination, will reap the almost certain consequences in a happy and prosperous future. True, mistakes may be made, and will be made, as in all things human; but nothing like the grievous mistake of those who stake their happiness in the venture of a lottery.

Another great point is, to be able to say "No" on proper occasions. When enticements allure, or temptations assail, say "No" at once, resolutely and determinedly. "No; I can't afford it." Many have not the moral courage to adopt this course. They consider only their selfish gratification. They are unable to practice self-denial. They yield, give way, and "enjoy themselves." The end is often defalcation, fraud, and ruin. What is the verdict of society in such cases? "The man has been living beyond his means." Of those who may have been entertained by him, not one of them will thank him, not one of them will pity him, not one of them will help him.

Every one has heard of the man who couldn't say "No." He was every body's friend but his own. His

worst enemy was himself. He ran rapidly through his means, and then called upon his friends for bonds, bails and "promises to pay." After spending his last guinea, he died in the odor of harmless stupidity and folly.

His course in life seemed to be directed by the maxim of doing for every body what every body asked him to do. Whether it was that his heart beat responsive to every other heart, or that he did not like to give offense, could never be ascertained; but certain it is that he was rarely asked to sign a requisition, to promise a vote, to lend money, or to indorse a bill, that he did not comply. He couldn't say "No;" and there were many, who knew him well, who said he had not the moral courage to do so.

His father left him a snug little fortune, and he was at once beset by persons wanting a share of it. Now was the time to say "No," if he could, but he couldn't. His habit of yielding had been formed; he did not like to be bored; could not bear to refuse; could not stand importunity; and almost invariably yielded to the demands made upon his purse. While his money lasted he had no end of friends. He was a universal referee—every body's bondsman. "Just sign me this little bit of paper," was a request often made to him by particular friends. "What is it?" he would mildly ask; for, with all his simplicity, he prided himself upon his caution! Yet he never refused. Three months after, a bill for a rather heavy amount would fall due, and who should be called upon to make it good but every body's friend—the man who couldn't say "No."

At last, a maltster, for whom he was bondsman—a person with whom he had only a nodding acquaintance—suddenly came to a stand in his business, ruined by heavy speculations in funds and shares; when the man who couldn't say "No" was called upon to make good



the heavy duties due to the crown. It was a heavy stroke, and made him a poor man. But he never grew wise. He was a post against which every needy fellow came and rubbed himself: a tap from which every thirsty soul could drink; a fitch at which every hungry dog had a pull; an ass on which every needy rogue must have his ride; a mill that ground every body's corn but his own; in short, a "good-hearted fellow," who couldn't, for the life of him, say "No."

It is of great importance to a man's peace and well-being that he should be able to say "No" at the right time. Many are ruined because they can not or do not say it. Vice often gains a footing within us, because we will not summon up the courage to say "No." We offer ourselves too often as willing sacrifices to the fashion of the world, because we have not the honesty to pronounce the little word. The duelist dares not say "No," for he would be "cut." The beauty hesitates to say it, when a rich blockhead offers her his hand, because she has set her ambition on an "establishment." The courtier will not say it, for he must smile and promise to all.

When pleasure tempts with its seductions, have the courage to say "No" at once. The little monitor within will approve the decision; and virtue will become stronger by the act. When dissipation invites, and offers its secret pleasures, boldly say "No." If you do not, if you acquiesce and succumb, virtue will have gone from you, and your self-reliance will have received a fatal shock. The first time may require an effort, but strength will grow with use. It is the only way of meeting temptations to idleness, to self-indulgence, to folly, to bad custom, to meet it at once with an indignant "No." There is, indeed, great virtue in a "No," when pronounced at the right time.

A man may live beyond his means until he has nothing left. He may die in debt, and yet "society" does not quit its hold of him until he is laid in his grave. He must be buried as "society" is buried. He must have a fashionable funeral. He must, to the last, bear witness to the power of Mrs. Grundy. It is to please her that the funeral cloaks, hat-bands, scarfs, mourning-coaches, gilded hearses, and processions of mutes are hired. And yet, how worthless and extravagant is the mummery of the undertaker's grief, and the feigned woe of the mutes, saulies, and plume-bearers, who are paid for their day's parade!

It is not so much among the wealthy upper classes that the mischiefs of this useless and expensive mummery are felt as among the middle and working classes. An expensive funeral is held to be "respectable." Middle-class people, who are struggling for front places in society, make an effort to rise into the region of mutes and nodding plumes; and, like their "betters," they are victimized by the undertakers. These fix the fashion for the rest; "we must do as others do;" and most people submit to pay the tax. They array themselves, friends, and servants in mourning, and a respectable funeral is thus purchased.

The expenditure falls heavily upon a family at a time when they are the least able to bear it. The bread-winner has been taken away, and everything is left to the undertaker. How is a wretched widow in the midst of her agony, or how are orphan children deprived of the protecting hand of a parent, to higggle with a tradesman about the cheapening of mourning suits, black gloves, weepers, and the other miserable "trappings of woe?" It is at such a moment, when in thousands of cases every pound and every shilling is of consequence to the survivors, that the little ready



money they can scrape together is lavished without question upon a vulgar and extravagant piece of pagantry. Would not the means which have been thus foolishly expended in paying an empty honor to the dead be much better applied in being used for the comfort and maintenance of the living?

The same evil propagates itself downward in society. The working-classes suffer equally with the middle classes in proportion to their means. The average cost of a tradesman's funeral in England is about fifty pounds; of a mechanic's or laborer's, it ranges from five pounds to ten pounds. In Scotland, funeral expenses are considerably lower. The desire to secure respectable interment for departed relatives is a strong and widely diffused feeling among the laboring population, and it does them honor. They will subscribe for this purpose when they will for no other. The largest of the working-men's clubs are burial clubs. Ten pounds are usually allowed for the funeral of a husband, and five pounds for the funeral of a wife. As many as fifteen, twenty, thirty, and even forty pounds, are occasionally expended on a mechanic's funeral, in cases where the deceased has been a member of several clubs; on which occasions the undertakers meet, and "settle" between them their several shares in the performance of the funeral. It is not unusual to insure a child's life in four or five of these burial clubs; and we have heard of a case where one man had insured payments in no fewer than nineteen different burial clubs in Manchester!

When the working-man, in whose family a death has occurred, does not happen to be a member of a burial club, he is still governed by their example, and has to tax himself seriously to comply with the usages of society, and give to his wife or child a respectable

funeral. Where it is the father of the family himself who has died, the case is still harder. Perhaps all the savings of his life are spent in providing mourning for his wife and children at his death. Such an expense, at such a time, is ruinous, and altogether unjustifiable.

Does putting on garments of a certain color constitute true mourning? Is it not the heart and the affections that mourn, rather than the outside raiment? Bingham, in speaking of the primitive Christians, says that "they did not condemn the notion of going into a mourning habit for the dead, nor yet much approve of it, but left it all to men's liberty as an indifferent thing, rather commending those that either omitted it wholly, or in short laid it aside again, as acting more according to the bravery and philosophy of a Christian."

John Wesley directed, in his will, that six poor men should have twenty shillings each for carrying his body to the grave; "for," said he, I particularly desire that there may be no hearse, no coach, no escutcheon, no pomp, except the tears of those that loved me, and are following me to Abraham's bosom. I solemnly adjure my executors, in the name of God, punctually to observe this."

It will be very difficult to alter the mourning customs of our time. We may anxiously desire to do so, but the usual question will occur, "What will people say?" "What will the world say?" We involuntarily shrink back, and play the coward like our neighbors. Still, common sense, repeatedly expressed, will have its influence; and, in course, of time it can not fail to modify the fashions of society. The last act of Queen Adelaide, by which she dispensed with the hired mummery of undertakers' grief, and the equally characteristic request of Sir Robert Peel on his death-bed, that no ceremony, nor pomp, should attend his



last obsequies, cannot fail to have their due effect upon the fashionable world; and, through them, the middle classes, who are so disposed to imitate them in all things, will in course of time benefit by their example. There is also, we believe, a growing disposition on the part of the people at large to avoid the unmeaning displays we refer to; and it only needs the repeated and decided expression of public opinion to secure a large measure of beneficial reform in this direction.

Societies have already been established in the United States, the members of which undertake to disuse mourning themselves, and to discountenance the use of it by others. It is only, perhaps, by association and the power of numbers that this reform is to be accomplished; for individuals here and there could scarcely be expected to make way against the deeply rooted prejudices of the community at large.



## CHAPTER XIII.

## GREAT DEBTORS.

"What would life be without arithmetic, but a scene of horrors. You are going to Boulogne, the city of debts, peopled by men who never understood arithmetic."—SYDNEY SMITH.

"Quand on doit et qu'on ne paye pas, c'est comme si on ne devait pas."—ARSENE HOUSSAYE.

"Of what a hideous progeny is debt the father! What lies, what meanness, what invasions on self-respect, what cares, what double-dealing! How, in due season it will carve the frank, open face into wrinkles; how, like a knife, it will stab the honest heart."—DOUGLAS JERROLD.

"The human species, according to the best theory I can form of it, is composed of two distinct races, *the men who borrow and the men who lend*. To these two original diversities may be reduced all those impertinent classifications of Gothic and Celtic tribes, white men, black men, red men, and such-like."—CHARLES LAMB.

PEOPLE do not know what troubles they are brewing for themselves when they run in debt. It does not matter for what the debt is incurred. It hangs like a millstone round a man's neck until he is relieved of it. It presses like a nightmare upon him. It hinders the well-being of his family. It destroys the happiness of his household.

Even those who are in the regular receipt of large incomes feel crippled, often for years, by the incubus of debt. Weighed down by this, what can a man do to save—to economize with a view to the future of his wife and children? A man in debt is disabled from insuring his life, from insuring his house and goods, from putting money in the bank, from buying a house or a freehold. All his surplus gains must go toward the payment of his debt.