

**FOR
EVERY
MAN**

**FARMERS,
MECHANICS,**

**INDUSTRY,
PERSEVERANCE,**



INDUSTRIALS

ECONOMY

CLERKS

HONESTY

APPRENTICES,

PUNCTUALITY,

PARENTS,

SELF-RELIANCE,

**READ
DECIDE
ACT**

H. PHELPS, N. Y.; R. BLANCHARD, Chicago; H. M. RULISON, Cin.

pm, M. Needle

Exchange

17 December 1981

12

12

1750

29th April 1859

HOW TO BE RICH:

OR,

A KEY TO HONEST WEALTH:

BEING A PRACTICAL GUIDE TO

FARMERS, PROFESSIONAL MEN, MECHANICS, MERCHANTS,
CLERKS, FACTORY OPERATIVES, APPRENTICES,
AND ALL LABORERS.

BY

ASHER L. SMITH.

"THE ROAD TO WEALTH IS AS PLAIN AS THE ROAD TO MARKET."

Ben Franklin.

NEW YORK:

PUBLISHED BY H. PHELPS, 18 BEEKMAN ST.

CHICAGO: RUFUS BLANCHARD, 52 LA SALLE ST.

CINCINNATI: H. M. RULISON, 141 MAIN STREET.

Entered, according to Act of Congress,
In the year One Thousand Eight Hundred and Fifty-Six,

BY ASHER L. SMITH,

In the Clerk's Office of the District Court of the United States, for the Southern District of New York.

PREFACE.

THE object of this work in professing to teach the art of getting rich, is not to afford such a guide to wealth as might be sought by many from mercenary motives. The volume is put forth with the higher aim of explaining to all who are struggling in life, the coveted secrets of success, and of encouraging men to take only such roads to fortune as may be legitimately and happily pursued. The chief principle which lies at the basis of the book, is that of systematic economy. A moderate and somewhat restricted expenditure is almost the only way to wealth that is ever opened to persons of narrow means, and it is principally to this great class in the community that the following pages are addressed. The advantage of saving small sums is illustrated by showing the greatness of their aggregates. Economy to be practiced as a rule of life, needs more than to be merely recommended, which is done by every man who ever has occasion to give good advice. The principle must be elucidated, and its prac-

tical working explained, before the habit will be effectually inculcated. The illustration and enforcement necessary to this end have constituted the main object of the present work.

The author is confident that the principles and facts embodied in the following pages cannot but be useful and acceptable to the public, whether his manner of presenting them be satisfactory or not. They pertain to all trades and professions, and are alike applicable to each. Ministers, professors, farmers, mechanics, merchants, clerks, female operatives, apprentices, lads at work, scholars at school or just leaving it, and all persons who expect to get their living only by earning it, should be familiar with the principles here set forth and illustrated.

NOTE.—It may be asked, “What mean those cabalistic figures, ‘\$10,000,’ on the cover, and how are they connected with the contents of the work?” Our answer is, that no two persons can agree on a sum which entitles a man to be called rich. There is no minimum which confers this distinction. We do not profess to lay down infallible rules which will inevitably make all men rich; but we do assert that he who, by honest industry and the practice of systematic economy and benevolence (and we believe that systematic liberality is the true road to wealth), has been successful in accumulating \$10,000, has laid the foundation of character, and formed habits of business which will insure, under ordinary circumstances, a competency for himself and family during the remainder of life.

CONTENTS.

CHAPTER	I..... How Much makes a Man Rich	PAGE 7
"	II..... The Principle of Saving.....	12
"	III.... Facts and Figures	18
"	IV.... Illustrations and Instances.....	25
"	V..... The Principle applied to Farming	31
"	VI.... Good Farming and Bad	36
"	VII.. Hints to a Young Farmer	49
"	VIII. A Few Words for Professional Men.....	59
"	IX.... To Mechanics, Clerks, &c.	64
"	X..... Encouragement for Poor Boys	70
"	XI.... Blundering into and out of Fortune.....	75

PRACTICAL HINTS AND ILLUSTRATIONS.

The Way to Wealth.—By Benjamin Franklin	81
How to make Money Fast and Honestly	87
Have a Fixed Purpose.....	88
Counsel to Merchants' Clerks	89
Health and Habits	90
Hints to Mechanics and Workmen	91
Amos Lawrence, the Benevolent Merchant	92
The Man retired from Business	94
Solomon Goodell, or Money well invested.....	95
Samuel Slater, the Father of American Manufactures	95
The Importance of Punctuality.....	96
Use of Civility	96
Moral Courage in Every-Day Life	97
Advantages of Education in Promoting Success in Life.....	98
Examples of Pursuit of Knowledge under Difficulties	99
John Grigg's Rules for Success in Business	101
Religion in Business	102
Human Money-Bags	103
A Lecture for Rich Merchants.....	104
The Necessity of Labor.....	105
A Word for Miserly Rich Men.....	106
Commercial Value of Honesty.....	107
Samuel Budgett, the Model Merchant	108
William Colgate, the Successful Mechanic	110
Slavery for Money	111
An Accomplished Irish Merchant	112
How to Advertise successfully	113
Pay as you go	115
Enjoyment of Wealth with Health	115
How to be Rich.....	116
Rules for Business Men.....	117
Examples of the Capabilities of Young Men	118
Character for Integrity.....	119
Farmers' and Gardeners' Table	120

LABOR.

Pause not to dream of the future before us ;
Pause not to weep the wild cares that come o'er us ;
Hark, how Creation's deep, musical chorus,
Unintermitting, goes up into heaven !
Never the ocean-wave falters in flowing ;
Never the little seed stops in its growing ;
More and more richly the rose-heart keeps glowing,
Till from its nourishing stem it is riven.

"Labor is worship!"—the robin is singing :
"Labor is worship!"—the wild bee is ringing :
Listen ! that eloquent whisper upspringing
Speaks to thy soul from out Nature's great heart.
From the dark cloud flows the life-giving shower ;
From the rough sod blows the soft-breathing flower ;
From the small insect, the rich coral bower :
Only man, in the plan, shrinks from his part.

Labor is life ! 'Tis the still water faileth ;
Idleness ever despaireth, bewaileth ;
Keep the watch wound, for the dark rust assaileth ;
Flowers droop and die in the stillness of noon.
Labor is glory !—the flying cloud lightens ;
Only the waving wing changes and brightens ;
Idle hearts only the dark future frightens ;
Play the sweet keys, wouldst thou keep them in tune !

Labor is rest—from the sorrows that greet us !
Rest from all petty vexations that meet us,
Rest from sin-promptings that ever entreat us,
Rest from world-sirens that lure us to ill.
Work—and pure slumbers shall wait on thy pillow ;
Work—thou shalt ride over Care's coming billow ;
Lie not down wearied 'neath Wo's weeping willow ;
Work with a stout heart and resolute will !

Labor is health !—Lo ! the husbandman reaping,
How through his veins goes the life-current leaping !
How his strong arm, in its stalwart pride sweeping,
True as a sunbeam the swift sickle guides !
Labor is wealth—in the sea the pearl groweth ;
Rich the queen's robe from the frail cocoon floweth ;
From the fine acorn the strong forest bloweth ;
Temple and statue the marble block hides.

Droop not, though shame, sin, and anguish, are round thee !
Bravely fling off the cold chain that hath bound thee ;
Look to yon pure heaven smiling beyond thee ;
Rest not content in thy darkness—a clod !
Work—for some good, be it ever so slowly ;
Cherish some flower, be it ever so lowly ;
Labor !—all labor is noble and holy :
Let thy great deeds be thy prayer to thy God.

HOW TO GET RICH.

CHAPTER I.

HOW MUCH MAKES A MAN RICH?*

A GROUP of half-a-dozen New York merchants, returning from business about dusk to Brooklyn, and crossing the East River in a ferry-boat, started the question, during the passage, "How much makes a man rich?" The inquiry was propounded with a view to suggest what might be called a *standard of wealth*, by which every man in the community might measure his means, and ascertain his position in society—as far as "that rank which is but the guinea's stamp," can determine a man's proper place among his fellows.

In the brief interval of eight or ten minutes, occupied in going over the river, as many various opinions were expressed, as there were gentlemen to express them. Each one was then asked, in turn, what amount of money or estate in his possession would constitute him, in his own estimation, a man of wealth; and in this instance the diversity of figures, after every man had with much hesitation and many quickly changing opinions, ventured to draw a boundary around his imaginary fortune, was as great as the diversity of human features in the faces of

* A gentleman of great wealth, on being interrogated with the question, "When is a man rich?" gave the comprehensive answer, "When he has got a little more."

the group. A fact, however, was noticed—which may not seem strange—that in the replies to the latter questions, where every man felt himself peculiarly and personally interested, the amounts ran up far higher than in the other, where the members of the whole community were embraced in the inquiry.

Every answer to such a question is made up of two elements; and of these, that which is really the less, is commonly regarded as the greater. The first arises from the constitution and customs of society, which are now so firmly established and so well understood, that every man of shrewd judgment is enabled to calculate, with much accuracy, what resources will be sufficient for his necessary and proper support, for a long period of time; and if men would be satisfied with so much wealth as would float them comfortably over every shoal, without seeking greater heights and depths of riches, their desires and demands would be far more moderate than they now are.

The second element, though it generally preponderates, is one, however, which in a vast number of instances, and perhaps in all, should not be thrown into the scale, nor have any weight whatever. It springs entirely from those ambitions—of which there are not a few in human nature—that are not satisfied even with surfeit, and that continually seek greater and still greater stores and gains.

Avarice, it is well known, is a glutton; but even in men who are not avaricious—who not only would scorn the charge of a miserly character, but of whom the imputation would be, indeed, unjust—it must be admitted that possessing gives appetite to grasping. Such ambitions—uninspired by outward necessity, but springing up from inward spon-

taneity—serve their possessor no other than the deluding purpose of a lens to magnify his real wants, which may not be great, and his real wishes, which may not be grasping, and to make him no longer content with the ample supply and gratification of these, but to spur him to seek, with uneasy anxiety of possession, a superfluity which more properly should be left to fill the measure of another's need.

A merchant in successful business—for prosperity seeks always to grow more prosperous—might call himself rich enough with a handsome house already built, and a hundred thousand dollars handsomely invested to support a handsome style of living; and, generally, it may be set down to the credit of a rich-growing merchant, if he is willing to let go of Fortune, when he can hold a hundred thousand dollars of her treasures in his grip.

On the other hand, a destitute widow, who knits stockings for a livelihood—whose threshold Fortune never crossed, that comes a welcome visitor to many—will take comfort in her prosperity, if she has one pair always on hand, ready to be sold for a fair price.

Hon. Wm. L. Marcy relates that when he was Governor of the State of New York, a backwoodsman from Washington County stepped into his office one day, introducing himself in a rough but hearty style, as having been a schoolmate of his host about thirty years previous, who inquired particularly how he had prospered since his elevation to a public station. Mr. Marcy responded, characteristically, that he had not found political life to pay very well, and retorted the question upon his stalwart guest. “Well,” he replied, “the Squire used to say, when we were boys, that I'd never git along,

for I had no tact for succeedin' in the world ; but I rather guess I've got to be better off than the Squire himself ever was. Why, old friend," said he, straightening himself out to his full height with some pride, and lowering his voice to a confidential tone, "I wouldn't like every one to know it, but I guess, when some little outstandin' accounts are settled, I've got about *three hundred dollars in clean cash.*" Mr. Marcy declares that his friend was the richest man he ever met, for he was *perfectly satisfied.* The old proverb "Contentment is better than wealth," might sometimes be altered to read, "Contentment forms the greater part of wealth."

But notwithstanding the diversity of individual opinions, there is abroad in the community what may be called a common-sense view of what constitutes wealth, and which, like a barometer in steady weather, does not greatly rise or fall from a defined standard.

It does not determine in figures that wealth shall be a thousand or ten thousand talents, nor set forth precisely equal amounts for each man's legitimate fortune ; but, taking into consideration the necessities and exigencies of every individual, it finally settles upon him a royal competence, that is sufficient to fortify him against the assaults of ordinary misfortunes, and to add luxury to comfort in his enjoyment of life.

Sometimes the sum must be swelled to a million dollars, though it must be regarded that instances of such necessity are extremely rare ; sometimes one decimal figure is cut off, and the line of limit is drawn at a hundred thousand ; oftener still, another figure drops from the enumeration, and with ten thousand the treasury of wealth is full.

When the resources of a man are sufficient to enable him, first to satisfy his own largest necessities, and to bestow generously upon the needs of others less fortunate; and then to leave in his hand, to be expended, the price of all purchasable pleasures which he may moderately desire, and to settle deep down in his pocket still another sum which shall yield substance when the rest fails and becomes a shadow,—such a man, in the calm judgment of common-sense, must be esteemed at least rich; and although there is often a wide difference between riches and wealth, he may generally be called wealthy, and not unfrequently opulent.

Such is the idea of wealth which the author of this book entertains, and such is his answer to the question, “How much makes a man rich?” To exhibit to those who have already set out upon various roads to Fortune the proper mode of pursuing each, is the object for which the present work is undertaken; and the author invites his readers to the perusal of the subsequent pages, in the confidence that as they contain the suggestions of experience, they may be worthy of careful attention.

CHAPTER II.

THE PRINCIPLE OF SAVING.

THE author, in making a book which aims to teach its readers the art of acquiring wealth, desires in its early pages, before entering upon more practical portions of the work, to set forth distinctly the important idea that riches should be regarded not as the *end*, but the *means* of usefulness; and to condemn every motive, that may urge men forward in their pursuit, which unworthily aims below those high and honorable ambitions, that all men admire, but do not practice, in business life, but which alone should be the incitements to business and enterprise.

Every person engaged in the pursuit of wealth should be impressed with the truth, that "a man's life consisteth not in the abundance of the things which he possesseth." This will restrain him from too great impetuosity in seeking that which can give happiness only when rightly attained and rightly used, and make him content with a moderate fortune, though at first he may have desired a greater. The same divine truth should also afford a consolation to all who finally fail of success, in striving to gain an abundance; for it is based upon the fact that life may be made worth the living—*without* it as well as *with* it.

With this preliminary statement of the true light in

which the acquisition of wealth should be viewed, the author may proceed to set forth the principles of what may be called the art of getting rich.

He will state, at the outset, the one principle which, in his view, is most important to be observed, without attempting to approach it through a long inductive process of reasoning or illustration. It may be expressed in the words of one of the old practical proverbs—with which our language abounds, and which in epigrams treasure stores of wisdom—“*Economy* leads to wealth.”

It will be his aim to prove, illustrate, and enforce the truth, that small savings make great gains; and that a man who would be rich, must not look at fortune as having a place at the end of a long or short road, and being the sudden reward of a journey over it—but rather that every man's path is a way of wealth, in which however he must pick up some small gain at every step, and thus accumulate his desired treasures as he goes along.

In any extensive community of intelligent business men, there is enough money to *make every man in it rich*, if it were equally distributed among all. There is probably sufficient property owned in the city of New York to settle upon the head of every family among its population, the value of *one million dollars*. In almost every thriving village or town that can be mentioned, which is the center of trade to a district around it, enough wealth could be counted to make every man rich within the borders of the district. In the United States, there is a sufficient aggregate accumulation to make every man independent, throughout the whole extent of the country, from north to south and from east to west.

Why, then, since it is an obvious fact that the resources of the country are so constantly changing owners, does not a more equal distribution of property and funds, and an average adjustment of fortune to every man follow?

If a man dips his hand into a brook, and closely presses his fingers, the water which he lifts out of the stream may remain in his palm; if, however, he do not close the bottom of his cup, the draught may drip through it before he can wet his lips; and this is a complete answer to the question.

If men hold what they get, they can become rich; if they permit it to trickle through their hands, they will soon be drained and become poor. The art of acquiring wealth, therefore, is not so much in "getting what you can," as in "keeping what you get;" for the influences that now operate in society render *getting* comparatively easy, so that every industrious man, who has a trade and is willing to work at it, may have a well-founded confidence of receiving in return enough for a comfortable maintenance, and more. The difficulty in the way of most men who are seeking their fortunes, and which prevents the success of their aim, is not so much in finding what they seek, as in *keeping* what they find.

If a large mine of small gems should be somewhere discovered, the collected treasures of which were princely and royal beyond all calculation, the discoverer could never make himself rich were he to drop each jewel that he picked up, on finding another. In the midst of a thousand diamonds, he would thus never be worth but the value of one.

The law of accumulation by small savings, must be

regarded by every one who understands its principle and its working, as not merely affording the only method of seeking and attaining wealth, which can be pursued with salutary results by the whole community; but also as the only *appointed* means for the increase of possessions, by the great Constructor of society. For, the length of an ordinary life is very great in comparison with the extent of any one of its natural subdivisions of times and seasons. Every man in business should regard his life as if it were graduated, like a yard-measure, into feet, inches, and fractions.

If the extent of life be to the verge of old age, then according to its greatest graduation, into years, a comparatively small sum gathered and stored from the labor of each year, will swell into a large property at the end.

If the period of active labor, as it is in the case of multitudes of men, be forty years, a thousand dollars (which is usually regarded as too small even for the first stepping-stone to fortune) accumulated every year, would amount to the handsome sum of forty thousand dollars; and if, in the meantime, the first thousand have been set rolling in interest, like a snow-ball in the snow, and its subsequent additions be sent after it, to accumulate in like manner, a full, round, and royal fortune would be orbed out in forty years!

But the year is divided into days, and the days of a year are numbered by *hundreds*. A day is the longest legitimate length of a period of unbroken labor—for when the night cometh no man *should* work; the proper and *natural* method, therefore, of garnering the fruits of labor, is by putting something in store *every day*. If a daily sav-

ing be made, a few years will add together a fortune, which will seem to have increased by the ratio of multiplication, rather than of addition.

The internal economy of society is so constituted as not only to annul the necessity, but also to forbid the propriety, of large and sudden accessions of property, in the accumulation of fortune by its individual members. Such a law of gain, if it should attain a universal operation in the community, would produce results no less disastrous, than if the sun and moon, conspiring new freaks of tides, should suddenly draw the water out of one bay into the next—draining the former and overflowing the latter, stranding commerce with one hand and cutting it adrift with the other!

Riches achieved in this manner would be injurious to the winner on whom they are heaped, and to his fellows in the community from whom they are taken. A man who has great wealth thrust upon him, can bear almost any other burden more easily than this.

All forms of trade or occupation which rely for success upon sudden acquisitions of money or property, are disastrous to society; and the results will be deplorable, in proportion as their aims are extravagant. A word of condemnation must here be spoken against a species of business called *speculation*. It is carried on according to a principle of mercantile dealing, which, if freely followed in society, could do no less than corrupt commerce, and work the overthrow of government.

There are certain chemical acids, which, while they can produce nothing that is of value, are powerful to destroy almost everything that may be immersed in them. Not

unlike their nature is that of speculation, which yields nothing to society by the application of industry and skill to various materials in the creation of articles of usefulness and comfort, but by corroding manly enterprise and exertion devours the very fabrics which are designed to supply the necessities and increase the comforts of life.

The principle, therefore, is here asserted and maintained, that fortune should never be courted as a sudden gift, but won as a slow gain.

With the majority of working men in the community, economy is the result of necessity; but necessity makes many *virtues*, and this is one of them. When the absolute remuneration of labor is small, that which can be saved out of it, after the price of a comfortable living is paid, is necessarily little; but even this little, if it be carefully husbanded, will be found to contain, like a seed, the elements of great and grand growth.

The proverb, therefore, which has been already quoted in this chapter, will bear a repetition; and all who are seeking to get rich, are urged to give heed to the truth which it directly utters, and to the counsel which it more indirectly implies—

“ECONOMY LEADS TO WEALTH.”

CHAPTER III.

FACTS AND FIGURES.

WE design to afford, in this chapter, a practical illustration and confirmation of the principles advanced in the preceding—that small savings make great gains, that fortune should be attained only by gradual accumulation, and that there are inducements toward getting rich in this way, that should be sufficient to dissuade men from attempting any other, which may be attended with hazard and result in disaster.

We set forth a table, in which we have taken several small amounts, saved yearly, and calculated their progressive increase at compound interest* (at six per cent.) for different lengths of time; and have placed, in contrast with the large amounts in the column of fifty years, the trifling and almost insignificant sums that constitute the daily savings by which the large aggregates have been realized:

Savings in 1 Year.	In Ten Years.	In Twenty Years.	In Thirty Years.	In Forty Years.	In Fifty Years.	Savings in One Day.
\$10	\$130	\$360	\$790	\$1,540	\$2,900	$2\frac{3}{4}ct.$
20	260	720	1,580	3,080	5,800	$5\frac{1}{2}$
30	390	1,080	2,370	4,620	8,700	$8\frac{1}{4}$
40	520	1,440	3,160	5,160	11,600	11
50	650	1,860	3,950	7,700	14,500	$13\frac{3}{4}$

* It will be seen that there is considerable difference between simple and compound interest even for a short time; but when the latter is permitted to

In order more strikingly to bring out the truth which these figures tacitly tell, we present a series of examples, based on calculations similar to those made in the table. The reckonings in the tabulation are computed at the rate of thirty days to a month, and twelve months to a year; and consequently the increase which they exhibit, though indeed enormous and at first view almost incredible, is nevertheless not above but below the truth, and would be still greater if the month were allowed its full number of days.

If a farmer should sell eggs at a daily profit of $8\frac{1}{4}$ cents, and keep the whole of this earning at compound interest, from the age of twenty to that of seventy, a period of fifty years, he would realize a sum of \$8,700, or nearly *nine thousand dollars*.

If instead of selling eggs, he should sell a chicken every day at 22 cents, this amount saved and husbanded as the other, and for the same period, would increase to \$23,200, or nearly *twenty-four thousand dollars*.

If instead of such trifling sales as these, a person who makes it his business to keep fowls and sell eggs, should sell four dozen per day, at the average rate of $16\frac{1}{2}$ cents a dozen, he would be worth at the end of the same time the handsome independence of \$69,000, or nearly *seventy thousand dollars!*

accumulate for ages, it amounts to a sum almost incredible. For example, suppose a cent had been put at *simple* interest at the commencement of the Christian Era; it would have amounted at the end of the year 1827, to only \$1,10 $6\frac{2}{10}$. But the *compound* interest of a single cent for the same time would have amounted to a sum greater than could be contained in 6,000,000 globes, each equal to our earth in magnitude, and all of solid gold; or to \$172,616,474,047,552,529,470,760,914,974,711,959,976,620,354 $\frac{56}{100}$ nearly.

If in addition to this traffic, he should sell a chicken every day at the same price as before, 22 cents, he would be able to endow a public library, for his wealth would exceed a *hundred thousand dollars*.*

These examples furnish what may seem at first to be a paradox—a *fair* mode of acquiring a fortune by *fowl* means!

A pound of butter sent to market daily, and bringing an average price of $19\frac{1}{4}$ cents, would on conditions similar to those above mentioned, yield \$20,300—or more than the majority of farmers or dairymen are worth.

It is evident from such a calculation as this, that many farmers do not save yearly even the value of one calf, which at the end of fifty years would amount to more than \$2,000. One fat hog, weighing three hundred pounds, if sold at $8\frac{1}{4}$ cents a pound, and the price saved, would yield more than seven thousand dollars.

A blacksmith who should be enabled by shoeing horses to save the value of the labor of shoeing one horse, say $82\frac{1}{2}$ cents daily, would be able to throw down his hammer, and retire from his smithy on the comfortable competence of eighty-seven thousand dollars.

* M. de Sora, a Frenchman, recently discovered the secret of making hens lay eggs every day in the year. He feeds them on horse-flesh; and obtains his supply of twenty-five or thirty a day, among the used-up hacks of the city. His *Hennery*, a few miles from Paris, has furnished about forty thousand dozens of eggs a week, at the rate of six dozens for four francs, yielding the proprietor for every seven days the round sum of \$5,000, or \$260,000 a year. M. de Sora employs about one hundred persons, mostly females, and his entire expenses are only about \$75,000 a year, leaving him the handsome balance of \$185,000 profit. He never allows a hen to set, and all his chickens are hatched by steam. The eggs are arranged upon shelves and covered with blankets; and each morning a swarm of chickens are taken to the nursery.

A carpenter who saves each day an amount equal to the wages of one of his apprentices, at the rate of \$1 10, will be worth the almost incredible fortune of \$116,000.

A disciple of old Crispin, who should save 55 cents a day by the labor of his thread, would at seventy (the age to which journeyman shoemakers usually linger on the bench!) be the possessor of nearly sixty thousand dollars.

If a tinman save the value of one coffee-pot every day, rated at 22 cents, he will be able to point to a gain of \$23,200, which is a sum greater than has ever been known to be poured out of a single coffee-pot!

At the present day the services of machinists are in high demand, and comparatively large wages are paid to skillful workmen. If 44 cents should be daily saved out of their regular remuneration, the amount of the whole, in the time specified, would be nearly forty-seven thousand dollars.

If persons who are in the habit of using tobacco, in any of its various forms, would quit the habit and save the money it costs, they would be able thereby to chink a large sum in their pockets. Two cigars a day, costing $5\frac{1}{2}$ cents, would yield nearly six thousand dollars, which otherwise would be dissolved away in smoke.

If those whose indulgences in ardent spirits in this day of temperance reform cost them $13\frac{1}{4}$ cents daily, should save what they swallow, they would be rewarded at the end with nearly fifteen thousand dollars for their wholesome self-denial. This sum, added to the item of tobacco, would make an amount of more than twenty thousand dollars—which we think affords an argument in favor of cleanly and temperate habits.

The instances that have been given relate entirely to male labor. Similar results, however, may be attained by the exertions of female operatives.

If a factory-girl should save half a dollar every week, her resources, if made to increase in the manner which we have indicated, would amount to more than seven thousand dollars!

A milliner, who manages her business so successfully as to be able to lay aside, at compound interest, a daily saving of the price of one bonnet, or one dress, at the low valuation of \$1 50 (which the ladies will think an *exceedingly low* estimate) would reckon her fortune at nearly one hundred and sixty thousand dollars!

If a scissors-grinder* should save by his humble business the price of grinding but one pair of scissors or shears each day, say $8\frac{1}{4}$ cents, this saving would amount to \$30 in one year; in ten years, to \$390; in twenty years, \$1,080; in thirty years, \$2,370; in forty years, \$4,620; in fifty years, \$8,700.

Those persons who go about the streets picking up rags, would get rich at this employment, dirty as it is, if they should save only two pounds of rags each day—sold at the rag-picker's price, $2\frac{3}{4}$ cents a pound. This saving would amount to \$20 in one year; in ten years, to \$260; in twen-

* I had occasion, while these pages were going through the hands of the printer, to have a knife ground by one of this class of persons, and I inquired of him what amount he made daily by pursuing his perambulating occupation. He replied from \$1 25 to \$2 25—averaging \$1 75 daily throughout the year. This saving, appropriated as we have indicated, would make him in no great length of time, worth the princely fortune of *one hundred thousand dollars*. He would then have no more occasion to sing the song of Canning—

“*Needy Knife-grinder—*.”

ty years, \$720; in thirty years, \$1,580; in forty years, \$3,080; in fifty years, \$5,800, or nearly *six thousand dollars* picked out of the gutters!

If a poor seamstress should by her frugality manage to save but the trifling sum of $2\frac{3}{4}$ cents each day, this would amount in one year to \$10; in ten years, to \$136; in twenty years, \$360; in thirty years, \$790; in forty years, \$1,540; in fifty years, \$2,900. Now suppose she should have some friend to help her to the purchase of a sewing machine, by which she could do ten times as much labor, and she should thereby save ten times as much as this amount, she would then be worth, at the end of the time last mentioned, the snug fortune of about *thirty thousand dollars*. There is a fanciful tale of a fairy dancing on the *point of a needle*; but this arithmetical statement will doubtless be a more agreeable story of the point of a needle than the fiction of the romance-writer.

Suppose a countryman should keep ten good cows, each averaging ten quarts of milk daily, and should get 5 cents a quart for it during six months of warm weather, and 6 cents during the rest of the year, at this average (saying nothing about *water*) his receipts would amount to \$200 yearly for *one* cow, and \$2,000 for ten. In ten years one cow would yield \$2,600, and ten cows \$26,000. In twenty years one cow, \$7,200; ten cows, \$72,000. In thirty years, one cow, \$15,800; ten cows, \$158,000. One cow in forty years would yield \$30,800; ten cows, 308,000. In fifty years, one cow, \$58,000; and ten cows, *to more than half a million!*

It is thus seen that whatever be a person's occupation, if he contrive to *save* some of his *gains*, he is on the road

to wealth, and sooner or later will be rich. This process is as sure as arithmetical progression. It is a law of figures, and not a fact of chance.

It serves only more clearly to set forth the truth which we endeavored to evolve in the last chapter, that large and sudden gains are needless to fortune. The safest and most salutary mode of acquiring wealth, in regard both to the individual and to society, is by the principle of gradual accumulation.

If riches increase even by insensible degrees, they augment fast enough. The analogy of nature heaping up a mountain of sand-grains upon the sea-shore, should be followed by men in heaping up their mountains of wealth. The waves, one by one—coming and going, bring their contributions, each imperceptibly small, but great in the aggregate; and a cape or promontory is formed by the gradual alluvion of the sea. Wealth should be made to rise to height and breadth and fullness, by gradual increase from gradual gains.

A sacred proverb exclaims, "Woe unto him who maketh haste to be rich;" it may assist in persuading some that undue impetuosity is *unwise*, by demonstrating as in the calculations above that it is also *unnecessary*.

CHAPTER IV.

ILLUSTRATIONS AND INSTANCES.

THE author desires, in the present chapter, to give some further illustrations of the working of the principle of small savings applied to the accumulation of wealth, which shall not be merely supposititious cases, as in the preceding, but instances which have fallen under his own immediate observation; and for this purpose, if he has already made himself sufficiently familiar to the reader to be excused for laying aside the formality of speaking in the plural number, he will adopt the simplicity of the first person singular, and thus be more plain and direct in his address.

I knew a blacksmith, who had never been more than an inferior mechanic, who, after his usual day's labor was done, employed his leisure evenings in making wrought-nails, which he then, as was the custom, manufactured by hand. He resolved to set aside at interest the small amounts thus earned, and scrupulously adhered to his purpose. After a comparatively short period, he purchased a small lot of land, as a promising investment of his money; and soon after added to it another similar lot. He continued thus to occupy his pastime at nail-making, and every few years added another eligible lot to his possessions. His industry, combined with a gradual though not

great rise in the value of property, finally caused him to be recognized in the community as a man of wealth.

I had a neighborly acquaintance with a tinman, who at first pursued his business within the limits of a very trifling trade, but who slowly, by gathering small fragments, heaped up a large fortune. He never invested his money, even to the value of one cent, in any schemes of speculation, however promising a front they might at first present. In this way, he built up his fortune on a solid and safe foundation, subject to no other risk or chance of falling, than that of a house built on a rock.

An Englishman came to this country a few years since, a miller by occupation, and located himself in the *miller's part* of the State of New York. He at first worked as an ordinary laboring man in a large flour-mill, and by habits of industry and economy, was enabled to make good earnings and to save a good part of them. By diligent attention to the particular branch of business in which he was engaged, he soon qualified himself to take a position of greater responsibility and profit in the establishment of his employer.

He carefully availed himself of all the advantages which his promotion brought with it, both for improved knowledge of the trade and for increased resources by saving. After a few years, he purchased the entire establishment from his employer, who retired from business. He immediately applied himself to the preparation of an article of flour superior to any that had ever before been sent into the market, and soon succeeded in raising such a reputation for his particular brand, that the standard price of his flour rose from \$1 50 to

\$2 00 a barrel higher than that from other mills. He now occupies in the community, not only that position which wealth has power to accord to its possessor, but that higher standing which honor and excellence of character will always win.

A young man, whom I knew many years ago, who was born and bred in a small rocky town in New England, purchased of his father a portion of the time of his apprenticeship, for a hundred dollars, which he had earned and saved for the purpose, and went among the farmers "to seek his fortune." He began his first labor at the rate of eleven dollars a month, in concert with his brother who had just passed the restraint of his indentures; and by economical habits on the part of both, they were enabled at the end of a few years to purchase a hundred acres of wheat land, of the character commonly called *oak openings*.

They began immediately to clear the trees from their new possessions, and as quickly as they could make a field from the forest, they sowed it with wheat and reaped the crop. They lived in a log-house at first, with both their families. But "the hand of the diligent maketh rich," and they were enabled soon to increase their comforts as they accumulated fortune. The value of their land, and of its products, rose in the market; they gradually became men of wealth, and their united fortune is now more than *one hundred and fifty thousand dollars*.

A gentleman whom I well knew, who is now living in the central part of the State of New York, left his father's house at the age of twenty-two, having just married. He

rode away in a one horse wagon, which with its contents constituted all his property. On arriving at the place where he designed to settle in life, his means in cash amounted only to eleven dollars. His trade was that of a cooper, and he immediately set himself at work making flour barrels. His skill as a mechanic soon procured for him a good business, and, by spending prudently, he always had money in his pocket. He purchased, as soon as he was able, about thirty acres of land, which he afterwards increased to eighty. He then threw down the tools of a cooper, and took up the implements of a farmer. He soon owned the best orchard, the best garden, the best horses, the best oxen, and raised the best wheat and the best corn in the country; and he attained moreover the *best name* in the community in which he lived.

A young man, a native of New England, left the home of his childhood at an early age. His father, on his setting out into the world, gave him a *new axe*, and told him that with this he might *hew out his fortune*. He began, at first, as a wood-chopper in the clearings, and with the first earnings of his arm and instrument bought twenty acres of land. He then abandoned his first business, and applied himself to the cultivation of his farm. Among other things he raised hogs, and made it a point to put away safely every penny of the profits which he derived from them. He called it *pork money*, the accumulation of which began with \$150 a year, and rose to \$300. These savings, at compound interest, were not long in swelling to a handsome amount; and this man's gradual success, in this and in other departments of his occupation, has since made him almost superfluously rich.

I knew a German tinsmith, who, after having been at work at his trade in this country for two or three years, stored up several hundred dollars. His business was not one that brought him great profits, but his habits of economical expenditure were such as to enable him to save something out of a little. He has since attained a comfortable competency, and although he has not greatly enlarged his business, if he continues to prosper for several years to come as he has done for several years past, he will at no distant day be a man of great wealth.

I lived for a few years in a country town in New England, and in a portion of it where but little activity of trade was seen, for the business centered in a different part of the place. Six or seven families constituted almost the whole population of the end of the town where I resided. A little "country store" was there, kept by a lame man, who sat in it from morning till night, day after day, and never seemed to sell enough to pay for the pipe he smoked and the newspaper he read. He was a good-natured, pleasant-faced old man, a great favorite with the boys, who paid frequent visits to his store and crackers, both of which he offered to them with the most liberal hospitality. And yet this old gentleman, to whose business the sign over his door "*Wholesale and Retail*" was altogether a complimentary reference, had been enabled week by week and year by year to save small sums from his small profits, and had become thus gradually the possessor of an estate which would have rendered him, had he chosen to give up his store, secure above the necessities of business for the gain of a livelihood.

I have given the above instances—and I could relate a

hundred others that are similar—not because they present any startling or even striking facts; but I have selected the individuals thus mentioned out of the number of my personal acquaintances, without going beyond the limits of my own observation to obtain more extravagant instances, to show by their example that by starting with small beginnings, and by increasing these sums as gradual and continuous opportunity may afford, the most princely fortunes may be attained.

The reader, by a few minutes' recollection, will be enabled, from among his own friends and acquaintances, to multiply indefinitely these illustrations and instances. I do not hold up for adoption a *bold method* of acquiring riches, and consequently I seek to present no *bold examples* of success in their acquisition. What has been given, should be sufficient to convince the reader of the practicability of the plan of getting rich, as already set forth in this book, and of the truth of the maxim of Benjamin Franklin, quoted on the title-page, "The road to Wealth is as plain as the road to Market."

CHAPTER V.

THE PRINCIPLE APPLIED TO FARMING.

THE principle of the accumulation of wealth by the aggregate of small savings, set forth and illustrated in preceding chapters, needs, in order to be made practically useful, not only an *explanation* but an *application*. The various occupations which ordinarily engage the attention of men, should be pursued under the guidance of this safely conducting principle; and it is proposed to attempt, in subsequent pages of the book, a proper practical application of the one to the other. For it is obvious that the principle of saving, in order to be properly enforced, should be carried beyond special instances, as have been mentioned, and should be made to operate not only in the cases of single individuals of different trades and professions, but of whole classes of men.

In the present chapter, we take up the subject of Economy in *Farming*—to which we shall give a somewhat more extended examination, and allot more space of pages, than to any other single occupation to be mentioned.

We feel the more called upon to invite special attention to the application of our principle to this department of labor, for the reason that of all chances of getting rich by manual labor, the likelihood of reaping wealth from the

harvests of the field is supposed to be the least promising or reasonable.

It is a widely prevalent impression that a farmer can hardly become rich who confines himself solely to the pursuit of agriculture. But it is on the contrary our own opinion, that scarcely a single one of the many occupations which in this age of trade are presented to the choice of every man, will be more likely, if skillfully and properly conducted, to crown his labors with success than the primitive employment of tilling the soil.

It must be evident to any one, who will for a moment reflect on the subject, that the increase of value between the seed that is sown and the fruit which it yields, is in a far greater ratio than between the first materials of manufacture and the perfected article of merchandise. Why then should manufactures yield a greater revenue of profit than agriculture?

The question admits but one answer, and this is amply satisfactory. The business of manufacturing is carried on with skill and adroitness, for they who engage in it know that they must be shrewd and careful, or they will fail and run to ruin. The business of cultivating the soil is—as a general rule, which is applicable in vastly more cases than may be at first imagined—conducted in a manner so loosely and uneconomically, that nature, though really richer than art, will nevertheless not yield her fruits with so great abundance, or so rapid increase.

It will not be denied by any man of careful judgment, that if the ordinary business of trade in towns and cities should be conducted so unskillfully and imprudently as farming generally is throughout the length and breadth

of the land, the merchants would be compelled to close their doors in failure, and a commercial panic would reign! If any manufacturing or mercantile business should receive the shock of so much mismanagement, or of what is sometimes worse—the neglect of management, *it could not live a year!* This is not a statement ventured without knowledge. Strange as it may seem, it is even more true than strange.

Every business, whatever be the strength of the resources with which it deals, must be made to stir with life, if it would win success. The present age is one of activity; and no where is this general characteristic of the time more clearly observed than in the vast realm of commerce. Men now who would get rich must be active men. If they are enterprising and agile, there is a chance—no, not a chance but almost a certainty—that they will rise to wealth; if they are slow and inert, the best that can be expected for them is that they will sink gradually into poverty.

The true farmer is—not a *nobleman*, but what is better—a *noble man*. He is a man not only of honesty and integrity, but of industry and enterprise. He is a man of sagacity, and so of prudence; of observation, and so of experience. He is a man of patience with slow growths, yet with ingenuity to quicken them to maturity. He is a man in advance of the seasons, as every philosopher and statesman should be in advance of his time. He is a man who looks upon a germ, not as the simple seed or grain which he scatters with a thousand others from his hand, but as a stalk bending in the month of harvest in a field waving with wheat or corn.

But how many farms can be counted which represent such farmers! When an artist paints the picture, or a story-teller sketches a pen-portrait of a farmer—does he bring out the idea of such a man? Some farmers set their faces against all improvements. They go on horseback to the mill as their grandfathers did, carrying the grain on one side and a stone on the other to balance it, instead of dividing the grain and not carrying the burden. Farming as it is generally regarded—and not only so, but as it is generally practiced—is a dull and heavy occupation, in which men labor unambitiously—doing much bad work, and accomplishing but little by it. To the prejudices created by such an impression, the idea of getting rich by farming will seem novel in fancy and impossible in reality.

But we believe—nay, we know—that Providence designed that nations should derive their greatest strength and wealth from the resources of agriculture. No man can deny a fact that lies so palpably on the surface of universal observation and belief. Does it not follow, therefore, that individuals may gather wealth in the same pursuit? And not only this, but that the cultivation of the soil is one of the divinely-appointed modes of labor by which men are to earn the luxuries of life?

The fact that farmers are generally poor in respect of fortune, is not an argument against their occupation, but themselves; and the fact that they are poor without *perishing in their poverty* is a proof that though they neglect and abuse the farm, it still yields them a maintenance—which they could not receive, on similar conditions, either from store, or shop, or ship!

It is time that this noble occupation should begin to

retrieve its degenerated reputation, and it can be reinstated in its early dignity only by the efforts of farmers themselves. We feel called upon, therefore, as we have already stated, to give the subject of farming a prominent place in these pages; and we invite the attention of farmers, and of all others who are interested in the success of agriculture as a means of gaining and strengthening individual as well as national wealth, to go with us in our investigations—in the course of which some useful lessons may be learned at a less expense or sacrifice, than dearly-bought experience is apt to cost.

CHAPTER VI.

GOOD FARMING AND BAD.

THE contrast between good farming and bad, if it were vividly drawn, would be a picture of two as widely separated extremes as are possible to be attained by careful and by careless management in one occupation.

The indications of a neglectful farmer are too multitudinous to be specified. They are everywhere visible on his estate—in his dwelling, in his barns and buildings, and in his fences and fields.

You approach his house and the gates are standing open, inviting the cattle on the road to crop the grass of his door-yard. The fowls have broken loose from the poultry-pens, and a universal fluttering and cackling greet your arrival. The first window on which your eye rests has exchanged one of its panes for the doubtful improvement of a hat-crown thrust into the opening.

On entering the house, it is most likely that the same lack of neatness and order will be found to prevail within. The children, if they are not ill-humored, are uncleanly—which is less excusable; for bad-temper is often a trait by nature which is difficult to change, but good manners and habits may be inculcated in every child who is properly instructed.

The rooms are disordered, and the wife on receiving a visitor, begins immediately to brush and brighten in his presence what should have been made tidy before. Closet doors are open, which she quickly goes around the room to shut; and articles and utensils which are appropriate to be displayed only at the time of meal-taking, are suddenly discovered by the discomfited lady to be standing in full view, reflecting blushes on her cheek.

You could write your name upon the smooth surface of the mantel, if you would not shrink from soiling your fingers in tracing the letters, and say in her presence with much truthfulness—“*Dust thou art!*”

The careless farmer has but few books, and these are ill-assorted or seldom opened. He does not pursue his occupation as one of the noblest of sciences and of arts—which it is!—and accordingly he is provided with none of the multitudes of scientific works which have been written for agriculturists. He takes no papers—except *papers of tobacco*—although these cost him more in a year than the price of the best agricultural journal published in this country!

His barn and out-buildings generally partake of the dilapidation of his dwelling; although it is not unfrequently true that men who are neglectful of their houses and wives and children, are as careful of their cattle or horses as they are of observing the moral law.

But a poor farmer, who is genuinely poor, is not likely to suffer his cows to grow fat, or his barn-doors to hang long upon their hinges. His oxen are badly mated and obstinate. His wagon is on the point of losing its tongue, although the wheels can creak without it! His corn-crib

is accessible to the rain through the roof, to the rats through the floor, and to the fowls through the broken slats.

The stable is crowded with barrels and baskets, which are out of their place. The wagon-house may be called roomy enough, for the carriage is never put more than half-way under it. The ancient vehicle preserves its ancient look by retaining its spattered spots of mud month after month, until the day perhaps of an agricultural fair, (in which the farmer does not believe, but to which the young folks are determined to go) when its deposits of clay are shaken or brushed off, and the cushioned seats beaten once or twice against the fence for renovation.

The tools of such a farmer are objects—not so much to mend with as to be mended! His implements of husbandry are left to rust, and soon fall out of order. His plow is broken, the nose is dull, and there is none in the market like it.

His garden is a small patch of large weeds. The flowers, that adorned the beds when he bought the estate, have one by one been crushed in the stalk, or cut at the root, so that the lines of the borders are broken and disfigured. His only floral ornaments are a dozen or more tall gaunt sun-flowers.

He plants his peas about the first of June, and indiscriminately puts in one spot two or three varieties which for their better advantage should be made to stand apart.

His fences—we cannot speak of them without *raillery*! Where the posts are not broken, the rails are likely to be down—and the freedom of the farm is offered to cattle, horses, flocks, herds, and swine.

One of the surest tokens of an indifferent farmer—and one which can be seen at a distance—is the carelessness with which he allows the borders of his fields, which have been plowed and mown, to be overgrown with bushes and briars. A strip of such useless growths extending around an entire field actually robs him of a good part of his best land.

He neglected to cut them down, when the stroke of a scythe would have swept them away, and they have grown high, stout and strong, needing now a hatchet to be struck into them—one by one of all the multitude—before they can be killed. When he awakes to the fact that a forest is beginning to overspread his fields, he determines not to waste labor in chopping, and leaves the young striplings to grow for wood—of which he will thus have an abundance in due time; for there are hickory trees, and ash, oak, chestnut, maple, walnut, dog-wood, and wild-cherry, and thicket-thorns without number.

His field of hay—from his tardiness in mowing and carelessness in securing, &c.—yields not more than half a crop to be stored against the winter's use in his barn. A good share of it generally gets wet—for a bad farmer is not scrupulous about making hay *only* when the sun shines.

His harvest of wheat, rye, and oats comes hardly before the time when corn stalks are to be cut. His mode of operation here involves a waste both of time and of land. The land may be naturally good, but the crops are left out so long beyond their season, and are so unskillfully got in at last, that the wheat and the rye have so much grass among them, as to make it a question of profit and loss—which is the more valuable, the grass or the grain? It is

attempted to be cut with a cradle of some broken teeth, and when it is cut is laid in all directions—"heads and butts." It is raked and bound, and after it has been wet in the bundle put in stacks. It soon begins to be heated, and grows so much after "the harvest is past and the summer ended," that the sides and fringe of the stack are of living green.

The oats are small and rusty, and the corn is full of weeds. He hopes to get time, before it may be too late, to go with the boys and cut down some of the overgrowth of weeds; but the day never comes—and in the meantime the corn-field is overrun with rank stems and stalks of useless and sometimes of poisonous plants, which suck up the strength and substance of the land, and weaken the growth of all that is designed to be "gathered into barns." If the value of land should be rated according to its capacity of weed-bearing, his estate would stand among the most prominent in the market—for the farm of a bad farmer is always a magnificent soil for weeds.

The apples of the orchard are husbanded in such a manner as that the *gathering* is rather a miscellaneous mixing. He heaps different kinds together on the floor of the barn, and sorts them neither according to size nor varieties, and sets them aside—some in barrels, others in baskets, others in bins—in different and distant places, where they are inconvenient of access and where they are likely to rot from exposure.

His "butchering day" is a day of *butchering* in the most sanguinary sense of the word. In engaging his help for the work, he sends most likely for an old bruiser, a sort of half-reformed drunkard—who has given up whiskey

only that he may bestow an undivided affection on musty cider—who brings with him perhaps a mulatto, that has been once or twice during his life in the state-prison. They come to the scene of slaughter early in the morning, and have to wait till the “old man” gets up—for it is not his unvarying custom to rise with the lark. He makes his appearance—gaping and stretching—and begins to talk about kindling a fire. It is then discovered that fuel has not been prepared, and to save time some of the more unnecessary rails of the fence are drawn to the wood-pile and split. The fire is started, and a kettle is hung over it. It is soon seen, however, that they will not have boiling water enough in this way, and the neighbors are besought to lend another vessel.

After the water is in, it is time to put some *cider* in also; and the three men sit down around a small tin pail for a recess. It is not a little ludicrous that the process of killing *hogs* should be by the *horns*!

The bruiser then begins to assume an air of command, and the mulatto is ordered about astonishingly. The boys are now up, and having made their appearance for the day, they post off with the old man after the scalding-tub, which they undertake to bring in a sort of jumper, or cheap sleigh. The runner comes off, as a short corner is turned, and a delay occurs. The sleigh of a neighbor must be borrowed, and put in motion, before the scalding-tub can be brought to the scene of its usefulness.

About noon the water is hot, and the tub full; and then terrible squealing ensues. The men, having got down enough cider to make them silly and careless, now “stick” the hogs unskilfully, and prove themselves butchers in-

deed. The day is thus spent in doing a necessary work (that should be of all others marked with a merciful dispatch), in the most blundering manner. The hogs after they are killed; dressed, and weighed are found to be neither heavy nor of the best quality; and on being sent to market, they bring only a moderate price.

The children of the poor farmer have a desire to attend school, and he wishes to send them; but he first waits "until the work is finished up." Then he will "see about it." The mother does all she can to fix them, but she can do only a little, having but little to do with. After a while, however, the children go; but finding the other scholars so soon get ahead of them, they quickly become discouraged.

The influence of such a man over his children is very great. In fact it is a misfortune to society that he has been put in the position of bringing up a family of children.

No one can live in the midst of tokens of negligence—of decaying buildings which the owner never touches to repair, of shattered gates which the man who opens and shuts them a dozen times a day never speaks of as being out of order, of broken fences to which new rails are never put, of gardens that might be filled with fruits and flowers and made radiant with beauty, which are left to neglect and to weeds—no child, and even no man, can live in the midst of such signs and tokens, such various presages of ruin and decay, without being to a great degree *corrupted by them*—in his tastes, in his personal habits, and in his business enterprise!

A bad farmer is held accountable not merely for his

neglect of nature, by which she is prevented bringing forth her full desire of fruits, but for a thousand other weighty responsibilities to which such habitual neglect will invariably give rise.

The contrast between his modes of procedure and final result of his labors, and those of the good farmer, is one of most striking vividness.

The indications of a good farmer can be seen some times a mile off from his farm. His barn and buildings are in order, and never look as if they were falling to pieces. His dwelling-house, sheltered amid a cluster of magnificent shade-trees, shows through them here and there in patches of white. As you approach his estate, an air of general prosperity pervades it throughout. The gates are in good order, and open and shut almost at bidding. The yard through which a path leads to the door of the house is green with rich grass, and the paths are graveled or laid with flagging-stones.

The barn, if you should be curious to examine it, will be found to have a tight roof, and the doors will have latches or locks. In many instances, especially if the location be favorable for the purpose, the barn will be so elevated as to provide a stable underneath, so that a considerable part of the manure will be under cover.

The stock looks well—all of it. The pair of well-matched oxen are fine specimens of cattle. There may not be any thing peculiar in their “breed”—they may not have a hereditary glory of ancestry, as is by many supposed to be requisite for excellence in a cow or bull—but they have what is better than all this, *good limbs, muscles, and flesh*. These are the things that tell in an ox. A mere

name will add but little to his strength ; and it is a great delusion to suppose that it adds anything to his intrinsic value. A rage for titles and for various distinctions of names, is one of the characteristics of the present time ; and the mania extends all the way down from "Doctors of Divinity" to "Bulls of Bashan."

His garden is large, and one in which it is a pleasure to walk. It is a greater treat than a Horticultural Exhibition, to go into the gardens of some farmers. They are handsomely laid out, with various paths, rendering all parts of the inclosure convenient of access without the necessity of jumping over beds of vegetables, or rows of flowers. A good farmer will never be without a garden ; and he will never, never neglect either garden or farm. In fact, the garden is the *farm of the family*, just as the farm is the great garden for the market. The garden is a place in which he walks with wife, daughter, and friend ; and he makes it merit his honest pride.

The borders are prepared early in the spring. The bed of asparagus is dressed in season. The peas of several kinds are put in as soon as early potatoes. Lettuce and tomatoes are all under a glass, that is prepared with very little trouble. The currant bushes are cleared out, and the raspberries receive their due share of attention. The beans, the sweet corn, the cabbages, all are raised in abundance, both for family use, and for gifts to the neighbors.

The fences are promptly repaired when there is a post or rail wanting. One of these will always be ready, which has been prepared in a leisure hour.

The growths of bushes are cut before they are too stout

and strong for the scythe—except those which are properly left to afford shade or other shelter for the cattle in the fields.

He cuts his hay with discretion; for he is determined, if possible, to preserve it from getting wet. He sometimes stops his men from mowing at eleven o'clock in the day, observing a cloud of a hand's breadth in the sky, which a careless farmer would take no pains to discover. What is already cut is secured before it may be spoiled; and the thunder, and the lightning, and the large drops do not come until after the last load is saved.

His harvest of wheat is a noble one. It is a beautiful sight to see the waving grain ready for the sickle, or the cutting machine; and miners that dig for gold in a rich region, do not begin their work with more enthusiasm than the reapers on entering a golden field.

The rye is no less stately and imposing. The crop of oats is heavy, beyond expectation. The corn is equally successful. It yields fifty bushels to the acre, and its quality throughout is of the best marketable kind. The buckwheat, when put to the test of flour, turns out to the satisfaction of the wife and cook not only, but to all in the household who relish cakes.

The apple orchard is a royal spectacle. The branches are laden with the rosy cheeked orbs that hang from almost every twig and stem. Barrel after barrel is filled under some of the trees. There is the yellow Belle Flower, the Newtown Pippin, the Baldwin, the Astrachan, the Roxbury-Russet, the Spitzenberg, the Jonathan, the Juniper—in fact, a sentence containing the names of all the varieties could not be pronounced *in one breath*. A ma-

jority of the apples, however, are of three or four of the most approved kinds, which have been found from experience to be most suitable to the soil and climate.

In harvesting the fruit, they are carefully picked up from the ground, or from the tree itself, and after being put in barrels are stored in a cool cellar, or are sold in large quantities from the orchard at a fair price.

The refuse fruit is put under cover, and supplies many wants of the cattle and other stock on the farm, until late in the season.

On the annual butchering day—or perhaps it comes oftener than once a year—the arrangements that are made are of the most complete character. The water is heated in sufficient quantities to serve the necessities of the day. The scalding-tub is ready; and also all other needed apparatus is at hand. The men come to begin their work, and do not have to wait until three or four hours have been spent in preliminaries which should have been put in order the day before. The fine fat hogs are ousted, and no time is lost in dispatching them.

The smoking-tub is tried with ashes or lime, and one after another, the animals are scalded in the most expeditious manner. A beef too is killed, which on being weighed surprises the farmer by reaching 800 pounds, while the hogs average about 305, the largest weighing, perhaps nearly 500. The pork, being of the best quality in the market, to which it is sent, brings the highest price.

Thanksgiving day is a festival which the good farmer keeps in the best style. He goes with his wife and family to church in the morning. After church, they expect company to dinner or to supper, as the appointment of the

great meal of the day may happen to be. Twenty persons or more, making a social family re-union, sit down to a long, wide, and *loaded* table. The bill of fare, if one should be provided, would be a long list of luxuries.

Meats roasted and baked, chickens in several styles of cookery, turkey in the centre, well roasted and stuffed—what thanksgiving dinner would be orthodox without a turkey?—chicken pies, baked puddings, apple, mince, pumpkin and custard pies—these are specimens of the good things provided for the table. The old people sit on one side, the young folks on the other, while the husband and wife occupy seats between the extremes, as dispensers of the bounty and presiders over the feast. The institution of the family—the most important and the most blessed which God has ordained upon earth!—blossoms with full beauty on the Day of Thanksgiving. The festival is a coronation of father and mother, and an annual re-inauguration of the reign of love!

A good farmer sheds an influence upon his children which they cannot forget. His habits of neatness, of order, of punctuality, of diligence, of industry, of economy, will impress themselves deeply upon their minds, and exert a strong influence in moulding their future character like his own.

There is every quality in the occupation of agriculture which should command for it the highest respect of all who engage in it. What artist is there who does not have a devotion for his art? What horticulturist is there, who really is worthy of the name, who does not have a high regard for the flowers and fruits that are the materials of his profession?

Agriculture has in it an inherent nobility which should be impressed upon the minds of all who engage in it, never to be forgotten. Every farmer should have an abiding consciousness of the dignity of his profession. He should set before him an elevated ideal of the *capacities and possible developments* of agriculture; and should strive to realize, in the results of his own labors, more and more successful embodiments of this ideal.

An artist studies with enthusiasm to attain greater and greater skill in his art, that he may reproduce upon the canvas with increasing accuracy and fidelity the conceptions of beauty which fill his mind. The study of agriculture embracing, as it really does, the wide range of soils, grasses, plants, trees, fruit and flowers, affords a scope for the exercise of judgment, taste, and skill, hardly inferior to the great field of Art.

No man can be a true farmer who does not enter the pursuit of agriculture with a *royal dignity*; and prosecute it as if it were—and who says it is not?—the “*noblest occupation of man.*”

CHAPTER VII.

HINTS TO A YOUNG FARMER.

THE habits of husbanding small and gradual gains, as already urged in this book, must have recommended themselves to all persons of good sense. Their value can hardly be overrated or concealed. The usefulness of such a practice of economy is obvious and palpable. The successful results to which it leads, are demonstrable and striking. Its attractiveness to persons who are struggling with fortune cannot but be immediate and strong. There hardly exists, therefore, necessity for its further illustration and enforcement.

Nevertheless, before dismissing entirely the principles of economy as applied to farming and the farmer, we wish to present a few suggestions to young men about to engage in that profession. We will not dignify our remarks with the somewhat repulsive name of *advice*—but rather throw them out as *practical hints*.

In pages subsequent to this chapter, similar statements and suggestions will be given, more immediately appropriate to persons in other occupations.

One of the most important rules to be observed is that which is embodied in John Randolph's pithy advice—“*Pay as you go.*” This is of special consequence in *small debts*.

Let the incidental expenses of the day or week be settled at once, at the time of the occurrence. If a horse needs shoeing, let the blacksmith be paid for his work as soon as it is done. If your tool-box needs a chisel, buy it only when you can carry home with you the cutler's receipt of payment. There are two places where a small debt should never be allowed to remain: on your mind, nor on your books. It would be ill-advised to dissuade a young man of no capital from purchasing on credit at a fair price, a farm for which he might reasonably expect soon to pay, for if such a rule should be observed the enterprise of young men, and especially of young farmers, would wither and droop; but let every such young man take heed how he accumulates a great debt out of his *daily expenses daily deferred*.

In purchasing land, also, if you have not the means of payment it is generally best not to buy a large farm. Your agreements to pay should be such as that when the different parts of your debt become due, you will be certain of settlement—either from the sales of the produce, or from other funds which may be owing to you.

If you say, "I have nothing to buy with, or that I cannot pay any cash down, and won't get credit," I reply that, in most instances, if such be the case, resort had better be had to some means of accumulating sufficient money to make a good beginning towards the payment of a farm, before taking the burden of the debt which it will occasion. Work out by the month, or by the day, if nothing else offers. It is better to do this than to run inevitably into debt. A gradual saving even from small wages, will enable you soon to purchase

a *small piece of land*. This, well tilled, will yield much. Even one acre of it set with apple-trees, of good winter fruit, and also planted with crops of corn, or potatoes, or something similar (for an orchard ought to be cultivated in this manner to bring it forward fast) if the profit of this one acre should be saved out of the proceeds of the whole farm until the orchard came into bearing, and the fruit of the trees be then sold year after year as long as they flourish—your one acre would thus hardly fail to make you the *richest man in your neighborhood*.

Suppose you began this plan at the age of twenty-one years. By examining the table, in the third chapter of this work, you will see that the profits of each year, though comparatively light, would finally yield a most magnificent result.

I cannot advise any young man to run deeply in debt for a large farm. Better either work out, until you can earn sufficient to make a large payment on it, and have funds enough left to start yourself with tools, stock, and the like; or, which is generally still more admirable, purchase a *small piece* of property at first, to which addition may be made as means of purchase accrue. Young farmers are apt to be too anxious to possess a large farm, and thus keep expending all the money they get in buying more land, instead of cultivating properly what they already have. It is better to have a small estate well tilled, than a large farm with less cultivation. If you can find time to help your neighbors for a day, thus earning a day's wages, it is better for you than to be paying another for the day's labor on your own farm. Paying interest on the money which you owe for a large farm, boarding

the men necessary to work it, breaking tools, and making a slave of your wife—if you have one—such a course as this will be not only unpleasant but unprofitable—and not unlikely *ruinous in the end*.

Do only what you can do well. Be industrious, and let a portion of the fruits of your industry be regularly saved. In other words, “salt it down”—as they say of pork—that it may “keep.”

Be always particular in your engagements. Improve all your *scraps of time*, either by fixing some damaged implement, or by acquiring some useful information. A farmer should improve not only his land but his mind.

There need be no excess of labor, such as would injure your health, if a steady methodical system of farm-work be adopted and pursued. Endeavor to make the most of every little good fortune that may present itself—in the shape of an unusually early crop, or of an auspicious week for getting hay, or of a rise in the market on potatoes, &c.

Keep a garden; it will be a source of much profit, if carefully managed. It may not afford articles for sale, but it will supply numerous family wants, which would otherwise cost much money to satisfy. If, however, something may be sent to market out of it, the gains thereby will not be unacceptable. In addition to vegetables, milk and eggs may be made a source of great profit.

Never quarrel with your neighbors. It may seem indelicate to intrude upon your better feelings with such advice, nevertheless you may meet occasion when it will be well to remember it. If you have a neighbor that is thriftless, selfish, and quarrelsome, treat him in such a

manner that if there be any blame, it may be all on his side. Render good for evil. I will mention, to illustrate, a case in point which fell under my observation a few years since:—

Two farmers, with their families, were neighbors. It was the custom to let geese and hogs run at large in the road; and to feed them by the road fence, in the vicinity of the house. One of these farmers observed one day, that his neighbor's geese bothered his hogs while they were eating. They would pull and bite the hogs' ears so fiercely that the hogs would be compelled to retire, leaving the geese in possession of the food.

The owner of the hogs went immediately to his neighbor and complained, threatening that if the geese were not kept away he would kill them. His neighbor expressed regret that his geese had been a source of annoyance, and promised to take care of them towards evening, as he and his men were then in a hurry to secure a full afternoon's work in the hay-field.

In the course of the afternoon, the wife of the farmer to whom the geese belonged, heard a sudden loud squalling, and then another, and another, several times repeated. After her husband returned, about evening, she related what she had heard, which immediately excited his suspicion that his geese had been killed. He went into the road, and his flock of geese were coming homeward, waddling along one by one; but on counting the number he noticed that several great goslings were missing. He took care of the remainder of the flock, and communicated the loss to his wife.

She immediately spoke all manner of hard words against

a "neighbor who would be so mean and cruel." But he was determined to do good for evil. He told his wife and family to break no friendship with the family of his neighbor, as they had almost determined to do—for what would be the gain of a flock of geese, even though they were, as represented in the ancient fable, of *golden feathers*—compared with a loss of temper!

He cautioned them not to mention the matter to any one outside their own family.

Not long after this event—probably about a month—the hogs of the farmer who had killed the geese, broke into his neighbor's cornfield. They broke down many of the stalks, and destroyed other hills by eating and rooting, doing great damage before they were discovered. The owner of the corn drove them out, and repaired the disorder as well as could be done. His neighbor happened to be passing the corn-field while he was driving out the hogs, and saw the mischief.

"Have my hogs been in your corn?" he asked, with some surprise, and mortification.

"Yes," was the reply, "I have just turned them out."

"Well, sir, I am very sorry; I will pay the damage."

"Oh! no, my friend, you need not mind that. I never could think of taking damage from a neighbor for so small a thing. A little injury to my corn is nothing; and the hogs will not get in again. *How are the folks at your house, to-day?*"

After a few more courteous inquiries and replies, the two separated. A day or two after, the farmer who had killed the geese came to his neighbor, saying "I can't live

in this way any longer; I wronged you by killing your geese, and when my hogs got into your corn, you only returned good for evil; I want to confess my fault and make restitution. Your conduct has been so Christian-like, and mine so opposite, that I owe you an apology."

After this event, there was no more trouble between these neighbors.

Bear and forbear; do right; love your neighbor as yourself; be a peace-maker, for there is a promise to such a one.

In adopting the principle of *saving* urged in these pages, do not abuse it. Beware of perverting laudable economy into contemptible meanness. How often does the latter exist, under pretence of the former! Be a man among men. Be liberal always, and be careful to remember the poor. No man loses anything by being charitable.

If any young man have a farm, with all the fixtures, left him by his father, or money enough to purchase one, if he begins aright and manages properly, it will be easy for him to become vastly rich. The most probable difficulty in such a case is, that he will not know how to get or to gain anything for himself. He will be lacking in judgment. He will be likely to purchase more and more territory—expending all his surplus funds in procuring additional tracts, in order that he may own all that adjoins him. He will thus be comparatively poor all the rest of his life.

If a young farmer, suddenly made rich, does not immediately begin an effort to obtain more land, he will perhaps be humbugged by buying expensive animals,

paying several hundreds of dollars for some "improved breed" of cattle or horses. Money thus lavishly expended will be seldom recompensed to him again. It may be safely said that "improved breeds" are never so thoroughly and decidedly improved as to warrant the expenditure of six or seven hundred dollars, or even half or quarter of that sum, for a bull or heifer with a high-sounding name and a recorded genealogy.

If you wish to improve your stock, select good animals of the more ordinary kind that are sold at an ordinary price, and by a judicious crossing you can get as good stock as ever was raised. What folly it is for farmers in the United States—a country famous for its success in agricultural pursuits—to import cattle at an enormous expense, simply because they have a pedigree that reaches back for some generations!

Different farms require different kinds of stock. Large cattle must have large grass and heavy feed. Some rich farms may need and will support large animals, but every practical farmer knows that they are more expensive to maintain than those of less size. As a general rule, the animals produced in this country by crossing with the best of the various kinds of native stock, will suit our farms as well or better than those that are of imported breeds. I have never seen better cows than those that are native-bred. I was once the owner of such a one, that gave forty-four pounds of milk at one milking, and afterwards in other hands she continued to yield generously. If this cow had been imported at a cost of about \$700, and her prolific yield of milk had become generally known, it is probable that her first bull-calf, Hero, or Napoleon,

or Lord Martendale, would have brought a round *thousand dollars*. Her first heifer, Cuba, or Oceana, would have yielded from \$500 to \$600.

I have also had a full-blooded, short-horned Durham, that took the prize at an Agricultural Fair. When four or five years old, she gave better and more milk than any other cow in the county. She was a good animal; but I have had others of native breed, that were quite as good.

I do not wish to be understood as saying that there is not an improved breed of stock imported, but I do say that it is time for our farmers to rear and raise some breeds of cattle of their own, that will equal if not exceed the foreign. I am satisfied that this can be done. That our own animals can be made useful and valuable to as great a degree as those of any foreign extraction, I fully believe; and to make them as popular, will need only an industrious ingenuity in the device of striking names and titles.

Once or twice I "paid too dear for my whistle" by expending about four hundred dollars for a Saxony buck that bore the brand of date on his horn, and had a long inscription written in German, with a seal as large as the hand of a farmer who does his own work! This animal had a waiter exclusively to attend upon his wants, for whom a good price for board had to be paid—making the cost of his Royal Highness sufficient to put the fences of any farm in handsome repair. Besides this, I found that the fleece from this stock was very light—being from two pounds up to two-and-a-half, worth then only forty cents a pound. This course would have proved

ruinous, had not a large number of the flock died, so that the amount of pulled-wool paid well on selling it to a flannel factory—diminishing the stock by the process, for they were so tender that they would not live except they received continually the most delicate attentions.

In concluding this chapter, I would suggest to the reader that he again call to mind the leading principles which have been advanced in this work, and advise him to adhere to them with great strictness. Attend with fidelity to your business, that you may have profits out of which you shall be able day by day to save some gains, however small; and this accumulation without long or weary waiting, on your part, will, when duly made to increase by interest and investment, yield a noble revenue, and you may grow up into great riches.

CHAPTER VIII

A FEW WORDS FOR PROFESSIONAL MEN.

CHIEF among all professions is the ministry—both in honor, and in fruits; but no class of professional men are so poorly paid for their services as clergymen. The consequence is, that most of them, when by reason of ill health or age they are obliged to retire from their profession, have almost nothing to live upon, and die leaving their widows penniless. “These things ought not so to be.” “The laborer is worthy of his hire.”

It is just and proper that ministers should receive a salary sufficient to enable them to save—weekly or yearly—a small sum for interest and accumulation. It is the duty of ministers, on the other hand, to see to it that they do the best that can be done with the amount of their compensation, that if it be possible to save anything out of it for future need, they carefully put by at least a little.

I know a clergyman who was settled a few miles from New York City, receiving a small salary of from three hundred to four hundred dollars a year, the savings of which judiciously husbanded had made him at the age of sixty-five the possessor of *twenty thousand dollars*. This may be a somewhat extreme case of good fortune growing

out of small means, but it is nevertheless true, and should not be without its influence as a stimulating example. This gentleman now resides in Brooklyn, L. I.

If the marriage fees which clergymen receive—which they usually, and it must be confessed very laudably, give to their wives—these would probably amount from \$25 to \$100 a year, or in many cases to much more. If this sum should be annually put at compound interest, the amount would increase in a score of years to a handsome support for their wives and children. At the end of fifty years, \$20 would amount to \$5,800; \$50 to \$14,500; \$100 to \$29,000. All clergymen should, in justice to themselves and families, begin promptly to practice some such system of saving small sums.

I have in mind another minister who has always had a small salary. He is now in middle age, and has accumulated \$20,000. He is still in active service, and if he live twenty years longer, he will no doubt be worth \$50,000.

I know another minister, a young man, who makes it a rule to save \$20 every month. This sum, duly husbanded, will in course of time make him independent of the exigencies of usual misfortunes.

It is a matter of regret that there are so many sickly ministers among us—so many that are affected with throat complaint and general debility. These ailments were not so frequent formerly. Why is this? In the first place, proper exercise is essential to the preservation of health, and this is too much neglected. Ministers, if they have a garden, should work in it; or if they have a wood-pile, should use the axe and saw. It is folly for a man

to shut himself all his time in his study, and expect to enjoy good health. He should have at least two or three hours every day in the open air—spent either in performing earnest manual labor, or in visiting his flock.

No class of men in the community has, as a general rule, so many good habits as the ministry, but there are two others which clergymen yet need to add to their stock of virtues—the habits of husbanding their money, and of exercising in the open air.

The profession of the school-master involves labor and responsibility second only to that of the ministry; and the remuneration which teachers generally receive is in as inadequate a proportion to their meriting service, as the salary of a clergyman. Many are better paid now, than formerly—especially in cities, towns, and large villages. But how few of them, during clear weather, provide for a rainy day!

Only a small class in this profession save anything from their salaries. When their pay was small they managed just to make it meet their necessities; after it was increased, they did no better. It is always an easy thing to make your expenses keep pace with your income. It is not so easy to keep ones' outlay within the bounds of his means.

As a general thing, it must be charged to your own fault, if you save nothing. The most frequent difficulty is, that you may be tempted to keep up with those whose income is five times as much as your own. This is not wise, nor is it honest. What will be your condition, if you keep on in this way, expending as you go, until you have grown gray in hard service! You may not always

have the favor of the school-committee or the trustees, and you may be deprived of your situation, and set adrift. It may be that you will not go out of one place, merely to enter another in a day or two. You may find it a hard matter to settle yourself comfortably again—and during the periods of your effort you remain in want—perhaps in suffering.*

There is hardly an excuse for you, if in these latter days you do not acquire something even besides your income. I know a gentleman in Boston, who is now about forty years old and engaged in teaching, who by his labors, has earned and purchased two farms. These are managed by himself by proxy; he has a farmer on each, who acts as an overseer. He spends his school vacations on these farms, planning, contriving, and working—and thus improving or maintaining his health. He takes more pleasure in visiting his own springs, than those of Saratoga. When he sips the pure water he knows there is enough also for the great red-oxen, the model cows, and his Morgan horses during the dry weather in August.

These delights he gained by saving. Now, begin to cut down *your* expenses, and try to save something which may serve you a good turn when you are laid aside from your labors by unexpected illness, or are rendered entirely unfit for service by the infirmities of age.

These remarks apply to men in all professions.

In this and other chapters in this work, we have given

* Occasionally there are instances in which a teacher is kindly taken care of by his pupils. I know a schoolmaster in New Haven, Conn., who not long since had a beautiful cottage and grounds presented to him, as a token of regard from some former members of his school.

hints on *individual* prospects. Perhaps it would be well now to say a few words to *congregations*, showing how they may cancel their debts, if they owe any, or how to raise funds for building churches, paying their minister, or any other charitable object. If the members of the church, or congregation that generally worship in any one house, should pass a vote pledging themselves to contribute a small amount regularly every sabbath in the year, any one can see, by examining the table, that such a system would soon set all things right in regard to pecuniary matters, in almost any church.

The following table shows the aggregate yearly amounts accumulated by setting aside small sums every week :

No. of Persons Giving.	Amount Given Weekly.	Yearly Aggregate.	Pers'ns Giving W'kly.	Yearly Aggregate.	No. of Pers'ns Giving	Yearly Aggregate.
1	\$ 05	\$2 60	300	\$ 780	500	\$ 1,300
"	07	3 64	"	1,092	"	1,820
"	10	5 20	"	1,560	"	2,600
"	15	7 80	"	2,340	"	3,900
"	20	10 40	"	3,120	"	5,200
"	25	13 00	"	3,900	"	6,500
"	30	15 60	"	4,680	"	7,800
"	35	18 20	"	5,460	"	9,100
"	40	20 80	"	6,240	"	10,400
"	45	23 40	"	7,020	"	11,700
"	50	26 00	"	7,800	"	13,000
"	1 00	52 00	"	15,600	"	26,000

Without stopping to make illustrative cases from this table, which strikingly illustrates itself, we may take the last result therein designated, and point to it as an almost incredible fact.

CHAPTER IX.

TO MECHANICS, CLERKS, &C.

PERSONS who occupy comparatively low stations in business, or who think that among honorable pursuits one occupation is lower or higher than another, are apt to fall into the error that work is a disagreeable necessity, which the present condition of society unfortunately imposes upon them, and that a man who is freed from the cares and anxieties of daily labor is fairly on the road to happiness. On the contrary, all the great laws of the universe are marked with the character of *action*, and this extends into and pervades all the details of both animate and inanimate life. Nature is ceaselessly acting. The human race is a vast personification of industry. This universal rule is not merely necessary, but natural. All things have been created with the capacity, and mankind with the duty, of development. Every individual, to fulfil his mission on the earth, must be a worker among his fellows.

Inaction produces despondency, and leads to mischief. No man can be happy who has nothing to occupy his hands or his mind. I remember an interesting case of a

prisoner in the Pennsylvania Penitentiary at Philadelphia. He was a troublesome fellow, and gave great anxiety to those who were appointed to watch over and take care of him.

As they used no cat'o-nine-tails, no stretching on a rack for punishment, and nothing but *solitary confinement*, the keeper concluded to take away from this restive prisoner all his work, books, companions, and everything that might amuse him or beguile his weary time. He was left alone in a bare unfurnished room to meditate on his course of conduct. The consequence of this punishment was that after two or three days he could bear it no longer, and begged that he might be allowed to be employed at his regular work, or that something might be given him to occupy his mind.

He found it necessary to have something to do ; and so must every one who wishes to be happy. What object is there to a young man to wish to become suddenly rich, that he may escape from employment, and have no occasion for exertion on his part afterwards? Such a wish, if gratified to its fullest extent, would in nine cases out of ten, and perhaps in all, result in disaster to the individual and to society.

In making a chapter of advice to mechanics, clerks, and others, these remarks are not only suitable as introductory, but as a necessary preliminary.

When a young mechanic is apprenticed to his trade, parents or guardians send him to his employer with the expectation that he will succeed, and after a time will be able to manage a business for himself. Not unfrequently the family or friends make great sacrifices to dispense

with his services on the farm, or in other ways at home; and these denials certainly put him under obligation to those who for his sake are willing to make them.

If a mutual good will soon comes to exist between him and his employer, the young man and his friends are pleased and satisfied. But if he be uneasy in his place, and talk of leaving, a symptom which is not in his favor has already made its appearance. It is likely also that he will be discontented with the second trial, and will leave a second place for a third; and so go on until he become a "jack at all trades but master of none."

It is better at the outset to take time to decide what trade he shall follow, that when he begins he may prosecute it to success. After you have chosen your profession, let it be your determination, "I will stand at the very head of it."

But it is not the purpose of these pages to advise as to the mode of pursuing your occupation. Our suggestions must relate only to your use of the *avails* of it.

Save something out of your receipts—this is the universal rule to be observed. Do not get into debt.

After you are out of your time, work as a journeyman for a while—either with your old employer, or with some other. Some cases might occur, however, in which it would be advisable to begin business immediately, on the offered capital of some friend—though such a step should not be taken without the exercise of caution, discretion, and sound judgment. But if such good fortune does not present itself, it is better to work a few years in the capacity of a journeyman, saving a good portion of your wages. If it be not possible to do this, it will be but foolish-

ness to build castles in the air, and to think that you can do great things when you are unable to do even a little one.

Be patient to accumulate a few hundred, or a few thousand dollars, and begin business for yourself on a moderate scale. Buy for cash, and buy sparingly. In this day of traveling facilities, stock of various kinds can be had at almost every season of the year. By making your transactions in cash, you will effect a saving of a slight per centage on your purchases; and by buying sparingly, you will save the interest of the money of a large stock. "A brisk sixpence is better than a dull shilling."

After getting started, be careful whom you trust. Better keep your stock than sell it to doubtful purchasers. Inculcate among your customers the habit of buying for cash, which is not after all so very difficult a thing.

Attend to your business strictly. Be regularly in your shop or store. When your customers come, let them never be disappointed in finding you. In this manner, they will soon spread your name and character among the community, saying, "He is a good business man."

Make it a rule to keep everything in its place, and to have a place for everything. Keep your accounts with strict accuracy, so that you may at any time know the exact state of your affairs. You will thus place yourself on the fair road to wealth, through prosperity and success.

In regard to clerks, especially those in cities, their present pressing temptation is to dress at the tip of the fashion, and to expend all their salary for things which are useless except for improper display. It is thus difficult and almost impossible for them to practice economy and to save their money. When they have

accumulated a little, under a good impulse of prudence, they soon find a specious pretext for parting with it; and it is accordingly the most difficult thing in the experience of a young clerk to raise the "first hundred," or the "first thousand" dollars. After this has been acquired, it is laid down as a corner-stone, after which the work of building will be apt to go on quickly and properly.

It is a common remark that it costs a man more labor to get his first thousand dollars than to get all the rest of his fortune. Systematic saving, however, will accomplish it. The process may be slow, but it is sure.

Among the author's friends is a young gentleman who has given him a memorandum of his receipts and expenditures during a period of something more than five years' clerkship. His entire receipts for the time have amounted to about \$3,500. The first year he received \$200, and board—paid a debt of \$100, and saved *five*; and, uniting systematic beneficence with systematic economy, he has, since the first year, succeeded in accumulating the magical "first thousand," besides giving away about \$380. Where is the the secret of this? It consists in the fact that he has *kept an account* of his expenses—that he spent less in *frivolous amusements* than in *charity*, and that he has lived uniformly *within his income*.

There might be many examples adduced in comparison with which the above would appear but indifferent success; but it is the author's desire to stimulate and encourage the young readers of this work by taking examples from their own ranks, and of their own day, rather than by citing anything extraordinary, far-fetched, or *too difficult of imitation*.

After acquiring by your own industry a few hundred or thousand dollars, if there is no opportunity of entering into business with any one as partner, either continue the clerkship, until by watching the leadings of Providence you see an opening; or if you think best to start business for yourself, begin in a small way and build it up gradually. By continued experience in buying and selling, you will be better and better prepared to do business, and not involve all which you have worked hard to save; this risk you have no right to run, especially if you have a wife and children dependent upon you. If you lose, it will ruin you. If then you have the same disposition that many have, you may begin a life of dissipation.

If instead of being made bankrupt by the risk, you should fortunately succeed, it is not unlikely that the consequent elation of such success would induce you to hazard another experiment that might result in the loss of everything you have. All schemes, involving intense anxiety or great risk, are to be avoided; for if they are profitable at the beginning, it is a fortune which will be found too fickle to follow smilingly to the end.

Make a confidant of your wife. No young man who has a wife, should neglect this admonition. If he be prosperous, should she not share his joy, and if he be unsuccessful, where else will he find so much sympathy?

Decide whether you will be something or nothing. If you make a good and firm decision, and keep it continually in view, it will furnish you with a strong incentive to exertion; and you may succeed, simply because you have resolved to be successful.

CHAPTER X.

ENCOURAGEMENT FOR POOR BOYS.

THE following facts were furnished by Mr. C. L. Brace, Secretary of the Childrens' Aid Society, and refer to the *News Boys' Lodging-House*, No. 128 Fulton-street, New York.

The object of this institution is to furnish lodging and instruction for homeless boys, and also to provide situations for them to learn trades and to become farmers.

“The enterprise has been now abundantly tested, and proved singularly successful. The class of news-boys were then apparently the most wild and vicious set of lads in the city. Many of them had no home, and slept under steps, in boxes, or in corners of the printing-house stairways. Others lodged in filthy beds, in the back-side of low groceries. They were dirty, ragged, impudent, and obscene; and continually, from want of means or for petty crimes, were falling into the station-houses or the prisons. Their money, which was easily earned, was more quickly spent in gambling, theatres, and low pleasures, for which, though children, they had a man's aptitude. Of churches, Sunday schools, or even public schools, most of them had known very little.

“The upper story of the *Sun* buildings, corner of Fulton and Nassau-streets, was taken for the purpose: one part fitted up for a bed-room, with accommodation for about ninety boys; the rest as bath-room, office-room for the Superintendent, and school-room. The latter was furnished with seats and desks, given to us by the Public School Society, from their old furniture. A library and numerous maps and prints were subsequently presented by various donors. Lodgings were let for six cents a night. The whole was placed under the charge of a superintendent, Mr. C. C. TRACY, to whose good judgment and patient kindness is due the great influence since acquired over the boys, and their manifest improvement.

“At the first opening of the Lodging-House, it was made the condition of lodging that every boy should take a bath. To this there was great reluctance. Now it is prized as a privilege. Great difficulty was found in the beginning in keeping the lads in order, or getting them into classes for the evening school. At certain times the effort was most discouraging, and it seemed useless to try farther. But at length patience, kindness, and good sense prevailed.

“Mr. Tracy began to get a certain influence. The boys were cleaner, more respectful, and, at least in the rooms, more decent in language. He attended to their bodily ailments; he helped them sometimes (though rarely), when unlucky, with their papers; and above all, he brought continuously and carefully to bear on them the strongest conscientious and religious motives.

“To promote economy, he contrived a table, in which each boy should have his own money-box numbered, where his earnings could be deposited; and then, before

a general meeting of them, he laid the proposition to close the "Bank" as it was called, for a certain length of time.

"One boy offered a resolution—'That no boy be allowed to take any money out of the 'Bank' until the 1st of November next'—which after being fully discussed was passed unanimously.

"On Wednesday evening, November 1st, a good number of the boys gathered at the rooms, and there was great excitement in prospect of the opening. Mr. Tracy was expecting some friends to be present on the occasion, and hoped to induce the lads to deposit in the Six-penny Bank; and accordingly waited some time—the boys growing gradually more impatient, and filling up the time in all sorts of sharp shooting.

"However, Mr. Tracy had the opportunity of making a speech. 'Now, boys! who is going to invest five dollars in the Six-penny Savings Bank?' No reply. 'That Bank is the best, you know. Some of you ought to save your money till it gets colder. Of course, I'm in favor of every boy's doing what he likes with his own money, only I want to make a few suggestions. We have seen, boys! that it is a practicable thing to save money. A boy can save more than he thinks; he can disappoint himself. He should begin now to save. Every one who sets apart all he can and puts it in the Savings-Bank gets five per cent. more for the year. I have heard a gentleman say, he found it harder to raise the first hundred dollars than all the rest of his fortune. The result will be, that after a few years you will realize a good deal of money. Saving money will also develop your own minds. I don't

want to control any boy, but make these suggestions that I may set him thinking on the subject. I received a letter the other day from a gentleman in Philadelphia, who is now the proprietor of the 'Globe Mills'—and when he landed in America from Ireland, he had but a quarter of a dollar. He made his money in saving a little. He told me to say to the boys, 'always save your money!' To this advice the boys listened attentively.

"During the time of opening the Bank the boys were in the greatest excitement. Some were found to have as high as \$10 or \$11 in the Bank, and the total amount drawn was about \$79 11.

"As soon as possible after this, some the same evening and the rest the next day, were marching off to the different clothing establishments to strike for cheap bargains for clothes. The next night they all made their appearance, very proudly, in new garments; and such comparing of coats and vests and pants and caps, and such 'running' of one another on account of bad bargains! Some had overcoats for which they paid \$4 and \$6; others, very jaunty caps; others, good flannel shirts and warm vests. On the whole, the investments were very judicious, and we felt rejoiced at these first steps towards respectability; for, six months ago, a flannel shirt of three months unchanged wear had been the principal garment of the corps. All seemed pleased with the mysterious influence of the 'Bank.'

"After the excitement had passed away, and the boys were beginning to save again, Mr. T. gathered them one evening and spoke again on the importance of saving. One boy made a motion that the Bank be shut till De-

ember. This was seconded, and then opposed; the uproar increased, as if the loudest lungs would carry it. The Superintendent quieted them, and said: 'Boys—You know this is your affair; I shall do whatever you decide. We had better have a vote on it and not make this noise.'

"A vote was tried by raising hands. The boys who were in the habit of spending their money as fast as earned wanted an open bank, and the more industrious desired it closed. The result was a tie.

"Now commenced a great excitement. Barney, one of the smartest, jumped on a bench and made an electioneering speech in stump-orator style. He called upon them to come up to their duty like men and citizens of this great republic. He denounced the opposite party. 'What right have them coves to vote? They never had no bank, feller-citizens! They never had nothin' in it! They haint got their papers,' &c., &c. Mr. Tracy at length moved that the house divide. Accordingly, they divided, and the result was, they resolved to close the Bank till December 1.

"Within the last sixteen months, an average of sixteen boys per month, have saved the aggregate sum of *six hundred and forty-five dollars and fifty-two cents*.

If a system of saving from the small earnings of such boys as these, will produce such astonishing results, there certainly must be hope of success in the case of all poor boys.

CHAPTER XI.

BLUNDERING INTO AND OUT OF FORTUNE.

THE principles advocated in these pages, as affording the only sure and safe guide to the acquisition of wealth, have been those of the gradual accumulation of small gains. It cannot be denied that fortunes are acquired by other modes than this—from speculation, from happy chances, or from various other causes. We shall present in this chapter a series of instances, all of which may be relied upon as actual facts, in which persons have blundered into fortune or blundered out of it, leaving the reader to draw the moral which he can hardly fail to observe, that the only sure and safe mode of seeking to acquire wealth is by the gradual process which we have again and again indicated.

A man kept a small seven-by-nine store, selling not exactly groceries, nor dry goods, nor shoes, but keeping a stock composed of everything from which he could make the most profit. His appearance was much in his favor. Being a fine looking person, he commanded respect especially among strangers. The greatest trouble with him was his deficient education. He could scarcely write his name intelligibly; but nature had done so much for him, that he made progress in adding to his small means in the

world. Having a spirit of enterprise, and finding that a vessel was about to sail for India, he thought a good opportunity presented itself to send an order for a quantity of indigo. The captain or owners of the ship agreed to fill his order, and he accordingly made it out as well as he could. He wrote a specification for forty pounds of indigo; but the writing was so illegible that it was read forty *tons*. The consequence was that when the material was purchased to fill this mighty demand, the article began to rise in the market. Before the requisite quantity was purchased, it had advanced until it was higher in price than it ever was known before.

After the ship returned, the "seven-by-nine" merchant was informed of the fact that with great difficulty his order was filled for forty tons. He had presence of mind and shrewdness enough to pretend not to be at all moved by this surprising amount of Indigo! He knew the ship would not be able to discharge her cargo short of two or three days; and he took occasion to close and lock his store (as he had no clerk to leave in charge), and run out to see if he could sell some indigo. He soon learned the article was *in great demand*. He kept calm and dignified in his answers respecting his article. When the inquiry was made how much he would take for his indigo, and not have any further trouble with it, when he had what he thought the right offer and *good* pay, he finally closed a trade. In this way the party was to give him so much *bonus*, and he to have no trouble with it, which sum was sufficient to make him worth a princely fortune. He soon sold out his seven-by-nine store, and spent the rest of his days in affluent circumstances. Husbanding

his money to good advantage, in a few years he was rated with those who had their millions.

I would not recommend bad penmanship to any of my readers, in order to accomplish such a feat as the foregoing, for mistakes are no respectors of persons, and more often result in ruin than in success.

A young man went from Connecticut a few years since, a mason by trade, with his pack on his back—having in his pocket a little money that he had saved by his hard earnings. After wandering over the then Far West, he finally concluded to take up a small farm of fifty or a hundred acres. He accordingly purchased and began to till it, at the same time working at his trade as much as he was able, taking land for pay. This first purchase of the hundred acres happened to be a part of the section on which Cincinnati is now situated. This man planted the city or a considerable part of it, *with corn*. Even where Fifth-St. Market now is, I was informed by a gentleman who has lived there for many years, that crops had been gathered. The consequence was that this property increased in value so fast and so much that it made him vastly rich.

After Cincinnati was laid out into four-acre lots, an officer in the army, one that was stationed at the West with a small body of men to guard the rights of the first settlers from the Indians, received as pay from \$1,200 to \$2,400, per year (he holding the commission of a colonel), drawing certain rations besides. All put together enabled him to have spare money—as soldiers seldom have! As he was occasionally in Cincinnati, he determined to buy one of the four-acre lots, for which he paid only *sixteen*

dollars. This was a part of the lot on which the famous "Burnett House" now stands. And I well remember that, when a gentleman came on from Cincinnati to purchase this lot of the Colonel, he gave him as he supposed a great advance on the price, amounting to \$1,200. He told him to make out the deed and he would pay him. After he had paid him, the Colonel said to him, "I suppose you would have gived me *two thousand*, or more if I had asked it." The purchaser's reply was, 'I guess I should.'

This property undoubtedly would have turned a million or more, if properly managed.

This same Colonel's widow, who is now living, has said to me that she was with the Colonel when he was on the frontier in the vicinity of which the city of Buffalo now stands. She says that all this tract was offered to her husband for \$800. He had the money in his pocket, and she urged him to buy it; but he declined, saying that the land had too bad an appearance to be worthy of purchase.

This Colonel had an agent in Connecticut to whom he sent all his spare funds, which were spent in buying land in his native town named after Benjamin Franklin. This agent kept purchasing land until he had a large estate, on which he built a fine mansion, where he spent the remainder of his days.

A few years ago the Colonel told me that when the army was disbanded, and the officers all dined together and took a final farewell of each other, the other officers said to him, "I suppose we all are poor now. We are through with our duties, and can no longer receive pay from the government." 'No,' said the Colonel, 'I have a

farm of several hundred acres which I have saved, to afford me support in my old age.' They were perfectly astonished at his reply. He said that he had never told a man of them before; for it was their fashion to spend as they went; 'but,' said he, 'I lived as well and kept as good company as any of them, and can buy them *all out.*'

One more case that occurred in this city may be in point. A speculator purchased some copper and other mineral stock, and the thing was "no go," as he supposed. It went down in the market, so that there was no sale for it. The man got hard run for money. He went to one of his former friends in this city begging him to take 150 shares which was all he had of the stock, and let him have some money on it. He finally told him he might have it for a dollar a share. His friend took it, not thinking it would ever be worth anything, but mostly to help his unfortunate friend. He laid the stock away and thought no more about it, until about two years afterwards he read in the newspaper that the stockholders of the company were requested to meet at such a time and place, to receive their dividends, make other arrangement, choose officers, &c. He looked up his stock and attended the meeting. The consequence was that a large dividend was declared, and he was made an officer.

The saddest cases that have ever come under my observation, have been those in which a farmer, for instance, after fixing out his oldest sons and perhaps all his daughters—to enable him to do which he and his frugal wife have labored hard and eaten the bread of carefulness—has the unspeakable sorrow to find out that his

children threaten to leave him in his old age unless he gives them unreservedly all his property, receiving a verbal promise from them that he will be supported. I am compelled to say, in truth, that I have known instances, not a few, where the old people were cast off to shift for themselves, and either have to depend upon other persons for support, or are in some instances made inmates of the poor-house.

I would say to the parents, keep your property in your own hands, and do what you can to help the children as you go on, as they need it from time to time, if you have it to spare. If you make a will do it in your right mind. Let your widow use it during her life-time, or if she has property let her do the same by you. If both of you have it, then certainly it belongs to both equally, and I think to the children equally when you have done with it. If you have threats from the "darling sons" that they will leave you, let them go, and learn better by having harder fare.

I would here say to children, be kind to your parents. "Honor thy father and thy mother, that thy days may be long upon the land which the Lord thy God giveth thee."

This is the first command with promise, and wo be unto you if you do not obey it. If you do your best you can never pay your parents for their kindness towards you. They have watched over you in infancy, childhood, youth; and in manhood you must watch over them. Let all young men and young women be careful so to conduct themselves towards their parents that the blessing and not the vengeance of God may follow them through life.

PRACTICAL HINTS AND ILLUSTRATIONS.

THE WAY TO WEALTH,

*As clearly shown in the Preface of an old Pennsylvania Almanac,
entitled "Poor Richard Improved."*

BY BENJAMIN FRANKLIN.*

COURTEOUS READER: I have heard that nothing gives an author so great pleasure as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I stopped my horse, lately, where a great many people were collected at an auction of merchants' goods. The hour of the sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean old man, with white locks — "Pray, Father Abraham, what think *you* of the times? Will not these heavy taxes quite ruin the country? How shall we be ever able to pay them? What would you advise us to?" Father Abraham stood up, and replied: "If you would have my advice, I will give it you in short; for *A word to the wise is enough*, as Poor Richard says." They joined in desiring him to speak his mind, and, gathering round him, he proceeded as follows:—

"Friends," said he, "the taxes are indeed very heavy, and if those laid on by the government were the only ones we had to pay, we might more

* When Franklin was twenty-seven years of age (1732), he commenced the issue of "Poor Richard's Almanac," under the name of Richard Saunders. One of the features of this almanac which rendered it at that day most attractive and useful, was the great number of maxims of practical, proverbial wisdom, with which its pages were richly stored. "I filled," says Franklin, "all the little spaces that occurred between the remarkable days in the calendar, with proverbial sentences, chiefly such as inculcated industry and frugality as the means of procuring wealth, and thereby securing virtue; it being more difficult for a man in want to act always honestly; as, to use here one of those proverbs, *It is hard for an empty sack to stand upright.*" In the last number (published in 1757), he gathered these scattered maxims into a regular discourse, which he entitled "The Way to Wealth," supposed to have been delivered by an aged man to a company of both sexes at a public auction. This treatise is so admirably adapted, by its clearness, concise expression, and happy illustration, to accomplish the objects of this work, that we insert it entire. The texts of scripture appended to some of the proverbs are not in Franklin's original copy.

easily discharge them; but we have many others, and much more grievous to some of us. We are taxed twice as much by our *idleness*, three times as much by our *pride*, and four times as much by our *folly*; and from these taxes the commissioners can not ease or deliver us, by allowing an abatement. However, let us hearken to good advice, and something may be done for us; for *God helps them that help themselves*, as Poor Richard says.

“I. It would be thought a hard government that should tax its people one tenth of their time, to be employed in its service; but idleness taxes many of us much more; sloth, by bringing on diseases, absolutely shortens life. *Sloth, like rust, consumes faster than labor wears;** while the used key is always bright, as Poor Richard says. *But dost thou love life? then do not squander time, for that is the stuff life is made of,†* as Poor Richard says. How much more than is necessary do we spend in sleep,‡ forgetting that *The sleeping fox catches no poultry*, and that *There will be sleeping enough in the grave,||* as Poor Richard says.

“*If time be of all things the most precious, wasting time must be*, as Poor Richard says, *the greatest prodigality*; since, as he elsewhere tells us, *Lost time is never found again; and what we call time enough, always proves little enough*. Let us then up and be doing, and doing to the purpose; so, by diligence, shall we do more with less perplexity.§ *Sloth makes all things difficult, but industry all easy;¶* and *He that rises late must trot all day, and shall scarce overtake his business at night*; while *Laziness travels so slowly that Poverty soon overtakes him*. *Drive thy business, let not that drive thee;**** and *Early to bed and early to rise, makes a man healthy, wealthy, and wise*, as Poor Richard says.

“So, what signifies wishing and hoping for better times? We may make these times better, if we bestir ourselves. *Industry need not wish; and he that lives upon hopes will die fasting*. *There are no gains without pains; Then help, hands, for I have no lands*: or if I have, they are smartly taxed. *He that hath a trade hath an estate*; and *He that hath a calling hath an office of profit and honor*, as Poor Richard says; but then the trade must be worked at, and the calling followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious we shall never starve; for *At the working-man's house hunger looks in, but dares not enter*. Nor will the bailiff or the constable enter, for *Industry pays debts, while despair increaseth them*. What though you have found no treasure, nor any rich relation left you a legacy, *Diligence is the mother of good luck, and God gives all things to industry*.

* Prov. xxi. 25. The desire of the slothful killeth him.

† Psalm xxxiv. 12. What man is he that desireth life and loveth many days? Let him depart from evil and do good; seek peace and pursue it. xci. 16. Because he hath set his heart upon me, with long life will I satisfy him, and show him my salvation.

‡ Prov. xix. 15. Slothfulness casteth into a deep sleep. xx. 13. Love not sleep, lest thou come to poverty. xviii. 9. The slothful is brother to him who is a waster.

|| Eccl. ix. 10. Whatsoever thy hand findeth to do, do with all thy might; for there is no work, nor device, nor knowledge, nor wisdom, in the grave, whither thou goest.

§ Prov. x. 14. The hand of the diligent maketh rich.

¶ Prov. xxvi. 16. The sluggard is wiser in his own conceit, than seven men who can give a reason.

*** 1 Thes. iv. 11. Study to do thine own business. Rom. xii. 11. Be not slothful in business.

Then *Plough deep while sluggards sleep,* and you shall have corn to sell and to keep.* Work while it is called to-day, for you know not how much you may be hindered to-morrow.† *One to-day is worth two to-morrows,* as Poor Richard says; and further, *Never leave that till to-morrow, which you can do to-day.* If you were a servant, would you not be ashamed that a good master should catch you idle? Are you then your own master? Be ashamed to catch yourself idle, when there is so much to be done for yourself, your family and your country. Handle your tools without mittens, remembering that *The cat in gloves catches no mice,* as Poor Richard says. It is true there is much to be done, and perhaps you are weak-handed; but stick to it steadily, and you will see great effects; for *Constant dropping wears away stones;* and *By diligence and patience the mouse ate in two the cable;* and *Little strokes fell great oaks.*

“Methinks I hear some of you say, ‘Must a man afford himself no leisure?’ I will tell thee, my friend, what Poor Richard says: *Employ thy time well, if thou meanest to gain leisure;‡ and Since thou art not sure of a minute, throw not away an hour.* Leisure is time for doing something useful. This leisure the diligent man will obtain, but the lazy man never; for *A life of leisure and a life of laziness are two things.* Many, without labor, would live by their wits only, but they break for want of stock; whereas, industry gives comfort, and plenty, and respect. *Fly pleasures and they will follow you.|| The diligent spinner has a large shift; and Now I have a sheep and a cow, everybody bids me good-morrow.*

“II. But with our industry we must likewise be steady, settled, and careful; and oversee our own affairs with our own eyes, and not trust too much to others; for, as Poor Richard says—

“*I never saw an oft-removéd tree,
Nor yet an oft-removéd family,
That throve so well as those that settled be.*

And again, *Three removes are as bad as a fire;* and again, *Keep thy shop, and thy shop will keep thee;* and again, *If you would have your business done, go; if not, send;§ and again—*

“*He that by the plough would thrive,
Himself must either hold or drive.*

“And again, *The eye of a master will do more work than both his hands;* and again, *Want of care does us more damage than want of knowledge;* and again, *Not to oversee workmen, is to leave them your purse open.* Trusting too much to others’ care is the ruin of many; for *In the affairs of THIS world men are saved, not by faith, but by the want of it;* but a man’s own care is

* Prov. xx. 4. The sluggard will not plough, therefore shall he beg. vi. 6. Go to the ant, thou sluggard, consider her ways and be wise.

† John ix. 4. Work while it is called to-day; for the night cometh when no man can work.

‡ Eph. v. 16. Redeem the time, because the days are evil.

|| Prov. xxi. 17. He that loveth pleasure, shall be a poor man.

§ Prov. xxvi. 6. He that sendeth a message by the hand of a fool, cutteth off the feet and drinketh damage.

profitable; for, *If you would have a faithful servant, and one that you like, serve yourself. A little neglect may breed great mischief; for want of a nail the shoe was lost; for want of a shoe the horse was lost; for want of a horse the rider was lost, being overtaken and slain by the enemy; all for want of a little care about a horse-shoe nail.*

“III. So much for industry, my friends, and attention to one’s own business. But to these we must add frugality, if we would make our industry more certainly successful. A man may, if he knows not how to save as he gets, keep his nose all his life to the grindstone, and die not worth a groat at last. *A fat kitchen makes a lean will; and —*

*“Many estates are spent in the getting,
Since women for tea, forsook spinning and knitting,
And men for punch, forsook hewing and splitting.**

If you would be wealthy, think of saving as well as of getting. The Indies have not made Spain rich, because her outgoes are greater than her incomes.

“Away, then, with your expensive follies, and you will not then have so much cause to complain of hard times, heavy taxes, and chargeable families; for —

*“Women and wine, game and deceit,
Make the wealth small, and the want great.*

And further—*What maintains one vice, would bring up two children.* You may think, perhaps, that a little tea, or a little punch, now and then, or diet a little more costly, clothes a little finer, and a little entertainment now and then, can be no great matter; but remember, *Many a little makes a mickle.* Beware of little expenses. *A small leak will sink a great ship,* as Poor Richard says; and again—*Who dainties love, shall beggars prove; and, moreover, Fools make feasts, and wise men eat them.*

“Here you are all got together at this sale of fineries and knick-knacks. You call them *goods*; but if you do not take care, they will prove *evils* to some of you. You expect they will be sold cheap; and perhaps they may be, for less than they cost; but, if you have no *occasion* for them, they *must be dear to you.* Remember what Poor Richard says: *Buy what thou hast no need of, and ere long thou shalt sell thy necessaries.* And again—*At a great pennyworth pause a while.* He means that perhaps the cheapness is apparent only, and not real; or the bargain, by straitening thee in thy business, may do thee more harm than good. For in another place he says—*Many have been ruined by buying good pennyworths.* Again—*It is foolish to lay out money in a purchase of repentance;* and yet this folly is practised every day at auctions, for want of minding the Almanac. Many a one, for the sake of finery on the back, has gone with a hungry belly, and half-starved his family. *Silks and satins, scarlet and velvets, put out the kitchen-fire,* as Poor Richard says.

“These are not the necessaries of life; they can scarcely be called the conveniences; and yet, only because they look pretty, how many want to

* Prov. xxiii. 21. The drunkard shall come to poverty. I Cor. vi. 10. No drunkard shall inherit the kingdom of God.

have them! By these and other extravagances, the genteel are reduced to poverty, and forced to borrow of those they formerly despised, but who, through industry and frugality, have maintained their standing; in which case it appears plainly that *A ploughman on his legs is higher than a gentleman on his knees*, as Poor Richard says. Perhaps they have had a small estate left them, which they knew not the getting of. They think, *It is day, and will never be night*; that a little to be spent out of so much, is not worth minding; but *Always taking out of the meal-tub, and never putting in, soon comes to the bottom*, as Poor Richard says; and then, *When the well is dry, they know the worth of water*. But this they might have known before, if they had taken his advice. *If you would know the value of money, go and try to borrow some*; for *He that goes a borrowing, goes a sorrowing*, as Poor Richard says; and indeed so does he, that lends to such people, when he goes to get it again. Poor Richard further advises and says —

“ *Fond pride of dress is sure a very curse;
Ere fancy you consult, consult your purse.*

And again — *Pride is as loud a beggar as Want, and a great deal more saucy*.* When you have bought one fine thing, you must buy ten more, that your appearance may be all of a piece; but Poor Richard says, *It is easier to suppress the first desire, than to satisfy all that follow it*. And it is as truly a folly for the poor to ape the rich, as for the frog to swell in order to equal the ox.

“ *Vessels large may venture more;
But little boats should keep near shore.*

It is, however, a folly soon punished; for, as Poor Richard says, *Pride that dines on vanity, sups on contempt. Pride breakfasted with Plenty, dined with Poverty, and supped with Infamy*. And after all, of what use is this pride of appearance, for which so much is risked and suffered? It can not promote health, nor ease pain; it makes no increase of merit in the person; it creates envy; it hastens misfortune.

“ But what *madness* must it be to *run into debt* for these superfluities! We are offered, by the terms of this sale, six months' credit; and that, perhaps, has induced some of us to attend it, because we can not spare the ready money, and hope now to be fine without it. But ah! think what you do, when you run into debt! You give to *another* power over your own liberty.† If you can not pay at the time, you will be ashamed to see your creditor; you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses; and by degrees come to lose your veracity, and sink into base, downright lying; for *The second vice is lying, when the first is running into debt*, as Poor Richard says; and again, to the same purpose, *Lying rides upon Debt's back*;‡ whereas, a freeborn American ought not to be ashamed, nor afraid to see or to speak to any man living. But poverty often deprives a man of all spirit and virtue. *It is hard for an empty sack to stand upright*.

* Prov. xvi. 18. Pride goeth before destruction, and a haughty spirit before a fall; xxix. 23. A man's pride shall bring him low, but honor shall uphold the humble spirit.

† Prov. xxii. 7. The borrower is servant to the lender.

‡ Prov. xii. 22. Lying lips are an abomination unto the Lord. Rev. xxi. 8. Liars shall have their part in the lake which burneth with fire and brimstone, which is the second death.

“What would you think of that prince, or of that government, that should issue an edict forbidding you to dress like a gentleman, or a gentlewoman, on pain of imprisonment or servitude? Would you not say that you were free, had a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet you are about to put yourself under such a tyranny, when you run into debt for such dress! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in jail till you shall be able to pay him. When you have got your bargain, you may perhaps think little of payment; but, as Poor Richard says, *Creditors have better memories than debtors; creditors are a superstitious sect, great observers of set days and times.* The day comes round before you are aware, and the demand is made before you are prepared to satisfy it; or, if you bear your debt in mind, the term, which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels, as well as his shoulders. *Those have a short Lent, who owe money to be paid at Easter.* At present you may perhaps think yourselves in thriving circumstances, and that you can bear a little extravagance without injury; but —

“*For age and want save what you may;
No morning sun lasts a whole day.*”

Gain may be temporary and uncertain; but ever, while you live, *expense is constant and certain*; and *It is easier to build two chimneys than to keep one in fuel*, as Poor Richard says; so, *Rather go to bed supperless, than rise in debt.*

“*Get what you can, and what you get. hold;
'T is the stone that will turn all your lead into gold.*”

And, when you have got this *philosopher's stone*, you will surely no longer complain of bad times, or the difficulty of paying taxes.

“IV. This doctrine, my friends, is reason and wisdom; but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things;* for they may all be blasted, without the blessing of Heaven; and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them.† Remember, Job suffered, and was afterward prosperous.

“And now, to conclude, *Experience keeps a dear school, but fools will learn in no other*, as Poor Richard says, and scarcely in that; for it is true — *We may give advice, but we can not give conduct.*‡ However, remember this: *They that will not be counselled, can not be helped*;§ and further, that *If you will not hear Reason, she will surely rap your knuckles*,§ as Poor Richard says.”

* Prov. xi. 28. He that trusteth in riches shall fall; but the righteous shall flourish as a branch; xxviii. 26. He that trusteth to his own heart, is a fool. Paul. xxxii. 10. Many sorrows shall be to the wicked; but he that trusteth in the Lord, mercy shall compass him about. Prov. iii. 6. In all thy ways acknowledge Him, and he shall direct thy paths.

† Prov. xiii. 25. He that watereth, shall also be watered himself.

‡ Prov. xv. 5, 32. A fool despiseth his father's instruction; but he that regardeth reproof is prudent. He that refuseth instruction despiseth his own soul; but he that heareth reproof getteth understanding.

§ Eccl. xii. 13. Hear the conclusion of the whole matter: fear God and keep his commandments; for this is the whole duty of man.

Thus the old gentleman ended his harangue. The people heard it and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly. I found the good man had thoroughly studied my almanacs, and digested all I had dropped on those topics during the course of twenty-five years. The frequent mention he made of me must have tried any one else; my vanity was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own which he ascribed to me, but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it; and though I had at first determined to buy stuff for a new coat, I went away resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine.

I am, as ever, thine to serve thee,

RICHARD SAUNDERS.

HOW TO MAKE MONEY FAST AND HONESTLY.

ENTER into a business of which you have a perfect knowledge. In your own right, or by the aid of friends on long time, have a cash capital sufficient to do at least a cash business. Never venture on a credit business at the commencement. Buy all your goods or materials for cash; you can thus take every advantage of the market, and pick and choose where and when you will. Be careful not to overstock yourself. Rise and fall with the market on short stocks. Always stick to those whom you prove to be strictly just in their transactions, and shun all others, even at a temporary disadvantage. Never take advantage of a customer's ignorance, nor equivocate nor misrepresent. Have but one price and a small profit, and you will find all the most profitable customers—the cash ones—or they will find you.

If ever deceived in business transactions, never attempt to save yourself by putting the deception upon others; but submit to the loss, and be more cautious in future. According to the character or success of your business, set aside a liberal per-centage for printing and advertising, and do not hesitate. Never let an article, parcel, or package, go out from you without a handsomely-printed wrapper, card, or circular, and dispense them continually. Keep yourself unceasingly before the public by judiciously advertising; and it matters not what business of utility you make choice of, for if intelligently and industriously pursued, a fortune will be the result.

HAVE A FIXED PURPOSE.

THE following admirable advice and caution to young men about to enter on the duties and conflicts of life, and the value of a definite and settled purpose, are from an address by Sir Edward Bulwer Lytton, lord-rector of Glasgow university, Scotland:—

“ Having once chosen that calling which is to become your main object in life, cling to it firmly ; bring to bear upon it all your energies — all the information you are elsewhere variously collecting. All men are not born with genius, but every man can acquire purpose, and purpose is the backbone and marrow of genius ; nay, I can scarcely distinguish one from the other. For what is genius ? It is not an impassioned predilection for some definite art or study, to which the mind converges all its energies — each thought or image that is suggested by Nature or learning, solitude or converse, being habitually and involuntarily added to those ideas which are ever returning to the same central point — so that the mind is not less busily applying when it seems to be the most released from application. That is genius, and that is purpose : the one makes the great artist or poet, the other the great man of action. And with purpose comes the grand secret of worldly success, which some men call will, but which I would rather call earnestness. If I were asked, from my experience of life, to say what attribute most impressed the minds of others, or most commanded fortune, I should say, ‘ earnestness.’

“ The earnest man wins way for himself, and earnestness and truth go together. Never affect to be other than you are, either richer or wiser. Never be ashamed to say, ‘ I do not know.’ Men will then believe you when you say, ‘ I do know.’ Never be ashamed to say, whether as applied to time or money, ‘ I can not afford it’ — ‘ I can not afford to waste an hour in the idleness to which you invite me ; I can not afford the guinea you ask me to throw away.’ Once establish yourself and your mode of life as what they really are, and your foot is on solid ground, whether for the gradual step onward, or for the sudden spring over a precipice. From these maxims let me deduce another : learn to say ‘ No’ with decision ; ‘ Yes’ with caution — ‘ No’ with decision whenever it resists temptation ; ‘ Yes’ with caution whenever it implies a promise. A promise once given is a bond inviolable. A man is already of consequence in the world when it is known that we can implicitly rely upon him. I have frequently seen in life a person preferred to a long list of applicants, for some important charge which lifts him at once into station and fortune, merely because he

has this reputation, that when he says he knows a thing he knows it, and when he says he will do a thing he will do it. Reflect over these maxims; you will find it easy enough to practise them."

COUNSEL TO MERCHANTS' CLERKS.

MAKE yourself indispensable to your employers; that is the golden path to success. Be so industrious, so prompt, so careful, that if you are absent one half-hour out of the usual time you will be missed, and he in whose employ you are will say, "I did not dream George was so useful." Make your employer your friend, by performing with minuteness whatever task he sets before you; and, above all, be not too nice to lend a hand at dirty work, however repugnant: your business in after-years depends upon how you deport yourself now. If you are really good for anything, you are good for a great deal. Be energetic; put your manners into your business; appear to feel an interest; make your master's success your own, if you have an honest one. Let your eye light up at his request, and your feet be nimble. There are some who look so dull and heavy, and go with so slow and indolent a pace, that it is irksome to ask of them what it is your right to demand of them. Be not like these; be the arch upon which your employer may rest with safety; let him feel that he may intrust you with uncounted gold.

If you do an errand lightly, you begin to lose his confidence; if you forget twice some important request, you can not be trusted. If you accustom yourself to loose and untidy habits, you will gain no respect, but rather contempt. Avoid theatres, card-rooms, billiard-saloons, as you would a pestilence; little faults are like so many loopholes in your character, through which all that is valuable sifts out, and all that is pernicious sifts in to fill the empty places. But you say you want some pleasure! Make your work a pleasure. There are two ways of seeing sunrise: one with a dull, complaining spirit, that, if it could, would blot out the great luminary with its washy flood of eternal complaints; the other with joyous, larklike pleasure, soaring upward, and seeing along the western path, gates of gold and palaces of ivory. So there are two ways of doing work: one that depresses the soul by its listless, formal, fretful participation; the other that makes labor a boon and a blessing—pursues it not only for gain, but for the higher exaltation of the mental and moral being.

HEALTH AND HABITS.

[TRANSLATED FROM THE GERMAN.]

Are there any among you, my friends, who desire to preserve health and cheerfulness through life, and at length to reach a good old age? If so, listen to what I am about to tell you.

SOME time ago I read in one of the newspapers of the day that a man had died near London at the advanced age of 110 years; that he had never been ill, and that he had maintained through life a cheerful, happy temperament. I wrote immediately to London, begging to know if in the old man's treatment of himself there had been any peculiarity which had rendered his life so lengthened and so happy, and the answer I received was as follows:

He was uniformly kind and obliging to every body; he quarreled with no one: he ate and drank merely that he might not suffer from hunger and thirst, and never beyond what necessity required. From his earliest youth he never allowed himself to be unemployed. These were the only means he used.

I took a note of this in a little book where I generally write all that I am anxious to remember, and very soon afterwards I observed in another paper that a woman had died near Stockholm, at 115 years of age; that she was never ill, and was always of a contented, happy disposition. I immediately wrote to Stockholm, to learn what means this old woman had used for preserving her health, and now read the answer:

She was always a great lover of cleanliness, and in the daily habit of washing her face, feet, and hands in cold water, and as often as opportunity afforded, she bathed in the same; she never ate or drank any delicacies or sweet-meats; seldom coffee or tea, and never wine.

Of this, likewise, I took a note in my little book. Some time after this, again I read, near St. Petersburg a man had died who had enjoyed good health till he was 120 years old. Again I took my pen and wrote to St. Petersburg, and here is the answer:

"He was an early riser, and never slept beyond seven hours at a time; he was never idle; he worked and employed himself chiefly in the open air, and particularly in his garden. Whether he walked or sat in his chair, he never permitted himself to sit awry, or in the bent posture, but was always perfectly straight. The luxurious and effeminate us of citizens he held in great contempt.

After having read all this in my little book, I said to myself, "You will be a foolish man indeed not to profit by the example and experience of the old people."

I then wrote out all I was able to discover about these happy old people upon a large card, which I read every morning and evening, and obliged myself to conform to its rules.

And now I can assure you, on the word of an honest man, that I am much happier and in better health than I used to be. Formerly, I had headache nearly every day, and now I suffer scarcely once in three or four months. Before I began these rules I hardly dared venture out in rain or snow from fear of catching cold. In former times, a walk of half an hour's length fatigued and exhausted me; now I walk miles without weariness.

HINTS TO MECHANICS AND WORKMEN.

If you would avoid the diseases which your particular trades are liable to produce, attend to the following hints.—

Keep, if possible, regular hours. Never suppose you have done extra work, when you sit up till midnight, and do not rise till eight or nine in the morning.

Abstain from ardent spirits, cordials, and malt liquors. Let your drink be like that of Franklin, when he was a printer—pure water.

Never use tobacco in any form. By chewing, smoking, or snuffing, you spend money which would help to clothe you, or would enable you, if single, to make a useful present to an aged mother or dependent sister; or, if married, to buy your wife a frock, or get books for your children. You also, by any of these filthy practices, injure your health, bringing on headache, gnawing at the stomach, low spirits, trembling of the limbs, and at times sleeplessness.

Be particular in preserving your skin clean by frequent washing of your hands, face, and mouth before each meal, and your whole body at least once a week; and by combing and brushing the hair daily.

Always have fresh air in the room in which you work, but so that you will not be in a draft of air.

Take a short time in the morning, if possible, and always in the evening, or towards sundown, for placing your body in a natural posture, by standing erect, and extending your chest and limbs by a walk where the air is fresh.

If confined in-doors, let your food consist, in a large proportion, of milk and bread, and well-boiled vegetables. Meat and fish ought to be used sparingly, and only at dinner. You are better without coffee, tea, and chocolate. If you use any of them, it ought not to be more than once a day.

AMOS LAWRENCE, THE BENEVOLENT MERCHANT.

THIS eminently noble merchant was born in Groton, Massachusetts, April 22, 1786, and died December 3, 1852. He was entirely the architect of his own fortune. His success in business, which was very great, was in a very considerable degree the result of his comprehensive grasp of mind, which enabled him, almost intuitively, to foresee the results of operations which would have staggered men more impulsive and less discriminating and far-sighted. At the age of thirty-five he had an attack of gastric fever, which laid the foundation for a chronic disease which made him an invalid for the rest of his life, and for many years prevented his giving personal attention to his business. During these years of suffering it was the constant employment of his hours of comparative ease, to devise and put in execution measures of charity and benevolence. In these abundant alms-deeds he bestowed not less than seven hundred thousand dollars; yet he left more than a million of dollars at his death. The key to his principle of action is disclosed by a paper found in his pocket-book after his decease, on which were written these words: "What shall it profit a man, if he gain the whole world and lose his own soul?" The following graphic description of his life and character is condensed from a discourse delivered in Boston shortly after his death:—

"Only two days ago, there died in this city a man, rich in money, but far more rich in manhood. He came here poor, from a little country town. He came with nothing — nothing but himself, I mean; and a man is not appraised, only taxed. He came obscure; nobody knew AMOS LAWRENCE forty-five years ago, nor cared whether the handkerchief in which he carried his wardrobe, trudging to town, was little or large. He acquired a large estate; got it by industry, forecast, prudence, thrift — *honest* industry, forecast, prudence, thrift. He saved what he got, and a great deal more. He was proud of his life; honorably proud that he made his own fortune, and started with 'nothing but his hands.' Sometimes he took gentlemen to Groton, and showed them half a mile of stone-wall which the boy Amos had laid on the paternal homestead. That was something for a rich merchant to be proud of.

"He knew what few men understand — when to stop accumulating. At the age when the summer of passion has grown cool and the winter of ambition begins seriously to set in, when avarice and love of power, of distinction and of office, begin to take hold of men, when the leaves of instinctive generosity fall, and the selfish bark begins to tighten about the man — some twenty years ago, when he had acquired a large estate, he said to himself: 'Enough! No more accumulation of that sort, to make me a miser and my children worse than misers.' So he sought to use nobly what he had man-

fully won. He lived comfortably, but discreetly. His charity was greater than his estate. In the last twenty or thirty years he has given away to the poor a fortune nearly as large as that which he has left to his family. But he gave with as much wisdom as generosity. His money lengthened his arm, because he had a good heart in his bosom. He looked up his old customers whom he had known in his poor days, which were their rich ones, and helped them in their need. He sought the poor of this city, and gave them his gold, his attention, and the sympathy of his honest heart. He prayed for the poor, but prayed gold. He built churches, not for his own sect alone, for he had piety without narrowness — churches for Methodists, Baptists, Calvinists, Unitarians, for poor, oppressed black men, fugitive slaves in Canada. He helped colleges, gave them libraries and philosophical apparatus. He sought out young men of talents and character, but poor and struggling for education, and made a long arm to reach down to their need, sending parcels of books, pieces of cloth to make a sailor's jacket or cloak, or money to pay the term-bills. He lent money where the loan was better than the gift. That bountiful hand was felt even on the shores of the Pacific. He was his own executor, and the trustee of his own charity-funds. He didn't leave it for his heirs to distribute his benevolence at their cost. At his own cost he administered the benefactions of his testament. At the end of a fortunate year, he once found thirty thousand dollars more than he had looked for, as his share of the annual profits. In a month he had invested it all in various charities. He could n't eat his morsel alone.

“His benevolence came out also in smaller things in his daily life. He let the boys cling on behind his carriage — grown men did so, but invisibly; he gave sleigh-rides to boys and girls, and had a gentle word and kindly smile for all he met.

“His charity was as unostentatious as the dew in summer. Blessing the giver by the motive, the receiver by the quicker life and greater growth, it made no noise in falling to the ground; even the daily press never accused his charity of living to be looked at.

“Of good judgment, good common sense, peaceful, exact, methodical, diligent, he was not a man of great intellect. He had no uncommon culture of the understanding and the imagination, and of the highest reason still less. But in respect to the greater faculties — in respect of conscience, affection, the religious element — he was well born, well bred, eminently well disciplined by himself.

“He was truly a religious man. When I say this, I mean that he loved God and loved men. Reverencing God, he revered the laws of God — I mean the natural laws of morality, the laws of justice and of love. His religion was not ascetic, but good-natured and of a cheerful countenance. His piety became morality. The first rule he took to his counting-house was the golden rule, and he never laid it by — buying, and selling, and giving, by that standard measure. So he travelled along, on that path which widens and brightens as it leads to heaven.

“Here was a man who knew the odds between the means of living and

the ends of life. He knew the true use of riches. They served as a material basis for great manly excellence. His ton of gold was a power to feed, to clothe, to house, and warm, and comfort needy men—a power to educate the mind, to cheer the affections, to bless the soul. To many a poor boy, to many a sad mother, he gave a ‘merry Christmas’ on the earth, and now in due time God has taken him to celebrate Epiphany and New Year’s day in Heaven.”

THE MAN RETIRED FROM BUSINESS.

ALMOST every man sets out in life with the determination, when a certain sum has been accumulated, to retire from the cares of business and enjoy the balance of his days “*otium cum dignitate.*” Visions of sunny farms and rural retreats are ever before him; but unfortunately, few men have the courage, when the required sum has been obtained, to be contented and retire. In the course of years, new tastes have been acquired, and new wants added to the humble catalogue with which he commenced life. The rural retreat has become a suburban residence, with coach, horses, stables, &c., and a few thousands more have become necessary. So he goes toiling on, his ambition widening and extending, as he pushes and urges his way on to competence and fortune. During all this time he forgets he is growing older—that his capacity for enjoyment is getting more contracted every day—that his tastes and habits are becoming confirmed in business-life, so that when he does muster up the firmness to yield up his place in the business world to younger man, he is about as unhappy a mortal as one could meet on a summer’s day.

It is related of a tallow-chandler of London, who had accumulated a fortune and retired to his villa, that time hung so heavily on his hands, that he used to have a “melting-day” once a week, and make his own candles for amusement. He had probably neglected through his life to lay in a store of knowledge, to cultivate a taste for reading, or otherwise prepare his mind as well as his pocket for the purposes of a life of leisure. His great object had been to make enough to retire *on*, without caring to provide something to retire *with*.

That man alone can hope to enjoy a pleasant leisure in the evening of his days who has intellectual means of enjoyment always at command. He must, or should, be satisfied with a comfortable independence, and leave the cares of business in the meridian of life, if he can, before he become so habituated to a certain routine, to deviate from which, or leave, instead of conferring comfort or happiness, would only make him discontented and miserable.

SOLOMON GOODELL, OR MONEY WELL INVESTED.

SOLOMON GOODELL was a Vermont farmer, and was far from rich, his whole property probably never amounting to over five thousand dollars, and this the result of constant and severe labor. But from this small property he managed to accomplish a great deal of good. For several years he contributed one hundred dollars a year to the Connecticut Missionary Society. When the American Board of Commissioners for Foreign Missions was formed, he wrote to the secretary of the board, notifying them of his desire to contribute five hundred dollars for their immediate use and one thousand dollars to the fund, although at the time he could spare but fifty dollars. He fulfilled his engagement, paying the five hundred dollars with interest, and interest on the one thousand dollars till about a year before his death, when he paid the principal and added another thousand to it. The amount of his donations to the cause of missions alone, besides other charities, was three thousand six hundred and eighty-six dollars. Yet at his death he left a competence to his wife and children.

 SAMUEL SLATER, THE FATHER OF AMERICAN MANUFACTURES.

SAMUEL SLATER was born at Belpre, England, of good family, in 1768. After receiving a fair education, he was apprenticed, at the age of fourteen, to Mr. J. Strutt, for several years the partner of Arkwright. Here his fidelity and intelligence soon gained him the entire confidence of his master, and he was, while quite young, intrusted with the supervision of a new mill and machinery then in course of construction. In this way he became familiar with all the minutiae of cotton spinning and weaving; and, studying closely the principles of mechanics, he was able, by the aid of a very retentive memory, to retain the plans and designs of the machinery so as to reproduce them in this country, as it was a penal offence at that time to carry to foreign countries drawings of English manufacturing machinery. In this country, at that period, the work was new, and he was compelled to construct with his own hands most of the necessary machines for the manufacture of cotton goods. His indomitable energy and perseverance enabled him to surmount all obstacles, and, though often foiled and embarrassed, he was finally successful; and at the time of his death, in 1835, he had not only acquired by his industry and enterprise a great estate, but he had the satisfaction to know that the manufacture which he had founded was one of the leading branches of industry in the United States.

THE IMPORTANCE OF PUNCTUALITY.

Punctuality is as essential to the success of business men as any direction that has been given in this work, and it ought to be considered in the same light, (if a man's time is worth anything, and really it seems to be nearly lost in such a state of mind, waiting for another); but if we tarry no longer than General Washington did, after his appointment with a gentleman, we should lose but little time, for when he had met his appointment to a minute, and found not this gentleman there, he remained but one minute and left, saying, my time is not my own but belongs to the government.

Method is the very 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 guarantees punctuality in you; for, like other virtues, it propagates itself. Servants and children must be punctual where their leader is so. Appointments, indeed, become debts. I owe you punctuality, if I have made an appointment with you; and I have no right to throw away your time, if I do my own.

USE OF CIVILITY.

Thanks! the usual mode of payment for services rendered, and "to men of noble minds it is honorable meed;" it is however, uncurrent, and may never pass to a third party. Some thanks "are too dear at half-penny," and others cannot be too highly prized, for "they are the exchequer of the poor."

He that banishes gratitude from among men, stops up the stream of beneficence; for though in conferring kindness, a truly generous man does not aim at a return, yet he looks to the qualities of the person obliged.

There are several persons who have many pleasures and entertainments in their possession which they do not enjoy. It is therefore a good and kind office to acquaint them with their own happiness.

IMPORTANT RULES FOR BUSINESS MEN.

HON. STEPHEN ALLEN'S POCKET PIECE.

[Among the victims of the Henry Clay disaster, was Stephen Allen, Esq., an aged man of the purest character, formerly Mayor of New York, beloved and esteemed by all who knew him. In his pocket-book was found a printed slip, apparently cut from a newspaper, of which the following is a copy:]

Keep good company or none. Never be idle.

If your hands cannot be usefully employed, attend to the cultivation of your mind.

Always speak the truth. Make few promises.

Live up to your engagements. Keep your own secrets if you have any.

When you speak to a person, look him in the face.

Good company and good conversation are the very sinews of virtue.

Good character is above all things else.

Your character cannot be essentially injured except by your own acts.

If any one speaks evil of you, let your life be so that none will believe him.

Drink no kind of intoxicating liquors.

Ever live (misfortunes excepted) within your income.

When you retire to bed, think over what you have been doing during the day.

Make no haste to be rich, if you would prosper.

Small and steady gains give competency with tranquillity of mind.

Never play at any game of chance.

Earn money before you spend it.

Avoid temptation, through fear you may not withstand it.

Never run into debt unless you can see a way to get out again.

Never borrow if you can possibly avoid it.

Do not marry until you are able to support a wife.

Never speak evil of any one.

Be just before you are generous.

Keep yourself innocent if you would be happy.

Save when you are young to spend when you are old.

Read over the above maxims at least once a week.

ADVANTAGES OF EDUCATION IN PROMOTING SUCCESS IN LIFE.

THE following remarks on the advantages which education gives in business pursuits, are from the pen of Rev. Dr. James W. Alexander, one of the ablest writers in this country, and a man deeply interested in the welfare and prosperity of the young:—

“Even in the active employments of life a little science remarkably tends to the more successful employment of labor. A few instances will not be out of place. ‘Though a man be neither mechanic nor peasant, but only one having a pot to boil, he is sure to learn from science lessons which will enable him to cook his morsel better, save his fuel, and both vary his dish and improve it.’ A little chemistry will teach a farmer whether his soil needs animal or mineral additions. A little hydrostatics will save many a foot of pipe to the pump-maker and the plumber. A little geology will keep a man from digging hundreds of feet for coal, in formations where it can not exist. A little mineralogy will prevent one’s mistaking mica for gold. A few lessons in specific gravity may save many a dollar in purchases of the precious metals. Mathematics must aid the builder in estimating the strength of timber, walls, and arches. Arkwright, during the years which he spent on his spinning-jennies, was putting into practice the principles of mechanics; and Davy’s safety-lamp, which has been such a blessing to mankind, would never have been invented had it not been for previous discoveries in chemistry. In a word, there is not a trade or employment in which a little science may not be turned to good account. The merchant, perpetually dealing in fabrics and products of labor, which involve the application of philosophical principles, must every day be placed in circumstances where the knowledge of these principles would save both his time and his money.

“There is a great disposition among those who call themselves practical men to deride knowledge, and to think that scholarship even hinders business. On the contrary, there is not a single art of peace or war which will not be conducted more successfully by one who possesses information and the lights of science. These will make one a better farmer, a better tradesman, a better soldier.”

We may add to these remarks an example which has fallen under our own observation. A young man of poor family, but of great energy of character, commenced work at an early age in an ivory-comb factory. His education had been no more than ordinary, but he was ambitious of success, and he devoted his nights to the study of mechanics, till he had mastered every principle on which the machines for the manufacture of combs were based. This done, he felt convinced that some improvements could be introduced to advantage in the mechanism. These he invented, and soon rendered himself so

valuable to the company, that he was offered an interest in the business. His next step was to investigate fully the ivory-trade, to learn its history, and the best markets for its importation. The company had purchased their ivory in New York, or occasionally in London; but the result of his investigations was, that ivory could be purchased to much better advantage at the Cape of Good Hope and at Ceylon, and brought home by our returning Indiamen. Having put this in practice, he soon entered upon another branch of the ivory business; and now, in the prime of life, he is at the head of two large establishments—one for the manufacture of combs, the other for other ivory goods—is president of a bank in his native village, and has amassed a handsome fortune. The same thirst for knowledge still continues, and amid his multifarious pursuits he still finds time to read and study, and, though self-educated, is one of the most intelligent men you will often meet.

THE PURSUIT OF KNOWLEDGE UNDER DIFFICULTIES.

BIOGRAPHICAL records abound with instances of men who, under the most adverse circumstances, have acquired an education, which, if it has not made them rich in money, has at least conferred upon them that mental wealth and reputation which adversity can not take away. As encouragement to honorable exertion, we give the names of a few of those men who have thus triumphed over difficulty; for our young readers may rest assured that education and application are almost universally the direct way to competence and the road to fame:—

HOMER, the great Greek poet, and the prince of ancient poets, was a blind beggar.

VIRGIL, the first of Latin poets, was the son of a potter; and HORACE, of a shopkeeper.

COLUMBUS, the discoverer of America, was the son of a weaver, and a weaver himself.

SHAKESPEARE, the greatest of English dramatic poets, was the son of a wool-stapler; and MILTON, the greatest of English epic poets, was the son of a money-scrivener, and wrote his immortal poems after he became blind.

BEN JONSON, the great dramatist, was a working bricklayer.

JOHN BUNYAN was a tinker, from the lowest rank.

OLIVER CROMWELL was the son of a brewer.

BENJAMIN FRANKLIN was the son of a tallow-chandler.

AKENSIDE, the author of that elegant poem, "The Pleasures of the Imagination," was the son of a butcher at Newcastle.

ROBERT BURNS was a ploughman of Ayrshire, Scotland.

GRAY, the English poet, was the son of a money-scrivener.

HENRY KIRKE WHITE was the son of a butcher at Nottingham, England.

SIR JOSEPH PAXTON, the architect of the London Crystal Palace, was a servant of the Duke of Devonshire.

EDMUND HALLEY, an eminent English astronomer, was the son of a soap-boiler at Shoreditch.

HOGARTH, the celebrated English painter, was put apprentice to an engraver of pewter pots.

HANS SACHS, an eminent German poet, was a tailor's son, and served an apprenticeship first to a shoemaker and afterward to a weaver, and worked at the loom as long as he lived.

LINNÆUS, the prince of modern botanists, was a shoemaker.

HEINE, the most eminent classical scholar of Germany, was the son of a poor weaver, and, through the kind assistance of a baker, was enabled to pay a schoolfellow eight cents a week for teaching him Latin.

HERSCHEL, the great astronomer, was the son of a poor musician, and himself taught music while learning Latin, Greek, and Italian. From music he proceeded to mathematics, optics, and astronomy.

DOLLOND, the inventor of the achromatic telescope, was a silk-weaver, and continued at the business till middle age.

GIFFORD, the founder and editor of the London Quarterly Review, was a poor orphan, for a time a cabin-boy, and subsequently a shoemaker's apprentice; and studied mathematics on his bench, working out his problems on a piece of leather with a blunted awl.

ROGER SHERMAN was also a shoemaker, and obtained his education while at the work-bench.

FERGUSON, the Scotch astronomer and philosopher, was the son of a poor day-laborer, and educated himself under difficulties which would have appalled the ambition of most boys.

EDMUND STONE was the son of a gardener, and, though constantly employed by his father, found time to make himself master of the highest branches of mathematics and several languages. When questioned by the Duke of Argyle in regard to his acquirements, he modestly inquired, "Does one need to know more than the twenty-six letters in order to learn everything else that one wishes?"

WILLIAM C. REDFIELD, eminent as the discoverer of the law of storms, and as a geologist, was apprenticed to the saddler's business, and worked at it for many years.

HUGH MILLER, the distinguished Scotch geologist, whose recent untimely death has caused the scientific world to mourn, was a common quarryman till past his thirtieth year.

This list might be indefinitely prolonged, but we have given enough to show our young friends that there is no situation in which they can be placed where they can not, if they have *the will*, acquire an education and influence worthy of remembrance. Especially is this true in America, where the road to the highest offices and noblest distinction is alike open to all who will strive for their attainment.

JOHN GRIGG'S RULES FOR SUCCESS IN BUSINESS.

WE abridge from Freedley's "Practical Treatise on Business" the following rules for success, contributed to that work by John Grigg, Esq., one of the most successful publishers and booksellers in this country, and the founder of the publishing-house of Lippincott & Co.:

1. *Be industrious and economical.* Waste neither time nor money in small and useless pleasures and indulgences. If the young can be induced to begin to save the moment they enter on the paths of life, the way will ever become easier before them, and they will not fail to attain a competency, and that without denying themselves any of the real necessities and comforts of life.

2. To industry and economy, add *self-reliance.* *Do not take too much advice.* The business-man must keep at the helm and steer his own ship. In early life every one should be taught to think for himself. A man's talents are never brought out until he is thrown to some extent upon his own resources.

3. Remember that *punctuality is the mother of confidence.* It is not enough that the merchant fulfil his engagements: he must do what he undertakes *precisely at the time* as well as in the way he agreed to. This inspires confidence—as much, perhaps, as the meeting of the engagement.

4. *Attend to the minutiae of business,* small things as well as great. See that the store is opened early, goods brushed up, twine and nails picked up, and all ready for action. It is often the case that diligence in employments of less consequence is the most successful introduction to great enterprises.

5. Let the young merchant remember that *selfishness is the meanest of vices,* and the parent of a thousand more. It not only interferes with the means and the end of acquisition—not only makes money more difficult to get, and not worth having when it is got—but it is narrowing to the mind and to the heart. "Selfishness keeps a shilling so close to the eye, that it can not see a dollar beyond." Never be narrow and contracted in your views. Life abounds in instances of the brilliant results of a generous policy.

6. *Be frank.* Say what you mean. Do what you say. So shall your friends know and take it for granted that you mean to do what is just and right.

7. Accustom yourself to *think vigorously.* Mental capital, like pecuniary, to be worth anything, must be well invested—must be rightly adjusted and applied; and to this end, careful, deep, and intense thought is necessary, if great results are looked for.

8. *Marry early.* The man of business should marry as soon as possible, after twenty-two or twenty-three years of age. A woman of mind will conform to the necessities of the day in small beginnings: and in choosing a wife a man should look—first, at the heart; second, the mind; third, the person.

9. Everything, however remote, that has any bearing upon success, must be taken advantage of. The business-man should be continually on the watch for information and ideas that will throw light on his path; and he should be an attentive reader of all practical books, especially those relating to trade, business, &c., as well as a portion of useful and ennobling literature.

10. *Never forget a favor,* for ingratitude is the basest trait in man's heart. Always honor your country, and remember that our country is the very best poor man's country in the world.

To these may be added the three rules by which John M'Donogh, the millionaire of New Orleans, asserted that he had attained success. They were as follows:—

1. To obtain the favor and influence of the opulent, and of the authorities of the country in which you live.

2. Exercise your influence and power (fairly and honorably, of course) over those who in point of wealth are inferior to you, and, by availing yourself of their talents, knowledge, and information, turn them to your advantage.

3. Pray to God sincerely, earnestly, and with fervor and zeal, for success in your undertakings.

No one can object to the last rule; and although the first two are capable of perversion, yet, understood as Mr. M'Donogh doubtless intended, there is no objection to them.

RELIGION IN BUSINESS.

THE author of the following we do not know, but it embodies views by which men in business, who profess to be governed by Christian principles, would do well to compare themselves:—

Each one is bound to look not only on his own things, but also on the things of others. You can not divest yourself of this responsibility. God has ordained it, and while God is love, the law is unalterable. In your neighbor you are bound to see a brother whose feelings, whose reputation, whose property, whose family, are all as sacred as your own. "Let no man seek his own, but every man another's wealth," is a precept weightier than all the dicta of the exchange. It

is highly convenient to evade this precept by assuring yourself that every man will look to his own interests, and that therefore you may just gripe all that others will let you gripe. But, in doing so, you let yourself down from the level of a Christian to the level of a scrambler. Even among men who meet on equal terms, commerce on your principle is not a system of mutual services, but a system of mutual supplanting. But among men who meet on equal terms, that principle will bear you out in cruel oppression. A cloth-maker offers to a cloth-merchant a parcel of cloth. His manner, or something else, tells the merchant that he is under the necessity of finding money. He asks a fair price. According to the best judgment of the merchant, that price would afford the maker a fair remuneration, and afford himself a fair profit; but he knows, or guesses, that money happens to be at that moment of exorbitant value to his neighbor. On this conviction he refuses the fair price, and offers one that would double his own profit, and leave the other with no profit at all, or perhaps with a loss. The other hesitates, reasons, entreats, but at last reluctantly yields. The merchant exults in a good bargain. A good bargain do you call it? Why, the thing you have done is neither more nor less than taking advantage of your neighbor's necessity to deprive him of the just reward of his labor, and put it in your own pocket!

“But I am not bound to look after another man's interests.” Yes, you are. God has bound you to do it. He has bound all other men to do the same by you. You have denied your brother his equal rights. Had you done your duty, two hearts would have been the better, but now two hearts are worse. Yours is contracting around its ill-gotten gains; his is soured and distrustful.

HUMAN MONEY-BAGS.

MANY a man there is, clothed in respectability, and proud of his honor, whose central idea of life is interest and ease — the conception that other men are merely tools to be used as will best serve him; that God has endowed him with sinew and brain merely to scramble and get; and so in the midst of this grand universe, which is a perpetual circulation of benefit, he lives like a sponge on a rock, to absorb, and bloat, and die. Thousands in this world are living so, who never look out of the narrow circle of self-interest; whose decalogue is their arithmetic, whose Bible is their ledger; who have so contracted, and hardened, and stamped their natures, that, in any spiritual estimate, they would only pass as so many bags of dollars.

A LECTURE FOR RICH MERCHANTS.

“I CAN pay my way, and am obliged to nobody,” is a frequent expression of the selfish rich man. We fancy we can see him, while he utters it, with his purse-proud, defiant look, buttoning up his pocket as if he thought you a thief.

You can pay your way, can you? You are obliged to nobody? Good sir, we don't believe you know what you say. That you can pay your own pecuniary debts we have no doubt; but those, it seems to us, are the least part of your obligations. You owe duties to society as a man, a citizen, a millionaire, of which perhaps you have never thought — certainly not as debts to be paid in your own person and by an expenditure of your own time, and thought, and money. My dear sir, consider this well. Do not live and die in the false belief that, because you owe this debt to society in the abstract, Heaven will never require its payment at your hands. Do not imagine, either, that you can delegate its liquidation to others. No well-salaried minister, no sleek visiter of the poor, can become your “middle-man” in this matter, doing your work for you. Monopolize your time in mere money-making, and suffer your heart to grow hard as steel, as all hearts will that never come in contact with human misery.

“I can pay my way,” you say; “I am obliged to nobody.” Perhaps, as you utter these words, you look rebukingly at some poor debtor who has failed to meet his engagements. Beware, O rich man! “Judge not, lest ye be judged.” You know not what defects of early training, what cruel disasters of fortune, what treachery on the part of others, may have led to his bankruptcy. With all his errors, and even faults — for probably he has not been entirely free from either — he may yet be a better man, taken all in all, than you, with your stocks, your mortgages, your ships, and your real estate. He may not neglect his children as you, absorbed in your speculations, probably do, leaving their moral training to others instead of superintending it yourself. He may be a truer husband, not acting as you perhaps do, as if a wife was either a slave or a plaything, and not a companion. He may be a kinder friend, a more conscientious Christian, a man better imbued with the thousand sympathies of humanity. Believe us, there are worse crimes than being in debt; though, where debt comes from imprudence, or a reckless spirit of speculation, it is bad enough, and to be reprobated.

“I can pay my way,” you say; “I am obliged to nobody.” You are obliged, on the contrary, to every fellow-creature with whom you

are thrown into contact, either in social life or in business. Without their courtesy, their attention, their kindness, their society, you would be a most miserable creature. Every hour you live, you are indebted to some fellow-being for some attention or other; and it is only because they are so freely and commonly given, like the air of heaven, that you do not realize their value. The time will come, if it has not come already, when some great family affliction shall teach you that, with all your riches, you are but a frail, helpless human creature; and in that hour of grief and heart-wrung agony, you will recognise at last, even if but for a moment, the precious boon of common sympathy; you will feel how much you owe, after all, to your fellows.

Thank Heaven, all rich men are not like you! There have been many in every generation who acknowledged that they owed other debts than pecuniary ones, and who strove faithfully to liquidate them. Their number is increasing, moreover, with each successive generation. When the day arrives, as we believe most firmly it will, when all rich men shall recognise the obligations they owe to society, the millennium, in one sense, will have come. Then may the rich man truly say, "I can pay my way — I am obliged to nobody."

THE NECESSITY OF LABOR.

LABOR! — labor on, in some shape, for life. Labor for thyself, thy household, thy country, the world. There is no respite. Onward, onward, drives the spirit of commerce; and let it elevate, enrich, ennoble thee. Clothe thyself gorgeously, fare sumptuously, if thou wilt, but extend the same luxuries of wealth to thy neighbor who possesses not an equal ability to acquire. What is there now, or ever has been, in the world, grand or glorious, that has not been the product of labor of either the body or the mind? The treasures of genius and art are its work; the cultivated fields are its toil; the busy marts, the rising cities, the rich empires of the world, are but the great treasuries of labor. The monuments, castles, towns, and temples of Europe — the mounds and buried cities of America — are but the gigantic achievements of labor. Take labor from the world, and it leaves it a blank without a history. Labor on, then, as the great movements of the world shall direct. If you have genius, develop it. If you have perseverance, prove it. Labor on without wealth if such is your lot. Labor on the more lustily with wealth, for it is a means by which all the world can be conquered from indolence and ignorance, from famine, starvation, and untimely death.

A WORD FOR MISERLY RICH MEN.

A MAN that hoards up his money, or uses it to make a greater display of wealth than his neighbors, may be courted by toadies, or admired by the dependent, but can not be esteemed by those whose judgment is sound. Such a man has the means of doing extensive good, and he omits to do it. He neglects his essential duties, and, like all others who fail in the performance of duty, he becomes sinful, and his sinfulness must be expiated.

The most pitiable and despicable of persons is he who labors to accumulate money for the mere sake of money, and who clings to it with unrelenting tenacity until disease comes upon him, and death becomes a certain result. Any one who has not the heart though he has the means to be generous, is really very poor. He can not spend money, though he has it in abundance. He does not use it, and, by his possessing it without employing it for useful purposes, his moral feelings become corrupt, and his nobler and finer sensibilities are withered up. He is a wreck in heart and mind, with nothing but money on which to repose. He may be met with smiles, it is true — for, unfortunately, persons are to be found of such mean nature as to throw themselves at the feet of wealth — but the homage of such people is insulting, for it is directed to the idol's externals, and does not imply the existence of the quality that is not thoroughly contemptible. The worshippers of Mammon are afflicted with that poverty of spirit which a wise man would not have for the wealth of Cræsus, and in comparison with which poverty of pocket is a positive blessing. The victim of avarice would probably be the meanest worm that crawls along the pale of life, were it not for the fact that he has idolators who are, if possible, still more degraded than himself.

A man who is making money ought to be most especially careful to guard against that incalculable curse, the intense love of it. If he at any time feels the hideous worm of avarice gnawing at his heart-strings, let him turn short about, and direct all his energies toward the extirpation of the fatal moral disease which has made its appearance in its bosom. Let him change his course without any hesitation or delay; for if there is delay, avarice, like an oriental conqueror, will soon utterly devastate his whole nature, and leave him a thing to be despised and shunned. Let him immediately become generous and charitable; and, by cultivating the benevolent feelings which may be left, he will have nothing for avarice to prey upon. In this course his safety lies, and he can not neglect it without irreparable injury. Could

the foul, and blistered, and blackened heart of a victim of avarice be exposed to others in all its hideous deformity, there is no man who would not loathe it, and who would not shun a like calamity as he would the plague. It is, indeed, worse than plague or famine; for the man who would accept a continuance of life on condition that he should surrender his heart to the dominion of avarice, would be the most absolute of fools. The happiness which flows from generosity the avaricious man never enjoys. The wisdom and justice of Heaven have for ever rendered the union of human comfort and avarice impossible. "There is that maketh himself rich, yet hath nothing; there is that maketh himself poor, yet hath great riches." This is a sacred truth, which many have confessed with sorrow at the end of a life devoted to the accumulation of gold, and to selfish gratification.

COMMERCIAL VALUE OF HONESTY.

AN old trader among the northern Indians, who had, some years ago, established himself on the Missouri, tells a good story, with a moral worth recollecting, about his first trials of trading with his red customers. The Indians, who evidently wanted goods, and had both money and furs, flocked about his store, and examined his goods, but for some time bought nothing. Finally, their chief, with a large body of his followers, visited him, and accosting him with—"How do, Thomas? show me goods; I take four yard calico, three coonskins for yard, pay you by'm-by, to-morrow"—received his goods and left. Next day, he returned with his whole band, his blankets stuffed with coonskins. "American man, I pay now." With this, he began counting out the skins, until he had handed him over twelve. Then, after a moment's pause, he offered the trader one more, remarking as he did it, "That's it."—"I handed it back," said the trader, "telling him he owed me but twelve, and I would not cheat him. We continued to pass it back and forth, each one asserting that it belonged to the other. At last he appeared satisfied, gave me a scrutinizing look, placed the skin in the folds of his blanket, stepped to the door and gave a yell, and cried with a loud voice: 'Come, come, and trade with the pale-face; he no cheat Indian—his heart big!' He then turned to me, and said: 'You take that skin, I tell Indian no trade with you—drive you off like dog; but now you Indian's friend, and we yours.' Before sunset, I was waist-deep in furs, and loaded down with cash. So I lost nothing by my honesty."

SAMUEL BUDGETT, THE MODEL MERCHANT.

THIS eminent merchant was born of very poor parents, in Wrengton, Somersetshire, on the 27th of July, 1794. He was naturally a merchant. When about ten years of age he began to display his taste for traffic, and his own narrative of the incidents relating thereto is interesting and instructive. It is as follows:—

“The first money I ever recollect possessing was gained in the following way: I went to Mr. Milks of Kilmurdon, to school, a distance of three miles. On my way I picked up a horseshoe, and carried it about three miles, and sold it to a blacksmith for a penny. That was the first penny I ever recollect of possessing, and I kept it for some time. A few weeks after, the same man called my attention to a boy who was carrying off some dirt opposite his door, and offered, if I would beat the boy, who was bigger than myself, to give me a penny. I did so; he made a mark upon it, and promised, if I would bring it to him that day fortnight, he would give me another. I took it to him at the appointed time, when he fulfilled his promise, and I thus became possessed of threepence; since which, I have never been without, except when I gave it all away. The next addition to my stock of money was when one of my sisters, in drawing molasses, had let it run over, and a considerable quantity was wasted. After taking up what she thought was worth saving, and being about to wash away the remainder, I ran to my mother and said, ‘Mother, may I scrape up that molasses, and sell it for myself?’ Having gained her consent, I set to work, scraped it up as clean as possible, and sold it for three halfpence. Thus, by little and little, my fund became augmented, until I had enough to purchase ‘Wesley’s Hymns,’ and I considered myself a rich and happy boy.”

We have quoted the whole of the above account, because it reveals some of those principles which afterward led to his extraordinary success. He was thrifty, careful, industrious, and prudent, and looked on money as a means and not as the end of life.

From this time onward he was continually trading, never resorting to petty, unworthy tricks, but buying and selling, bartering and exchanging, avoiding carefully the credit system. At the age of fourteen, he had acquired a very fair knowledge of business, and one hundred and fifty dollars in money as the result of his trading operations. At this time he was apprenticed to his older brother, who kept a small grocery at Kingswood. Upon leaving Coleford for Kingswood, he presented to his parents the whole of his boyish earnings.

When he had been with his brother a little more than three years, his brother dismissed him as unfitted for the business, owing to his smallness of stature and want of strength. This was a terrible blow to him, but he resolved to obtain another situation at once. Every-

thing was against him — his size, his looks, his dress — but he persevered, and, although a candidate far more eligible appeared in competition with him, he was at length received into a store in Bristol. Here he soon won the esteem of his master; and his brother, who had regretted his departure, desired him to return to his employ. His new master objected, and offered to increase his salary; but his brother urging that it was his *duty* to return and serve out the remainder of his apprenticeship, he decided to do so. Having accumulated a little money, he bestowed it upon his sisters who, with very limited means, had just set up in business at Bristol. After serving out his time with his brother, he made an engagement with him for three years, at a salary of two hundred, two hundred and fifty, and three hundred dollars, per year. At the end of that time he had by close economy saved from his salary about five hundred dollars; but his brother being embarrassed, he bestowed the whole upon him. Soon after this he became a partner with his brother, and the business thriving, he was, not long after, married. Devoting his energies to the extension of the business, he first made an improvement in their methods of purchasing; and, this accomplished, he endeavored to extend the amount of their sales. By degrees he began to aim at a wholesale trade, supplying at first the shops in their immediate vicinity, and then those more remote. He had many difficulties to contend with in this, as his goods were carted for four miles, and the merchants of the larger towns scouted the idea that the little grocer of the out-of-the-way village of Kingswood could furnish their customers at prices as low as they were in the habit of doing; but in the end tact, business ability, and low prices, triumphed; and the business of the brothers extended till their agents were in the habit of visiting all parts of England, receiving orders and settling accounts. A fire, which consumed their warehouse at Kingswood, led them to remove their principal establishment to Bristol, four miles distant; and with his usual promptness, Mr. Budgett, though his goods were destroyed, asked but a single day's delay in filling orders. In process of time they had branch establishments in most of the large towns, and employed at the principal warehouses between three and four hundred men. Their business amounted to more than three and a half millions of dollars per annum!

Mr. Budgett's principles of business were — 1. A rigid adherence to the cash system, under all circumstances. 2. A thorough system in all departments. 3. The utmost promptness in filling all orders. 4. Careful scrutiny in the selection of his employees. 5. Liberal and even munificent payment for services rendered; and lastly, the most undeviating adherence to truth and honor in all his transactions.

The instinct of the merchant was strong in the man ; he could not be otherwise than shrewd and careful in making his purchases, or enterprising and prompt in making his sales. But it was not a miser's greed which prompted him to accumulation of wealth. The money, when received, was bestowed liberally on every worthy object. His men were strongly attached to him, not simply because they were bountifully paid for their labor, but because of his evident sympathy with all their interests, and his ready appreciation of every effort they made to improve. He systemized the business so as to shorten the hours of labor and dismiss all his workmen at five o'clock. He provided libraries and schools for their instruction and that of their children ; erected churches and supplied them with ministers, in order that the poor might be able to hear the gospel ; by strenuous effort he broke up a band of thieves who had made Kingswood their headquarters, and so thoroughly reformed that village which had for years been notorious for its wickedness, that it became equally remarkable for order, sobriety, and thrift. Nor were his benefactions confined to his own vicinity ; the stream of his benevolence flowed far and wide, embracing literary institutions, missions, Bible-reading in Ireland and elsewhere, and aided every cause which gave evidence of usefulness. His donations to these objects averaged ten thousand dollars per annum for many years, and in the latter part of his life one sixth of his income was devoted to benevolent objects. He died of dropsy, at the age of fifty-seven, universally lamented throughout the entire circle of his acquaintance, and followed to the grave by hundreds of the poor to whom he had been for so many years a benefactor, friend, and counsellor.

WILLIAM COLGATE, THE SUCCESSFUL MECHANIC.

WILLIAM COLGATE was born at Hollingbourn, in the county of Kent, England, January 25, 1783. His father was an intelligent, large-hearted, enterprising farmer, the friend of the elder Pitt, and possessing liberal opinions in relation to the American colonies. Finding that the expression of these opinions was likely to result in his imprisonment and persecution by the British government, Mr. Colgate removed to this country when the subject of this sketch was about thirteen years of age. He located himself in Maryland, on a large farm near the city of Baltimore, and, in connection with his farming, commenced business in that city as a tallow-chandler. The title to the farm proved defective ; some of his largest customers in the chand-

lery business failed; and at the end of two years Mr. Colgate found himself a bankrupt. William, who had received a good education, and who was now fifteen years of age, undertook the chandlery business, met all the claims against the estate, and supported his parents and brothers and sisters, until he arrived at the age of twenty-one years. He then went to New York with two dollars in his pocket, and finding employment with the late John Slidell, then the largest tallow-chandler in the city, soon won his confidence by his faithfulness and industry. In 1806, he commenced business for himself in Dutch street, and continued it there for fifty years with great success. Gifted with a large heart and a strong will, he was eminently qualified to carry through undertakings which might have caused weaker minds to falter and fail. He was eminently and always a Christian businessman — clear-headed, far-sighted, methodical, and exact — but liberal and benevolent in public and private, regardful of the poor, of the church, of humanity everywhere, ready to every good word and work. He was not perfect — no one of the children of Adam now on earth can claim to be so — but he was eminently a good man; and when he died, there were many sincere mourners to weep over his departure.

SLAVERY FOR MONEY.

WE pity the man who wears out his energies in the accumulation of riches which, when amassed, he will have lost the opportunity to enjoy. He finds himself, at the end of his labors, a guest at his own table without an appetite for its dainties. The wine of life is wasted, and nothing remains but the lees. The warm sympathies of his heart have been choked by his inexorable spirit of avarice, and they can not be resuscitated. The fountain-head of his enthusiasm is sealed; he looks at all things in nature and art with an eye of calculation; hard matter of fact is the only pabulum his mind can feed on; the elastic spring of impulse is broken; the poetry of existence is gone.

Are wealth and position an equivalent for these losses? Is not the millionaire, who has acquired wealth at such a cost, a miserable bankrupt? In our opinion, there is little to choose on the score of wisdom between the individual who recklessly squanders his money as he goes along, in folly, and the false economist who denies himself the wholesome enjoyments of life, in order to swell the treasure which, in the hardening process of scraping up, he had been too mean to spend, and too selfish to give away.

The only rational way to live is to mix labor with enjoyment, “a

streak of fat with a streak of lean." There is nothing like a streaky life — a pleasant mixture of exertion, thankfulness, love, jollity, benevolence, and repose. The man who slaves for riches, makes a poor return to that God who took the trouble of making him for a better purpose.

AN ACCOMPLISHED IRISH MERCHANT.

DANIEL CALLAGHAN, the elder, was one of the ablest and most accomplished merchants that Ireland has produced. Fond of books from his boyhood, he had acquired a thorough knowledge of the theory of mercantile business while his schoolfellows were plodding at their grammars. He set up in the butter-trade at Cork, but was refused credit for two thousand dollars at Tonson and Warren's bank. A friend finally induced the bank, though with some difficulty, to discount twenty-five hundred dollars for him on a bond, with the security of his father-in-law. He had in the meantime been studying very carefully the trade of Cork, even in its minutest details. A great London merchant took the provision contract, and the merchants of Cork, then an extensive provision port, combined to engross the market. The London house, alarmed at this, sent over one of the firm to endeavor to break up the combination. On examining into the matter, he was greatly dismayed. It was at this juncture that Callaghan introduced himself, gave the London man a dinner, and explained with the utmost perspicuity and minuteness the part they should play if they wished for success. A share of the contract was immediately given him; and in nine months from the time when the bank hesitated about loaning him twenty-five hundred dollars on security, they were willing to advance him fifty thousand dollars on his own word. This was the beginning of a successful career. He possessed a very quick perception and a retentive memory, and he availed himself of these to the utmost in his business transactions. His four business rules were: 1. Obtain the earliest and fullest information possible in regard to the matter in hand. 2. Act rapidly and promptly upon it. 3. Keep your intention and means secret. 4. Secure the best employees you can obtain, and reward them liberally. Acting upon these rules, although his speculations often involved immense sums, they were always successful. He died in the prime of life, worth about twelve hundred and fifty thousand dollars. There have been richer merchants in Ireland than he, but none of larger views or more manly and liberal method of transacting business.

HOW TO ADVERTISE SUCCESSFULLY.

It will not be deemed inappropriate, for a work designed to point out principles and modes which should govern one in the successful prosecution of business, to make a few practical suggestions on the subject of advertising; as very much of the success of young merchants and manufacturers will depend upon their skill in bringing themselves and their goods before the public.

The great object to be accomplished by advertising is twofold: first, to familiarize buyers with the name and location of the advertiser; and, second, to inform them what he wishes to sell or buy. The modes of accomplishing these purposes will vary with the kind of business and the tastes and views of propriety of the advertisers. Some men seek notoriety as an aid to their business, and are not scrupulous as to the character of the advertisements. Instances of extraordinary success attained by these means will undoubtedly occur to the minds of our readers; but it is certainly not creditable to good taste to indulge in the braggadocia and rhodomontade which are inseparable from this kind of advertising. Others, by availing themselves of the abundant facilities which now exist for the dissemination of circulars, handbills, and advertisements of a more modest character, succeed in calling in a host of patrons. Others still, by modes whose name is legion, so thoroughly impress the fact of their existence upon the public, that it is impossible to forget them or their wares. The following rules will, we believe, be found of service to those who are commencing business, as they are founded upon long experience in mercantile pursuits. It is presumed that what you have for sale can be conscientiously recommended:—

1. Select carefully your media for advertising. If you wish to reach country customers, advertise in those papers which circulate most widely in the region you wish to reach; and you may be sure that the paper or periodical which has the largest circulation among that class of customers will be the best medium, let the cost of advertising in it be what it may.

2. Let your advertisement be of a marked and attractive character. A humdrum, commonplace advertisement, will hardly be read at all; while a lively, peculiar, and racy one, will be read by every one.

3. Tell only the simple truth in your advertisements. Many persons think there is no harm in exaggerating the quantity or quality of their goods, in saying that they have one thousand or ten thousand of an article of which they have only a few hundreds; or that it is extra-

superfine, when it is barely of ordinary quality. This is all wrong. It is as mean to lie in an advertisement as anywhere else, and the falsehood is as certain to be detected.

4. Advertisements in the form of circulars, and especially lithographed circulars in imitation of the handwriting, are in many cases preferable to any other kind of advertisements. They reach with more certainty the customers sought, and they are often regarded as a special and complimentary invitation to trade, which the newspaper advertisement is not.

5. Where advertisements are printed on a card or broad sheet, it is an object of great importance to connect with them some matter which shall induce the receiver to preserve them. This may be an almanac, a guide to railroad travel, a poem, or a fine picture; anything which insures its preservation will insure also the preservation of the advertisement.

6. Having commenced advertising, follow it up in every direction where it will reach customers. Do not fear the expense. Every dollar laid out judiciously in advertising will yield tenfold profits.

7. Do not be discouraged if you do not hear directly from your advertisements. If you are sure that you have selected the right media, and that your advertisements are attractive, the customers will come in, whether they tell you that they have read the advertisement or not.

8. Fulfil to the letter the promises made in your advertisements; thus you will retain the customers they have brought you, and your efforts can be turned to securing others.

9. *Make all your advertisements short.* Condense them into as few words as will clearly express your idea. Long and diffuse ones are not read.

10. Do not stop advertising until you wish to diminish your business. The heirs of Warren, the great blacking-manufacturer, thought Warren's blacking so well known, that there was no necessity for advertising it, and accordingly they tried the experiment. The result was, that the business dwindled each year, till in 1856 it was finally given up.



GENIUS. — "I know no such thing as genius," said Hogarth to Gilbert Cooper; "genius is nothing but labor and diligence." Sir Isaac Newton said of himself, that "if he had ever been able to do anything, he had effected it by patient thinking only."

CROMWELL did not wait to strike until the iron was hot, *but made it hot by striking.*

PAY AS YOU GO.

It is said that the eccentric and gifted John Randolph once jumped up from his seat in Congress and exclaimed: "Mr. Speaker, I have found the philosopher's stone: it is this — *pay as you go.*"

This is one of the first great lessons in domestic economy, which every one, but especially every laboring man, should learn — that is, to live within his income — the *farther within* the better — and to adopt and practise the rule, "pay as you go."

Adopt this system, and "hard times" will not trouble you. Such times, if they come, may be the easiest, for they always depress the market, and make provisions and merchandise cheaper.

Keep to your business, and your business will keep you. Perseverance will remove mountains. Don't mind a dark day; however thick and dark the clouds, there is light *above* them. Look up and persevere.

Buy nothing useless. Never get in debt as long as you can work. Spend all your money if in want, then wait a week before trying your credit. Having earned a dollar, always lay by a fourth or a half.

Keep an account of every day's wages or profit, of every idle day, and of every expenditure; and you will find the result of one year a useful guide for the next.

 ENJOYMENT OF WEALTH WITH HEALTH.

No person can enjoy wealth, no matter how much of this world's goods he possesses, if he do not have good health; and we feel that it is every one's duty to use all proper means of preserving their own lives and health, and that of others. In order more fully to set forth the importance of this best of temporal blessings, we will give a striking instance of restoration to health, by the most universal of all methods, namely, open air and exercise. We quote the words that fell from the lips of a distinguished physician, residing not far from this city. He in the first place spoke of his wife, who died with disease of the lungs and liver; and then said that his little girl, about eight years old, seemed to be going the same way as her mother. It seemed to him that she was not long for this world, as she had discharged profusely from her lungs, and as her liver was evidently affected. He stopped giving her any medicine whatever, took her into his carriage, and she rode with him daily for *six months*. "Now," said he, "she is as fat as a cub. There is nothing like open air and exercise for human beings, I assure you."

"HOW TO BE RICH."

After nearly finishing this work, I had business with a wealthy merchant, and as I went into his counting-room I noticed on a card the heading as above, which is the same as the title of this book; and to my satisfaction I also found by inquiring that he has not only succeeded in finding out "how to be rich," but has found the "Key to Honest Wealth," and seemed desirous that others should do the same—therefore he freely offered the article for publication.

HOW TO BE RICH.

The way to get credit is to be punctual! The way to preserve it, is not to use it much.

Settle often; have short accounts.

Trust no man's appearances—they are deceptive—perhaps assumed for the purpose of obtaining credit. Beware of gaudy exterior. Rogues usually dress well. The rich are plain men. Trust him, if any one, who carries but little on his back. Never trust him who flies into a passion on being dunned; make him pay quickly if there be any virtue in the law.

Be well satisfied before you give a credit, that those to whom you give it are safe men to be trusted. Sell your goods at a small advance, and never misrepresent them; for those whom you once deceive will beware of you the second time. Deal uprightly with all men, and they will repose confidence in you, and soon become your permanent customers.

Beware of him who is an office-seeker. Men do not usually want an office when they have anything to do. A man's affairs are rather low when he seeks office for support. Trust no stranger. Your goods are better than doubtful charges. What is character worth if you make it cheap by crediting all alike? Agree beforehand with every man about to do a job, and, if large, put it into writing. If any decline this, quit or be cheated.

Though you want a job ever so much, make all sure at the outset; and in a case at all doubtful, make sure of a guarantee. Be not afraid to ask it; it is the best test of responsibility; for, if offence be taken, you have escaped a loss.

MORAL COURAGE IN EVERY-DAY LIFE.

[Moral Courage was printed in large letters and put as the caption of the following items, and placed in a conspicuous place on the door of a systematic merchant in New York, for a constant reference, and furnished to us by him for publication.]

Have the courage to discharge a debt while you have the money in your pocket.

Have the courage to do without that which you do not need, however much your eyes may covet it.

Have the courage to speak your mind, when it is necessary that you should do so, and to hold your tongue when it is prudent you should do so.

Have the courage to speak to a friend in a "seedy" coat, even though you are in company with a rich one, and richly attired.

Have the courage to own you are poor, and thus disarm poverty of its sharpest sting.

Have the courage to tell a man why you refuse to credit him.

Have the courage to tell a man why you will not lend him your money.

Have the courage to cut the most agreeable acquaintance you have, when you are convinced that he lacks principle; a friend should bear with a friend's infirmities, but not with his vices.

Have the courage to show your respect for honesty, in whatever guise it appears, and your contempt for dishonesty and duplicity by whomsoever exhibited.

Have the courage to wear your old clothes until you can pay for new ones.

Have the courage to prefer comfort and propriety to fashion, in all things.

Have the courage to acknowledge your ignorance, rather than to seek for knowledge under false pretences.

Have the courage, in providing an entertainment for your friends, not to exceed your means.

Have the courage to insure the property in your possession and thereby pay your debts in full.

Have the courage to obey your Maker at the risk of being ridiculed by man.

CAPABILITIES OF YOUNG MEN.

THE following catalogue will afford some indications of the capabilities of young men. The list might be greatly extended, were it necessary :—

ALEXANDER, at 33, "wept for want of more worlds to conquer."

HANNIBAL, at 36, gained the battle of Cannæ, and threatened Rome itself.

SCIPIO AFRICANUS had finished a "career of glory" before 31.

PAPINIAN became an oracle of Roman law at 34.

CHARLEMAGNE had made himself master of France and a part of Germany at 29.

COPERNICUS was professor of mathematics in Rome at 23.

RAPHAEL was not 30 when he began to be called the "divine" Raphael.

JOHN CALVIN, says Bancroft, "secured an immortality of fame" before he was 28.

MILTON had written his best miscellaneous poems at 26.

POPE, at 25, had translated the Iliad.

CHARLES XII. of Sweden reached the height of his fame at 27.

ISAAC NEWTON had reached the pinnacle of his knowledge and fame at 30.

HARVEY discovered the circulation of the blood before he was 34.

HUNTER, a famous anatomist, had acquired his high reputation at 33.

WILLIAM PITT, the elder, waged war with Walpole at 27.

NAPOLEON achieved his victories in Italy at 28, and the imperial crown at 35.

The younger PITT grappled with Fox and Sheridan at 29.

EDMUND BURKE commenced his career in Parliament at 25.

Sir HUMPHREY DAVY was professor of chemistry at about 23.

Dr. GODMAN became a professor of anatomy at 24.

BYRON had produced his most brilliant works at 34.

POLLOK, the author of "The Course of Time," died at the age of 28; and HENRY KIRKE WHITE, a lyric poet of no mean rank, at 21.

BICHAT, a distinguished anatomist, died at 31.

MOZART, the great German musician, died at 35.

GEORGE WASHINGTON, at the age of 24 years, was commander-in-chief of all the armed forces of Virginia.

LAFAYETTE was but 23 at the siege of Yorktown, and was commander-in-chief of the French national guards at 32.

WARREN fell on Bunker Hill at 34.

HAMILTON was secretary of the United States treasury at 32.

JOHN JAY was chief justice of New York at 32.

FISHER AMES had reached the height of his fame at 34.

DWIGHT finished his Conquest of Canaan at 22.

SUMMERFIELD was only 25 at the period of his greatest fame as a preacher.

JOHN QUINCY ADAMS was private secretary to the ambassador to Russia at 14, and minister resident to the Netherlands at 27.

HENRY CLAY was a senator of the United States before he was 30, and speaker of the house at 31.

EDWARD EVERETT was a proficient in Greek at 15.

Commodore PERRY gained his victory on Lake Erie at 27.

Commodore M'DONOUGH was victorious on Lake Champlain at 31.

MUNGO PARK, the African traveller, died at 33.

Dr. E. K. KANE, recently deceased at the age of 35, had twice visited the arctic regions, besides making extensive travels in Europe, Asia, and Africa, and had shown himself a hero in action and endurance.

BAYARD TAYLOR, now (1857) only 32, has visited the greater part of the known world, and attained a wide reputation as an author.

GERALD MASSEY, one of the most brilliant of England's living poets, is now but 23.

CHARACTER FOR INTEGRITY.

WE have somewhere seen a notice of a Rotterdam thread-merchant who had accumulated fifty thousand dollars by his own industry, punctuality, and integrity; and it was remarked of him that he never let a yard of bad thread go out of his hands, and would never take more than a reasonable profit. By these means he acquired such entire public confidence, that his customers would as willingly send a blind man or a child to buy for them as to go themselves.

We refer to the case, not to intimate that we have no such examples among ourselves, but for the purpose of suggesting the great value of such a character to any business-man, and the exceeding agreeableness to dealers which such a confidence inspires. And we affirm nothing extravagant in saying that the character for strict integrity acquired is of as much real worth to its possessor as the pecuniary savings of his industry. Let such a man, by any misfortune, lose all his money, he is still a man of capital, of weight, of influence, and is the superior, on mere business calculations, of many a man of large moneyed resources.

But the beauty of the thing is this, that any man, however small his business and limited his capital, has just as good an opportunity of winning confidence as the millionaire. Integrity in small things is even more impressive than integrity in great things; for, according to the teachings of heavenly wisdom, "he that is faithful in that which is least, is faithful also in much." After all that men may say in praise of the enterprise, skill, shrewdness, and tact of particular business-men, there is one character to which all minds instinctively render their homage, and that is, the man who would rather be honest than wealthy, and who prefers integrity to gain.

FARMERS' AND GARDENERS' TABLE,

To show at a glance the number of hills or plants contained in an acre of land, at any given distance from each other, from 40 feet by 40, to 1 foot by 1, omitting fractions. Divide the amount by 160, will show the No. for 1 rod.

feet.	feet.	per acre.	feet.	feet.	per acre.	feet.	feet.	per acre.	feet.	feet.	per acre.
40	by 40	27	11	by 5	792	5 6	by 1 6	5280	3 3	by 3 0	4818
39	.. 39	28	10	.. 10	435	—	.. 1 0	7920	—	.. 2 9	4882
38	.. 38	30	—	.. 8	544	5 0	.. 5 0	1742	—	.. 2 6	5361
37	.. 37	31	—	.. 6	726	—	.. 4 6	1936	—	.. 2 3	5956
36	.. 36	33	—	.. 5	871	—	.. 4 0	2178	—	.. 2 0	6701
35	.. 35	35	—	.. 4	1089	—	.. 3 0	2904	—	.. 1 9	7658
34	.. 34	37	—	.. 3	1452	—	.. 2 6	3484	—	.. 1 6	8935
33	.. 33	40	—	.. 2	2178	—	.. 2 0	4356	—	.. 1 3	10722
32	.. 32	42	—	.. 1	4356	—	.. 1 6	5808	—	.. 1 0	13403
31	.. 31	45	9	.. 9	537	—	.. 1 0	8712	3 0	.. 3 0	4840
30	.. 30	48	—	.. 8	605	4 6	.. 4 6	2151	—	.. 2 9	5289
29	.. 29	51	—	.. 6	806	—	.. 4 0	2420	—	.. 2 6	5808
28	.. 28	55	—	.. 5	968	—	.. 3 6	2765	—	.. 2 3	6453
27	.. 27	59	—	.. 4	1210	—	.. 3 0	3226	—	.. 2 0	7260
26	.. 26	64	—	.. 3	1613	—	.. 2 6	3872	—	.. 1 9	8297
25	.. 25	69	—	.. 2	2420	—	.. 2 0	4840	—	.. 1 6	9680
24	.. 24	75	—	.. 1	4840	—	.. 1 6	6453	—	.. 1 3	11616
23	.. 23	82	8	.. 8	680	—	.. 1 0	9680	—	.. 1 0	14520
22	.. 22	90	—	.. 6	905	4 0	.. 4 0	2722	2 9	.. 2 9	5760
21	.. 21	98	—	.. 5	1089	—	.. 3 9	2904	—	.. 2 6	6336
20	.. 20	108	—	.. 4	1361	—	.. 3 6	3111	—	.. 2 3	7040
—	.. 15	145	—	.. 3	1815	—	.. 3 3	3350	—	.. 2 0	7920
—	.. 10	217	—	.. 2	2722	—	.. 3 0	3630	—	.. 1 9	9051
—	.. 5	435	—	.. 1	5445	—	.. 2 6	4356	—	.. 1 6	10560
19	.. 19	120	7	.. 7 0	888	—	.. 2 3	4840	—	.. 1 3	12672
—	.. 15	152	—	.. 6 6	957	—	.. 2 0	5445	—	.. 1 0	15840
—	.. 10	229	—	.. 6 0	1037	—	.. 1 9	6222	2 6	.. 2 6	6969
—	.. 5	458	—	.. 5 0	1244	—	.. 1 6	7260	—	.. 2 3	7740
18	.. 18	134	—	.. 4 6	1382	—	.. 1 3	8712	—	.. 2 0	8712
—	.. 15	161	—	.. 4 0	1555	—	.. 1 0	10890	—	.. 1 9	9956
—	.. 10	242	—	.. 3 6	1777	3 9	.. 3 9	3097	—	.. 1 6	11616
—	.. 5	484	—	.. 3 0	2074	—	.. 3 6	3318	—	.. 1 3	13939
17	.. 17	150	—	.. 2 6	2489	—	.. 3 3	3574	—	.. 1 0	17424
—	.. 15	170	—	.. 2 0	3111	—	.. 3 0	3872	2 3	.. 2 3	8604
—	.. 10	256	—	.. 1 6	4148	3 9	.. 2 9	4224	—	.. 2 0	9680
—	.. 5	512	—	.. 1 0	6222	—	.. 2 6	4646	—	.. 1 9	11062
16	.. 16	170	6	.. 6 0	1210	—	.. 2 3	5162	—	.. 1 6	12906
—	.. 15	175	—	.. 5 6	1320	—	.. 2 0	5808	—	.. 1 3	15488
—	.. 10	272	—	.. 5 0	1452	—	.. 1 9	6637	—	.. 1 0	19360
—	.. 5	544	—	.. 4 6	1613	—	.. 1 6	7744	2 0	.. 2 0	10890
15	.. 15	193	—	.. 4 0	1815	—	.. 1 3	9272	—	.. 1 9	12445
—	.. 10	290	—	.. 3 6	2074	—	.. 1 0	11616	—	.. 1 6	14520
—	.. 5	580	—	.. 3 0	2420	3 6	.. 3 6	3535	—	.. 1 3	17424
14	.. 14	222	—	.. 2 6	2904	—	.. 3 3	3829	—	.. 1 0	21780
—	.. 10	311	—	.. 2 0	3630	—	.. 3 0	4148	1 9	.. 1 9	14223
—	.. 5	622	—	.. 1 6	4840	—	.. 2 9	4525	—	.. 1 6	16594
13	.. 13	257	—	.. 1 0	7260	—	.. 2 6	4978	—	.. 1 3	19913
—	.. 10	335	5 6	.. 5 6	1417	—	.. 2 3	5531	—	.. 1 0	24454
—	.. 5	670	—	.. 5 0	1584	—	.. 2 0	6222	1 6	.. 1 6	19360
12	.. 12	302	—	.. 4 6	1760	—	.. 1 9	7111	—	.. 1 3	23232
—	.. 10	363	—	.. 4 0	1980	—	.. 1 6	8297	—	.. 1 0	29040
—	.. 5	720	—	.. 3 6	2262	—	.. 1 3	9956	1 3	.. 1 3	27878
11	.. 11	360	—	.. 3 0	2640	—	.. 1 0	12445	—	.. 1 0	34848
—	.. 10	396	—	.. 2 0	3960	3 3	.. 3 3	4124	1 0	.. 1 0	43560

AG-EX

FOR

EVERY

MAN

FARMERS,

INDUSTRY,

MECHANICS,

PERSEVERANCE,

MERCHANTS

ECONOMY



CLERKS

HONESTY

APPRENTICES,

PUNCTUALITY,

PARENTS,

SELF-RELIANCE,

READ

DECIDE

ACT

H. PHELPS, N. Y.; R. BLANCHARD, Chicago; H. M. RULISON, Cin.