CHAPTER XIV.

RICHES AND CHARITY.

"Who! who! who's here?
I, Robert of Doncaster.
That I spent, that I had;
That I gave, that I have;
That I left, that I lost."
Epitaph, A. D. 1579.

"If thou art rich, thou art poor;
For, like an ass, whose back with ingots bows,
Thou bear'st thy heavy riches but a journey,
And death unloads thee."—SHAKSPEARE.

"Il est bon d'être charitable,
Mais envers qui? C'est là le point."—LA FONTAINE.

"There are many idlers to whom a penny begged is sweeter than a shilling earned."—DOUGLAS JERROLD.

"He stole a pig, and in God's name gave the trotters to the poor."—*From the Spanish.*

MAN must be thrifty in order to be generous. Thrift does not end with itself, but extends its benefits to others. It founds hospitals, endows charities, establishes colleges, and extends educational influences. Benevolence springs, from the best qualities of the mind and heart. Its divine spirit elevates the benefactors of the world—the Howards, Clarksons, and Xaviers—to the highest pedestals of moral genius and of national worship.

The same feeling pervades our common humanity. The poorest man, the daily worker, the obscurest individual, shares the gift and the blessing of doing good—a blessing that imparts no less delight to him who gives than to him who receives.

"Man is dear to man: the poorest poor
Long for some moments, in a weary life,
When they can know and feel that they have been
Themselves the fathers and the dealers-out
Of some small blessings; have been kind to such
As needed kindness, for this single cause,
That we have all of us one human heart."

The duty of helping the helpless is one that speaks trumpet-tongued; but especially to those who profess love to God and good-will to men. It is a duty that belongs to men as individuals, and as members of the social body. As individuals, because we are enjoined to help the widow and the fatherless in their affliction; and as members of the social body, because society claims of every man that he shall be a helper in the cause of progress and of social well-being.

It is not necessary that men should be rich to be helpful to others. John Pounds was not a rich man; yet by his influence ragged schools were established. He was temperate, and saved enough from his earnings to buy food for his pupils. He attracted them by his kindness, sometimes by a "hot potato;" he taught them, and sent them out into the world, fortified by his good example, to work in it, and do their duty toward it. Nor was Joseph Lancaster, the founder of Sunday and other schools, a rich man; neither was Thomas Wright, the prison philanthropist. Nor were St. Vincent de Paul and Father Mathew—the promoters of education and temperance. Nor were the great men of science—Newton, Watt, and Faraday; nor the great missionaries—Xavier, Martyn, Carey, and Livingstone.

A fine instance of gentleness and generosity is recorded in Walton's memoir of Dr. Donne. When the latter, long straitened in his means, had entered upon the deanery of St. Paul's, and was thereby provided with an income more than sufficient for all his wants,

he felt that those means had been intrusted to him for good uses, and to employ for human help and to the glory of the Giver thereof. At the foot of a private account, "to which God and his angels only were witnesses with him," Dr. Donne computed first his revenue, then what was given to the poor and other pious uses, and, lastly, what rested for him and his; and having done that, he then blessed each year's poor remainder with a thankful prayer.

Dr. Donne did most of his good in secret, letting not his right hand know what his left hand did. He redeemed many poor from prison, helped many a poor scholar, and employed a trusty servant or a discreet friend to distribute his bounty where it was most needed. A friend whom he had known in days of affluence, having by a too liberal heart and carelessness become decayed in his estate and reduced to poverty, Donne sent him a hundred pounds. But the decayed gentleman returned it with thanks, saying that he wanted it not; for, says Walton, in narrating the event, "as there be some spirits so generous as to labor to conceal and endure a sad poverty, rather than expose themselves to those blushes that attend the confession of it, so there be others to whom nature and grace have afforded such sweet and compassionate souls as to pity and prevent the distresses of mankind; which I have mentioned because of Dr. Donne's reply, whose answer was, 'I know you want not what will sustain nature, for a little will do that; but my desire is that you, who in the days of your plenty have cheered and raised the hearts of so many of your dejected friends, would now receive this from me, and use it as a cordial for the cheering of your own;'" and upon these terms it was received.

The truth is, that we very much exaggerate the

power of riches. Immense subscriptions are got up for the purpose of reforming men from their sinful courses, and turning them from evil to good. And yet subscriptions will not do it. It is character that can do the work; money never can. Great changes in society can never be effected through riches. To turn men from intemperance, improvidence, and irreligion, and to induce them to seek their happiness in the pursuit of proper and noble objects, requires earnest purpose, honest self-devotion, and hard work. Money may help in many respects; but money by itself can do nothing. The apostle Paul planted the knowledge of the Christian religion over half the Roman empire; yet he supported himself by tent-making, and not by collecting subscriptions. Men of anxious, earnest, honest hearts are far more wanted than rich men—willing to give money in charity.

Nothing is so much overestimated as the power of money. All the people who are looking out for front seats in "society" think it the one thing needful. They may be purse-liberal, but they are also purse-proud. The hypocritical professions of some people, with a view to elicit the good opinion of others, in the teeth of their daily life and practice, are nothing short of disgusting. "Oh, Geordie, jingling Geordie," said King James, in the novel, "it was grand to hear Baby Charles laying down the guilt of dissimulation, and Steenie lecturing on the turpitude of incontinence!"

Some people have an idolatrous worship of money. The Israelites had their golden calf; the Greeks had their golden Jupiter. Old Bounderby valued the man who was worth a "hundred thousand pounds." Others do the same. The lowest human nature loves money, possessions, value. "What is he worth?" "What is his income?" are the usual questions. If you say,

"There is a thoroughly good, benevolent, virtuous man!" nobody will notice him. But if you say, "There is a man worth a million of money!" he will be stared at till out of sight. A crowd of people used to collect at Hyde Park Corner to see a rich man pass. "Here comes old Crockie!" and the crowd would separate to allow him to pass, amidst whispers of admiration. It was old Crockford, who made a large fortune by keeping a gambling-house.

"The very sound of millions," says Mrs. Gore, "tickles the ear of an Englishman! He loves it so much, indeed, that it all but reconciles him to the national debt; and when applied to private proprietorship, it secures deference for lowness of mind, birth, habits, and pursuits. . . . . Ambition and money-love, if they tend to ennoble a country, reduce to insignificance the human particles of which the nation is composed. In their pursuit of riches, the English are gradually losing sight of higher characteristics; . . . . our pursuit of railway bubbles and every other frantic speculation of the hour affords sufficient evidence of the craving after capital superseding every better aspiration, whether for this world or the next."

The love of gold threatens to drive every thing before it. The pursuit of money has become the settled custom of the country. Many are so absorbed by it that every other kind of well-being is either lost sight of, or altogether undervalued. And then the lovers of money think to recover their moral tone by bestowing charity! Mountains of gold weigh heavily upon the heart and soul. The man who can withstand the weight of riches, and still be diligent, industrious, and strong in mind and heart, must be made of strong stuff; for people who are rich are almost invariably disposed to be idle, luxurious, and self-indulgent.

"If money," said the Rev. Mr. Griffiths, rector of Merthyr, "did not make men forget men, one half of the evil that is in the world would never occur. If masters drew nearer to the men, and men were permitted to draw nearer their masters, we should not be passing through this fiery ordeal. Let them do something to win the men out of the public-houses; let them spare more of their enormous gains to build places of amusement and recreation for the people; let them provide better houses to live in, better conveniences for decency, better streets; and if all these things are done we shall have neither lock-outs nor strikes. We hear with pomp and triumph of the millions and millions that have been dug out of this old Welsh land of ours, but we hear nothing—and we see, indeed, less—of the public buildings, the people's parks, the public libraries and public institutions, and other civilizing agencies. Fifteen months ago, when we were in the highest tide of prosperity, I said all this and no notice was taken of it. Why should any notice be taken of a preaching parson or a Christian minister of any kind, when sovereigns fly about like snow-flakes in winter, or may be gathered like blackberries in summer?"

Men go on toiling and moiling, eager to be richer; desperately struggling as if against poverty, at the same time that they are surrounded with abundance. They scrape and scrape, add shilling to shilling, and sometimes do shabby things in order to make a little more profit; though they may have accumulated far more than they can actually enjoy. And still they go on, worrying themselves incessantly in the endeavor to grasp at an additional increase of superfluity. Perhaps such men have not enjoyed the advantages of education in early life. They have no literary pleasures

to fall back upon ; they have no taste for books ; sometimes they can scarcely write their own names. They have nothing to think of but money, and of what will make money. They have no faith, but in riches ! They keep their children under restriction, and bring them up with a servile education.

At length an accumulation of money comes into the children's hands. They have before been restricted in their expenditure ; now they become lavish. They have been educated in no better tastes. They spend extravagantly. They will not be drudges in business, as their father was. They will be "gentlemen," and spend their money "like gentlemen." And very soon the money takes wings and flies away. Many are the instances in which families have been raised to wealth in the first generation, launched into ruinous expense in the second, and disappeared in the third—being again reduced to poverty. Hence the Lancashire proverb, "Twice clogs, once boots." The first man wore clogs, and accumulated a "power o' money ;" his rich son spent it ; and the third generation took up the clogs again. A candidate for parliamentary honors, when speaking from the hustings, was asked if he had plenty brass. "Plenty brass ?" said he ; "ay, I've lots o' brass !—I stink o' brass ! "

The same social transformations are known in Scotland. The proverb there is, "The grandsire digs, the father bigs, the son thigs ;" that is, the grandfather worked hard and made a fortune, the father built a fine house, and the son, "an unthrifty son of Linne," when land and goods were gone and spent, took to thieving. Merchants are sometimes princes to-day and beggars to-morrow ; and so long as the genius for speculation is exercised by a mercantile family, the talent which gave them landed property may eventually deprive them of it.

To be happy in old age—at a time when men should leave forever the toil, anxiety, and worry of money-making—they must, during youth and middle life, have kept their minds healthily active. They must familiarize themselves with knowledge, and take an interest in all that has been done, and is doing, to make the world wiser and better from age to age. There is enough leisure in most men's lives to enable them to interest themselves in biography and history. They may also acquire considerable knowledge of science, or of some ennobling pursuit different from that by which money is made. Mere amusement will not do. No man can grow happy upon amusement. The mere man of pleasure is a miserable creature, especially in old age. The mere drudge in business is little better. Whereas the study of literature, philosophy, and science is full of tranquil pleasure, down to the end of life. If the rich old man has no enjoyment apart from money-making, his old age becomes miserable. He goes on grinding and grinding in the same rut, perhaps growing richer and richer. What matters it ? He can not eat his gold. He can not spend it. His money, instead of being beneficial to him, becomes a curse. He is the slave of avarice, the meanest of sins. He is spoken of as a despicable creature. He becomes base, even in his own estimation.

What a miserable end was that of the rich man who, when dying, found no comfort save in plunging his hands into a pile of new sovereigns, which had been brought to him from the bank. As the world faded from him, he still clutched them ; handled and fondled them one by one, and then he passed away, his last effort being to finger his gold ! Elwes, the miser, died shrieking, "I will keep my money !—nobody shall deprive me of my property ! " A ghastly and humiliating spectacle !

Rich men are more punished for their excess of economy than poor men for their want of it. They become miserly, think themselves daily growing poorer, and die the deaths of beggars. We have known several instances. One of the richest merchants in London, after living for some time in penury, went down into the country, to the parish where he was born, and applied to the overseers for poor-relief. Though possessing millions, he was horror-struck by the fear of becoming poor. Relief was granted him, and he positively died the death of a pauper. One of the richest merchants in the North died in the receipt of poor-relief. Of course, all that the parish authorities had doled out to these poor-rich men was duly repaid by their executors.

And what did these rich persons leave behind them? Only the reputation that they had died rich men. But riches do not constitute any claim to distinction. It is only the vulgar who admire riches as riches. Money is a drug in the market. Some of the most wealthy men living are mere nobodies. Many of them are comparatively ignorant. They are of no moral or social account. A short time since, a list was published of two hundred and twenty-four English millionaires. Some were known as screws; some were "smart men" in regard to speculations; some were large navvies, coal-miners, and manufacturers; some were almost unknown beyond their own local circle; some were very poor creatures; very few were men of distinction. All that one could say of them was, that they died rich men.

"All the rich and all the covetous men in the world," said Jeremy Taylor, "will perceive, and all the world will perceive for them, that it is but an ill recompense for all their cares, that by this time all that shall be

left will be this, that the neighbors shall say, *He died a rich man:* and yet his wealth will not profit him in the grave, but hugely swell the sad accounts of his doomsday."

"One of the chief causes," says Mrs. Gore, "which render the pursuit of wealth a bitterer as well as more pardonable struggle in England than on the Continent, is the unequal and capricious distribution of family property..... Country gentlemen and professional men—nay, men without the pretension of being gentlemen—are scarcely less smitten with the mania of creating 'an eldest son,' to the exclusion and degradation of their younger children; and by the individuals thus defrauded by their nearest and dearest is the idolatry of Mammon pursued without the least regard to self-respect, or the rights of their fellow-creatures. Injured, they injure in their turn. Their days are devoted to a campaign for the recovery of their birthright. Interested marriages, shabby bargains, and political jobbery, may be traced to the vile system of things which converts the elder son into a Dives, and makes a Lazarus of his brother."

But democrats have quite as great a love for riches as aristocrats, and many austere republicans are eager to be millionaires. Forms of government do not influence the desire for wealth. The elder Cato was a usurer. One of his means of making money was by buying young half-fed slaves at a low price; then, by fattening them up, and training them to work, he sold them at an enhanced price. Brutus, when in the isle of Cyprus, lent his money at forty-eight per cent. interest, and no one thought the worse of him for his usury. Washington, the hero of American freedom, bequeathed his slaves to his wife. It did not occur to him to give them their liberty. Municipal jobbery is

not unknown in New York, and its influential citzens are said to be steeped to the lips in political corruption. Mr. Mill says that the people of the North-eastern States have apparently got rid of all social injustices and inequalities ; that the proportion of population to capital and land is such as to insure abundance for every able-bodied man ; that they enjoy the six points of the charter, and need never complain of poverty. Yet " all that these advantages have done for them is, that the life of the whole of our sex is devoted to dollar-hunting ; and of the other, to breeding dollar-hunters. This," Mr. Mill adds, " is not a kind of social perfection which philanthropists to come will feel any very eager desire to assist in realizing."

Saladin the Great conquered Syria, Arabia, Persia, and Mesopotamia. He was the greatest warrior and conqueror of his time. His power and wealth were enormous. Yet he was fully persuaded of the utter hollowness of riches. He ordered, by his will, that considerable sums should be distributed to Mussulmans, Jews, and Christians, in order that the priests of the three religions might implore for him the mercy of God. He commanded that the shirt or tunic which he wore at the time of his death should be carried on the end of a spear throughout the whole camp and at the head of his army, and that the soldier who bore it should pause at intervals, and say aloud, " Behold all that remains of the Emperor Saladin !—of all the states he had conquered ; of all the provinces he had subdued ; of the boundless treasures he had amassed ; of the countless wealth he possessed ; he retained, in dying, nothing but this shroud ! "

Don José de Salamanca, the great railway contractor of Spain, was in the early part of his life a student of the University of Granada. He there wore, as he himself says, the oldest and most worn of cassocks. He was a diligent student ; and after leaving college he became a member of the Spanish press. From thence he was translated to the Cabinet of Queen Christina, of which he became finance minister. This brought out his commercial capacities, and induced him to enter on commercial speculations. He constructed railways in Spain and Italy, and took the principal share in establishing several steam shipping companies. But while pursuing commerce, he did not forget literature. Once a week he kept an open table, to which the foremost men in literature and the press were invited. They returned his hospitality by inviting him to a dinner on the most economic scale. Busts of Shakspeare, Cervantes, Dante, Schiller, and other literary men, adorned the room.

In returning thanks for his health, Salamanca referred to his university experience, and to his labors in connection with the press. " Then," he went on to say, " the love of gold took possession of my soul, and it was at Madrid that I found the object of my adoration ; but not, alas ! without the loss of my juvenile illusions. Believe me, gentlemen, the man who can satisfy all his wishes has no more enjoyment. Keep to the course you have entered on, I advise you. Rothschild's celebrity will expire on the day of his death. Immortality can be earned, not bought. Here are before us the effigies of men who have gloriously cultivated liberal arts ; their busts I have met with in every part of Europe ; but nowhere have I found a statue erected to the honor of a man who has devoted his life to making money."

Riches and happiness have no necessary connection with each other. In some cases it might be said that happiness is in the inverse proportion to riches. The

happiest part of most men's lives is while they are battling with poverty, and gradually raising themselves above it. It is then that they deny themselves for the sake of others; that they save from their earnings to secure a future independence; that they cultivate their minds while laboring for their daily bread; that they endeavor to render themselves wiser and better, happier in their homes, and more useful to society at large. William Chambers, the Edinburgh publisher, speaking of the labors of his early years, says, "I look back to those times with great pleasure, and I am almost sorry that I have not to go through the same experience again; for I reaped more pleasure when I had not a sixpence in my pocket, studying in a garret in Edinburgh, than I now find when sitting amidst all the elegancies and comforts of a parlor."

There are compensations in every condition of life. The difference in the lot of the rich and the poor is not so great as is generally imagined. The rich man has often to pay a heavy price for his privileges. He is anxious about his possessions. He may be the victim of extortion. He is apt to be cheated. He is the mark for every man's shaft. He is surrounded by a host of clients, till his purse bleeds at every pore. As they say in Yorkshire, when people become rich, the money soon "broddles through." Or, if engaged in speculation, the rich man's wealth may fly away at any moment. He may try again, and then wear his heart out in speculating on the "chances of the market." *Insomnia* is a rich man's disease. The thought of his winnings and losings keeps him sleepless. He is awake by day, and awake by night. "Riches on the brain" is full of restlessness and agony.

The rich man overeats or overdrinks; and he has gout. Imagine a man with a vise fitted to his toe. Let

the vise descend upon the joint, and be firmly screwed down. Screw it again. He is in agony. Then suddenly turn the screw tighter—down, down! That is gout! Gout—of which Sydenham has said, that, "unlike any other disease, it kills more rich men than poor, more wise than simple. Great kings, emperors, generals, admirals, and philosophers have died of gout. Hereby Nature shows her impartiality, since those whom she favors in one way, she afflicts in another."

Or, the rich man may become satiated with food, and lose his appetite; while the poor man relishes and digests any thing. A beggar asked alms of a rich man "because he was hungry." "Hungry?" said the millionaire; "how I envy you!" Abernethy's prescription to the rich man was, "Live upon a shilling a day, and earn it!" When the Duke of York consulted him about his health, Abernethy's answer was, "Cut off the supplies, and the enemy will soon leave the citadel." The laborer who feels little and thinks less has the digestion of an ostrich; while the non-worker is never allowed to forget that he has a stomach, and is obliged to watch every mouthful that he eats. Industry and indigestion are two things seldom found united.

Many people envy the possessions of the rich, but will not pass through the risks, the fatigues, or the dangers of acquiring them. It is related of the Duke of Dantzic that an old comrade, whom he had not seen for many years, called upon him at his hotel in Paris, and seemed amazed at the luxury of his apartments, the richness of his furniture, and the magnificence of his gardens. The duke, supposing that he saw in his old comrade's face a feeling of jealousy, said to him, bluntly, "You may have all that you see before you, on one condition." "What is that?" said his friend. "It is that you will place yourself twenty paces off,

and let me fire at you with a musket a hundred times." "I will certainly not accept your offer at that price." "Well," replied the marshal, "to gain all that you see before you, I have faced more than a thousand gun-shots, fired at not more than ten paces off."

The Duke of Marlborough often faced death. He became rich, and left a million and a half to his descendants to squander. The duke was a penurious man. He is said to have scolded his servant for lighting four candles in his tent, when Prince Eugene called upon him to hold a conference before the battle of Blenheim. Swift said of the duke, "I dare hold a wager that in all his campaigns he was never known to lose his baggage." But this merely showed his consummate generalship. When ill and feeble at Bath, he is said to have walked home from the rooms to his lodgings, to save sixpence. And yet this may be excused, for he may have walked home for exercise. He is certainly known to have given a thousand pounds to a young and deserving soldier who wished to purchase a commission. When Bolingbroke was reminded of one of the weaknesses of Marlborough, he observed, "He was so great a man, that I forgot that he had that defect."

It is no disgrace to be poor. The praise of honest poverty has often been sung. When a man will not stoop to do wrong, when he will not sell himself for money, when he will not do a dishonest act, then his poverty is most honorable. But the man is not poor who can pay his way, and save something besides. He who pays cash for all that he purchases is not poor, but well off. He is in a happier condition than the idle gentleman who runs into debt, and is clothed, shod, and fed at the expense of his tailor, shoe-maker, and butcher. Montesquieu says that a man is not poor

because he has nothing, but he is poor when he will not or can not work. The man who is able and willing to work is better off than the man who possesses a thousand crowns without the necessity for working.

Nothing sharpens a man's wits like poverty. Hence many of the greatest men have originally been poor men. Poverty often purifies and braces a man's morals. To spirited people, difficult tasks are usually the most delightful ones. If we may rely upon the testimony of history, men are brave, truthful, and magnanimous, not in proportion to their wealth, but in proportion to their smallness of means. And the best are often the poorest—always supposing that they have sufficient to meet their temporal wants. A divine has said that God has created poverty, but he has not created misery. And there is certainly a great difference between the two. While honest poverty is honorable, misery is humiliating; inasmuch as the latter is for the most part the result of misconduct, and often of idleness and drunkenness. Poverty is no disgrace to him who can put up with it; but he who finds the beggar's staff once get warm in his hand never does any good, but a great amount of evil.

The poor are often the happiest of people—far more so than the rich; but though they may be envied, no one will be found willing to take their place. Moore has told the story of the overfed, oversatisfied Eastern despot, who sent a messenger to travel through the world in order to find out the happiest man. When discovered, the messenger was immediately to seize him, take his shirt off his back, and bring it to the caliph. The messenger found the happiest man in an Irishman—happy, dancing, and flourishing his shillalah. But when the embassador proceeded to seize him, and undress him, he found that the Irishman had got no shirt to his back!