The portion of Agur is unquestionably the best: "Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me." The unequal distribution of the disposition to be happy is of far greater importance than the unequal distribution of wealth. The disposition to be content and satisfied, said David Hume, is at least equal to an income of a thousand a year. Montaigne has observed that fortune confers but little. Human good or ill does not depend upon it. It is but the seed of good, which the soul, infinitely stronger than wealth, changes and applies as it pleases, and is thus the only cause of a happy or unhappy disposition.

England is celebrated for its charities. M. Guizot declares that there is nothing in this land that so fills the mind of the stranger with amazement at our resources, and admiration at our use of them, as the noble free-gift monuments raised on every side for the relief of multiform suffering. The home philanthropist, who looks a little deeper than the foreign visitor, may be disposed to take another view of the effects of money-giving. That charity produces unmixed good is very much questioned. Charity, like man, is sometimes blind, and frequently misguided. Unless money is wisely distributed, it will frequently do more harm than good. If charity could help or elevate the poor, London would now be the happiest city in the world; for about three millions of money are spent on charity, and about one in every three of the London population is relieved by charitable institutions.

It is very easy to raise money for charity. Subscription-lists constantly attest the fact. A rich man is asked by some influential person for money. It is very easy to give it. It saves time to give it. It is considered a religious duty to give it. Yet to give

money unthinkingly, to give it without considering how it is to be used, instead of being for the good of our fellow-creatures, may often prove the greatest injury we could inflict upon them. True benevolence does not consist in giving money. Nor can charitable donations, given indiscriminately to the poor, have any other effect than to sap the foundations of self-respect, and break down the very outworks of virtue itself. There are many forms of benevolence which create the very evils they are intended to cure, and encourage the poorer classes in the habit of dependence upon the charity of others, to the neglect of those far healthier means of social well-being which lie within their own reach.

One would think that three millions a year were sufficient to relieve all the actual distress that exists in London. Yet the distress, notwithstanding all the money spent upon it, goes on increasing. May not the money spent in charity create the distress it relieves, besides creating other distress which it fails to relieve? Uneducated and idle people will not exert themselves for a living, when they have the hope of obtaining the living without exertion. Who will be frugal and provident when charity offers all that frugality and providence can confer? Does not the gift of the advantages, comforts, and rewards of industry, without the necessity of laboring for them, tend to sap the very foundations of energy and self-reliance? Is not the circumstance that poverty is the only requisite qualification on the part of the applicant for charity calculated to tempt the people to self-indulgence, to dissipation, and to those courses of life which keep them poor?

Men who will not struggle and exert themselves are those who are helped first. The worst sort of persons

are made comfortable; while the hard-working, self-supporting man, who disdains to throw himself upon charity, is compelled to pay rates for the maintenance of the idle. Charity stretches forth its hand to the rottenest parts of society; it rarely seeks out, or helps, the struggling and the honest. As Carlyle has said, "O my astonishing benevolent friends! that never think of meddling with the material while it continues sound; that stress and strain it with new rates and assessments, till even it has given away and declared itself rotten; whereupon you greedily snatch at it, and say, 'Now, let us try to do some good upon it!'"

The charity which merely consists in giving is an idle indulgence—often an idle vice. The mere giving of money will never do the work of philanthropy. As a recent writer has said, "The crimes of the virtuous, the blasphemies of the pious, and the follies of the wise, would scarcely fill a larger volume than the cruelties of the humane. In this world a large part of the occupation of the wise has been to neutralize the efforts of the good."

"Public charities," said the late Lord Lytton, "are too often merely a bonus to public indolence and vice. What a dark lesson of the fallacy of human wisdom does this knowledge strike into the heart! What a waste of the materials of kindly sympathies! What a perversion individual mistakes can cause even in the virtues of a nation! Charity is a feeling dear to the pride of the human heart; it is an aristocratic emotion! Mohammed testified his deep knowledge of his kind when he allowed the vice hardest to control—sexual licentiousness; and encouraged the virtue easiest to practice—charity."

There are clergymen in London who say that charity acts against the extension of religion among the

people. The Rev. Mr. Stone says: "He is an unwelcome visitor to the poor who brings the Bible in one hand, without a loaf, a blanket, or a shilling in the other. And no wonder. By the prevailing system of charitable relief they have been *nursed* in this carnal spirit; they have been justified in those selfish expectations. Instead of being allowed to learn the great and salutary lesson of providence, that there is a necessary connection between their conduct and their condition, they have, by this artificial system, been taught that indigence is *of itself* sufficient to constitute a claim to relief. They have been thus encouraged in improvidence, immorality, fraud, and hypocrisy."

The truest philanthropists are those who endeavor to prevent misery, dependence, and destitution; and especially those who diligently help the poor to help themselves. This is the great advantage of the "Parochial Mission-women Association." They bring themselves into close communication with the people in the several parishes of London, and endeavor to assist them in many ways. But they avoid giving indiscriminate alms. Their objects are "to help the poor to help themselves, and to raise them by making them feel that they *can* help themselves." There is abundant room for philanthropy among all classes; and it is most gratifying to find ladies of high distinction taking part in this noble work.

There are numerous other societies established of late years which afford gratifying instances of the higher and more rational, as well as really more Christian, forms of charity. The societies for improving the dwellings of the industrious classes; for building baths and wash-houses; for establishing workmen's, seamen's, and servants' homes; for cultivating habits of providence and frugality among the working-classes; and

for extending the advantages of knowledge among the people—are important agencies of this kind. These, instead of sapping the foundations of self-reliance, are really and truly helping the people to help themselves, and are deserving of every approbation and encouragement. They tend to elevate the condition of the mass; they are embodiments of philanthropy in its highest form, and are calculated to bear good fruit through all time.

Rich men, with the prospect of death before them, are often very much concerned about their money affairs. If unmarried and without successors, they find a considerable difficulty in knowing what to do with the pile of gold they have gathered together during their life-time. They must make a will and leave it to somebody. In olden times, rich people left money to pay for masses for their souls. Perhaps many do so still. Some founded almshouses; others, hospitals. Money was left for the purpose of distributing doles to poor persons, or to persons of the same name and trade as the deceased. This is still done, and is often fruitful of mischief. For instance, a person in Irvine, called Ferguson, made a large fortune, and, when he came to die, he did not know what to do with it. His half a million of money could not prolong his days for an hour—no, not for a minute. He called in two ministers to help him to make his will. When he died, and the will was read, it was found that part of the interest on the money was to be divided among his relations of whatever kin, and part among the ministers (before unendowed) of several denominations. The gold bait attracted an immense number of relatives. They were for the most part of the poorest classes. The greater number of them gave up working. Some took to drinking, became the nuisance of their respective neighborhoods, and soon drank themselves to death. The others, who did not drink, also gave up work, and were to be seen going about with their hands in their pockets. In short, the bequeathment of Ferguson to his relatives was entirely mischievous. But as the drunken lives fell in, the trustees of the charity appropriated some of the revenue to establish three scholarships yearly (each tenable for two years); so that eventually the Ferguson endowment may do some good.

The bequeathment of Stephen Girard, the wealthy American merchant, was of a different character. Girard was a native of Bordeaux. An orphan at an early age, he was put on board a ship as a cabin-boy. He made his first voyage to North America when about ten or twelve years old. He had little education, and only a limited acquaintance with reading and writing. He worked hard. He gradually improved in means, so that he was able to set up a store. While living in Water Street, New York, he fell in love with Polly Lum, the daughter of a calker. The father forbade the marriage. But Girard persevered, and at length he won and married Polly Lum. It proved a most unfortunate marriage. His wife had no sympathy with him, and he became cross, snappish, morose. He took to sea again; and at forty he commanded his own sloop, and was engaged in the coasting-trade between New York, Philadelphia, and New Orleans.

Then he settled in Philadelphia, and became a merchant. He devoted his whole soul to his business, for he had determined to become rich. He practised the most rigid economy. He performed any work by which money could be made. He shut his heart against the blandishments of life. The desire for wealth seems to have possessed his soul. His life was one of unceasing labor. Remember that Girard was unhappy

at home. His nature might have been softened, had he been blessed with a happy wife. He led ten miserable years with her, and then she became insane. She lay for about twenty years in the Pennsylvania Hospital and died there.

Yet there was something more than hardness and harshness in Girard. There was a deep under-current of humanity in him. When the yellow fever broke out in Philadelphia, in 1793, his better nature showed itself. The people were smitten to death by thousands. Nurses could not be found to attend the patients in the hospital. It was regarded as certain death to nurse the sick.

"Wealth had no power to bribe, nor beauty to charm, the oppressor;
But all perished alike beneath the scourge of his anger;
Only, alas! the poor, who had neither friends nor attendants,
Crept away to die in the almshouse, home of the homeless.

It was at this time, when many were stricken with fever, that Girard abandoned his business, and offered his services as superintendent of the public hospital. He had Peter Helm for his associate. Girard's business faculty immediately displayed itself. His powers of organization were immense, and the results of his work were soon observed. Order began to reign where everything had before been in confusion. Dirt was conquered by cleanliness. Where there had been wastefulness, there was now thriftiness. Where there had been neglect, there was unremitting attention. Girard saw that every case was properly attended to. He himself attended to the patients afflicted by the loathsome disease, ministered to the dying, and performed the last kind offices for the dead. At last the plague was stayed; and Girard and Helm returned to their ordinary occupations.

The visitors of the poor in Philadelphia placed the

following minute on their books: "Stephen Girard and Peter Helm, members of the committee, commiserating the calamitous state to which the sick may probably be reduced for want of suitable persons to superintend the hospital, voluntarily offered their services for that benevolent employment, and excited a surprise and satisfaction that can be better conceived than expressed."

The results of Stephen Girard's industry and economy may be seen in Philadelphia—in the beautiful dwelling-houses, row after row—but more than all, in the magnificent marble edifice of Girard College. He left the greater part of his fortune for public purposes—principally to erect and maintain a public library and a large orphanage. It might have been in regard to his own desolate condition, when cast an orphan among strangers and foreigners, that he devised his splendid charity for poor, forlorn, and fatherless children. One of the rooms in the college is singularly furnished. "Girard had directed that a suitable room was to be set apart for the preservation of his books and papers; but from excess of pious care, or dread of the next of kin, all the plain, homely man's effects were shoveled into this room. Here are his boxes and his book-case, his gig and his gaiters, his pictures and his pottery; and in a book-case, hanging with careless grace, are his braces—old, homely knitted braces, telling their tale of simplicity and carefulness."

One of the finest hospitals in London is that founded by Thomas Guy, the book-seller. He is said to have been a miser, At all events, he must have been a thrifty and saving man. No foundation such as that of Guy's can be accomplished without thrift. Men who accomplish such things must deny themselves for the benefit of others. Thomas Guy appears early to

have projected schemes of benevolence. He first built and endowed almhouses at Tamworth for fourteen poor men and women, with pensions for each occupant; and with a thoughtfulness becoming his vocation, he furnished them with a library. He had himself been educated at Tamworth, where he had doubtless seen hungry and homeless persons suffering from cleanness of teeth and the winter's rage; and the almhouses were his contribution for their relief. He was a book-seller in London at that time. Guy prospered, not so much by book-selling, as by buying and selling South-Sea Stock. When the bubble burst, he did not hold a share; but he had realized a profit of several hundred thousand pounds. This sum he principally employed in building and endowing the hospital which bears his name. The building was roofed in before his death, in 1724.

Scotch benefactors, for the most part, leave their savings for the purpose of founding hospitals for educational purposes. There was, first, Heriot's Hospital, founded in Edinburgh by George Heriot, the goldsmith of James I., for maintaining and educating a hundred and eighty boys. But the property of the hospital having increased in value—the New Town of Edinburgh being, for the most part, built on George Heriot's land—the operations of the charity have been greatly extended; as many as four thousand boys and girls being now educated free of expense, in different parts of the city. There are also George Watson's Hospital, John Watson's Hospital, the Orphan Hospital, two Maiden Hospitals, Cauven's Hospital, Donaldson's Hospital, Stewart's Hospital, and the splendid Fettes College (recently opened), all founded by Scottish benefactors for the ordinary education of boys and girls, and also for their higher education. Edinburgh may

well be called the City of Educational Endowments. There is also the Madras College, at St. Andrews, founded by the late Andrew Bell, D.D.; the Dollar Institution, founded by John Macrae; and the Dick Bequest, for elevating the character and position of the parochial schools and school-masters in the counties of Aberdeen, Banff, and Moray. The effects of this last bequest have been most salutary. It has raised the character of the education given in the public schools, and the results have been frequently observed at Cambridge, where men from the Northern counties have taken high honors in all departments of learning.

English benefactors have recently been following in the same direction. Owen College at Manchester; the Brown Library and Museum at Liverpool; the Whitworth Benefaction, by which thirty scholarships of the annual value of one hundred pounds each have been founded for the promotion of technical instruction; and the Scientific College at Birmingham, founded by Sir Josiah Mason, for the purpose of educating the rising generation in "sound, extensive, and practical scientific knowledge"—form a series of excellent institutions, which will, we hope, be followed by many similar benefactions. A man need not molder with the green grass over his grave before his means are applied to noble purposes. He can make his benefactions while living, and assist at the outset in carrying out his liberal intentions.

Among the great benefactors of London, the name of Mr. Peabody, the American banker, can not be forgotten. It would take a volume to discuss his merits, though we must dismiss him in a paragraph. He was one of the first to see, or, at all events, to make amends for, the houseless condition of the working-classes of London. In the formation of railways under and above

ground, in opening out and widening new streets, in erecting new public buildings, the dwellings of the poor were destroyed, and their occupants swarmed away, no one knew whither. Perhaps they crowded closer together, and bred disease in many forms. Societies and companies were formed to remedy the evil to a certain extent. Sir Sidney Waterlow was one of the first to lead the way, and he was followed by others. But it was not until Mr. Peabody had left his splendid benefaction to the poor of London that any step could be taken to deal with the evil on a large and comprehensive scale. His trustees have already erected ranges of workmen's dwellings in many parts of the metropolis, which will, from time to time, be extended to other parts. The Peabody dwellings furnish an example of what working-men's dwellings ought to be. They are clean, tidy, and comfortable homes. They have diminished drunkenness; they have promoted morality. Mr. Peabody intended that his bounty should "directly ameliorate the condition and augment the comforts of the poor," and he hoped that the results would "be appreciated, not only by the present, but by future generations of the people of London." From all that the trustees have done, it is clear that they are faithfully and nobly carrying out his intentions.

All these benefactors of the poor were originally men of moderate means. Some of them were at one time poor men. Sir Joseph Whitworth was a journeyman engineer with Mr. Clement, in Southwark, the inventor of the planing-machine. Sir Josiah Mason was by turns a coster-monger, journeyman baker, shoe-maker, carpet-weaver, jeweler, split-steel ring-maker, (here he made his first thousand pounds), steel-pen-maker, copper-smelter, and electro-plater, in which last trade he made his fortune. Mr. Peabody worked his way up by

small degrees, from a clerk in America to a banker in London. Their benefactions have been the result of self-denial, industry, sobriety, and thrift.

Benevolence throws out blossoms which do not always ripen into fruit. It is easy enough to project a benevolent undertaking, but more difficult to carry it out. The author was once induced to take an interest in a proposed Navvy's Home; but cold water was thrown upon the project, and it failed. The navvy workmen, who have made the railways and docks of England, are a hard-working but a rather thriftless set. They are good-hearted fellows, but sometimes drunken. In carrying out their operations, they often run great dangers. They are sometimes so seriously injured by wounds and fractures as to be disabled for life. For instance, in carrying out the works of the Manchester, Sheffield, and Lincolnshire Railway, there were twenty-two cases of compound fractures, seventy-four simple fractures, besides burns from blasts, severe contusions, lacerations, and dislocations. One man lost both his eyes by a blast, another had his arm broken by a blast. Many lost their fingers, feet, legs, and arms; which disabled them for further work. Knowing the perils to which railway laborers were exposed, it occurred to one of the most eminent contractors to help and comfort these injured workmen during their declining years. The subject was brought under the author's notice by his friend the late Mr. Eborall, in the following words: "I have just been visiting a large contractor—a man of great wealth; and he requests your assistance in establishing a 'Navvy's Home.' You know that many of the contractors and engineers who have been engaged in the construction of railways are men who have accumulated immense fortunes: the savings of some of them amount to millions. Well, my friend

the contractor not long since found a miserable, worn-out old man in a ditch by the roadside. 'What,' said he, is that you?' naming the man in the ditch by his name. 'Ay,' replied the man, 'deed it is!' 'What are you doing there?' 'I have come here to die. I can work no more.' 'Why don't you go to the work-house? they will attend to your wants there.' 'No! no work-house for me! If I am to die, I will die in the open air.' The contractor recognized in the man one of his former navvies. He had worked for him and for other contractors many years; and while they had been making their fortunes, the navvy who had worked for them had fallen so low as to be found dying in a ditch. The contractor was much affected. He thought of the numerous other navvies who must be wanting similar help. Shortly after, he took ill, and during his illness, thinking of what he might do for the navvies, the idea occurred to him of founding a 'Navvy's Home;' and he has desired me to ask you to assist him in bringing out the institution."

It seemed to the author an admirable project, and he consented to do all that he could for it. But when the persons who were the most likely to contribute to such an institution were applied to, they threw such floods of cold water upon it, that it became evident, in the face of their opposition, that "The Navvy's Home" could not be established. Of course, excuses were abundant. "Navvies were the most extravagant workmen. They threw away everything that they earned. They spent their money on beer, whisky, tally-women, and champagne. If they died in ditches, it was their own fault. They might have established themselves in comfort, if they wished to do so. Why should other people provide for them in old age more than for any other class of laborers? There was the

work house: let them go there." And so on. It is easy to find a stick to beat a sick dog. As for the original projector, he recovered his health, he forgot to subscribe for "The Navvy's Home," and the scheme fell to the ground.

"The devil was sick, the devil a monk would be;
The devil was well, the devil a monk was he."