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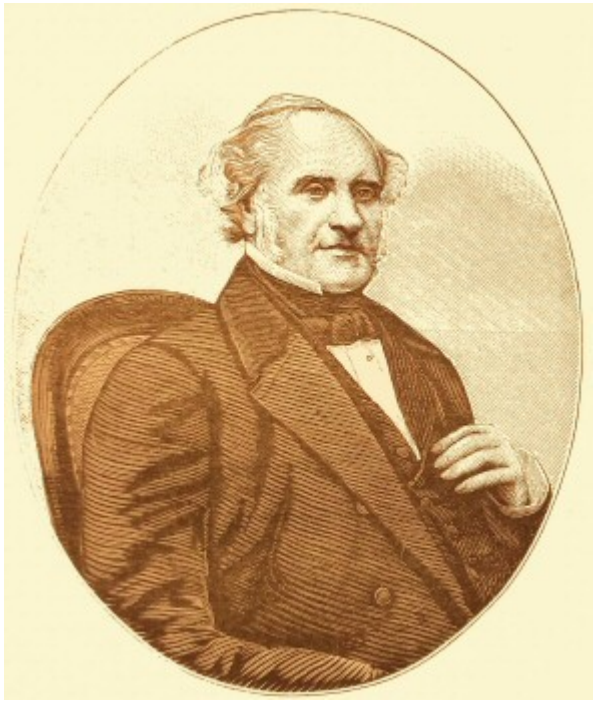

MONEY-MAKING MEN;

OR,

HOW TO GROW RICH.

BY

J. EWING RITCHIE,

Author of the "*Explorations of Livingstone*, *Cameron*, *and Stanley*," *the* "*Life and Times of Lord Palmerston*," "*Modern Statesmen*," "*Life of the Prince Consort*," *&c.*, *&c.*

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CHAPTER I.

IN THE CITY.

I FEAR City people are very mercenary in their views and habits. It is natural that they should be so; they come into the City to make money, and that is all they are thinking of while they are there. They do not all succeed in their attempt, I know. Some are idle and improvident, and do not deserve to win in the battle of life. They are failures from their birth, and go mooning about like the immortal Micawber, expecting something to turn up, till death comes and puts an end to their expectations. Some men are unlucky, and lose by every adventure; others are born lucky, and, from no merit of their own, everything they touch turns to gold. The other day a poor costermonger was run-over in the street and killed, and it was found that he was worth several hundreds of pounds. It would be interesting to know how a costermonger could have made all that money by the sale of apples, oranges, and greens. A few weeks since I heard a distinguished judge tell an audience, consisting of school-boys, that in his own person he was an illustration of the fact that, in this happy England, any one, however destitute of rank and wealth and connections he might be, would rise to the position to which his worth entitled him; and he ended with the recommendation of the wise man of old, “In all thy ways acknowledge Him, and He will direct thy paths.” Only a month since I heard of the death of a Jew, who had commenced with selling pencils in the street, and had died worth a million of money. How was it done? Ah! that’s the question. It is not done, as a rule, by the speculators; nor is it done by the rogues who forget that honesty is the best policy. Many of the men who have succeeded, it has been remarked, have generally achieved success by the application of some very simple principle which they have established as the general rule of their proceedings.

Ricardo said that he had made his money by observing that, in general, people greatly exaggerated the importance of events. If, therefore, dealing, as he dealt, in stocks, there was reason for a small advance, he bought, because he was certain that an unreasonable advance would enable him to realise; and when stocks were falling he sold, in the conviction that alarm and panic would produce a decline not warranted by circumstances.

Let us take another case—that of Rothschild, the third son of the Frankfort banker, who came to England with £2,000, which he soon turned into £60.000. "My success," he said to Sir Thomas Fowell Buxton, "all turned on one maxim: I said, I can do what another man can. Another advantage I had, I was an off-hand man. I made a bargain at once. When I was settled in London, the East India Company had £800,000 worth of gold to sell. I went to the sale and bought it all. I knew the Duke of Wellington must have it. I had bought a great many of his bills at a discount. The government sent for me, and said they must have it. When they had got it, they did not know how to get it to Portugal. I undertook all that, and I sent it through France; and that was the best business I ever did." Another rule of his was never to have anything to do with unlucky men. "I have seen," said he, "many clever men—very clever men—who had not shoes to their feet. I never act with them. Their advice sounds very well, but fate is against them; they cannot get on themselves; and if they cannot do good to themselves, how can they do good to me?" His advice to Sir Thomas's son was sound: "Stick to your business, young man; stick to your brewery, and you may be the great brewer of London. Be a brewer and a banker, and a merchant and a manufacturer, and you will soon be in the *Gazette*." How true this is, any one who has the slightest acquaintance with City life can at once understand. The advice should be printed in gold in every counting-house in London. If it were, and were acted on as well, we should hear of fewer commercial failures.

Let me give another anecdote of the Rothschilds. It is related of Baron Nathan de Meyer, that on one occasion he gave a lady the following pithy piece of advice. Seated at the dinner-table, she informed him she had an only son, whom she was anxious to see placed well in business, and begged him to give her a hint on the subject. For a long time the baron hesitated; and at length, when urged by the lady, half good-naturedly and half worried,

he turned round and said—"*Well*, *madam*, *I will tell you*. *Selling lucifer-matches is a very good business if you have plenty of it*."

In his "Autobiographical Recollections," Sir John Bowring thus speaks of the celebrated Morrison, the founder of the great commercial house in Fore Street:—"Morrison told me that he owed all his prosperity to the discovery that the great art of mercantile traffic was to find out sellers, rather than buyers; that if you bought cheap and satisfied yourself with only a fair profit, buyers—the best sort of buyers, those who have money to buy—would come of themselves. He said he found houses engaged, with a most expensive machinery, sending travellers about in all directions to seek orders and to effect sales; while he employed travellers to buy instead of to sell; and if they bought well, there was no fear of his effecting advantageous sales. So, uniting this theory with another, that small profits and quick returns are more profitable in the long run than long credits with great gains, he established one of the largest and most lucrative concerns that has ever existed in London, and was entitled to a name which I have often heard applied to him, 'the Napoleon of Shopkeepers.'" Mr. James Morrison, the founder of the Fore Street warehouse, certainly deserves further record. He was a native of Hants, and born of Scotch parents. Early transplanted to the metropolis at the end of the last century, the country youth first set foot in London, unaided in search of fortune. His first employment was a very menial one in a warehouse, and procured him a bare maintenance; but his industry and trustworthiness soon secured him a partnership in the Fore Street business of the late Mr. Todd, whose daughter he married. So far it may be said that his rise was accidental; but his constant rise was no accident. His enormous wealth was the result of his own natural sagacity, perseverance, and integrity. During the long course of his devotion to trade and commerce, Mr. Morrison's mind never stood still. Every social change in business, in demand and supply, he keenly discerned, and promptly acted on. Thus his great business at once became the first of its class. After the close of the great continental wars, and the consequent rapid increase of population and wealth, Mr. Morrison was one of the first English traders who reversed his system of management by an entire departure from the old exaction of the highest prices. His new principle was the substitution of the lowest remunerative scale of profit, and more rapid circulation of capital, and the success of the experiment speedily created his wholesale trade pre-

eminence. "Small profits and quick returns" was his motto, and other houses quickly followed in his wake; but the genius which originated the movement, notwithstanding active competition, maintained its supremacy. The result was, that, in middle age, Mr. Morrison found himself in possession of an enormous fortune. At the time of his death, his English property was said to be of the value of three or four millions; and, besides, he was possessed of large investments in the United States. He was a lover of art, an advanced politician and M.P., and, to the last almost, a man of study and thought.

In our own day, as much as in earlier times, the same rule applies to City life. The linendrapers, it seems to me, are, as a rule, the most successful. Since fig-leaves went out of fashion, the ladies—God bless them!—have always supported the linendrapers and the silk-mercers. The founder of the great house of Shoolbred & Co., in Tottenham-court Road, was originally educated at the Orphan Working School—then in the City Road, but now at Haverstock Hill. The will of the late Mr. Tarn, whose shop was near the Elephant and Castle, was proved a little while since under a million. He was only about sixty years old when he died, and commenced business some thirty years ago in a little shop, being his own shopman. Mr. Meeking, whose premises in Holborn are a series of palaces, rose, I am told, from very small beginnings. A writer in a newspaper says—"Not long ago I was at a meeting where there were six men, of whom the poorest, who could scarcely write, was worth £100,000; and the richest, who never read a book of information through in his life, was making £50,000 a-year. They had all begun as working-men except one, who is an M.P., and he had commenced life as a shopman, and had made £10,000 a-year. Such are the chances for money-makers in England, where credit is easy. But then money-making is an art—like poetry, a born gift." So says the writer: I differ from him. A tradesman who lives within his income, and who sells that for which there is a yearly increasing demand, such as beef or shoes, or butter and cheese, however stupid he may be, however dense his ignorance, cannot but prosper. He has only to shut his eyes and open his mouth, and take what Heaven will send him. With trade ability, good health, and frugality, a man cannot help making a fortune. People fail because they want to have their cake and eat it at the same time; because they like to discount their good fortune; because they prefer to enjoy from day to day

rather than to accumulate capital; and, lastly, because when they have money, in their eagerness to make more, they go into some rotten company and lose all.

Once upon a time I was at a grand party at the house of a West-end swell and M.P. As I left I said to a friend, "How did Mr. — make his money?" "Why," was the reply, "by borrowing ten shillings." On the strength of that *recipe* the writer of this article borrowed twenty; but, alas! the experiment in his case did not answer.

But to return to money-making men. "The Fludyers had begun their career," wrote Sir Samuel Romilly, "in very narrow circumstances; but by extraordinary activity, enterprise, and good fortune, they had acquired inordinate wealth, and were every day increasing it by the profits of a most extensive commerce. Sir Samuel was an alderman of the City of London, and a member of parliament. He had been created a baronet, and had served the office of Lord Mayor, in a year very memorable in the history of City honours, for it was that in which the king, upon his marriage, made a visit to the corporation and dined in Guildhall. Notwithstanding, however, the great elevation at which fortune had placed these opulent relatives beyond my father, they always maintained a very friendly intercourse with him, and professed, perhaps sincerely, a great desire to serve him. Sir Samuel, too, was my godfather." He died of apoplexy, and Sir Thomas did not long survive him.

But instances of money-making men in the City are as plentiful as blackberries, and I merely refer to a few of them. We all have heard of Sir Peter Laurie, who had such a wonderful way of putting down suicide, and other evils. He came to London in early life, and worked, it is said, as a journeyman saddler at a house in the neighbourhood of Charing-cross, with the late Sir Richard Birnie.

The late Mr. Thomas Tegg, who, at one time, was one of the largest booksellers in the kingdom, acquired his fortune solely through the force and energy of his character as a man of business. When he first came to London, he called on Mr. Newman, a bookseller in Leadenhall Street, to ask for employment. "What can you do, young man?" "Anything you please, sir; I shall be willing to make myself generally useful." "Then," said Mr.

Newman, “go and see if you can tie up that parcel,” pointing to a quantity of books, in a loose state, which were lying on the floor. “That,” said Mr. Tegg at a public meeting, “was the first employment I was ever engaged in as a bookseller.” And thus he made his money.

Sir John Pirie, who, in 1841, was elected Lord Mayor, on returning thanks in the Guildhall for the honour done him, said—“I little thought, forty years ago, when I came to the City of London a poor lad from the banks of the Tweed, that I should ever arrive at such a distinction.”

Gentlemen learned in the law are occasionally money-making men. One of these was John Campden Neild, M.A., barrister-at-law. He was the son of a wealthy gold and silversmith in St. James’s Street, and who bequeathed a large property to his miserly son, which he, in turn, considerably enlarged, and bequeathed to her Majesty. It appeared that, since his father’s death in 1814, he had allowed his money to accumulate, and had scarcely allowed himself the common necessaries of life. He usually dressed in a blue coat with metal buttons, which he prohibited being brushed, as it would take off the nap and deteriorate its value. He was never known to wear a great-coat; he was always happy to receive an invitation from his tenantry in Kent and Berks to visit them, which he occasionally did, often remaining a month at a time, as he was thus enabled to add to his savings. His appearance and manners led people to imagine that he was in the lowest state of poverty. Just before the introduction of the railway system of travelling, he had been on a visit to some of his estates, and was returning to London, when the coach stopped at Farningham. With the exception of our miser, the passengers all entered the inn. Missing their companion, and recollecting his decayed appearance, they conceived he was in distressed circumstances, and, accordingly, a sum was subscribed for the purchase of a thumping glass of brandy and water for the benefit of the poor gentleman, which he thankfully accepted. Many instances of a similar character may be related.

Alderman Harmer was the son of a Spitalfields weaver, and was left to work his way as an orphan at the age of ten. Alderman Wire was the son of a baker at Colchester. Alderman Kelly, who died in his 80th year, was the architect of his own fortune. He was originally an assistant in the employ of Mr. John Cooke, of Paternoster Row. The business chiefly consisted in publishing works in numbers, which were sold up and down the country by

means of book-hawkers. Mr. Kelly succeeded to this business, and so won fame and fortune. In 1836 he was Lord Mayor of London. Thomas Cubitt, the well-known builder, born near Norwich in 1788, at an early period in life was thrown upon his own resources, and soon learned to trust in them. At the death of his father, when he was in his nineteenth year, he was working as a journeyman carpenter. He shortly afterwards, with a view to improve his circumstances, took a voyage to India and back as captain's joiner. On his return to London, then about 21 years of age, with the savings he had put by, he commenced a small business in London as carpenter. After about six years, appearances of success manifesting themselves, he took a piece of ground from Lord Calthorpe in the Gray's Inn Road, upon which he erected large buildings and carried on a very large business, which business he handed over to his brother, Mr. Alderman Cubitt, while he built what is known as Belgravia, and, when he died, had accumulated property to the amount of a million sterling. He was a man of most estimable qualities, clear-headed, energetic, of unswerving integrity, kind to his family, generous and considerate to his workpeople and dependents.

But there are money-making men who are better than mere money-grubs. Mr. Gompertz, born in London in 1799, the son of a Dutch diamond merchant, was a self-taught mathematician of very high attainments, who had distinguished himself early in life by the publication of new logarithms. At the age of thirty, having married Miss Abigail Montefiore, sister of Sir Moses Montefiore, Mr. Gompertz entered his name as a member of the Stock Exchange, doing a large amount of business, but without relinquishing his mathematical pursuits, which gradually turned to tables connected with life insurance. After working out a new series of tables of mortality, the subject took such a hold of his mind that he decided to quit the Stock Exchange and to devote himself entirely to actuarial science. Appointed actuary of the Alliance Company under its deed of settlement, he became, both in virtue of his position and through his high connections, its chief manager, doing his work to the satisfaction of the directors. Mr. Benjamin Gompertz, however, aimed to be nothing more than a man of science; his ambition being to make the best actuarial investigations, and not to do the largest amount of business. Another illustration we have of this higher life is afforded in the case of Mr. Grote.

Mr. Samuel Rogers may also be quoted as another illustration. It is well to feel that, after all, there is something better than money-making—that man does not live by bread alone.

The great lesson of London life is, that perseverance, industry, and integrity will win the day. In the City, daily, we see the poorest rise to the possession of great wealth and honour. Poor lads have come to town friendless and moneyless; have been sober, and steady, and true to themselves. They have been firm in their opposition to London allurements and vices; have improved the abilities God has given them, and the opportunities placed within their reach, and become, in their way, men of note and mark. Many a Lord Mayor has been an office-lad in the firm of which he grew to be the head. Mr. Herbert Ingram, the founder of the *Illustrated London News*—the tale is an old one, but none the less true—blackened the shoes of some of the men he afterwards represented in parliament. Mr. Anderson, of the Oriental Steam Navigation Company, and formerly M.P. for the Orkneys, rose in a similar manner. Mr. Dillon, of the great house of Dillon, Morrison, & Co., also rose in a similar way. Lord Campbell, when employment was scarce, and money ditto, held a post as reporter and theatrical critic on the *Morning Chronicle*. Mr. Chaplin, who at one time represented Salisbury in parliament was an extraordinary instance of a man rising from the humblest rank. Before railways were in operation he had succeeded in making himself one of the largest coach proprietors in the kingdom. His establishment, from small beginnings, grew till just before the opening of the London and North-western line. He was proprietor of sixty-four stage-coaches, worked by 1,500 horses, and giving yearly returns of more than half a million sterling. Sir William Cubitt, when a lad, worked at his father's flour-mills. Michael Faraday was the son of a poor blacksmith; and J. W. Turner, of a hairdresser in Maiden Lane. Mr. W. Johnson Fox, at one time M.P. for Oldham—the great orator of the Anti-Corn-Law League, and the "Publicola" of the *Weekly Dispatch*, when that paper could afford ten guineas a-week for a good article—was a Norwich factory lad.

I knew a lad, born in the village in which I was born, in the humblest rank of life. I found him one day one of the churchwardens of a city parish, and a man of substance. I expressed my surprise, as even he could not read. "Ah, sir," was his reply, "I came to London determined to be a man or a

mouse; and here I am." It is so all over London. The great warehouses in Cheapside and Cannon Street, and Victoria Street and elsewhere, are mostly owned by men who began life without a rap. Go to the "beautiful" villas around London, and ask who live there, and you will find that they are inhabited by men whose wealth is enormous; whose fathers were beggars; and whose career has been a marvellous success.

In one of his songs, Barry Cornwall tells us, that when he was a little boy, he was told that the streets of London were paved with gold; and it must be admitted that, to the youthful mind in general, the metropolis is a sort of Tom Tiddler's ground, where gold and silver are to be picked up in handfuls any day. There is a good deal, it is hardly necessary to say, of exaggeration in this. To many, London is dark and dismal as one of its fogs, and cold and stony as one of its own streets. It is difficult to estimate the number of persons, in the lowest stage of pauperism, who rise every morning not knowing where to earn their daily broad. Wonderful are the shifts and ingenuities of this unfortunate class. One summer day a lady friend of the writer was driving in one of the pleasant green lanes of Hornsey, when she saw a poor woman gathering the leaves of a horse-chestnut. She asked her why she did so. The reply was, that she got a living by selling them to the fruiterers in Covent Garden, who lined their baskets of fruit with them. One day it came out in evidence at a police-court, that a mother and her children earned a scanty subsistence by rising early in the morning, or rather late at night, and selling, as waste paper, the broad sheets and placards with which the waste walls of the metropolis were adorned. It seems to me, one of the worst sights of the outskirts of London, is that of women, all black and grimy, sifting the cinders and rubbish collected by the wandering dustmen. Perhaps that is as dirty a way for a woman to make money as possible; and yet it seemed to me that their hands were clean, compared with those of certain stock and money-brokers, and promoters of public companies, to whom it is needless more particularly to allude.

Fortunes in London are made by trifles. I knew a man who kept a knacker's yard, who lived out of town in a villa of exquisite beauty, and who drove horses which a prince or an American millionaire would have envied. Out of the profits of his vegetable pills, Morrison bought himself a nice estate. Mrs. Holloway used to be seen riding in one of the handsomest carriages to be met with in the Strand, and the princely liberality of Mr. Holloway

astonished all England a little while since; and as to the keepers of dining-rooms and City taverns, how well they live, and in what good style, most of us know well. Before suburban railways had become developed, in the City was to be seen more than one proprietor of a dining-room, who drove daily a handsome mail phaeton and pair to town in the morning to do his business, and back at night. Thackeray had a tale, if not founded on fact, at any rate not improbable, of a gentleman who married a young lady, drove a swell cab, and lived altogether in great style. The gentleman was dumb as to his daily occupation. He would not impart even the secret to his wife. Even the prying mother-in-law was unable to solve the mystery. All that she knew was, what everyone else knew, that her son-in-law went out in his cab, with his tiger mounted behind, in the morning, and returned home in the same style at night. At length, one day, the wife, going with her dear mamma into the City shopping, recognised her lord and master in the person of a street-sweeper, clothed in rags, and covered with dirt. The discovery was too much for him. He was never heard of more.

In one of his pleasant letters, Mortimer Collins wrote—"The modern millionaire's beneficence is ostentatious. A thousand pounds to a charity is as good a way of saying, 'See, I am rich,' as the same sum spent on a horse or a picture." The same idea has occurred to the writer of a modern play. The hero calls for his secretary, and asks him to bring him the book which contains a list of his donations. "Ah," he says, after looking at it, "double my subscriptions to all the charities that advertise, and put it down to our advertising account." It is to be feared a good deal of that charity, which covers a multitude of sins in the City, is due to a similar desire for publicity. A good deal of ostentatious expenditure is simply put down under the head of advertising expenditure, and very often it is the only way by means of which a rich tradesman or ambitious merchant can draw attention to himself and his proceedings. This ostentation is a little annoying occasionally. For instance, it was particularly unpleasant to Sara Coleridge, the gifted daughter of a gifted sire. At Broadstairs she lodged in a house where there were some children belonging to a London shopkeeper and his wife. "These children," the lady writes, "live on the stairs, or in the kitchen, and never take a book or a needle in their hands, and yet their parents are overburdening Mrs. Smith with attendance, dressing well, and living for many weeks by the sea in commodious lodgings. The extravagance and

recklessness that go on in the families of tradesmen in London, is beyond what the rank above them ever dream of." Sara Coleridge, as the wife of a clergyman, and daughter of the great philosopher, I dare say found it hard to make both ends meet, and perhaps was needlessly severe on the London tradesmen, and the way in which they spend their money. Such sharp censure as she penned was natural under the circumstances. Refined, genteel people, of limited means, are sadly vexed at the riotous abundance of the prosperous and well-to-do. As to ostentation, Morrison, the pill man beat every one when he gave a grand banquet to all that was fashionable in society at Paris, and to each parting guest presented his card, with an advertisement of his far-famed pills.

"Two causes led," writes Mr. Page, "to the accumulation of the wealth which Mr. Brassey realised. One was the small extent of his personal expenses. He hated all show, luxury, and ostentation. He kept but a moderate establishment, which the increase of his means never induced him to extend. He was wont to say—'It requires a special education to be idle, or to employ the twenty-four hours in a rational way, without any particular calling or occupation. To live the life of a gentleman one must have been brought up to it. It is impossible for a man who has been engaged in business pursuits the greater part of his life to retire; if he does so, he soon discovers that he has made a mistake. I shall not retire; but if for some good reason I should be obliged to do so, it would be to a farm. There I should bring up stock, which I should cause to be weighed every day, ascertaining at the same time their daily cost, as against the increasing weight. I should then know when to sell, and start again with a fresh lot.'" The second and far more important cause which led to Mr. Brassey's wealth, was the extent of his business. "He knew the value of money as well as any one," wrote a friend, "and how far a pound would go; but he had no greediness to acquire wealth, and he was always willing to give away a portion of his profits to any one who was instrumental in making them, and that to a remarkable extent. At no time did he realise more than three per cent. on the money turned over by him. He laid out seventy-eight millions of other people's money on works, every one of which was of public utility; and upon that outlay he retained two millions and a-half. Mr. Brassey's financial management was very simple; on each contract the

agent was responsible for the money he received; he relied upon the cashier to keep the accounts."

The money-making men have, some of them, done good service in their day and generation. To the latter class emphatically belongs George Grote, the historian, whose grandfather came over to this country from Bremen, and established the banking-house of Grote, Prescott, and Co., on the 1st of January, 1766. At the early age of sixteen he was placed in the banking-house in Threadneedle Street, and commenced a business career, which he carried on thirty two years; when, having enough to live on, he retired, to devote himself more particularly to historical studies. And to his house in Threadneedle Street came the Mills (father and son), Mr. David Ricardo, Mr. John Smith, M.P., Dr. Black, of the *Morning Chronicle*, and Mr. Charles Austin, whom Mrs. Grote describes as the most brilliant conversationalist of his time.

Some of our greatest lawyers became moneyed men by habits of extreme economy in their young days. Lord Kenyon commenced his London career by lodging in Bell Yard, Carey Street, and paying for the accommodation six shillings a-week. His friends at this time were Dunning and Horne Tooke. They used generally to dine, in vacation time, at a small eating-house near Chancery Lane, where their meal was supplied to them at the charge of 7½*d.* a-head. Tooke, in giving an account of these repasts many years after, used to say, "Dunning and myself were generous, for we gave the girl who waited upon us a penny a-piece; but Kenyon, who knew the value of money, rewarded her with a halfpenny, and sometimes a promise."

In Addison's club, as wittily described in the *Spectator*, the City merchant who has made his fortune figures in a very favourable light. "His notions of trade are," we are told, "noble and generous; and as every rich man usually has some sly way of jesting, which would make no great figure were he not a rich man, he calls the sea the British common. He is acquainted with commerce in all its parts, and will tell you that it is a stupid and barbarous way to extend dominion by arms, for that power is to be got by arts and industry. He will often argue, that if this part of our trade was well cultivated, we should gain from one nation; and if another, from another. I have heard him prove that diligence makes more lasting acquisitions than valour, and that sloth has ruined more nations than the sword. He abounds

in several frugal maxims, among which the greatest favourite is, 'A penny saved is a penny gained.'" Londoners must ever feel grateful to Addison for his genial sketch of Sir Andrew Freeport.

Money-making men, even in their charities, have an eye to the main chance. In the "Greville Memoirs," we read that Southey told an anecdote of Sir Massey Lopes, which is a good story of a miser. A man came to him and told him he was in great distress, and that £200 would save him. He gave him a draft for the money. "Now," said he, "what will you do with this?" "Go to the bankers and get it cashed." "Stop," said he, "I will cash it." So he gave him the money, but first calculated and deducted the discount—thus at once exercising his benevolence and his avarice.

Money-making has its disadvantages. There was a Lord Compton, who ran away with a rich citizen's daughter—I refer to Sir John Spencer, to whom there is such a fine monument in St. Helen's, Bishopsgate. When the nobleman became, by the death of Sir John, possessor of his fortune, it is reported that for the time his lordship became stark staring mad, and had to be confined. And this reminds me, that City men, who are considered "warm" in a worldly point of view, are apt to make great mistakes as to getting their daughters married. It is not unfrequently that they allow cash considerations too much to interpose, and thus many an advantageous marriage is frustrated. It is not what a man has, but what a man is, that is the true test of character; and a citizen who has well feathered his nest, and who thinks of the store laid up in his barn, and of his cattle, and sheep, and other substance, is too apt to overlook the fact, that a clever man, even if he be poor, may become rich and great. In the life of the Claytons we have a case in point relating to the late Lord Truro. "When a young man, and beginning his honourable career, he formed a strong attachment to an amiable and elegant lady, the daughter of a merchant in the City, and a member of Mr. Clayton's church. His offer, as a suitor, would have been responded to by the lady, but met with a stern and inflexible opposition from her father, on the ground of the pecuniary inequality that there appeared between them; and thus the City merchant lost a lord for a son-in-law." One money-making City man is to be specially remembered as a warning to rich capitalists as to how they make their wills. I refer to Mr. Peter Thellusson, the banker. At the age of threescore-and-ten, Mr. Thellusson found that he was the owner of £6,000,000 in hard cash, besides

an annual rent-roll of £9,500. This was not enough for the ambitious Peter; and hence that wonderful will, which was such a fortune to the lawyers. He left about £100,000 to his wife and his three sons and daughter; and the rest of his fortune, amounting to more than £6,000,000, was conveyed to trustees, who were to let it accumulate till after the deaths, not only of his children, but of all the male issue of his sons and grandsons. After that event, the vast property, with its accumulations at compound interest, was to be given to the nearest male descendant who should bear the family name of Thellusson, and then the great mountain of accumulated wealth was to be divided into three portions. It was a fine will for the lawyers. In two years after Peter Thellusson was gathered to his fathers; two bills had been filed in Chancery impeaching the will—the one by his wife and children, the other by his trustees; and the litigation lasted for sixty years. The wife of the millionaire died, it is said, of a broken heart; and the Court of Chancery so clipped and pollarded Peter Thellusson's oak, that when they had done with it, it was not much larger than when he left it. Nor was this all. Parliament took the matter up; and though they would not set aside the will, they enacted that the power of devising property for the purpose of accumulation should be restricted to twenty-one years after the death of the testator.

At the head of the money-making men, I suppose, are to be placed "Plum Turner" and "Vulture Hopkins." The former, who was a Turkey merchant, died in 1793. When possessed of £300,000 he laid down his carriage because interest was reduced from five to four per cent. Vulture Hopkins, as Pope, in his satire, calls him, I fancy has been abused much more than he deserved. He was a wealthy merchant; the architect of his own fortune; and resided in Broad Street. That he was a very economical man there can be no doubt. We are told he paid an evening visit to Guy, the founder of the hospital in Southwark, and the story is too characteristic to be omitted. Guy lighted a farthing candle for the reception of his guest, who explained that he had come to learn from him the art of frugality. "And is that all you come about?" replied Guy. "Why, then, we can talk the matter over in the dark." Another man of money was Sir John Cutler, a member of the Grocers' Company, to whom the physicians had erected a statue in Warwick Lane, but from which they erased the subscription which adorned it when the executors claimed the cash which they considered given. Some of these

men had pompous funerals. That of Sir John Cutler cost no less than £7,000. Cooke, the great sugar-baker, who died in 1811 at Pentonville, had a grand funeral; but the mob pelted the procession with cabbage-stalks. He, however, atoned in some degree for his avarice by leaving £10,000 to four charitable institutions. There is little virtue in being liberal with one's money when one has no further need of it; but society gains, and such men as Guy, in spite of all their meanness, are public benefactors. At any rate, the study of the lives of these men is interesting. It is no great art, that of money-making; but it is natural that a City man should try to make money, and that he should be interested in the lives of those who have succeeded by their industry, or their luck, or their talent, in this respect. I find that in this, as in other matters, a man may be too clever by half, and that, as a rule, honesty is the best policy. "I have tried them both," said the Yorkshireman to his sons on his death-bed. And the testimony of the Old Bailey is equally conclusive. Among the Jews, success in business was believed to be a blessing; but in our more critical age we can see that, to gain wealth, much of the charm of life has to be sacrificed, and that gold may be bought too dear. It is the opinion of most people that it is easier to make a fortune than to keep it.

Entered in "Memoirs" and "Diaries," it is really wonderful what a volume of recollections and statements there are relating to City ways and City life. Every one, of course, comes to London, and is more or less connected with that great hive of industry and enterprise known as "the City." One of the latest anecdotes is the following, relating to the origin of a great City house, to which in these scraps we have before adverted:—"On the 1st of January, 1818," writes Mr. Macaulay, "a new tragedy was produced at Covent Garden. The author, John Dillon, a very young man, was the librarian of Dr. Simmons, of Paddington, famous for a very splendid collection of valuable books. With great promise of dramatic power, as evinced in this his first essay, he wisely left the poet's idle trade for the more lucrative pursuits of commerce, and became partner in the well-known firm of Morrison, Dillon, and Co. This play was called *Retribution*, and the chief weight of which—in a very powerful character, Varanes—was on the shoulders of O'Neill. Charles Kemble and Terry were his supporters—the villain of the story being well represented." In the person of Mr. Frank Dillon the artistic taste of the father has proved itself to be hereditary.

Another money-making man was the founder of the Baring family. The origin of them in England is to be traced to Johan Baring, son of a Lutheran pastor in Bremen. Johan, when still a lad of sixteen or seventeen, came to England, engaged for a few years in clerkly duties, studied hard, amassed a little money, and finally settled down as a cloth merchant and manufacturer, in a little village near Exeter. He had four sons; and the third of them, Francis, born 1740, came to London, where, after finishing his education at Mr. Fuller's academy in Lothbury, he set up in business as an importer of wool and dye-stuffs, also acting as agent for the original family cloth factory. "Starting," writes Mr. Frederick Martin, "with a fixed determination to become rich, and having a fair amount of money to begin with, he was uniformly successful in all his designs. Nothing failed that he undertook, and whatever he touched became gold. Having amassed a fortune by dealing in cloth, wool, and dye-stuffs, he resolved to quintuple the fortune by dealing in money itself—that is, to be a banker." As was natural, the successful man became also the honoured man—a leading director of the East India Company, and the friend and adviser of the premier, Lord Shelburne, who invariably followed his counsels in matters of finance. After obtaining a seat in parliament for Exeter, the son of Johan Baring was made a baronet, under patent of May 29th, 1793, by William Pitt, Shelburne's successor in the government, after the short interregnum of the Duke of Portland. Valuing the friendship of the shrewd man of finance, William Pitt, as much as the Earl of Shelburne, listened to the counsel of Sir Francis Baring, both statesmen delighting to style the reputed possessor of two millions, on all occasions, "the prince of merchants."

There is another great house now flourishing in the City, of whose origin a still more extraordinary tale is told. One of the family is now a baronet and an M.P.; and yet the first of the line, he who laid the foundation of the fortune of his descendants, was a ragged street boy.

A curious anecdote relative to Nathan Rothschild and Mr. Gompertz, not many years ago, found its way into print. Nathan (so the story runs) was leaning one day, early in the spring of 1824, against his favourite pillar in the Royal Exchange—long known as "the Rothschild pillar"—his hands in his pockets, when his relative, Gompertz, ran up to him in a high state of excitement. "Vat ish de matter?" queried Rothschild. Thereupon the other recounted, in gasps, how he had been applying for the vacant actuaryship of

a large insurance company, and had been beaten in the competition. Though being admittedly the best candidate, on account of his religion, the directors declared they would have no Jew. Now Nathan, too, got excited. "Vat!" he cried, disengaging his hands from his pockets, and laying hold of his brother-in-law by the shoulders, "Not take you pecause of your religion! Mein Gott! Den I will make a bigger office for you than any of 'em." And Nathan was as good as his word, founding not only a bigger company than any other, but appointing Mr. Gompertz actuary under the deed of settlement.

Let me remark here, by way of parenthesis, that it is seldom, however, this kind of thing succeeds. A man who starts a business in a passion, merely to injure another, generally comes to grief. A remarkable illustration of this occurred, a few years since, in the case of the *Illustrated News of the World*. It was started by a gentleman who had long coveted the *Illustrated London News*, and had agreed, on one occasion, to purchase that paper of its original proprietor, the late Mr. Herbert Ingram. Negotiations had been carried on for that purpose, the price was named, and almost every detail was settled, when Mr. Ingram wrote to say that, on reconsidering the matter, he was determined not to part with the journal in question. The result was the establishment, in opposition, of the *Illustrated News of the World*, and the bankruptcy of the proprietor, who died hardly better off than a pauper. If Nathan Rothschild's new venture succeeded, it was, under the circumstances, an exception to the general rule.

Next to making a business for one's-self, the best way of growing rich undoubtedly is to purchase the business of one who has done well for himself, but who leaves a few ears of corn for his successors to glean. When Mr. Barclay, who purchased the property of Mr. Thrale's brewery, &c., asked Dr. Johnson, who was one of the executors, what it was that he was going to purchase—how many were the brewing-tubs, drays, horses, and so forth—the latter replied, "Sir, I cannot enumerate them; but it is of more consequence to you to know that you have the potentiality of growing rich beyond the dreams of avarice." And, as it turned out, Johnson was correct in his surmise.

The name of Gideon is now little heard; but at one time, most assuredly, he was one of our merchant princes. I refer to Simeon Gideon, who knew how

to make himself the friend of Robert Walpole, who was tolerant enough to avail himself of the help of a Jew in those financial complications in which he was necessarily concerned. One of the principal sources of revenue for the State were lotteries, and it was thus Gideon made his money. But he made his masterstroke in 1745, when the great Jacobite insurrection threw the British world, and the mercantile public especially, into the wildest consternation. The panic on 'Change was universal. The funds fell with incredible rapidity, and men wanted to sell at any price. Simeon Gideon was almost the only man who did not lose his head. Instead of selling, he spent every penny he had, or could borrow, in buying. This was in the month of November. During the following month, the public mind oscillated between hope and fear. At length, at the end of April, 1746, the news arrived of the battle of Culloden, of the complete defeat of the insurgent army, of the flight of the Pretender, and of the triumphant suppression of the rebellion by the Duke of Cumberland. It was then Simeon Gideon began to sell, and found himself in possession of something like a quarter of a million—a sum which, in the course of fourteen or fifteen years, quadrupled itself. Gideon's ambition was to found an English house. He was too old, he said, to change his religion, but he had his children baptized; and through Walpole's instrumentality, his eldest son was made a baronet when in his eleventh year. It was hard work for Gideon *père* to make a Christian of the lad. "Who made thee?" on one occasion he asked the boy. "God," was the proper reply. "Who redeemed thee?" was the next question, to which the boy replied, "Jesus Christ." Then came a third question, which the father had unfortunately forgotten. "Who—who," he stammered; and then, nothing better occurring to him, he asked, "Who has given you this hat?" The young catechumen is reported to have confidently replied, "The Holy Ghost." Gideon, senior, died in the faith of his fathers in 1762. He left behind him, as heirs of his immense fortune, a son and a daughter, and legacies amounting to about 100,000 thalers, which were to be divided equally between Jewish and Christian benevolent societies and the poor. We read in a letter of a contemporary—"Gideon is dead, and his whole inheritance is worth more than the whole of Canaan."

Another star which dawned in the commercial world about the same time, was Aaron Goldsmid. He came from Hamburg, and established himself in London, as a merchant, in the middle of the last century. The house arrived

at its highest prosperity after his death, under his four sons. At the head of the business were then two brothers, Abraham and Benjamin, men of acknowledged integrity, and allied in friendship with Newland, the head cashier of the Bank of England. He was also a self-made man, who had risen from a baker's shop to his enormously influential position. By means of Newland, the brothers Goldsmid were brought into connection with the government, which, since the year 1793, had been compelled to have recourse to continual loans, in consequence of the Continental war. But it was not only through this that they made their money. It was their cleverness and knowledge that saved them from losing money, when all over Europe great mercantile houses were breaking. One of the most notable characteristics of Benjamin was, we are told, his astonishing knowledge of firms, which was not confined merely to England, but embraced the whole money-market in or out of England. He valued, with a certainty bordering on the marvellous, every name on the back of a bill. In the panic year of 1790, the house only lost £50, when ruin swept away many of the chief firms of England and abroad. At the beginning of the present century, there was no house greater, or more universally esteemed; and yet the end was tragic in the extreme. One morning in April, 1808, Benjamin Goldsmid hung himself in his bed-room. In 1810, the elder brother, Abraham, in conjunction with the house of Baring, embarked in a government loan of £14,000,000. The business failed; the house of Baring survived the crash; but Abraham Goldsmid shot himself when he found how true it was that riches take to themselves wings, and fly away.

Here is a story of an alderman, extracted from *Maloniana*. When the late Mr. Pitt, or Alderman Beckford, made a strong attack on the late Sir William Baker, alderman of London, charging him with having made an immense sum by a fraudulent contract, he got up very quietly, and gained the House to his side by this short reply: "The honourable gentleman is a great orator, and has made a long and serious charge against me. I am no orator, and shall therefore only answer it in two words—Prove it." Having thus spoken, he sat down; but there was something in his tone and manner that satisfied the House the charge was a calumny.

In 1736, there was—as I dare say there is now—an old Mr. Collier in the City. He lived in Essex, and his daughter—as is generally the case with rich City men—soon got married. It was thus the Rev. Dr. Taylor, of

Isleworth, in 1788, described the wedding;—"Old Mr. Collier was a very vain man, who had made his fortune in the South Sea year: and having been originally a merchant, was fond, alter he had retired to live upon his fortune, of a great deal of display and parade. On his daughter's wedding, therefore, he invited nearly fifty persons, and got two or three capital cooks from London to prepare a magnificent entertainment in honour of the day. When other ceremonies had concluded, the young couple were put to bed, and every one of the numerous assemblage came into the room to make these congratulations to the father and mother, who sat up in bed to receive them: 'Madame, I wish you a very good-night. Sir, all happiness to you, and a very good-night,' and so on through the whole party. My father, who hated all parade, but was forced to submit to the old gentleman's humour, must have been in a fine fume; and my mother, who was then but seventeen or eighteen, sufficiently embarrassed." It is as well rich citizens don't indulge in such a display on the occasion of a marriage in the family in our time. I don't fancy even a Lord Mayor, however fond of antiquity, would feel himself justified in attempting anything so ridiculous now. But then it was the fashion for a well-bred youth to address his father as "honoured sir," and not as now, as "governor."

Another money-making family was that of the Hopes, originally from Holland. "Mr. William Hope," says old Captain Gronow, "inherited, on coming of age, £40,000 a-year. He exhibited, alternately, extreme recklessness in expenditure, and the stinginess of a miser. He would one day spend thousands of pounds on a ball or supper, and then keep his servants for days on cold meat and stale bread. His large fortune enabled him to give the most splendid entertainments to the *beau monde* of Paris. At his balls and parties all the notables of the day were to be seen, and no expense was spared to make them the most sumptuous entertainments then given. It was his custom, when the invitations were issued, not to open any letters till the party was over, to save him the mortification of refusing those who had not been invited."

If we are to believe the great poet, who mostly spent his life in London, and whose name still graces a street very much reduced from what it was in his day, Mammon-worship must have a very bad moral effect, for Mammon was the least erected spirit that fell from heaven; and even there we are told —

"His looks and thoughts
Were always downward bent, admiring more
The riches of heaven's pavement, trodden gold,
Than aught divine or holy else enjoyed
In vision beautiful."

Nevertheless, some of Mammon's worshippers have found time and money for better things, and have consecrated their wealth to noble ends. In Roman Catholic times this was to be expected. A princely bequest, at the dictation of the priest, was a fitting atonement for ill-gotten wealth or an ill-spent life; but Protestantism has been equally conspicuous—and, it is to be believed, from better motives—for good works, and that charity which covereth a multitude of sins. In illustration of this, there is, perhaps, no brighter name than that of Joseph Hardcastle, of whom it is well known that, amid all his varied and extensive engagements, he maintained a character for spotless honour and unsullied integrity, which even calumny itself never ventured to assail. To him, from the very outset, belonged the reputation of the English merchant of the old school, and years served only to augment that weight of character which he bore on the Exchange, as well as in the missionary and other societies. He was one of the founders of the Sierra Leone Company, along with Wilberforce and Thornton. Also he was treasurer of the Missionary Society. In 1799, the Religions Tract Society was founded under his roof. And at his offices, Old Swan Stairs, the Bible Society was first launched into existence. The Hibernian Society and the Village Itinerary Society were aided by his purse and presence. Of the latter society he was treasurer sixteen years. As he came of an old Nonconformist stock—one of his ancestors was an ejected clergyman—Mr. Hardcastle, who lived mainly at Hatcham, was buried in Bunhill Fields.

In Plough Court, Lombard Street, there was a firm well-known and highly respected. It was a firm long remarkable for the extraordinary philanthropic activity of its practices, and for the excellence of its chemicals. Mr. Allen, the senior partner, was a lecturer in chemistry at Guy's Hospital, a Fellow of the Royal Society, a personal and intimate friend of the Duke of Kent, the Duke of Sussex, Lord Brougham, Sir Fowell Buxton, the Gurneys, Thomas Clarckson, and many other of the leading philanthropic and public characters of the past generation. He was also a minister among the Quakers, and a prime mover in founding a host of schools, asylums, and

benevolent institutions. Another partner in the firm was the late Luke Ronard, F.R.S., the eminent meteorologist, who was also a preacher among the Quakers till the last portion of his life, when he joined the communion of the Plymouth Brethren, with whom also he was an active labourer in good efforts of various kinds. A third partner of the firm was the late Mr. John Thomas, who, after his very accurate and skilful scientific researches had gained him a competency, retired from business, and devoted the remainder of his life to an extraordinary series of efforts, in conjunction with Mr. William Ewart, M.P., Mr. Barret Lennard, M.P., Mr. John Sydney Taylor, the editor of the *Morning Herald*, the Right Hon. Stephen Lushington, D.C.L., and the late Mr. Peter Bedford, of Croydon, for the removal of the punishment of death from the numerous offences, some of them very trivial, for which it was at one time inflicted. A writer in the *Sunday at Home*, in the year 1866, remarks, that it is no exaggeration to say, that the splendid triumphs of mercy, which have rendered the reign of King William IV. for ever illustrious in history, were, either directly or indirectly, largely owing to the strenuous, continuous, and truly wonderful labours of Mr. Barry and this small group of his philanthropic coadjutors. Such were the partners in the firm at Plough Court, a house frequented by all classes of men—by princes of the blood-royal, by peers and statesmen, by scientific discoverers and professors, by missionaries and preachers, by schoolmasters and authors, by reformed criminals and escaped slaves. It became a centre of conference and movement for much of the metropolitan philanthropy during the reigns of George IV. and William IV.

It is to the credit of the City that some of these money-making men have been amongst the most earnest supporters of every religious and philanthropic enterprise. Here we get a pleasant glimpse of one of them. Heard writes to Wilberforce, in 1790, of the death of John Thornton:—"He was allied to me by relationship and family connection. His character is so well known that it is scarcely necessary to attempt its delineation. It may be useful, however, to state, that it was by living with great simplicity of intention and conduct in the practice of Christian life, more than of any superiority of understanding or of knowledge, that he rendered his name illustrious in the view of all the respectable part of his contemporaries. He had a counting-house in London, and a handsome villa at Clapham. He anticipated the disposition and pursuits of the succeeding generation. He

devoted large sums annually to charitable purposes, especially to the promotion of the cause of religion, both in his own and other countries. He assisted many clergymen, enabling them to live in comfort, and to practise a useful hospitality. His personal habits were remarkably simple. His dinner-hour was two o'clock; he generally attended public worship at some church or Episcopalian chapel several evenings in the week, and would often sit up to a late hour in his own study, at the top of the house, engaged in religious exercises. He died without a groan or a struggle, and in the full view of glory. Oh, may my end be like his!" He was the Sir James Stephen in the *Edinburgh Review* for 1844, "a merchant renowned in his generation for a munificence more than princely." Mr. Thornton was an Episcopalian, and it was owing to him that the venerable John Newton became pastor of St. Mary Woolnoth. His benevolence was as unsectarian as his general habits; and he stood ready, said Mr. Cecil, to assist a beneficent design in any party, but would be the creature of none. It was thus he was mainly instrumental in founding, and supporting for a while, a Dissenting academy at Newport-Pagnell, which was placed under the care of the Rev. Josiah Bull. Also he extended his patronage and pecuniary assistance to the institution at Marlborough, under the direction of the Rev. Cornelius Winter, and was thus brought into connection with Mr. Jay, towards whose support he contributed while passing through his academic course. Mr. Thornton spent myriads of pounds in the purchase of livings for evangelical preachers, in the erection and in enlargement of places of worship, both in the Church of England and among Dissenters, in sending out Bibles and religions books by his ships to various parts of the world, and in numerous other ways. Nor was his beneficence exclusively confined to religious objects. Mr. Newton says—"Mr. Bull told my father, that while he (Mr. Newton) was at Olney, he had received from Mr. Thornton more than £2,000 for the poor of that place. He not only," continued Mr. Bull, "gave largely, but he gave wisely. He kept a regular account—not for ostentation, or the gratification of vanity, but for method—of every pound he gave in a ledger, which he once showed me. I was then a boy, and, I remarked, on every page was an appropriate text. With him giving was a matter of business." Cowper, in an elegy he wrote upon him, said truly—

"Thou hadst an interest in doing good,
Restless as his who toils and sweats for food."

It is needless to add that he lived at Clapham, and had Wilberforce for a nephew. His son, Henry Thornton, M.P. for Southwark, followed in his father's steps to a certain extent. One day, when he was at Bath, he desired Jay to bring with him Foster, the essayist, to dinner. The attempt was a failure. Jay writes—"Mortifyingly he (Foster) again showed his indisposition to talk; and our most excellent entertainer was not much favoured to make his company easy and free and communicative, for his manner was particularly cold, distant, and reserved. Foster said—yet I think very untruly—that he sat as if he had a bag of money under his arm; but at this time Mr. Foster had a silly kind of prejudice against persons of affluence, however their wealth had been obtained."

Let us recall the memory of Mr. John Poynder. As an East Indian proprietor he spoke much in favour of the abolition of Sutteeism, and against the monstrous tax arising from the idolatrous worship of Juggernaut. His publications were numerous, and chiefly on religious subjects—the evangelisation of our East Indian dominions, the paganism of popery, the sanctification of the Lord's day. He was a staunch Tory and churchman; "but," writes Jay, of Bath, "never was there a warmer advocate of evangelical truth and the doctrines of the Reformation; never was there a more determined enemy to popery and its half-sister, Puseyism; never did man more strive to serve his generation by the will of God." A name that should be dear to Dissenters is that of Mr. William Coward, who was the friend of Doddridge, and who supplied the funds for his college for the training of Congregational ministers, first at Daventry, and afterwards at Wymondley, and now in Torrington Square, when the students were entered at University College. Coward College is now incorporated in the New College, St. John's Wood. Mr. Coward was rather an eccentric in 1732, Dr. Jennings first intimated Mr. Coward's idea to Doddridge, and recommended him not to comply with Mr. Coward's idea to come and live at Walthamstow, where the latter lived; adding, "that the likeliest way to keep it in the worthy old gentleman's good graces, is perhaps, not to be quite so near him." In a note, the editor of the Doddridge correspondence adds —"William Coward, Esq., was a zealous Nonconformist, having accumulated a large fortune as a merchant. It may be said," adds the editor, "that Mr. Coward still continues a generous benefactor to the cause of Nonconformity, as he left about £20,000, the interest of which is, in

accordance with the provisions of his will, distributed in its service by four trustees, whose number must always be maintained, and who have hitherto conducted their important duties with so much propriety that their conduct has not in any instance been questioned." Mr. Coward seems to have defrayed the expenses of a volume of sermons published by Dr. Doddridge. Mr. Coward had a will of his own, and some of his regulations may seem to us not a little whimsical. One was to receive no guest at his mansion after the hour of eight. The Rev. Hugh Farmer had a comical experience of this when, about that hour, he knocked for admission in vain. Mr. Farmer, after repeated raps at the floor, began to feel uncomfortable. While involved in this dilemma he was observed by a footman of Mr. Snell's, who was passing near on his way home, and who reported to his master that a strange gentleman was trying to gain admittance at Mr. Coward's beyond the hour. The hospitable Mr. Snell immediately sent to say that his door was open; and from that evening the celebrated Mr. Farmer—he was a favourite pupil of Dodderidge, and was thought in many respects to resemble him—became a permanent member of Mr. Snell's family circle. Mr. Coward seems to have had a keen eye for orthodoxy, and complained of Dr. Watts that he was a Baxterian. He is also reported as growing cold to Dr. Guyse and Dr. Jennings, and falling most passionately in love with Dr. Taylor. Mr. Coward seems to have died in 1738. In 1818, there was a wealthy stock-broker—the late Mr. Thomas Thompson, of Pondsfort Park, who was deeply grieved with the destitute condition of the seamen in the port of London. In the February of that year a meeting on the subject was held in the London Tavern, to form a provisional committee to purchase and prepare a ship. At a subsequent meeting, it was announced that the *Speedy*, an old sloop-of-war, had been purchased of the government, and fitted up at a cost of nearly £3,000, to seat 750 hearers. The opening services on board the floating chapel were held on May 4th, when three sermons were preached—that in the morning by the Rev. Rowland Hill. Mr. Thompson called on the reverend gentleman, stated the neglected condition of sailors, and the plans in contemplation, and begged him to consent to preach the opening sermon on board the floating chapel. Mr. Hill heard all, rang the bell in silence, and his old servant appeared. "John," he said, "fetch my pocket-book." Mrs. Hill, who had hitherto been a quiet listener, now interposed, asserting that his engagements were already too numerous, and that he would wear himself out. Stroking his chin and shaking his head,

with his characteristic habit, he replied, “My dear, I must preach for poor Jack.” Thus was the first floating chapel for sailors happily launched, and the Port of London Society for the Spiritual Benefit of Sailors brought into active operation. To the ship, and the general objects of the society, Mr. Smith contributed, from first to last, about £3,000. Another society, called into existence by Mr. Thompson’s activity and Christian devotedness and liberality, was the Home Missionary Society, which was inaugurated at the London Tavern on August 11th, 1819. At that time Mr. Thompson resided at Brixton Hill, and on week-day evenings held religious meetings amongst the neglected poor of that district and of Streatham. Gas-lights and police being then unknown, Mr. Thompson’s family were thankful when he came home from these charitable peregrinations safe and sound. It must be remarked here that Mr. Thompson was one of the founders, in 1827, of the Merchant Seamen’s Orphan Asylum. The first election was for five boys only, but it soon became a large and flourishing institution. Though a Dissenter, the Pastoral Aid and Special Services Aid Societies owed him much. As his daughter truly writes of him—“Mr. Thompson was one of those who helped to mould the benevolent character of the age in which he lived.”

Another name, well known in religious circles, was that of the late Mr. Thomas Wilson, who was the first to begin chapel-building on a large scale in London. Even in our more ostentatious day, Mr. Wilson’s charities would be considered princely.

And here, for the present, we take leave of the Christian merchant princes of London—the righteous men who possibly may have preserved it from the fate of Sodom and Gomorrah.

In the great mediæval cities of the continent, it was the men who had made money by trade who were the first to spend it liberally for the promotion of art, and the benefit of charity and religion. It has been so in London. Our Norman barons, our men with pedigrees running up to the time of the Conqueror, have done little for the welfare of the people, compared with the men of humble birth, who, as they have grown in wealth, have also grown in their estimate of its power to help those lower in the social scale than themselves.

CHAPTER II.

ACROSS THE ATLANTIC.

It is in America, as was to be expected, that rise more quickly than in any other country. Every one is ambitious, and there he realises the fact that no position is beyond his power if he will but work for it. Franklin was a printer's boy, General Putnam was a farmer, Roger Sherman was a shoemaker, and Andrew Jackson was a poor boy, who worked his way up from the humblest position; Patrick Henry, the great American orator, was a country tavern-keeper; Abraham Lincoln was equally low placed in his start in life. But even in America it is hard work to make a fortune. Niorse, an American artist, but a better chemist and mechanician than a painter, thought out the magnetic telegraph on a Havre packet-ship, but met the common fate of inventors. He struggled for years with poverty and a thousand difficulties. He failed to interest capitalists. At last, when he was yielding to despair, and meditated suicide, on the last night of a session of Congress, at midnight, when the Appropriation Bill was being rushed through, he got an appropriation of £6,000 for an experimental line between Washington and Baltimore; then success, rewards, honours, titles of nobility, gold medals, and an immense fortune. The American inventor of the sewing machine had similar misfortune, and then as great a success.

"There are two kinds of men and two kinds of business in New York," says an American author. The old-school merchants of New York are few; their ranks are thinning every day. They were distinguished for probity and honour; they took time to make a fortune. Their success proved that business success and mercantile honour were a good capital. Their colossal fortunes and enduring fame prove that, to be successful, men need not be mean, or false, or dishonest. When John Jacob Astor was a leading merchant in Now York, there were few who could buy goods by the cargo. A large dealer in tea, knowing that few merchants could outbid him, or

purchase a cargo, concluded to buy a whole shipload that had just arrived, and was offered at auction. He had nobody to compete with, and he expected to have everything his own way. Just before the sale commenced, to his consternation he saw Mr. Astor walking slowly down the wharf. He went to meet him, and said—"Mr. Astor, I am sorry to meet you here this morning; if you will go to your counting-room, and stay till after the sale, I'll give you a thousand dollars." Without thinking much about it, Mr. Astor consented, turned on his heel, and said—"Send round the cheque." He lost money, but he kept his word. When the lease for Astor House was nearly out, some parties from Boston tried to hire it over the heads of the then tenants. In a private interview with Mr. Astor, they wanted to know his terms. He replied, "I will consult Mr. Stetson (the tenant), and let you know." To do that was, as they were well aware, to defeat the object they had in view. The old New York merchant never gave a guarantee as to the genuineness of the article he sold. It were needless to ask it.

In New York, in Boston, and elsewhere, the rule of prosperity is plain. One of the best-known presidents of a New York bank began his career by blacking boots: he came to New York a penniless lad, and sought employment at a store. "What can you do?" said the merchant. "I can do anything," replied the boy. "Take these boots and black them." He did so, and he blacked them well, and did everything else well.

Alexander Stewart (when alive, reputed to be the richest man in the world) was born in Ireland, came young to New York, and, with a little money that was left him by a relative in Ireland, took a small shop. He kept in it from fourteen to eighteen hours a day. He was his own errand-boy, porter, book-keeper, and salesman. He lived over his store, and, for a time, one room served as kitchen, bedroom, and parlour. Mr. Stewart began business when merchants relied on themselves, when banks gave little aid, when traders made money out of their customers, not out of their creditors. One day, while doing business in this little store, a note became due which he was unable to pay. The banks were unfriendly, and his friends, as is always the case when you want to borrow, were peculiarly hard up. Resolving not to be dishonoured, he met the crisis boldly. He made up his mind never to be in such a fix again. He marked every article in his shop below cost price; he flooded the city with hand-hills; they were everywhere—in basements, shops, steamboats, hotels, and cars, promised everybody a bargain, and took

New York by storm. The little shop was crowded. Mr. Stewart presided in person. He said but little, offered his goods, and took the cash, all attempts to beat him down he quietly pointed to the price plainly written on each package. He had hardly time to eat or sleep; everyone came and bought, and when they got home customers were delighted to find that they were not cheated, but that they had secured a real bargain. Long before the time named for closing the sale in the hand-bill, the whole store was cleaned out, and every article sold for cash. The troublesome note was paid, and a handsome balance left over. For the future, he resolved to trade no more on credit. The market was dull, times were bad, cash was scarce; he would buy on his own terms the best of goods, and thus he laid down the foundation of a fortune which, long before he died, was reckoned at 30,000,000 dols. 1836, an American writer thus described his mode of doing business:—"Though Mr. Stewart sells goods on credit, as do other merchants, he buys solely for cash. If he takes a note, instead of getting it discounted at a bank, he throws it into a safe and lets it mature. It does not enter into his business, and the non-payment of it does not disturb him. He selects the style of carpet he wants, buys every yard made by the manufacturer, and pays cash. He monopolises high-priced laces, sells costly goods, furs, and gloves, and compels the fashionable world to pay him tribute. Whether he sells a first-rate or a fourth-rate article, the customer gets what he bargained for. A lady on a journey, who passes a couple of days in the city, can find every article that she wants for her wardrobe at a reasonable price. She can have the goods made up in any style, and sent to her house at a given hour, for the opera or ball, or for travel. Mr. Stewart will take a contract for the complete outfit of a steamship; furnish the carpets, mirrors, chandeliers, china, silver-ware, cutlery, mattresses, linen, blankets, napkins, with every article needed, in every style demanded. He can defy competition. He buys from the manufacturer at the lowest cash price; he presents the original bills, charging only a small commission. The parties have no trouble; the articles are of the first class. They save from ten to twenty per cent., and the small commission pays Stewart handsomely. He furnishes hotels and churches in the same manner; as easily he could supply the army and navy. He attends personally to his business. He is down early, and remains late; those who pass through the Broadway at the small hours may see the light burning brightly from the working-room of the marble palace. He remains till the

day's work is done and everything squared up. He knows what is in the store, and not a package escapes his eye. He sells readily, without consulting books, invoice, or salesmen. He has partners, but they are partners only in the profits. He can buy and sell as he will, and holds the absolute management of the concern in his own hands."

Who has not heard of the Harpers of New York, whose publishing house in Franklin Square was, and it may be is, the largest of the kind in the world; as they do all the business connected with the publication of a book under one roof. In 1810, James Harper left his rural home on Long Island, to become a printer. His parents were devout Methodists. His mother was a woman of rare gifts. She embraced him on his departure, and bade him never forget the altar of his God, his home, or that he had good blood in his veins. In his new office all the mean and servile work was put upon the printer's devil, as he was called. At that time Franklin Square was inhabited by genteel people—wealthy merchants; and poor James Harper's appearance attracted a good deal of unpleasant comment. His clothes, made in the old homestead, were coarse in material, and unfashionable in cut. The young swells made fun of the poor lad. They shouted to him across the streets—"Did your coat come from Paris?" "Give us a card to your tailor." "Jim, what did your mother give a yard for your broadcloth?" Sometimes, in their insolence, the fellows came near, and, under pretence of feeling the fineness of the cloth, would give an unpleasant nip. The lad had a hard life of it; but he resolved not to be imposed upon. One day, as he was doing some menial work, he was attacked by one of his tormentors, who asked him for his card. He turned on his assailant, having deliberately set down a pail that he was carrying, kicked him severely, and said, "That's my card; take good care of it. When I am out of my time, and set up for myself, and you need employment—as you will—come to me and I will give you work." Forty-one years after, when Mr. Harper's establishment was known throughout all the land—after he had borne the highest municipal honours of the city, and had become one of the wealthiest men in New York—the person who had received the card came to Mr. James Harper's establishment, and asked for employment, claiming it on the ground that he had kept the card given him forty-one years before. With great fidelity James served out his time. His master was pleased with him. In a patronising way he told him, when he was free, he should never want for

employment. James rather surprised his old master by informing him that he intended to set up for himself; that he had already engaged to do a job, and that all he wanted was a certificate from his master that he was worthy to be trusted with a book. In a small room in Dover Street, James, and his brother John, began their work as printers. Their first job was 2,000 volumes of "Seneca's Morals." Their second book laid the foundation of their fortune. The Harpers had agreed to stereotype an edition of the Prayer-book for the Episcopal Society of New York. Stereotyping was in a crude state, and the work was roughly done. When the Harpers took the contract, they intended to have it done at some one of the establishments in the city. They found that it would cost them more than they were to receive. They resolved to learn the art, and do the work themselves. It was a slow and difficult labour, but it was accomplished. It was pronounced the best piece of stereotyping ever seen in New York. It put the firm at the head of the business. It was found to be industrious, honourable, and reliable. In six years it became the great printing-house of New York. Other brothers joined the firm of Harper Brothers. Besides personal attention to business, the brothers exercised great economy in their personal and domestic expenses; one thousand dollars was what it cost the brothers each to live for the first ten years of their business life. As regarded their *employés*, the utmost care was taken. The liberal, genial, honourable spirit of the proprietors prompted them to pay the best wages, and secure the best talent. Those who entered the house, seldom or never left it. Boys became men, and remained there as *employés* all the same.

In New York the love of Mammon finds no small place even in sanctified breasts. The author of "Sunshine and Shade," in New York, says—"Among the most excited in the stock-market are men who profess to be clergymen. One of this class realised a snug little fortune of 80,000 dollars in his speculations. He did not want to be known in the matter. Daily he laid his funds on the broker's desk. If anything was realised it was taken quietly away. The broker, tired of doing business on the sly, advised the customer, if the thing was distasteful to him, or he was ashamed openly to be in business, he had better retire from Wall Street." Men of this class often have a nominal charge. They affect to have some mission, for which they collect money; they roam about among our benevolent institutions, visit prisons or penitentiaries—wherever they can get a chance to talk, to the

great disgust of regular missionaries, and the horror of superintendents. They can be easily known by white cravats, sanctified looks, and the peculiar unction of their whine. "One man," continues the writer in question, "especially illustrates the gentlemen of the cloth who are familiar with stocks. His name appears in the Sunday notices as the minister of an up-town church; down town he is known as a speculator. His place of worship is a little house built in his yard. It is not as long or as wide as the room in which he writes his sermons. The pastor is a speculator; his church is his capital, and on 'Change Rev. pays well. He has controlled and abandoned half-a-dozen churches. He went over to London, made a written contract with Mr. Spurgeon, the celebrated preacher, by which the latter was to visit America. It bound Spurgeon to give a certain number of lectures in the principal cities of the land. Tickets were to be issued to admit to the services. One-half of the proceeds Spurgeon was to take with him to London to build his tabernacle, the other half was to be left in the hands of the gentleman who brought him over and engineered him through. The contract, coming to light, produced a great commotion, and Mr. Spurgeon declined to fulfil it. The war breaking out, this clerical gentleman tried his hand at a horse contract. He approached a general of high position, and said he was a poor minister, times were hard, and he wanted to make a little money; would the general give him a contract? One was placed in his hands for the purchase of a number of horses. The minister sold the contract, and made a handsome thing of it; the government was cheated. A committee of Congress, in looking up frauds in the city, turned up this contract. In a report to Congress, the general and the minister were mentioned in no complimentary terms. While these transactions were going on in New York, the general was in the field where the battle was the thickest, maintaining the honour of the flag. The report in which his name was dishonourably mentioned reached him. His indignation was aroused. He sent a letter to the speculating preacher, sharp as the point of his sword. He told him if he did not clear him in every way from all dishonourable connection in the transaction complained of, he would shoot him in the street as soon as he returned to New York. The frightened minister made haste to make the demanded reparation." Happily for the credit of America, the author already referred to says, "Such men are held in as light esteem by the respectable clergy of the city, and by the honourable men of their own denomination, as they are by the speculators whom they attempt to imitate."

What a contrast to such contemptible men was John Jacob Astor, who, at the age of twenty, left his German home, resolving to seek a fortune in the New World. He was a poor uneducated boy, and he trudged on foot from his home to the seaport whence he was to sail. He was educated by his mother. His school-books were his Bible and Prayer-book, and these he read and pondered over to the last hour of his life. When he left home, a small bundle contained all his worldly possessions. He had money enough, for a common steerage passage—that was all. He landed penniless on American soil. As he left his native village, he paused and cast a lingering, loving look behind. As he stood under the linden tree he said, "I will be honest; I will be industrious; I will never gamble." He kept these resolutions till the day of his death. He sailed from London for America in 1783. In the steerage he made the acquaintance of a furrier, which was the means of his introduction to a business by which he made millions. All sorts of stories are circulated about the early career of Mr. Astor. It was said that he commenced by trading in apples and pea-nuts. He took with him seven flutes, from his brother's manufactory in London; these he sold, and invented the proceeds in furs. He went steadily to work to learn the trade for himself: he was frugal, industrious, and early exhibited great tact in trade. He was accustomed to say, later in life, that the only hard step in making his fortune was in the accumulation of the first thousand dollars. He possessed marked executive ability. He was quick in his perceptions. He came rapidly to his conclusions. He made a bargain, or rejected it at once. In his very earliest transactions he displayed the same characteristics which marked him in maturer life. He made distinct contracts, and adhered to them with inflexible purpose. He founded the American Fur Company, in which he had shares, and by means of which he amassed a fortune of over 50,000 dollars. His son succeeded in his father's business, and in his father's ability for acquiring money. His habits were very simple, and mode of life uniform.

Next to Astor, perhaps, in America, we are most familiar with the name of Commodore Vanderbilt, one of the self-made millionaires of the city of New York. He began life a penniless boy, and took to the water early. His first adventure was rowing a boat from Staten Island to the city. He took command of a North River steamboat when quite young, and was distinguished at the start for his resolute, indomitable, and daring will. He

began his moneyed success by chartering steamboats, and running opposition to all the old lines up the North River, up the East River, up the Connecticut—everywhere. Making a little money, he invested it in stocks which were available in cash, and always ready for a bargain. Honourable in trade, prompt, firm, and reliable, he was decided in his business, and could drive as hard a bargain as any man in the city. His custom was to conduct his business on cash principles, and never to allow a Saturday night to close without every man in his employ getting his money. If anybody was about to fail, wanted money, had a bargain to offer, he knew where to call. Nothing came amiss—a load of timber, coal, or cordage, a cargo of a ship, or a stock of goods in a factory, glass-ware, merchandise, or clothing —the commodore was sure to find a use for them. A writer, in 1868, thus describes him:—"From nine to eleven the commodore is in his up-town office; at one in his down-town office. Between these hours he visits the Harlem and Hudson River stations. He is now nearly eighty years of age. He it as erect as a warrior; he is tall, very slim, genteel in his make-up, with a fine presence, hair white as the driven snow, and comes up to one's idea of a fine merchant of the olden time. He is one of the shrewdest merchants, prompt and decided. In one of the down-town mansions, where the aristocracy used to reside, he has his place of business. He drives down through Broadway in his buggy, drawn by his favourite horse, celebrated for his white feet, one of the fleetest in the city, and which no money can buy. His office consists of a single room, quite large, well-furnished, and adorned with pictures of favourite steamers and ferry-boats. The entrance to the office is through a narrow hall-way, which is made an outer room for his confidential clerk. He sees personally all who call, rising to greet the comer, and seldom sits till the business is discharged, and the visitor gone. But for this he would be overrun and bored to death. His long connection with steamboats and shipping brings to him men from all parts of the world who have patents, inventions, and improvements, and who wish his endorsement. II a man has anything to sell he settles the contract in a very few words. The visitor addresses the commodore, and says. 'I have a stock of goods for sale; what will you give?' A half-dozen sharp inquiries are made, and a price named. The seller demurs, announcing that such a price would ruin him. 'I don't want your goods. What did you come here for if you did not want to sell? If you can get more for your goods, go and get it.' Not a moment of time will be lost, not a cent more be offered; and if the

man leaves, with the hope of getting a better price, and returns to take the first offer, he will probably not sell the goods at all."

Turning from steamboats, Mr. Vanderbilt long ago became interested in railroads. In this line, so great was his success that he could control the market. "An attempt," says an American writer, "was made some time since to break him down by cornering the stock." He wanted to consolidate the Harlem Road with the Hudson. Enough of the legislature was supposed to have been secured to carry the measure. The parties who had agreed to pass the bill intended to play foul. Besides this, they thought they would indulge in a little railroad speculation. They sold Harlem, to be delivered at a future day, right and left. These men let their friends into the secret, and allowed them to speculate. Clear on to Chicago, there was hardly a railroad man who was not selling Harlem short. The expected consolidation ran the stock up; the failure of the project would, of course, run it down. A few days before the vote was taken some friends called upon Commodore Vanderbilt, and gave him proof that a conspiracy existed to ruin him, if possible, in the matter of consolidation. He took all the funds he could command, and, with the aid of his friends, bought all the Harlem stock that could be found, and locked it up safe in his desk. True to the report, the bill was rejected. The men who had pledged themselves to vote for it, openly and unblushingly voted against it. They waited anxiously for the next morning, when they expected their fortunes would be made by the fall of Harlem. But it did not fall. To the surprise of everybody, the first day it remained stationary; then it began to rise steadily, to the consternation and terror of speculators. There was no stock to be had at any price. Men were ruined on the right hand and on the left. Fortunes were swept away, and the cry of the wounded was heard up and down the Central Road. An eminent railway man, near Albany, worth quite a pretty fortune, who confidently expected to make 50,000 dollars by the operation, became penniless. One of the sharpest and most successful operators in New York lost over 200,000 dollars, which he refused to pay on the ground of conspiracy. His name was immediately stricken from the Stock board, which brought him to his senses. He subsequently settled, but thousands were ruined. Vanderbilt, however, made enough money out of this attempt to ruin him, to pay for all the stock he owned in the Harlem Road. Not satisfied with his achievements on the land and on the American rivers, Mr. Vanderbilt

resolved to try the ocean. He built a fine steamer at his own cost, and equipped her completely. The Collins line was then in its glory. Mr. Collins, with his fine fleet of steamers, and his subsidy from the government, was greatly elated, and very imperious. It was quite difficult to approach him. Any day, on the arrival of a steamer, he could be seen pacing the deck, the crowd falling back and making space for the head of the important personage. One of his ships was lost; Vanderbilt applied to Collins to allow his steamer to take the place vacant on the line for a time; he promised to make no claim for the subsidy, and to take off his ship as soon as Collins built one to take her place. Collins refused to do this: he felt afraid if Vanderbilt got his foot into this ocean business, he would get in his whole body; if Vanderbilt could run an ocean-steamer without subsidy, government would require Collins to do it; he saw only mischief any way. He not only refused, but refused very curtly. In the sharp Doric way that Vanderbilt had of speaking when he is angry, he told Collins that he would run his line off the ocean, if it took all of his own fortune and the years of his life to do it. He commenced his opposition in a manner that made it irresistible, and a work of short duration. He offered the government to carry the mails, for a term of years, without a dollar's cost to the nation; he offered to bind himself, under the heaviest bonds the government could exact, to perform this service for a term of years, more promptly and faithfully than it had been ever done before. His well-known business tact and energy were conceded. His ability to do what he said, nobody could deny; his proposition was not only laid before the members of Congress, but pressed home by a hundred agencies that he employed. The subsidy was withdrawn; Collins became a bankrupt; his splendid fleet of steamers, the finest the world had ever seen, were moored at the wharves, where they laid rotting. Had Collins conceded to Vanderbilt's wishes, or divided with him the business on the ocean, the Collins' line not only would have been a fact to-day, but would have been as prosperous as the Cunard line.

When the rebellion broke out, the navy was in a feeble condition; every ship in the south was pressed into the rebel service. The men-of-war at Norfolk were burned. At Annapolis they were mutilated and made unfit for service. The efficient portion of the navy was cruising in foreign seas, beyond recall. The need of ships of war and gun-boats was painfully apparent. The steam-ship *Vanderbilt* was the finest and fleetest vessel that

ever floated in American waters. Her owner fitted her up as a man-of-war at his own expense, and fully equipped her. He then offered her for sale to government at a reasonable price. Mr. Vanderbilt found that there were certain men, standing between the government and the purchase, who insisted on a profit on every vessel that the government bought. He refused to pay the black-mail that was exacted of him if his vessel became the property of the nation. He was told that, unless he acceded to these demands, he could not sell his ship. Detesting the conduct of the men, who, pretending to be patriots, were making money out of the necessities of the nation, he proceeded at once to Washington, and presented the *Vanderbilt*, with all her equipments, as a free gift to the nation.

There were few men who attended more closely to business than the late Mr. Vanderbilt; and, as an American writer remarked of him a few years before his death, "financially he was ready for the last great change." At that time his property was estimated at about thirty millions of dollars. He was very liberal where he took an interest; but very fitful in his charities. He often not only subscribed liberally, but compelled all his friends to do the same. He was prompt, sharp, decisive in his manner of doing business; he was punctual in his engagements to the minute; he was very intelligent and well-informed, and, in commercial and national affairs, had no rival in shrewdness and good judgment. He was affable, assumed no airs, and was pleasant and genial as a companion; and when time began to tell on his iron frame, and he began to feel the decrepitude of age, he was not unmindful of its admonitions, and entered into no new speculations; for he wished to leave no unfinished business to his children, amongst whom his large property—the results of favourable endeavour and successful financial operations—was divided.

In the great cities of America—in such centres as Chicago and New York—the men who make the most show of wealth, who live in the finest houses, drive the best horses, give the grandest parties, were many of them grooms, coachmen, hotel porters, boot-blacks, news-boys, printers' devils, porters, and coal-heavers, who have risen from the lower walks of life, and who left their respective homes, a few years ago, with all their worldly wealth in the crown of their hat, or tied up in a pocket-handkerchief. They did the hard work of the office, swept out the stores, made the fires, used the marking-pot, were kicked and cuffed about, and suffered every hardship. The men

who made New York what it was were men of the old school; they were celebrated for their courtesy and integrity; they came from the humblest walks of life—from the plough and anvil, from the lapstone and printing-case, from the farm and quarry. They worked their way up, as Daniel worked his, from the position of a slave to Prime Minister of Babylon. Some of them went from their stores to compete with the ablest statesmen in the world; they were the fathers and founders of the American nation. These old schoolmen ate not a bit of idle bread; they were content with their small store and pine-desk; they owned their own goods, and were their own cashiers, salesmen, clerks, and porters; they worked sixteen hours a day, and so became millionaires. They would as soon have committed forgery as be mean and unjust in trade; they made their wealth in business, and not in fraudulent failures; they secured their fortunes out of their customers, and not out of their creditors.—Not so, Young America! An American writer says:—"He must make a dash. He begins with a brown-stone store, filled with goods, for which he has paid nothing; marries a dashing *belle*; delegates all the business that he can to others; lives in style, and spends his money before he gets it; keeps his fast horse, and other appendages equally fast; is much at the club-room, and in billiard or kindred saloons; speaks of his father as 'the old governor,' and of his mother as 'the old woman;' and, finally, becomes porter to his clerk, and lackey to his salesman. Beginning where his father left off, he leaves off where his father began."

Let us give a few more American illustrations of the way to wealth, Boston has the honour of originating the express companies of America. One morning a man took the East Boston ferry, bound for Salem, over the Eastern Railroad. He held in his hand a small trunk, trimmed with red morocco, and fastened with red nails. The trunk contained a few notes which the person was to collect; a small sum of money he was to pay; and a few commissions he was to execute. "These," says an American newspaper, "were the tangible things in the trunk. Besides these notes, money, and orders, that little trunk, which a child might have carried, contained the germ of the express business of the land, whose agencies, untiring as the sun, are almost as regular." Alvin Adams—for that is and was the name of the individual referred to—commenced the express business, as an experiment, between New York and Boston in 1840. He had no business, no customers, and no money. He shrewdly saw the coming

greatness of his calling, though for one year it was carried on in the smallest possible way. He had indomitable energy; his integrity was without a question; he gained slowly on the confidence of the community, and closed the year with a future of success before him. In 1854, the business was transformed into a joint-stock company, and it now stretches out its arms to all the towns and villages in the land. It is an express company for merchandise, from a bundle to a ship-load. The amount of money received and disbursed every day exceeds that of any bank in the nation. It collects and pays out the smallest sum, and from that to a large waggon loaded with money, and drawn by three horses. During the war, the company rendered efficient service to the government: in time of peril or panic, when the property of the army was abandoned or sacrificed, it bore away cart-loads of money by its coolness and courage, and saved millions to the Treasury. The company opened a department expressly to carry money from the private soldiers to their families. For a very small sum, funds were taken from the soldier and delivered to his friends in any part of the land. On several occasions, the transport department in the army being in utter confusion, application was made to the Adams' Express Company for relief.

Jacob Little originated the dashing, daring style of business in stocks, by which fortunes are made and lost in a single day. In 1817, he came to New York, and entered the store of Jacob Barker, who was at that time the shrewdest merchant in the city. In 1822, he opened an office in a small basement in Wall Street. Caution, self-reliance, integrity, and a far-sightedness beyond his years, marked his early career. For twelve years he worked in his little den as few men work. His ambition was to hold the foremost place in Wall Street. Eighteen hours a day he devoted to business; twelve hours to his office. His evenings he spent in visiting retail houses, to purchase uncurrent money; he executed all orders committed to him with fidelity; he opened a correspondence with leading bankers in all the principal cities from New York to New Orleans. For twelve years Mr. Little was at the head of his business; he was the Great Bear of Wall Street; his mode of business enabled him to accumulate an enormous fortune; and he held on to his system till it beat him down, as it had done many a strong man before.

"For more than a quarter of a century," writes the author of "Sunshine and Shadow," in New York, "Mr. Little's office, in the Old Exchange Buildings,

was the centre of daring gigantic speculations. On 'Change his tread was that of a king. He could sway and disturb the street when he pleased. He was rapid and prompt in his dealings, and his purchases were usually made with great judgment. He had unusual foresight, which, at times, seemed to amount to defiance. He controlled so large an amount of stock, that he was called the Napoleon of the Board. When capitalists regarded railways with distrust, he put himself at the head of the railroad movement. He comprehended the profit to be derived from their construction. In this way he rolled up an immense fortune, and was known everywhere as the railway king. He was the first to discover when the business was overdone, and immediately changed his course. At the time the Erie was a favourite stock, and selling at par, Mr. Little threw himself against the street. He contracted to sell a large amount of this stock, to be delivered at a future day. His rivals in Wall Street, anxious to floor him, formed a combination. They took all the contracts he offered; bought up all the new stock, and placed everything out of Mr. Little's reach, making it, as they thought, impossible for him to carry out his contracts. His ruin seemed inevitable, as his rivals had both his contracts and his stock. If Mr. Little saw the way out of his trouble, he kept his own secrets; asked no advice; solicited no accommodation. The morning dawned when the stock would have to be delivered, or the Great Bear of Wall Street would have to break. He came down to his office that morning, self-reliant and calm, as usual. He said nothing about his business or his prospects. At one o'clock he entered the office of the Erie Company. He presented certain certificates of indebtedness which had been issued by the corporation. By those certificates the company had covenanted to issue stock in exchange. That stock Mr. Little demanded. Nothing could be done but to comply. With that stock he met his contract, floored the conspirators, and triumphed."

Reverses, so common to all who attempt the treacherous sea of speculation, at length overtook Mr. Little. Walking from Wall Street with a friend one day, they passed through Union Square, then the abode of the wealthiest people of New York. Looking at the rows of elegant houses, Mr. Little remarked—"I have lost money enough to-day to buy the whole square. Yes," he added, "and half the people in it." Three times he became bankrupt; and what was then regarded as a colossal fortune, was, in each instance, swept away. From each failure he recovered, and paid his debts in

full. It was a common remark among the capitalists, that "Jacob Little's suspended papers were better than the cheques of most men." The whole man inspired confidence. He was retiring in his manner, and quite diffident, except in business. He was generous as a creditor. If a man could not meet his contracts, and Mr. Little was satisfied that he was honest, he never pressed him. After his first suspension, though legally free, he paid every creditor in full, though it took nearly a million of dollars. His charities were large and unostentatious. The Southern rebellion, alas! swept away his remaining fortune, and he died poor and resigned in the bosom of his family. His last words were—"I am going up. Who will go with me?"

We must not omit a name from this chapter, well known all the world over —that of James Bennett, the founder of what is still a power, the *New York Herald*. Scotland was the birth-place of Bennett. He was reared under the shadow of Gordon Castle. His parents were Roman Catholics, and he was trained in their religion. Every Saturday night the family assembled for religious service. James was kept at school till he was fifteen years of age, and he then entered a Roman Catholic seminary at Aberdeen, his parents intending him for the ministry. He pursued his studies, on the banks of the Dee, for three years, and then threw up his studies, and abandoned his collegiate career. The memoirs of Benjamin Franklin impressed him greatly, and he felt an earnest desire to visit America, and the home of Franklin, and he landed there in 1819. At Portland he opened a school as teacher, and thence he moved to Boston. He was charmed with all he saw in the city and vicinity; he hunted up every memorial of Franklin that could be found; he examined all the relics of the Revolution, and visited the places made memorable in the struggle with Great Britain; but he was poor, and well-nigh discouraged. He walked the common, without money, hungry, and without friends. In his darkest hour he found a New York shilling, and from that hour his fortune began to mend. He obtained a position at Boston as proof reader, and displayed his ability as a writer, both in prose and verse. In 1822, he came to New York, and immediately connected himself with the press, for which he had a decided taste. He was not dainty in his work; he took everything that was offered him. He was industrious, sober, frugal, of great tact, and displayed marked ability. He soon obtained a position on the *Charleston Courier* as translator of Spanish-American papers. He prepared other articles for the *Courier*, many of

which were in verse. His style was sharp, racy, and energetic. In 1825, he became proprietor of the *New York Courier* by purchase. It was a Sunday paper; but not a success. In 1826, he became associate editor of the *National Advocate*, a democratic paper. Leaving that, he became associate editor of the *Inquirer*, conducted by Mr. Noah; he was also a member of the Tammany Society, and a warm partisan. During the session of Congress, Mr. Bennett was at the capital writing for his paper; and while at that post, a fusion was effected between the *Courier* and the *Inquirer*. Again, he had to leave the paper on account of a difference between him and the editor as regarded the bank. At this time he turned his attention to the New York press, which was then seriously behind the age. He felt that it was not what was demanded, and resolved to establish a paper that should realise his idea of a metropolitan journal. He had no capital; no rich friends to back him; nothing but his pluck, ability, and indomitable resolution. On the 6th of May, 1835, the *New York Herald* made its appearance. It was a small penny paper. Mr. Bennett was editor, reporter, and correspondent; he collected the city news, and wrote the money articles; he resolved to make the financial feature of his paper a marked one; he owed nothing to the Stock Board. If he was poor, he was not in debt; he did not dabble in stocks; he had no interest in the bulls and bears; he could pitch into the bankers and stock-jobbers as he pleased, as he had no interest one way or the other. He worked hard, he rose early, was temperate and frugal, and seemed to live only for his paper. He was his own compositor and errand-boy; collected his own news, mailed his papers, kept his accounts, and he grew rich. His marble palace was the most complete newspaper establishment in the world. Before the *Herald* buildings were completed, and while he was making a savage attack on the national banks, he was waited upon by the president of one of them, who said to him—"Mr. Bennett, we know that you are at great expense in erecting this building, besides carrying on this immense business. If you want any accommodation, you can have it at our bank." Mr. Bennett replied—"Before I purchased the land, or began to build, I had, on deposit, 250,000 dollars in the Chemical Bank. There is not a dollar due on the *Herald* buildings that I cannot pay. I would pay off the mortgage to-morrow if the mortgagee would allow me to. When the building is open, I shall not owe a dollar to any man if I am allowed to pay. I owe nothing that I cannot discharge in an hour. I have not touched one dollar of the money on deposit in the bank; and while that remains I need no

accommodation." One secret of his success is soon told—"He can command the best talent in the world for his paper. He pays liberally for fresh news, of which he has the exclusive use. If a pilot runs a steamer hard, or an engineer puts extra speed on his locomotive, they know that they will be well paid for it at the *Herald* office, for its owner does not higgle about the price. When news of the loss of Collins' steamer was brought to the city, late on a Saturday night, the messenger came direct to the *Herald* office. The price demanded was paid; but the messenger was feasted and confined in the building until the city was flooded with extra Sunday morning copies. The *attachés* of the *Herald* are found in every part of the civilised world; they take their way where heroes fear to travel. If in anything they are outdone, outrun, outwritten, if earlier and fresher news is allowed to appear, a sharp, pungent letter is written, either discharging the writer, or sending him home. During the war, the *Herald* establishment at Washington was a curiosity. The place was as busy as the War Department. Foaming horses came in from all quarters, ridden by bespattered letter-carriers. Saddled horses were tied in front of the door like the head-quarters of a general. The wires were controlled to convey the latest news from every section to the last moment of the paper going to press. Mr. Bennett is a fine illustration (this was written, of course, in his lifetime) of what America can do for a penniless boy, and what a penniless boy can do for himself, if he has talent, pluck, character, and industry. In the conflict of interest, and in the heat of rivalry, it is difficult to estimate a man rightly. In coming times, Mr. Bennett will take his place in that galaxy of noble names who have achieved their own position, been architects of their own fortune, and left an enduring mark upon the age in which they lived."

Horace Greeley had an origin as humble, and a fight as hard as Mr. Bennett. He was born in New Hampshire, and, from his earliest years, was fond of study. The father had to move to a new settlement; and here, as little was to be done at home, after breakfast the home was left to take care of itself; away went the family—father, mother, boys, girls, and oxen—to work together. In early life the lad gave proof that the Yankee element was strong in him. In the first place, he was always doing something—and he had always something to sell. He saved nuts, and exchanged them, at the store, for the articles he wanted to purchase; he would hack away, hours at a time, at a pitch-pine stump, the roots of which are as inflammable as pitch

itself, and, tying up the roots in little bundles, and the little bundles into one large one, he would take the load to the store, and sell it for firewood. His favourite out-door sport, too, at Westhaven, was bee-hunting, which is not only an agreeable and exciting pastime, but occasionally rewards the hunter with a prodigious mass of honey: as much as 150lbs. have frequently been obtained from a single tree. This was profitable sport, and Horace liked it amazingly; his share of the honey generally found its way to the store. By these, and other expedients, the boy always managed to have a little money. When he started, as an apprentice, to learn the printing-trade, he packed up his wardrobe in a small pocket-handkerchief—and, small as it was, it would have held more—for the proprietor had never more than two shirts and one change of clothing at the same time, till he was of age. "If ever there was a self-made man," wrote an old friend, "this same Horace Greeley is one; for he had neither wealthy nor influential friends, collegiate or academic education, or anything to aid him in the world, save his own natural good sense, an unconquerable love of study, and a determination to win his way by his own efforts. He had, moreover, a natural aptitude for arithmetical calculation, and could easily surpass, in his boyhood, most persons of his age in the facility and accuracy of his demonstrations and his knowledge of grammar. He early learned to observe and remember political statistics, and the leading men and measures of the political parties; the various and multitudinous candidates for governor and Congress, not only in a single State, but in many; and, finally, in all the States; together with the taxation of, and vote of this and that, and the other Congressional districts (why democrat and what not), at all manner of elections. These things he rapidly and easily mastered, and treasured in his capacious memory, till, we venture to say, he has few, if any, equals at this time, in this particular department, in this or any other country." After Greeley had served his apprenticeship, he came to New York, with ten dollars in his pocket, a bundle on his back, and a stick. It was hard work for him to find a job; but, at length, he was taken into a newspaper-office. After a time he joined in a speculation which was to give New York a penny paper; and, in conjunction with his partner, Mr. Story, went on printing after the paper in question had ceased to exist. He then started the *New Yorker*, having, in the meanwhile, abandoned the use of stimulants, and become a vegetarian. After more or less editorial work, more or less profitable, Greeley started the *New York Tribune*, which, from the first, was a success.

Another of New York's leading men was Daniel Drew. His father died when he was fifteen years of age, and he came to New York to seek his fortune. Resolved to do something, and having nothing better to do, he became a soldier as a substitute for another. Then he took to stock-keeping, and droves of over 2,000 cattle crossed the Alleghanies under his direction. In 1834, he began the steam-boat enterprise. In 1836, he appeared in Wall Street. For eleven years his firm was very celebrated. Mr. Drew was a rapid, bold, and successful operator. His connection with the Erie Railroad, guaranteeing the paper of that company to the amount of a million and a-half of dollars, showed the magnitude of his transactions. In 1857, as treasurer of the company, his own paper, endorsed by Vanderbilt to the amount of a million and a-half of dollars saved the Erie from bankruptcy. During that year, amidst universal ruin, Mr. Drew's losses were immense; but he never flinched, met his paper promptly, and said that, during all that crisis, he had not lost one hour's sleep. In conjunction with Vanderbilt, he relieved the Harlem Road from its floating debt, and replaced it in a prosperous condition.

"It would be unpardonable to forget the great Barnum," says a New York writer, "one of our most remarkable men. He lives among the millionaires in a costly brown-stone house in Fifth Avenue, corner of Thirty-ninth Street, and is a millionaire himself. He has retired from the details of actual life, though he has the controlling interest of the Barnum and Van Amburgh Museum. He has made and lost several fortunes; but, in the evening of life, he is in possession of wealth, which he expends with great liberality and a genial hospitality. He was born at Bethel, Connecticut, and was trained in a village tavern kept by his father. He had a hopeful buoyant disposition, and was distinguished by his irrepressible love of fun. At the age of fifteen he began life for himself, and married when he was nineteen. As editor of the *Herald of Freedom*, he obtained an American notoriety. The paper was distinguished for its pith and vigour. Owing to sharp comments on officials, Mr. Barnum was shut up in gaol. On the day of his liberation his friends assembled in great force, with carriages, bands of music, and flags, and carried him home. His first appearance as an exhibitor was in connection with an old negress, Joyce Heth, the reputed nurse of Washington. His next attempt was to obtain possession of Scudder's American Museum. Barnum had not five dollars in the world, nor did he pay any down. The concern

was little better than a corpse ready for burial, yet he bound himself down by terms fearfully stringent, and met all the conditions as they matured. He secured the person of Charles S. Stretton, the celebrated dwarf, and exhibited him. He also secured the services of Jenny land, binding himself to pay her 1,000 dollars a-night for 150 nights, assuming all expenses of every kind. The contract proved an immense pecuniary success. From the days of Joyce Heth, to the present time, Mr. Barnum has always had some speciality connected with his show, which the world pronounces humbug; and Mr. Barnum does not deny that they are so. Among these are the Woolly Horse, the Buffalo Hunt, the Ploughing Elephant, the Segal Mermaid, the What-is-it, and the Gorilla. But Mr. Barnum claims that, while these special features may not be all that the public expect, every visitor to the exhibition gets the worth of his money ten times over; that his million curiosities and monstrosities, giants, and dwarfs, his menagerie and dramatic entertainments, present a diversified and immense amount of entertainment that cannot be secured anywhere else. A large or red baboon, upon a recent occasion, was exhibited at the Museum. It was advertised as a living gorilla, the only one ever exhibited in America. Mr. Barnum's agents succeeded in hoodwinking the press to such a degree, that the respectable dailies described the ferocity of this formidable gorilla, whose rage was represented to be so intense, and his strength so fearful, that he was very near tearing to pieces the persons who had brought him from the ship to the Museum. Barnum had not seen the animal; and when he read the account in the *Post*, he was very much excited, and sent immediately to the men to be careful that no one was harmed. The baboon was about as furious as a small-sized kitten. The story did its work, and crowds came to see the wonderful beast. Among others a professor came from the Smithsonian Institute; he examined the animal, and then desired to see Mr. Barnum. He informed the proprietor that he had read the wonderful accounts of the gorilla, and had come to see him. 'He is a very fine specimen of the baboon,' said the professor; 'but he is no gorilla.' 'What's the reason that he is not a gorilla?' said Barnum. The professor replied, that 'ordinary gorillas had no tails.' 'I own,' said the showman, 'that ordinary gorillas have no tails; but mine has, and that makes the specimen the more remarkable.' The audacity of the reply completely overwhelmed the professor, and he retired, leaving Mr. Barnum in possession of the field. Mr. Barnum's rule has been to give all who patronise him the worth of their

money, without being particular as to the means by which he attracts the crowds to his exhibitions. His aim has been notoriety. He offered the Atlantic Telegraph Company 5,000 dollars for the privilege of first sending twenty words over the wires. It has not been all sunshine with Mr. Barnum. His imposing villa at Bridgeport was burned to the ground. Anxious to build up East Bridgeport, he became responsible to a manufacturing company, and his fortune was swept away in an hour; but with wonderful sagacity he relieved himself. As a business man, he has singular executive force, and great capacity. Men who regard Mr. Barnum as a charlatan, who attribute his success to what he calls humbug, clap-trap, exaggerated pictures, and puffing advertisements, will find that the secret of his success did not lie in that direction. Under all his eccentricity, there was a business energy, tact, perseverance, shrewdness, and industry, without which, all his humbugging would have been exerted in vain. From distributing Sear's Bible, he became lessee of the Vauxhall Saloon; thence a writer of advertisements for an amphitheatre at four dollars a-week; then negotiating, without a dollar, for the Museum, which was utterly worthless; outwitting a corporation who intended to outwit him on the purchase of the Museum over his head; exhibiting a manufactured mermaid which he had bought of a Boston showman; palming off Tom Thumb as eleven years of age when he was but five; showing his woolly horse, and exhibiting his wild buffaloes at Holcken—these, and other small things that Barnum did, are known to the public; but there are other things which the public did not know. Barnum was thoroughly honest, and he kept his business engagements to the letter. He adopted the most rigid economy. Finding a hearty coadjutor in his wife, he put his family on a short allowance, and shared himself in the economy of the household. Six hundred dollars a-year he allowed for the expenses of his family, and his wife resolutely resolved to reduce that sum to 400 dollars. Six months after the purchase of the Museum, the owner came into the ticket-office at noon; Barnum was eating his frugal dinner, which was spread before him. 'Is this the way you eat your dinner?' the proprietor inquired. Barnum said, 'I have not eaten a warm dinner since I bought the Museum, except on the Sabbath, and I intend never to eat another on a week-day till I am out of debt.' 'Ah, you are safe, and will pay for the Museum before the year is out,' replied the owner. In less than a year the Museum was paid for out of the profits of the establishment."

There are no better rules for business success than those laid down by Mr. Barnum, and which have guided his course. Among them are these —"Select the kind of business suited to your temperament and inclination; let your pledged word ever be sacred; whatever you do, do with all your might; use no description of intoxicating drinks; let hope predominate, but do not be visionary; pursue one thing at a time; do not scatter your powers; engage proper assistance; live within your income, if you almost starve; depend upon yourself, and not upon others."

Perhaps one of the men who made most money by advertising, was Mr. Barnes, the proprietor of the *New York Ledger*. The manner was entirely his own. When he startled the public by taking columns of a daily journal, or one entire side, he secured the end he had in view. His method of repeating three or four lines—such as, "JENNY JONES writes only for the *Ledger*!" or "Read Mrs. SOUTHWORT's new story in the *Ledger*!"—and this repeated over and over again, till men turned from it in disgust, and did not conceal their ill-temper—was a system of itself. "What is the use," said a man to Mr. Barnes, "of your taking the whole side of the *Herald*, and repeating that statement a thousand times?" "Would you have asked me that question," replied Mr. Barnes, "if I had inserted it but once? I put it in to attract your attention, and to make you ask that question." This mode of advertising was new, and it excited both astonishment and ridicule. His ruin was predicted over and over again; and when he had thus amassed a fine fortune, it was felt that the position he had secured was the one he aimed at when he was a mere printer's lad. He sought for no short paths to success; he mastered his trade as a printer patiently and perfectly; he earned his money before he spent it; in New York he was preferred because he did his work better than others; he was truthful, sober, honest, and industrious; if he took a job, he finished it at the time and in the manner agreed upon. He borrowed no money, incurred no debts, and suffered no embarrassments. He was born in the north of Ireland, not far from Londonderry, and was true to the Scotch Presbyterian blood in his veins.

I now come to the most illustrious name, as regards money-getters, either in England or America. Mr. George Peabody was something more than a money-hunter, and, in the history of money-making men, deserves the post of honour for his philanthropy. He was born in Massachusetts, and was, essentially, a self-taught and self-made man. After he had learnt, in the

district school, how to read and write, having been four years in a grocer's score, and having spent another year with his grandfather in rustic life in Vermont, he went to join his brother David, who had set up a drapery or dry-goods store at Newburyport. This was stopped, a few months after, by a fire, which destroyed Peabody's shop and most of the other houses in the town. Fortunately, at this juncture, an uncle, who had settled in George Town, in the district of Columbia, invited young George to become his commercial assistant; and he stayed with him a couple of years, managing the most part of the business. In May, 1812, during the unhappy war between Great Britain and America, when a British fleet came up the Potomac, this young merchant's clerk, with others of his time, volunteered into the patriot army, and served a few months in the defence of Port Warburton, as a true citizen soldier. The short war being over, his proved skill and diligence brought him the offer of a partnership in a new concern —it was that of Elisha Riggs, who was about to commence the sale of dry goods throughout the middle States of the Union. Riggs found the capital, while Peabody did the work, and the firm at once achieved immense success. Peabody acted as bagsman, and often travelled alone, on horseback, through the western wilds of New York and Pennsylvania, or the plantations of Maryland and Virginia, if not farther, lodging with farmers or gentlemen slave-owners, and so becoming acquainted with every class of people, and every way of living: indeed, so fast did the Southern connection increase, that the house was removed to Baltimore, though its branches were established, seven years later, at Philadelphia and New York. About the year 1830, Mr. Riggs having retired from business, Mr. Peabody found himself at the head of one of the largest mercantile firms in the home-trade of America. But Mr. Peabody had also, by this time, distinguished himself as a man of superior integrity, discretion, and public spirit. "He coveted no political office; he courted the votes of no party; he waited upon no caucus; put his foot down," says the writer of the account of his life in the "Annual Register," "upon no platform; but held aloof from the strife of American factions." His first visit to London was in 1827, whole he was still chief partner in the Baltimore firm. In 1843, he fixed himself here, as merchant and money-broker, with others, by the style of "George Peabody and Co., of Warnford Court, City." As one of the three commissioners appointed by the State of Maryland to obtain means for restoring its credit, he refused to be paid for his services; but the State could not do less than vote him their

special thanks. To the last he retained his fondness for his native land, and used to celebrate the anniversary of American Independence, on the 4th of July, with a kind of public dinner at the Crystal Palace.

It is as a magnificent giver as well as getter of money that Mr. Peabody has become famous. He knew perfectly well what he was about. He had seen as much of the world as most elderly men of business accustomed to society and travel, and he had come to the conclusion that a man was not made happy by fine houses, and grand equipages, and stately parks, and galleries filled with the choicest productions of art in ancient or modern times, or by the social status which assuredly the possession of money gives. None of these things, he found, made a man happy; though if he had them, and were deprived of them, the loss would make him truly unhappy indeed. Mr. Peabody thought he knew a surer way to the possession of happiness; and that was, by dedicating the wealth he had honourably acquired, to the promotion of the well-being of his less fortunate fellow-men.

Some of his first acts of pecuniary munificence, as was to be expected, had an American bearing. At the time of the Great Exhibition of 1851, he promptly supplied the sum needed to pay for the arrangements of the United States contributions. In the following year he joined Mr. Henry Grinnell, of New York, shipowner, in fitting out the expedition to the Arctic Sea in search of Sir John Franklin. In the same year he bestowed a large donation, since augmented to £100,000, to found a free library and educational institute at Danvers, his native place. In 1857, he revisited his native land, after an absence of twenty years. On this occasion he gave £100,000 to form, at Baltimore, a noble institute devoted to science and art, in conjunction with a free public library. The corner-stone of this building was laid in 1858, and the structure was then completed; but its opening was delayed by the civil war which at that time prevailed. It was not till after the conclusion of the war that it was finally dedicated to the purposes for which it was founded. Mr. Peabody afterwards gave a second £100,000 to the institute.

In 1862, Mr. Peabody made the magnificent donation of £150,000 for the amelioration of the condition of the poor of London, and the trustees, who were men of mark and position, immediately employed the money in accordance with the noble donor’s wishes, in the erection of model

dwellings for working-men. In 1866, he added another £100,000 to the fund; and in 1868, he made a further donation of about fifteen acres of land at Brixton, 5,642 shares in the Hudson's Bay Company, and £5,405 in cash (altogether another £100,000); thus making the value of his gifts to the poor of London as much as £350,000. By the last will and testament of Mr. Peabody, opened on the day of his funeral, his executors, Sir Curtis Sampson and Sir Charles Reed, were directed to apply a further sum of £150,000 to the Peabody Fund, thus making a sum of half a million sterling so employed.

This extraordinary beneficence, on the part of a private citizen, was acknowledged in Great Britain. The freedom of the City of London was conferred on Mr. Peabody by the corporation. The Queen, not content with offering him either a baronetcy or the Grand Cross of the Bath, which he respectfully declined, wrote him a grateful letter, and invited him to visit her at Windsor. In 1866, just before his second visit to his native country, he received from her the gift of a beautiful miniature portrait of herself, framed in the most costly style, which he deposited in the Peabody Institute at Danvers. The last token of public honour which was rendered to Mr. Peabody before his death, was the uncovering, by the Prince of Wales, of Storey's fine bronze statue of himself behind the Royal Exchange.

Mr. Peabody remained in his native land three years, during which time he largely increased the amount of his donations, and founded more than one or two important institutions. He gave 2,000,000 dollars for the education of the blacks and whites in the South; 300,000 dollars for museums of American relics at Yale and Harvard Colleges; 50,000 dollars for a free museum at Salem; 25,000 dollars to Bishop McIlxame for Kenyon College; and presented a sum of 230,000 dollars to the State of Maryland. He also expended 100,000 dollars on a memorial church to his mother, and distributed among the members of his family 2,000,000 dollars. In recognition of his many large gifts to public institutions in America, Mr. Peabody received, in March 1867, a special vote of thanks from the United States. He died in London, at the house of his friend, Six Curtis Sampson, at Eaton Square, in the seventy-filth year of his age. The funeral took place in Westminster Abbey though, in accordance with the wishes of the deceased, the body was afterwards conveyed to America. The coffin-lid bore the following inscription:—

GEORGE PEABODY,
Born at Danvers, Massachusetts, February 18th, 1795;
Died in London, England, November 4th, 1869.
The remains were taken over to America in her Majesty's turret-ship,
the *Monarch*.

The late Mr. A. T. Stewart, dry-goods merchant of New York, has left a curious monument of his administrative skill in the great Working Women's Hotel, recently completed in that city. As a large employer of labour, male as well as female, Mr. Stewart became impressed with the difficulty that working-folk have in finding lodgings even in comparatively new cities. In swiftly-growing New York, the constantly increasing demand for business premises has pushed the population higher and higher up the island, until one fashionable street after another has been converted into stores and offices, and people fairly well off have built themselves handsome dwellings further afield. This has been by no means an unprofitable change for house-owners; for the compensation received for a house "down town," more than suffices to build and furnish a handsome dwelling in that part of the city still devoted to private residences; but to the poorer classes of inhabitants, rapid change and development of this kind have been not a little oppressive. Far more swiftly and suddenly than in London, the working-people have found themselves thrust from the space previously occupied by them, but grown too valuable to be covered by their humble homes. Like their brethren in London, they have either retired to the suburbs and find a tiresome morning and evening journey added to the miseries of life, or have taken refuge in large houses let out in tenements and built expressly for the accommodation of artisan families. Both English and American experiments in this latter direction have been very successful. Practice has taught the proper principle of constructing large tenement houses as well as artisans' and labourers' cottages, and the working family is probably not less commodiously, and is certainly more healthily, lodged than it has been at any preceding period. The single man, too, is cared for; but the single woman has hitherto been under certain disadvantages. It is obvious that a house almost always contains more space than she wants, and costs more money than she can afford; and it is equally clear that in cooking her own meals separately she is wasting time, food, and fuel. Some of these objections might, perhaps, be got over by four or five women clubbing

together; but their general feeling has never been strongly manifested in favour of divided rule or responsibility. It is subjecting human nature to a severe test to ask people to "room together," as it is called in America, the ordinary result being that the temporary "chums" never speak again to each other for the rest of their lives. It was to obviate this strain on human sympathy that Mr. Stewart projected the Working Women's Hotel, the completion of which he did not live to see.

"Judging from the prices charged," says a writer in the *Daily News*, "and the regulations enforced, the working women for whom the great hotel at New York has been constructed, are of a class somewhat above that of the factory or work-girl proper. Seven dollars a-week for board and a separate room, or six dollars a-head if two persons occupy the same room, is a price that would absorb an ordinary workwoman's entire earnings. When it is recollected that the value of a paper dollar is now within a fraction of that of a gold one, and that wages and other things have fallen in price with the contraction of the currency since the civil war, it is not easy to see from what class of actual workwomen the hotel is to draw its customers. Women working at trades clearly cannot aspire to the comforts provided for seven dollars a-week, and it is doubtful whether those in a position to pay that sum will submit to the restrictions imposed upon boarders. For the sum asked they can, at the present moment, obtain board easily elsewhere, and enjoy perfect liberty. It is very likely that the food and accommodation provided at the hotel are much superior to those offered at the smaller boarding-houses with which the outer edges of New York, Brooklyn, and Jersey City are thickly studded; but mere eating and sleeping seem to be regarded by women, in America at least, in a far less serious light than by men. The code of regulations at the Working Women's Hotel affords an amusing instance of the severity which comes over the American when called to the lofty and important position of keeping an hotel. In other walks of life he is easy and good-natured, but when impelled by destiny to 'run' an hotel, he undergoes a sudden transformation into a despot. The guests at the new hotel are informed that eight large parlours have been provided for the reception of visitors, who will not be allowed in other rooms or parlours except by express permission of the manager. The eight parlours specified correspond, in fact, to the strangers' rooms at a club. It is furthermore provided that no visiting to a room will be allowed except by

consent of all the occupants; that no washing of clothes will be permitted in the rooms, and that no sewing-machines or working apparatus shall be brought into them. This last regulation may appear severe, but it is probably intended to protect those who do not sew from annoyance. A sewing-machine is an unpleasant neighbour, it is true; but so is a rocking-chair; yet it may be doubted whether even the despot who reigns over this last new 'institution' will prove equal to the task of tabooing that pestilent article of furniture. Animals will be rigidly excluded. No dogs, cats, birds, or other pet creatures will be suffered; meals will be served at fixed hours; the gas will be turned off and the hotel closed at half-past eleven. Whether this code will be submitted to by American working-women capable of paying from 24*s.* to 28*s.* weekly for board and lodging remains to be seen. The upper lady-clerk in a store is, as a rule, gifted with great strength of character, and as a fairly educated, self-reliant, and hardworking member of society, is perfectly entitled to display her sense of independence. She will be quick to perceive the advantages offered by the new hotel, but it is at least probable that she will be equally quick to resent the restrictions which it is sought to impose upon her sovereign will and pleasure."

A poor rich man, not long since, died at Cincinnati, leaving property worth considerably more than half a million sterling. He lived up an alley in one small room, dressed in rags, and looked like a penniless tramp, and yet he owned more than 100,000 acres of land. Another citizen of Cincinnati also offered to present to the city his valuable art-collection, worth £40,000, on condition that a fire-proof building should be erected in which to store it.

It is said that Peter Cooper, of New York, who has now (1878) entered his eighty-eighth year, is worth £2,000,000. He began life as a coachmaker's apprentice; but having invented a superior kind of glue, which came into general use, he rapidly made an immense fortune.

The last illustration of getting on in America may be found in the case of Carl Schurz, now (1878) one of the Secretaries of State in America.

The history of Carl Schurz reads like a romance, for the wandering Ulysses himself, restricted to narrower limits by the imperfect geographical knowledge of his day, never had a tenth part of his modern imitator's advantages in "observant straying" over different lands, and amidst diverse

languages, nor "noting the manners and their climes" of widely separated races. Born near Cologne in 1829, and educated first at its gymnasium, and subsequently at the University of Bonn, Carl Schurz enjoyed superior educational advantages, by which, naturally studious, he greatly profited. When but nineteen years of age, under the influence of his professor, Kinkel, he became a Revolutionist in his sentiments; and in the year 1848, memorable for the revolutionary tide that swept over Europe, established, in conjunction with his professor, a journal to advocate those principles. Of this journal he was for a time sole editor. When, in, the spring of 1849, the abortive insurrectionary effort was made at Bonn, in which both he and the professor took a part, they fled together to the Palatinate. Here our young student joined the revolutionary army as adjutant, and aided in the defence of Rastadt against the government troops. On the surrender of that place he escaped to Switzerland, but soon returned to deliver his friend Professor Kinkel from the fortress of Spandau. In this effort he was successful. In 1851, we find the young revolutionist at Paris, as correspondent of German journals, and a little later at London, for a year giving lessons in German. But the exile wearied of Europe, and his fancy drove him to America, where he arrived ignorant of the language, and, it is to be presumed, short of cash. But he proceeded to grapple resolutely with both difficulties. Three years he spent in the quiet Quaker city of Philadelphia, teaching, and learning, and writing—for there is a large German population In Pennsylvania. Then he drifted westwards; first to Wisconsin, where he commenced his career as a political partisan making speeches in German, during the presidential canvass of 1856, on the Republican side. He was also an unsuccessful candidate for the lieutenant-governorship of Wisconsin that year—fast work for one but four years in the country. The first public speech he delivered in the English language was in 1858, about which time he commenced the practice of law. In 1859, he made a lecture tour through the New England States, speaking English, as I have been informed by an auditor, very imperfectly. Now he speaks the language with perfect purity, and a scarcely perceptible accent. In 1860, he was an influential member of the National Republican Convention, and one of the chief speakers during the canvass that resulted in the election of Lincoln to the presidency. Appointed by Mr. Lincoln minister to Spain, he soon resigned that office to return home and take part in the civil war—the Germans forming a large portion of the military contingent in the Federal army, the great bulk of the German

immigration having settled in the North and North-western States; very few indeed at the South. It was a curious sequel to a revolutionary career at home that Mr. Schurz should have been so soon engaged in suppressing a rebellion in his adopted country. He rose to the rank of major-general in the Federal service, and took part in the battle of the second Bull Run, and where Stonewall Jackson defeated the Federals at Chancellorsville. He was also at Chattanooga and Gettysburg fights. At the close of the war he returned to the practice of the law, and connected himself with the newspaper press in different parts of the country as a Washington correspondent.

When, in 1866, after the assassination of President Lincoln, Andrew Johnson was acting President of the United States, he appointed Carl Schurz as special commissioner to visit and report on the actual condition of the southern country, then under process of reconstruction. On his return from this mission our German Ulysses migrated to Detroit in Michigan, where he founded a newspaper. The ensuing year he moved again to the city of St. Louis, in Missouri, where he founded a German newspaper, took an active part for General Grant in both languages in 1868, and in 1869 was elected United States senator for six years' term from Missouri. Disagreeing with General Grant's policy and mode of conducting public affairs, Mr. Schurz passed over to the Opposition to his administration, and, in conjunction with Horace Greeley—like himself an Abolitionist and Republican—sought to establish a reform party of Liberal Republicans, as opposed to the Spoils party of Grant. Mr. Schurz was the presiding officer in the Cincinnati Republican Convention, which nominated Horace Greeley for the presidency, and since then his career has been one of unmitigated success.

In the new States, as well as in the old, these American money-makers flourish. As I write, I hear that Mark Hopkins, the great Californian railway millionaire, has died with upwards of £3,000,000, and his will cannot be found. In the absence of a will his widow takes two-thirds of the fortune, and his two brothers the remainder. Money-making, it may be said, is the chief characteristic of Brother Jonathan and his numerous and pushing tribe.

CHAPTER III.

CHARLES BIANCONI, THE IRISH CAR-MAN.

THE life of a self-made man is at all times a deeply interesting study. We like to see how he mastered surrounding circumstances, with what bravery he met adverse fate, and how he fared when he had triumphed and become strong. Such a man is not always a model to be held up for admiration. Often there is a hardness and coarseness about him which is undesirable, and an assumption of greatness on account of pecuniary success, which, in good society at any rate, will be resented. When the late Mr. Peabody was honoured with a statue under the shadow of the Royal Exchange, and within the heart of the City, it was said by some ill-natured Yankee, that if England wished to erect statues to such men, there were plenty of rich men America could supply us with for that purpose; and certainly it is not in the true interests of humanity that we should get into the habit of paying too much homage to worshippers of the Golden Calf. Undoubtedly it will be much to be deprecated if that be the worship of the future; but it is a danger in these levelling days, when democracy is coming more and more to the front, against which the preacher and the moralist must ever guard the nation. At all times the tone of public thought must be pitched low, and when rank has lost its *prestige*, the danger of being swamped by vulgar plutocrats is immensely increased. As was to be expected, Mrs. O'Connell is very proud of her father, and, as was also to be expected, the father was very proud of himself. He was a very illiterate man. He even could not spell the word money properly; but no man knew better what it meant, and no man could have ever anticipated that he would have secured so much of it as he did. As a boy he had the reputation of being stupid, and also wild; and it seems to have been with the view of getting rid of him that his father sent him from his home in the Lombard Highlands, in company with one Andrea Faroni, to England, where he was to learn to become a dealer in prints, barometers, and eye-glasses. It was a fortunate thing for Charles Bianconi

that Favoni brought him instead to Ireland. In London—the great cold world of London—it would have fared hard with the poor Italian lad. In Dublin and the country round, the good-looking foreigner, with his bright eyes and his civil tongue, met with a warm reception—a reception all the more warm, inasmuch as he was of the Irish faith; but even then it is strange how he prospered as he did. Without knowing a word of the language, and with fourpence in his pocket to pay expenses, he was sent out into the country on the Monday morning with two pounds' worth of prints to sell, and with the understanding that he was to be back by Saturday night; but the lad had made up his mind to be a somebody, and he was as good as his word; and he had not been long in Ireland before he hit on the idea which led him to fame and fortune.

One of his first lessons in Ireland was, he tells us, the great difference between the pedlar doomed to tramp on foot, and his more fortunate fellow who could post or ride on horseback. When he became a small shopkeeper at Carrick, the need of equestrian conveyance was brought home to him in a still more forcible manner. "I supplied," he writes, "my Carrick shop with gold-leaf from Waterford, going down in Tom Mahony's boat to buy it. Carrick-on-Suir is twelve or thirteen miles from Waterford by land, but the windings of the river make it twenty-four by water. This boat, then, was the only public conveyance. The time of its departure had to depend upon the tide, and it took four or five hours to make the journey." One day, going to Waterford by the boat, Bianconi got sodden with the wet, and was laid up with cold and pleurisy for a couple of months. This Irish experience was putting him in the right track; and in 1815, when good horses were to be had cheap, in consequence of the peace, he had the courage to start his cars, running at first between Carrick and Clonmel, a distance of some twelve miles. At first Bianconi only contemplated carrying the poorer people. There was the aristocratic mail-coach for the people of quality; but greatness was thrust upon him. In 1830 he carried the mails direct from the post-office, and had bought up some leading coaching lines. In his latter years he had 1,400 horses at work, and daily covered 3,800 miles. Still further, to give the reader an idea of the extent of his business, we may note there were 140 stations for the change of horses, and that these latter consumed from 3,000 to 4,000 tons of hay, and from 30,000 to 40,000 barrels of oats annually. In England Bianconi could never have made his

fortune in this way. In Ireland he appeared at the right time, and was the right man in the right place.

As a benefactor to Ireland it is almost impossible to overestimate Bianconi's usefulness. The farmer who formerly drove spent three days in making his market; when the cars came into operation one day was sufficient, thereby saving two clear days and expense of his horse. Another good object gained was the opening up the resources of the interior of the country. And lastly, there was the civilising effects of the intercommunion created among classes of the country, by means of travelling together on one or other of the Bianconi cars. The way in which the system was organised ensured its success, "I take my drivers," said Mr. Bianconi at the Cork meeting of the British Association for the Advancement of Science, "from the lowest grade of the establishment. They are progressively advanced, according to their respective merits, as opportunity offers, and they know that nothing can deprive them of these rewards, and also of a pension of their full wages in cases of old age or accident, unless it be their own wilful and improper conduct." The whole establishment must have had a beneficial influence over a large area. Any man found guilty of uttering a falsehood, however venial, was instantly dismissed, and this consequently insured truth, accuracy, and punctuality. It must be remembered, too, at the time in which Mr. Bianconi commenced his career, the county of Tipperary was much disorganised, owing to the maladministration of the laws, and to the almost total severance of the bond which ought to have united the upper and humble classes of society. At that time the Catholics were generally looked down upon as beings of an inferior race. A Catholic was not permitted to buy or become possessed of land. In his very short autobiography, Mr. Bianconi thus describes the grievances of the Roman Catholics:—

> "One of the injustices of which the Catholics used to tell me, was the unfair way in which the Catholics were treated in Clonmel. Amongst others, they relate a practice then in existence. The Protestant shopkeepers, upon a certain day, used to go about the town levying a tax upon their Catholic neighbours who attempted to open shops within the town walls of Clonmel. They used to wring from each individual from two to four guineas, which they called intrusion money. My informants especially praised an old Mrs. Ryan, now dead, who boldly refused to comply with their demands. The tax-makers,

therefore, seized her goods. She afterwards recovered them at law, and her spirited conduct led to the abolition of this toll. We Catholics had at one time to pay a tax upon all bought merchandise, while our more favoured Protestant and Dissenting fellow-townsmen were saved not only from a needless expenditure, but from the galling contact with such a class as the toll-gatherers. In the house, 112, Main Street, was the news-room, which I joined. I was greatly struck by the loud and consequential talk constantly going on between a Mr. Jephson and a Sir Richard Jones, and two more of their set, whereas I and my fellow-Papists were not allowed to speak above a whisper. This I resolved not to submit to; for I could see no reason why, when I had paid my money in a public place, I should not share all equal rights. Others followed my example; and as we all, Protestants and Papists, indulged in equally noisy declamation, a stranger entering our news-room would have been puzzled to say which party were the privileged administrators of the penal code."

Irish like, Mr. Bianconi managed now and then to have his joke. One day, when he was sending home in a large wooden case a very superior looking-glass, an old lady asked what was in the box thus carefully conveyed. "The Repeal of the Union," was Bianconi's reply. The old woman's delight and astonishment knew no bounds. She knelt down on her knees in the middle of the road, to thank God for having preserved her so long, that at last, in her old days, she should have seen the Repeal of the Union. As another illustration, we quote the story of the opposition car:—

"His first attempt he thought was going to be a failure; scarcely anybody went by car. People were used to trudging along on foot, and they continued to do, thus saving their money, which was more valuable than their time. Another man would have abandoned the speculation; but Mr. Bianconi did nothing of the kind. He started an opposition car, at a cheaper rate, which was not known to be his—not even by the rival drivers, who raced against each other for the foremost place. The excitement of the contest, the cheapness of the fare, the occasional free lifts given to passengers, soon began to attract a paying public, and before very long both the cars every day came in full. He had bought a great, strong, yellow horse, as he called him, to run in the

> opposition car; he gave, he said, £20 for the animal. One evening his own recognised driver came to him in great pride and excitement. 'You know the great, big, yallah horse under the opposition car? Well, sir, he'll never run another yard. I broke his heart this night. I raced him from beyant Moore-o'-Barns, and he'll never thravel agin.' Mr. Bianconi told me he was obliged to show the greatest gratification at the loss of his beast; but it gave him enough of the opposition car, which there and then came to an end, like the poor horse. The habit of travelling on a car increased among a people when they had become alive to its advantage."

The main principle on which Bianconi acted was never to despise poor people, or apparently small interests. "His great enterprise," wrote Dr. Cook Taylor, "arose from the problems, how to make a two-wheeled car pay while running for the accommodation of poor districts and poor people, as regularly as the mail-coaches did for the rich; and when that was solved, how to regulate a system of traffic by a network of cars, the cars increasing in size as the traffic required, from the short one-horse car, holding six people, to the long four-horse car, holding twenty people." One extract more will give the reader Mr. Bianconi's secret of money-making:—

> "I remember when I was earning a shilling a day in Clonmel, I used to live upon eightpence, and that did not prevent the people from making me their mayor. I did the same at Cashel and at Thurles, and that does not prevent me from at present living between the towns, on a property of seven miles circumference, and on which I pay her Majesty £7 2*s.* 6*d.* per year, or from being a J.P. or a D.L.
>
> "It gives me sincere pleasure in seeing you follow the sound principle of having your wants within your means. Don't be fond of changes. It is better for you to be at the head of a small republic than at the foot of a great one."

Mrs. O'Connell writes:—

> "I may add, as a postscript, what my father once said to a young Yorkshireman, 'Keep before the wheels, young man, or they will run over you. Always keep before the wheels.'"

In his way, Mr. Bianconi was a religious man. He and his priest were always on good terms. He did not run his cars on a Sunday, because the Irish, being a religious people, will not travel for business on that day. He also found his horses worked better for one day's rest in seven. With Daniel O'Connell he was on the most intimate terms, and Sheil was often a guest at his house. He was an out-and-out Liberal, and always maintained that when the Tory landlords saw that they would fail to get one of their own party into parliament, they encouraged their tenants to vote for the Home Rule nominee, in the hope of balking the steady-going Liberal who could afford to be honest. "I have known," writes Mrs. O'Connell, "a great Protestant land-owner boast of having given tacit support to the ultra-Liberal candidate, in the pious hope that he could thereby cause mischief in the Liberal benches."

It is not pleasant to read that Bianconi, true friend to Ireland as he was, narrowly escaped the penalty too generally attached to ownership of land in Ireland. It was said that he was marked out to be shot!—it was even thought that the deed had been planned and attempted, and frustrated only by the parish priest, who asked him to take a seat in his gig on his way home from Cashel. Bianconi had driven in from Longfield in his own carriage, but he accepted the priest's invitation and went back with him. It seems there are two roads leading from Cashel towards Longfield House, and the priest chose the longer of the two. "Why do you take this road?" said Bianconi. "I prefer it," replied the priest, and nothing more was said about it then; but it was suspected that the old priest had heard something, or got some warning, for it afterwards became known that a party of men had that night been watching on the other road. Happily for the credit of Ireland, Bianconi expired peacefully in 1873, at a ripe old age, as is manifest when we state that he was born in 1786. One of his last acts was characteristic. Struck with paralysis, he discovered, about a week before his death an error of eightpence in the deduction for poor-rates out of a large rent cheque. Verily, of such is the kingdom of Mammon. Mrs. O'Connell, however, has done her best to make her father's memory fragrant; but she is a novice in the art of book-making, and we must take the will for the deed. Let us hope her countrymen will study the example she holds out to them of a man industrious, and careful, and economical, and eager for the main chance. It is such men Ireland needs far more than

agitators for Home Rule. In the colonies no one learns more readily the value of thrift than the Irishman, or gives us a finer example of how to reap the golden harvest which it ensures; but in his native land the Irishman loves more to spend money than earn it. Sir Thomas Dargan, the great railway contractor, was, however, one of those exceptions which teach us how, even in his native land, the poorest Irishman may amass a fortune. Young Dargan received a good education, and after leaving school was placed in a surveyor's office. With little beyond this training, and a character for the strictest integrity, he left Ireland to push his fortunes. His first employment was under Telford, who was then engaged in constructing the Holyhead Road. When this was completed Dargan returned to Ireland, and embarked in several minor undertakings, in which he was fortunate enough to gain sufficient to form the nucleus of that princely fortune which entitled him to the appellation of a millionaire. After the highly successful result of the Great Exhibition of 1851, Mr. Dargan, with the view of developing the industrial resources of his native country, and with a munificence certainly without parallel in one who had been "the architect of his own fortune," resolved on founding an Industrial Exhibition in Dublin, and placed £20,000 in the hands of a committee, consisting of the leading citizens, and empowered them to erect a building, and to defray all the necessary expenses connected with the undertaking, on the sole condition that no begging-box should be handed found for further contributions. He undertook, moreover, to advance whatever additional sums might be required to carry the enterprise to a successful issue. In fact, before the Exhibition opened (May 12, 1853), Mr. Dargan's advances are said not to have fallen far short of £100,000.

CHAPTER IV.

A FORTUNE MADE BY A VEGETARIAN.

PERHAPS one of the most remarkable cases of success in life is the following, as described by Mr. Napier, of Merchiston, in a paper in "Fraser's Magazine." He says:—

> "After the reading of my paper on the vegetarian core for intemperance, before the Bristol Meeting of the British Association in 1875, I was addressed by an elderly gentleman and his wife, who said my views were strictly in accordance with theirs. After some conversation, we adjourned to his hotel, where he hospitably entertained me, and gave me a narrative of his life, with permission to publish it in the interest of the good cause, suppressing his name and abode, as he said he was particularly shy and retired in his habits, and had a great objection to see his name in print.
>
> "He was born in the north of England in 1811; but although his hair was grey, he otherwise appeared better preserved by fifteen years than most persons of his age. His father was a minister of religion, and he was the eldest of twelve children. He was of ancient and distinguished lineage; but his father never having had more than £300 a-year, he was obliged to send his children out early into the world, and so at fourteen he was put into a house of business in a great northern town.
>
> "For the first three years he had nothing but his board with one of the senior clerks; but at the end of that time he got as much dry bread and water for his lunch as he could take, and ten shilling a a-week to board and lodge himself. He accidentally obtained some works on vegetarianism, and was resolved to put in practice what he had read, as otherwise he found he could not support and clothe himself decently. I will give now his own words as nearly as I can recollect.

"'I was seventeen years of age then, five feet eight inches high, and strongly built. I had but ten shillings a-week for everything. How should I best lay it out? The senior clerk took me as a lodger at eighteenpence a-week, for one good room. There was a bedstead in it, but no bedding or other furniture. I was resolved to do what best I could, and owe no man anything. Some canvas coverings, which my good mother had put round my packages, served me to make a mattress when filled with hay. For the first eight weeks I slept in my oldest clothes on this mattress. My diet was ample and nourishing, but very cheap. Threepence a-day was the cost. About one pound of beans, which did not cost more than a penny, half a pound of bread daily, and two halfpenny cabbages, and three pounds of potatoes in the week. Two-pennyworth of seed oil, [76a] one pound of twopenny rice, and about a farthing's worth of tartar [76b] from the wine casks, constituted my very nourishing diet.

"'When my parents sent me a basket of fruit, I indulged in it freely; but I did not care for it unless the carriage was paid, which was not always the case. Thus 1*s.* 9*d.* for my food and 1*s.* 6*d.* for my lodging, and 9½*d.* for my fuel and light, left me 5s. 11½*d.* for other purposes. At the end of the eight weeks I have specified, I was in possession of above £2. It took me nearly this sum to purchase a straw paillasse, blankets, sheets, and pillows second-hand. I persevered for another year on this diet, and found myself in possession of about £12. As I had some respectable acquaintance in the town, I resolved on spending this sum in furniture, in order that I might have a decent room into which to ask my visitors. Taking a lesson from the poet Goldsmith, I had 'a bed by night—a chest of drawers by day,' so that my apartment, alternately sitting-room and bedroom, was suitable for lady visitors. I often invited the lady you see sitting opposite to you, to take tea on Sunday with me and then go to church. She was my own age exactly, and was the prey of a cruel stepmother; she was, in fact, a sort of Cinderella in a large family. Her stepmother aimed at marrying her to a widower of forty-five, with seven children; but this my young girl of eighteen objected to. Her father at first sanctioned our engagement; but when a suitor in a good position came forward for his daughter, he forbade me the house, and made her walk daily with the gentleman

whom we nick-named ‘number forty-five.’ I resolved to marry her as soon as I could furnish two more rooms and had laid in a good stock of clothes.

“‘My young lady studied my vegetarian books, and determined not to eat any meat at home. All the family laughed at her, but she was sufficiently resolute to withstand ridicule.

“‘She told her father that, he having once sanctioned her engagement to me, she must be bound to me, and could not accept anyone else. Her father remonstrated with her, but it was of no use. At the end of the two years, when I had just passed my twentieth birthday, I called on her father and said, ‘I have now three rooms well furnished, and am able to keep your daughter; I want you to fix a day for my marrying her.’ He pressed my hand warmly, and said, ‘Well, I will, and give you my blessing into the bargain.’ He was a good-hearted man at bottom, but too much ruled by his wife. He gave my wife a good large outfit and a purse of £10, and her stepmother even gave her £2, and her brothers and sisters bought her a family Bible, and one of them wrote in it, ‘At the end of ten days their countenances did appear fairer and fatter of flesh than all the children which did eat the portion of the king’s meat—Daniel i. 15.’

“The old gentleman laughed very much when he told me this, and said that the vegetarianism of Daniel had been the text of many a sermon which he had preached to his children, who, profiting by so good an example, *were all vegetarians*.

“But to resume. ‘I found myself married and very happy, but with 10s. a-week only. We laid out our money as follows: We paid 3*s.* 6*d.* for three rooms, 1*s.* for fuel and light, 3*s.* 6*d.* for food, and had 2*s.* for other contingencies. Our food consisted of—Bean stew three times a-week; potatoe pie twice a-week; puddings without eggs twice a-week; carrots, turnips, or some green vegetable daily. Our breakfast was porridge, either of corn or oatmeal. We ate bread with it, thus insuring mastication, and rendering butter, milk, tea, coffee, or cocoa unnecessary. We sometimes took tea in the evening, but oftener cold water. We formed the acquaintance of a fruit-merchant, who, though

laughing at our vegetarianism, often sent us baskets of fruit. I was married in December, and in the following November my wife had a son. In a few days the wife of the head of the firm paid us a visit, and the next day I was informed that my salary was to be raised to 18*s.* a-week. I was before this in great difficulty what to do, as I did not much like my wife being the sole nurse of her child. Before this she had attended to all our wants. I now took an Irish servant girl, who was willing to be a vegetarian and receive 6*d.* a-week in wages for the first year.

"'I was in possession, at the end of my second year of married life, of £10 sterling. I will now tell you how I invested it. 'Our firm' was both speculative and manufacturing, and employed some 100 workmen, who purchased the tools they required at rather high prices in the town. Ascertaining that the tools might be had cheaper at Birmingham and Sheffield, I went myself and laid in a small stock, which I sold within a week to the workmen at 18 per cent. profit, but still full 10 per cent. under what they were in the habit of paying. Being offered a month's credit, I received a consignment of tools from Birmingham and Sheffield. At the end of a year I found myself in possession of £150, which I had made by the sale of these tools to our own hands. My wife kept my books, and this little business necessitated the hiring of another room. But in other respects this great increase of income did not induce us to enlarge our expenses.

"'A foreman lost his hand through an accident, and was incapacitated for work; I made him my traveller, to call at other workshops and sell tools to workmen.

"'The firms at Birmingham and Sheffield had confidence in me. I obtained credit more largely. I engaged a warehouse and a clerk. At the end of my fourth year of marriage I was in possession of £1,500 by the sale of these tools. I now thought of a bold project, since I was a capitalist. I went to the head of our firm, and I said, 'My wife is carrying on a business which seems likely to produce us £1,500 a-year clear profit; I have no wish to leave your service, but I shall certainly do so, unless my salary is raised to £250 a-year.' This sum being agreed on, I was contented for the present.

“‘We now kept two servants, and lived in two floors over our warehouse, and had two children.

“‘I had been married about six years, and had three children,’ continued the old vegetarian, ‘when my warehouse and all my furniture were totally destroyed by fire; fortunately they were insured for about £5,000. As this was another crisis in my career, I went to ‘the firm,’ and said, ‘I now know about as much of my business as I can learn, and have a large connection. I am offered credit if I will embark my capital—£8,000—to open a business in opposition to yours. But I do not want to do this if you will only give me a liberal salary. I want £450 a-year, and I will carry on my business in tools in my leisure hours as before.’ My terms were accepted; I was assigned a separate office, and five clerks were at my command. Every letter to me was now addressed Esquire; formerly I was only Mr., at least to the firm. I got my family arms engraved on a seal. I began to dress better. I kept three maid-servants and a page, and lived in a house out of the town—a road-side villa, with vegetable garden—bringing my expenses within the £450 a-year; reserving the profits of my business for the increase of my capital.

“‘The heads of the firm—two brothers—paid a visit to Ireland, and, coming back, a terrific storm arose; they were washed off the deck of the steamer and drowned, leaving in the firm only the junior, the son of the elder brother, a young man of twenty years of age. As his capacity was moderate, and his habits not very regular, the trustees of the two deceased partners, of their own accord, proposed that I should receive £750 per annum, take the entire charge of the business, and stay an hour longer than hitherto. But after six months, finding that I lost rather than gained by the arrangement, as it encroached on the time I had hitherto devoted to my private business, I plainly told the trustees that I must be taken into partnership, or I would abandon the concern and establish a rival business, which might very seriously damage theirs. They proposed that I should be partner for life, with £1,500 a-year as a first charge on the profits of the business, but should have no right to leave any part of it to my family, but should have two-thirds of the profits as surviving partner in case of the death of the present head of the firm without children. A deed was executed to embrace these

provisions, and I bound myself not to enter into any other business which would aim to rival that of the firm. On this I took a superior house, kept a horse and open carriage, two gardeners, and otherwise lived at the rate of about £1,200 a-year. My wife now retired entirely from business, which she had seen after for about the half of three days in the week.

"'About four years after this, to my sorrow, but at the same time pecuniary advantage, the young man, my senior partner, died, after a few days' illness, from pleurisy, brought on by bathing. His constitution was mainly built up on beer, beef, and tobacco. I, a vegetarian, was never ill after bathing. This young man was a martyr to the abuse of stimulants, who his foolish doctor encouraged in their use. I have made my will, and none of my children shall inherit a penny if they are not at the time of my death vegetarians and total abstainers.

"'We had been so absorbed in business since we were married, that we had not for ten years taken a sea-side holiday; so in the summer of 1846 we determined on a yacht voyage to last two months, from May 1st till July 1st, round the coast of Ireland. We hired a yacht of fourteen tons, four men, and a boy. My wife and three eldest children and self went on board at Liverpool, and we had a most enjoyable sail until we reached the north-west coast of Ireland. We landed and explored many rocky bays, and I collected many beautiful sea-birds' eggs, and shot many of the more uncommon of the sea-fowl, of which I have at present a trophy of stuffed birds, nine feet long, in my hall.

"'Wishing to see the wildest part of the Irish coast, we sailed for the Arran Isles, and, landing there, spent some days in examining the curious stones for which these islands are famous. Some fishermen there spoke of an isolated rock in the sea, about a quarter of a mile long, very high, with a cavern in it, as the haunt of myriads of sea-fowl, some of species found nowhere else in the same abundance. With one of these fishermen as our pilot we reached the spot. There was a heavy swell round this island-rook, and we had great difficulty in landing. We determined to anchor the yacht about half a mile off, and proceed to the island in the boat with two of our men. Thinking

we might like to spend the day there, we took with us two bags of rice, a basket of oranges, some loaves of bread, some peas and beans for soup, and utensils and wood for cooking. In order to afford a seat for the children, a tin chest from the cabin, full of a variety of provisions, was put in the boat's stern, and we embarked, my wife expressing a regret that the provisions had not been emptied out lest they should make the boat too heavy. With great difficulty we managed to run the boat into a chasm about twenty feet wide and one hundred feet long in the cliff, which was high and very precipitous. This chasm formed a miniature harbour, where the boat could lie without any danger of being swamped, in deep water close to the cliff, against which it was moored to a projecting rock, as to an artificial quay. It was a considerable scramble to get out of the boat and up the cliff; we just managed it, and landing our provisions, one of our men made a fire and acted as cook, while we wandered over the island, and explored the cave. It was, in fact, a sort of twin cavern, two branches having one entrance; that on the right-hand side was about 150 feet deep, and was not tenanted, as it had no exit; that on the left hand was a tunnel of even greater length, and about forty feet high; it was the nesting-place of many sea-birds; cormorants, puffins, guillemots, razorbills, several species of seagulls, the arctic tern and gannet very abundant, and a few pairs of the shearwater; of some sort we took a good many eggs. We packed baskets with at least 100 dozen. I did not shoot, as I did not like disturbing the birds, they were so tame, being but little accustomed to the visits of man. There were some goats on the island, which we conjectured had swum ashore from a shipwrecked vessel.

"'This plateau, which was the highest part of the island, was reached by a path ascending about 200 feet. It was a beautiful emerald meadow, bounded by almost precipitous cliffs, which my eldest boy and I climbed up, but my wife declined the ascent. At about five we sat down to our dinner of pea-soup, boiled cabbage, bread, haricot beans, batter-pudding, and fruit.

"'We were seated in the entrance of the cave, when suddenly a storm sprang up. The wind was so violent, that though we sadly wished it, we did not deem it prudent to get into our boat to rejoin the yacht. One of the sailors went on a high part of the island to observe, and soon

informed us that the yacht had apparently dragged its anchor, and was fast disappearing.

"'We were all in a sad dilemma. Leaving my dinner unfinished, I, with my eldest son, went up the cliff; the yacht was nowhere to be seen, and the wind was so violent that we were hardly able to keep our feet on the cliff. I came down, and said we should be obliged to pass the night on the island. Accordingly, the sailors brought out of the boat all we had left in it, including some shawls, a large fur rug, and two sails and a quantity of tarpaulin, which we had intended to sit on had the ground been damp. Lighting a small lamp, I made a careful survey of the right-hand cavern; it was not straight, but turned at a sharp angle; the floor was dry, as were also the walls. I collected a heap of loose dry sand eight or ten feet long, by as many feet wide, and in this I spread the tarpaulin, and over this some shawls. As it got dark, myself, wife, and three children lay down on this extemporised bed, covering ourselves with the large fur rug. The wind made a great noise. The sailors lay down a short distance from us, wrapped in the sails. The next morning, between five and six, we were all up, and I made an inventory of our provisions. We had about eight pounds of oatmeal, about the same quantity of haricot beans, about fourteen pounds of lentils, about twelve pounds of maize flour, three pounds of arrowroot, two pounds of potatoes, a cabbage, four loaves of bread, and about a dozen oranges. With economy, we had vegetarian provisions to last a fortnight, if we could get fresh water—as yet we had found none. In the cavern where the sea-birds were, there was a patch of green moss on the wall, nearly obscuring a deep crack, extending for some yards into the rock. On putting my ear to the crack I distinctly heard water dropping. I tied a towel to a walking-stick and poked it into the crack, and pulled out the towel dripping. By dint of probing the rock, I increased the supply, and at last was enabled to get an oar into the crack, which, being placed obliquely, acted as a lead to the water, which now trickled down sufficiently fast to fill a tin can of a gallon capacity in about a quarter of an hour. I considered this providential. We were on this island ten days, and slept in the same manner. During the day we kept a sail on an oar attached to the boat's mast, on the highest part of the island, as a signal of distress. We saw several

vessels, but they did not come near the island. At last a smack lay to, and sent a boat to the island, and in about an hour we were on board the smack. On the island we adhered strictly to our vegetarian diet, substituting sea-fowls' eggs for hens' eggs. [83]

"'The sailors killed and roasted two kids.

"'The smack put us on shore at Dingle Bay, and after a month's travel in Ireland we returned home, and heard that our sailors, taking advantage of our absence, had drunk too much of the store of rum they had provided at their own expense for the voyage, and that the vessel, becoming unmanageable, had capsised, the two men and pilot being drowned, the boy alone escaping, and, clinging to the keel of the yacht, he was picked up a few hours after. The yacht was righted by some fishermen, and eventually brought to the Isle of Man, where she was claimed by her owners, who had to pay a salvage of £70. As this incident had occurred during my hiring of her, I recouped them of part, and received back my baggage, not so very much injured as I expected. At the bottom of our box of provisions were some seeds from our garden, which we were carrying to distribute amongst the poor Irish at the places where we landed; so, thinking that some future shipwrecked wanderers might be benefited thereby, I cleared a patch of ground, and planted carrot, parsnip, and cabbage seed, before I left the little island; hoping, but not expecting, the goats would leave the tender vegetables unmolested.

"'I had been married about sixteen years, when I resolved to print a pamphlet on the subject of vegetarianism, giving my experiences and those of my wife and family. I gave away 2,000 copies, and with some result, for they were the means of adding over forty to the vegetarian flock. In this pamphlet I propounded a scheme for the renovation of my neighbourhood on vegetarian principles. At this time I employed about eight servants, male and female, in the house and garden. I gave the men 14*s.* a-week to find themselves, and they were allowed a certain proportion of such common vegetables as potatoes, carrots, turnips, and onions free. Being married men, they had each a distinct cottage, large and comfortable, with an ornamental flower-garden in front, and a fruit-garden at the back. They were built in the Gothic

style, after my own design. Each of them kept bees and fowls for their own profit. Their style of living was the envy of all their neighbours. I allow none of them to take lodgers, and insisted on cleanliness; no rooms were papered, but all were whitewashed annually. During the many years that have elapsed since the first cottage was built, according to this plan, I have added to them, until the number has reached fourteen. They are mostly inhabited by Scotchmen. They are all temperance men, anti-tobacco, and mostly vegetarians. I do not give a man a cottage to himself until he is married to a clean, orderly, industrious women. My labourers' children turn out well.

"'One cottage is inhabited by my second gardener and his wife, without children. She teaches the boys and girls of the other cottages, and has done so for twenty years. I pay her £30 a-year. She was a trained schoolmistress before she was married. My head gardener is a religious man, and holds divine service in one of my barns, for about 100 persons connected with the estate. It is like a mother's meeting, children of all ages being present. I am not sorry for this, for the parson of the neighbourhood is a great man for beef and beer, and his influence I dread on my little Arcadia. My head gardener now and then gives a lecture on vegetarianism in school-rooms, and we two have drown up a table suggestive of expenditure for rich and poor. Out of his wages he keeps his father and mother and two maiden aunts, comfortably, at an expenditure of about 7*s.* per week. He is an Aberdeenshire man, and about forty years of age. I hope his eldest son will become an eminent man; and I am paying for his education at one of the universities, on account of his extraordinary ability and fine natural disposition, and also on account of the respect which I feel for his father, who has helped me to carry out my principles on my estate. This man's parents and aunts live in Aberdeenshire, and have never been on the parish. The laird gives them three rooms over an outhouse at 6*d.* a-week. They spent 2*s.* a-week on oatmeal, and 1*s.* a-week on milk. They grow vegetables enough to make a stew for dinner; a shilling's-worth of flour gives them a meal of bread in the evening. They eat their bread without butter, but with their vegetable soup, made either of peas or beans; 3*d.* buys what condiments or groceries they require. They are always clean and tidy, and gather what fuel

they need from the peat on the moor. The blind aunts are very strong, whereas the father is very feeble. They work the garden and collect the wood, he going with them to lead them on their way. My gardener has drawn up a table how an adult man may supply himself with wholesome food, lodging, and clothing at 7*s.* 6*d.* per week on vegetarian principles. He can get a room unfurnished for 1*s.* a-week; he can get attendance, to a certain extent, for 1*s.* a-week extra; his broad bill need not be more than 1*s.* 6*d.* per week; 1*s.* 6*d.* for green vegetables, including potatoes; 6*d.* for butter or oil; 6*d.* for cocoa, and 6*d.* for groceries; 6*d.* for clothing 6*d.* for washing. So the money is spent.

"'Some of my gardeners' sons, trained on the estate, spend no more when they go away from it. In one of them, named Dickenson, I have always taken a great interest, as he was the first born on the estate, and for a humble working man he has had a glorious career. At sixteen I gave him 16s. a-week for attending to my stove plants. At fourteen he had 10*s.* a-week. When he was eighteen a nobleman's steward saw him, and offered him 30*s.* a-week to superintended a great stove-house. As I could not give such wages I let him go, but with great reluctance. He wrote to his father that, although he got 30*s.* a-week and many perquisites, yet he limited his expenditure to 8*s.* a-week until they offered to feed him and house him, when he cut down his expenditure to 3*s.* a-week. He could have had the best of meat, but he still preferred the vegetarian diet, and he induced two of the other servants, who were much troubled with indigestion, to become vegetarians. This vegetarian movement in the servants' hall attracted the notice of the nobleman, who was much pleased to hear of it. By the greater use of vegetables than had been done formerly, especially by the introduction of potato pie, haricot-bean stew, and macaroni as every-day dishes in the servants' hall, a saving of £500 per annum was effected in the commissariat of the vast establishment; therefore the nobleman was well satisfied, and presented my young Dickenson with a gold watch and chain, value £36, with an inscription, acknowledging his economy and fidelity. Dickenson's head was not turned by all this, although his wages were soon after raised to £3 per week, and all food found. When the nobleman died, his successor presented Dickenson

with £250, accompanied by a flattering letter, and retained him in his service at a salary of £200 a-year, Dickenson still living as he did before. After eighteen years' service he was pensioned off with £100 per annum, and now has a nursery of his own, and is reputed to be worth between £7,000 and £8,000, although he is not more than forty years of age. He has married lately a most frugal but accomplished governess, who has saved £2,000. She was not a vegetarian when he married her, but is so now. I am as proud of Dickenson as if he was my own son. His sister is a most exemplary vegetarian governess; she has induced no less than eight families, with whom she has lived, to become vegetarians; and from her economy in her dress she has saved, in the course of twenty years of governessing, £400. On her showing me her bank-book I added £100 to it, and said if she saved £1,000 during my lifetime, I would add £500 to it. She is trying hard, and her brother has given her £110 towards it.

"'My eldest unmarried daughter keeps my domestic accounts most beautifully, and audits those of any of the people I employ, with the object of impressing on them the advantages of economy. I have intimated to my children, that in proportion as they save they shall inherit. This may be an excess of paternal government in the estimation of many, but it has had a most beneficial effect. My family are so methodical and self-denying that they are said to realise some people's idea of Quakers; but I have had little intercourse with that sect. The success of my own offspring, and the prosperity of my household and establishment, as you remarked to me, seemed to be due to an exceptional combination of qualities and circumstances—in my wife and myself in the first instance, and, secondly, in those I employ, who are somewhat like myself. This is true, I will admit; but it does not militate against the great principle as laid down in the Bible, that 'the hand of the diligent maketh rich,' that 'industry has its sure reward,' and that those who honour their parents shall receive blessing. I have done more for my parents than all my brothers and sisters united, and I have received more blessing than all my brothers and sisters united. Pardon my egotism.

"'I will give you a few facts of vegetarians in our county. A squire and magistrate, with £2,000 a-year, used to spend £1,500 as a flesh-eater;

he new spends £1,150, and is more comfortable, as a vegetarian. A barrister, whose doctor assured him that he should take three meals of meat and a bottle of wine daily for his health's sake, now finds that by a vegetarian and temperance diet his expenses are reduced more than one-half, his health is better, and there is a corresponding increase of vigour and power of sustaining labour, such as he never before knew. A struggling clergyman, whom custom induced, he called it 'compelled,' to take three meals of meat daily, was under this system always in debt, and obliged to send the churchwardens, round every Christmas to ask for means to pay his way: now, on the vegetarian diet, he balances his income and expenditure, and is able to carry forward a few pounds every quarter. I believe, from more than forty years' experience of the vegetarian diet, that were it generally adopted, nine-tenths of the pauperism and crime would disappear, that England would be able to supply herself with all the home-grown corn she requires, and that the national debt, if deemed desirable, could be paid off in thirty years.

"'I corresponded regularly with my parents, and they, hearing I was getting into comfortable circumstances, would frequently write me complaints of poverty. To these I responded by remittances of money, and at this time wrote to my father, saying I would allow him £25 a-year, and my mother a similar amount. I visited my father about once in two years, but always took a lodging, and took my meals apart from him, for he was an inveterate smoker and a great beer-drinker, and filled his snuff-box three times weekly. I once made a random calculation that he had wasted £1,500 on stimulants in his life. These reflections prevented me from being more liberal to him. If I had given him £100 a-year, I only know he would have spent more on cigars. He would have bought wine at 6*s.* a bottle, and, perhaps, have increased his consumption of snuff. On getting a legacy of £75 once, £40 went to pay his publican's bill. One day my father wrote asking me to accommodate my youngest brother and two sisters a few weeks, that they might see the sights of the town and get change of air. I wrote to my father that my wife and I would be very glad to see them, but they must not expect us to make any change in our vegetarian and temperance diet, but at the same time intimating that our style of living

was very comfortable. There was an amount of formality between me and my father; he would sometimes call me, in derision, the Joseph of the family, because I went away from the rest and got rich, and I held his ill-success in life to be owing to his improvidence and self-indulgence, and feared he might want me to keep the whole family in idleness; accordingly I was not very much pleased at his proposal to send my sisters and younger brother to me. However, I assented, and they came. My elder sister, Mary Ann, was one of those sulky, vain, indolent natures which neither my wife nor I can sympathise with at all. Public opinion was her god, and Mrs. Grundy her godmother. One day she said to my wife, 'I wonder you can endure to live as you do with your means; it strikes me as being very poor and miserable. Most people of your means have three meals of meat a-day. Do you never feel tired of the vegetables?' My wife said no, and that she did not think she could preserve the same health and strength on a meat diet. My wife rose at six, and went to bed at half-past ten, whereas Mary Ann and her sister could not get down to breakfast till ten at home; but when they were with us we took care to have the breakfast cleared away at eight, so that if they came down at ten they had to wait till lunch before they got anything to eat. This strict commissariat roused Mary Ann two hours sooner than usual.

"'Mary Ann was fantastic in her dress, and talked a great deal of nonsense to the servants, endeavouring to make them discontented with the vegetarian diet, and one of them gave notice to leave in consequence; so I thought it was time to settle with my sisters, and I placed them in a lodging and gave them £2 a-week to feed themselves as they chose, but they were welcome to come to our meals when they liked. To my surprise, although professing abhorrence of a vegetarian diet, they all came to take dinner and tea with us. My sisters were without watches or jewellery of any kind, and begged me to supply them. This I did, at a cost of about £40. My other sisters living at home, as well as those married and away, hearing of these gifts, wrote to me and demanded similar presents almost as a matter of right. I complied, although it cost me £120 more. I began to be weary of my family connections; they were no comfort to me, and my elder daughters began to be impertinent in consequence of the example of

their aunts. My wife and I, when they left, resolved to drop all intercourse with them, lest the evil association might impair the discipline of our house.

"'After staying six months, instead of a few weeks, my sisters and little brother left, saying they would probably come again about the same time next year. True to their promise they appeared the next year, and asked me to take a lodging for them as before. As they had come without any invitation, I thought that I would now for the first time read them a moral lecture, which, for the sake of the other members of the family, I put in the form of a letter, which was a good deal to the following effect. I have a copy of it in my letter-book at home. It began:—

"'Dear Mary Ann, and my Sisters and Brothers,—After some prayer, I consider it my solemn duty to write to you, and warn you of your dangerous position. There is not one of you that fears God: you all are steeped in self-indulgence of one kind or another. I won't mention names, but I put it to your consciences whether any of you have ever denied yourselves to do any good action; whether or not you have not lived lives purely selfish. You wrangled and quarrelled like vultures at your meals, each demanding the largest share. You girls esteemed it degrading to make your own clothes when your milliner's rags were worn out, and adopted a style of dress which to my mind seemed a burlesque. You were at good schools, but you were too indolent to make good use of them; and your brothers have spent a small fortune on stimulants. Your marriages have all been contemptible. Finally, let me say I have no respect for any of you; but, as I fear God, I will not see you want. Those of you, married and single, who will become vegetarians and renounce stimulants, I will endeavour to assist in life, provided you bring up your children as vegetarians. But I shall renounce all connection with those relatives who do not in six months become vegetarians. I feel impelled to do so by a sense of duty.'

"'I had this letter printed, and sent a copy to all my brothers and sisters; most of them replied, and said they would consider the proposal. Of my numerous brothers and sisters, none were at this time in prosperous circumstances, and yet they had all had a much better

chance than I; more money had been spent on their education, and all of them had some legacies left them by an uncle, who left me nothing, as I was supposed to be separated from the rest.

"'After spending about £15,000 in endeavouring to benefit my brothers and sisters and their children, I have determined to spend no more money on them, as they are incorrigibly self-indulgent, reckless, and vain-glorious, but keep all my money for my own offspring and those whom I can morally respect. Do you not think I am right, Mr. Napier?

"'I will now tell you the state of my family. They are all healthy and well formed, luxuriant in hair, sound in teeth, and much better proportioned in feature and figure than usual. I confess, sir, that I take no small pleasure in my family. Even my married children do nothing of importance without consulting me. I share my income liberally with them; but they, with commendable prudence, live plainly and economically, and save much; some are better at it than others, but I cannot complain of any of them; they are liberal too. My grown-up sons spend a tenth of their incomes on moral and religious purposes. I do not devote much time to business now—not more than three hours daily; literary, scientific, and other intellectual pursuits fill up the rest of my time.'

"The vegetarian's wife described their mansion in the country as containing thirty rooms, among which is a fine picture-gallery, 90 feet long; about twenty conservatories and thirty gardeners are attached to the house. By the sale of early fruits and vegetables, and the rearing of certain orchids, the great expense of this wholesale gardening is reduced to about £1,000 a-year, which her husband does not wish this hobby to exceed. He grows grapes throughout the greater part of the year, and pine-apples also, so that the dessert-fruit on his table is scarcely to be surpassed. His entire living-expenses do not exceed £3,000 a-year, although his income is something like six times that amount. Sometimes he will spend £3,000 a-year in relieving distress, as he did at the time of the cotton famine. His wife said he is so shy and reserved with people in general that he avoids society; but rich people are sought after, and he sometimes receives a thousand

> begging-letters in the year. He thought his life ought to be written, and added as an appendix to Mr. Smiles's 'Self-Help;' and so I have sent this sketch of it for publication."

Vegetarianism has been a stepping-stone to wealth in more than one instance. Undoubtedly Franklin's vegetarianism was useful to him in a pecuniary as well as in a moral point of view. He writes:—"When about sixteen years of age, I happened to meet with a book written by one Tryson, recommending a vegetable diet. I determined to go into it. My brother, being unmarried, did not keep home, but boarded himself and his apprentices in another family. My refusing to eat flesh occasioned an inconvenience, and I was frequently chid for my singularity. I made myself acquainted with Tryson's manner of preparing some of his dishes—such as boiling potatoes or rice, making pastry, puddings, and a few others; and then proposed to my brother, that if he would give me, weekly, half the money he paid for my board, I would board myself. He instantly agreed to it, and I presently found that I could save half what he paid me. This was an additional fund for the buying of books; but I had another advantage in it. My brother and the rest going from the printing-house to their meals, I remained there alone, and, despatching presently my light repast (which was often no more than a biscuit or a slice of bread, a handful of raisins, or a tart from the pastrycook's, and a glass of water), had the rest of the time till their return for study, in which I made the greater progress from that greater clearness of head and quicker apprehension which generally attend temperance in eating and drinking. Now it was that, being on some occasion made ashamed of my ignorance in figures, which I had twice failed learning when at school, I took Cocker's book on 'Arithmetic,' and went through the whole by myself with the greatest ease. I also read Seller's and Thorny's book on 'Navigation,' which made me acquainted with the little geometry it contains; but I never proceeded far in that science. I also read, about this time, Locke on the 'Human Understanding;' and the 'Art of Thinking,' by one of the writers of Port Royal."

The vegetarians would do better did they exercise more of the grace of charity. In one of the numbers of *Social Notes*, Mr. Nunn, who is secretary of the "Food Reform Society," is indignant at the bill of fare in the coffee public-houses. The food is "too stimulating, and not at all in accordance with dietetic principles." They sell "the highly-seasoned, and drunkard's

thirst-creating, and expensive corned beef," and "innutritious and indigestible ham and bacon." Worse than all, the unhappy directors "must needs, of all miserable and doubtful food, sell—pork sausages;" and not only pork sausages, but wheaten bread; and not only wheaten bread—tell it not in Seven Dials!—but absolutely "pander to the wretched drunkard's appetite for stimulating, innutritious, unhealthy, and expensive food," by letting their customers have beef-steaks! "Now," says the *Echo*, "allowing all of Mr. Nunn's premises—and we gladly allow many of them—we think he is going a little too far, and certainly a good deal too fast. To attempt to entirely alter the food proclivities of the British workman while the experiment of the coffee public-house is yet unsolved, would, we humbly think, be decidedly of that character. It might be perfectly true that pork sausages and wheaten bread are not the most theoretically nutritious of food, and that they provoke thirst. Yet we fancy if the journeyman bricklayer could not get them in the coffee-house, he would seek them in the public-house, which it is the object of the directors of the former to win him away from. When one has to choose between gin and beef we fancy even Mr. Nunn would agree that the latter is of two evils the least. Accordingly we think that to a more convenient season it would be well to relegate the reformation of the coffee public-houses bill of fare."

CHAPTER V.

A FORTUNE MADE BY TEETOTALISM.

VEGETARIANISM has made many people rich, but much more money has been made by men who have given up the practice of drinking beer, or wine, or spirits, and have profitably invested the money which would have otherwise been spent at the public-house. In every town and city and village in the land, there are men who, by their temperance, have thus raised themselves into a condition of comparative wealth and independence. I have met with hundreds of such men. Let me give, as an illustration, the career of Mr. James M'Currey, who claims to be the teetotal father of the Rev. Dr. Robert Maguire. M'Currey was born in Glasgow, as far back as 1801, and he is now, in the year 1878, a fine hearty-looking old man, with apparently many years of usefulness before him. His parents were working people, and when M'Currey first went to work as a lad, his chief employment was to fetch in the drink for the men, and for his reward to have a sup for himself. No wonder the lad at times drank, and, as he says, worked hard in the workshop, and worked with equal energy at the devil's workshop, the public-house. Fortunately, he married a good wife, who was no friend to the whiskey; and owing to her influence he left off going to the public-house; but even then, when he came to London and got good work, he took occasionally to drinking. He writes—

"I dearly loved my wife and child, but drink came between me, and them. Ever, on my senses returning, my remorse was horrible, more than I could bear. I longed to get away from my work—from London, anywhere. Hard times came; years of trial to my wife, of reproach to me, in which I was miserable when drunk, and more miserable when sober." Happily, in 1828–9, he became a Christian man, and a very earnest one; but even then he had not taken the pledge, and had much trouble in consequence. Unfortunately, he was at work in Theobald's Road, and when the men were paid they used

to go to the public-house to get change, and M‘Currey went with the rest. One day, just as he was going through the passage of the inn, the head foreman, who was in the parlour, saw him passing, and said—

“‘Come in here, M‘Currey;’ and in the next moment he had handed me a glass of brandy-and-water, which was lying before him on the table. He then said—

“‘Sit down and have a pipe.’

“Being called upon to do this by a man in his position, I did so, for I thought to myself I cannot very well say ‘No.’ The tempter came in an insidious form, and I fell before his wiles. That night I was taken home drunk to my wife. She was fit to go beside herself with grief. There was I lying drunk in the house, where, for a long time past, we had been so comfortable. I, who had been one of the visitors of the Strangers’ Friend; I, who had gone to Guy’s Hospital to talk to people about their soul’s eternal salvation; there was I, lying drunk. It was a dreadful fall for me. I went to my class-leader about it. He said—

“‘Well, Brother M‘Currey, what is the matter?’

“I told him; but there he was, the man to whom I had gone for advice, sitting with a bottle of gin on the table, and a jug of spring water. He filled up some and handed it to me. He said—

“‘You see, Mr. M‘Currey, you take too much; take a little now and it will steady your nerves;’ for I was trembling like a leaf.

“‘It is the accursed little, sir, that is the stumblingblock to me.’

“‘Never mind; you take a little of this, and don’t be tempted to take too much.’”

We need not say that Mr. M‘Currey took some of what was offered him; but he was glad to leave his class-leader’s presence, and church, and neighbourhood, and he went to work at Chelsea. There he met with a teetotaller, who persuaded him to go to a temperance meeting. He did, and became a teetotaller. The struggle at first was long and severe. Times were bad, and he had to borrow tools to go to work with. He had also at that time

(1837) much opposition to encounter from his fellow-workmen, who often injured his clothes and his tools, and were ready to do him all the harm they could. At length he borrowed a sovereign, and commenced selling coke in the streets till better days came round, and in a little while he commenced his career as a master-builder. It is thus he writes in his interesting autobiography:—

"There is a very noble verse of my countryman, Robert Burns, which I have ever heard with admiration:—

"'To catch Dame Fortune's golden smile,
Assiduous wait upon her,
And gather gear by every wile
That's justified by honour.
Not for to hide it in a hedge,
Not for a train attendant,
But for the glorious privilege
Of being independent.'

"That motive seems to me to be right for both worlds. Honest independence leads to true Christian manliness."

At that time Buckingham Palace was under repairs. M'Currey writes—"I was one of those employed on this important structure. I very frequently used to be working for the Baroness Burdett Coutts, Lord Paget, and others in the same rank of life. When I was at work one Saturday, some one came in and said that her Majesty was expected home, and that the apartments which she occupied must be finished by a certain time that was named; and, in order to get them done by the appointed time, my employer, a Mr. Evans, said I must work all Sunday. I said—

"'I will not work at all on Sunday, though I am prepared to work till midnight every other day to get the work done, or I am willing to come at two o'clock in the morning on Monday, and work till it is finished.'

"He said, 'You are not a loyal subject.'

"'Yes, I am; and if anybody were to tell me the palace was on fire, and her Majesty inside, I would risk my life to save her; but I won't risk my soul for

the sake of working on Sundays.'

"The consequence of all this was, that I got my discharge, and from that moment I began to get on, on my own account. This was one of God's blessings in disguise. When I came home my wife said—

"'Never mind about it;' and we kneeled down and prayed, and we opened the hymn-hook at the very hymn where it says—

> "'Ye fearful saints fresh courage take;
> The clouds ye so much dread
> Are big with mercy, and shall break
> In blessings on your head.'

"I was really encouraged by this. It seemed like the omen of mercy and goodness, which has ever since followed me in my path through life.

"When I left working at her Majesty's palace, I, under the circumstances mentioned, had arrived at a turning-point in my worldly fortunes. Shakspeare has said, that 'there is a tide in the affairs of men, which, taken at the flood, leads on to fortune;' and I believe the tide of my fortunes came at this time; and, through the blessing of God, it was taken at the flood. If it has not led me on to fortune, it has at least led me to a position of comfort and respectability, which at one period of my life I would have deemed it impossible for me, by any amount of diligence, to attain. I was without work and without friends, though, thanks to teetotalism, I had a little money deposited in a place where I could easily get it, the savings-bank at Chelsea. It was in the year 1849 that I went to see Mr. Thomas Cubitt, whom I desire to mention with gratitude and respect. I told him my circumstances, and that I wanted to build a house.

"'Well,' he said, 'take a piece of ground for half-a-dozen houses.'

"'I am frightened to go too far at first,' I replied.

"'Very well,' he said; 'there is nothing like making sure steps. You are our temperance man,' he added; 'I remember you well.'

"This was the commencement of my rise in the world above the position of a common journeyman. Mr. Cubitt offered me bricks upon credit, sufficient

to get the roof on, if I could find money for the rest. I had £65 of my own, the savings of three years' teetotalism; and to work I went, and soon got the skeleton of the house up, on the piece of ground he granted in Wellington Street, Pimlico. Although I used to rise with the lark, I was, nevertheless, at a teetotal meeting every night; while on Sunday I was lecturing all day long. I would not give up my temperance work for any manor anything. My son and myself used to get up at four o'clock in the morning, and make up a batch of mortar, so as to be able to set the labourers to work when they came. We had two labourers to assist us, and now and then I took on a man, just to give him a little help to bide over the hard time immediately succeeding his signing the pledge. At times I used to go away, and perhaps my son with me, to another job, which would bring in a little money. When I got the roof on I was in a terrible fix. I had spent all my money; and though Mr. Cubitt was ready to give me all I wanted, yet I did not know him as I do now. I got into very low spirits; but as, in leaving her Majesty's palace, I had made that a matter of prayer, so also did I do with this. My wife also prayed, and thus the matter was left, apparently, no better than before.

"One day I went down to my work as usual, and, on looking up the street, which was then beginning to form, I saw Mr. Robert Alsop coming along—the very man who brought two policemen to take me in charge for holding meetings at the 'White Stiles,' Chelsea. He did this partly on his own account, and partly because the people sent a petition to have me removed from the spot. It may be as well to give a little account of what transpired when Mr. Alsop brought the two policemen.

"'I give,' he said, 'this man in charge. I have told him that the people about here are much offended. We cannot allow this disturbance to go on, and a letter has been sent on this subject. I therefore give him in charge.'

"'Then,' said I, 'I give Mr. Alsop in charge; and I dare you to take me without taking him.'

"The policemen were in a fog—likewise Mr. Alsop.

"'Well, sir,' said one of them, at last, 'it appears Mr. M'Currey knows what he is doing. We know nothing about the case; and, if you force us to take this man in charge, we must take you too.'

“Mr. Alsop considered for a little. He did not know what to do. The people and the policemen were alike awaiting his decision. If he persisted, he must he conveyed, like a culprit, along with me; and he knew well that I cared little what was done, for by this time the roads to the various station-houses were getting pretty familiar. If, on the contrary, he retired from the conflict, he must do so with the ridicule of all about him. I think he chose the wisest course. He walked away amidst the derisive laughter of the crowd.

“This, then, was the man whom God, and God alone, had sent to relieve me from my embarrassment. I stood in front of the house as Mr. Alsop came by, thinking what on earth I should do, but never for a moment dreaming that he was likely to be a customer.

“‘What will be the amount?’ said Mr. Alsop, pausing in his walk, and looking up at the house.

“I said, ‘When it is finished, and you have a good tenant, I will sell it to you for £380. It has a sixteen-feet frontage, and is twenty-six feet deep.’

“‘Who is the tenant to be?’

“‘I will be your tenant. I will take it for five or seven years.’

“‘Well, I will think of it. I will call and see thee to-morrow.’

“As usual, I made it a matter of prayer. The reader may be sure that I kept a good look-out for my customer the next day, but did not let him see that I was at all anxious about the matter.

“‘Have you thought about what I said?’

“God knows I had not slept for thinking of it.

“‘Yes, I have; and I will take £380 for it, and be your tenant for three, five, or seven years. I am going to leave my present house.’

“‘I will give you £330,’ he said.

“‘Very well, I will take that. You know it is usual to pay a deposit?’

“‘Oh, yes; how much do you want? I have brought a bank cheque.’

“‘£150 would be enough.’

“‘You can have more—say £200.’

“‘Very well, that will do.’

“‘He filled up the cheque for the last-mentioned amount, and we parted for the time. I was in the highest spirits. My difficulties had vanished. With this cheque I could command all the remaining materials that I wanted. I went to Mr. Cubitt’s office, got the boards for the floor, and everything else, and set the carpenters to work, early and late. At last it was finished. Before this, however, I took ground for two more houses, which Mr. Alsop also bought. The first one I lived in myself for seven years. This was the very man who had given me in charge nine months before.

“I went on building and building until I gave up taking ground for one or two houses, but took it for ten, then fifteen, then twenty, and then for twenty-seven. All one side of Bessborough Street was built by me. My son was an immense help to me. Of course, as might have been expected, my career was not one of uninterrupted prosperity. Things went very hard with me once or twice; but my troubles were chiefly owing to the political commotion of the times, which disturbed trade and unsettled men’s minds. The Chartist riots did me some harm, as did also the Feargus O’Connor disturbances, and some trade disputes.

“It was during the time of the Chartist disturbances that my troubles reached their climax, and that I really thought that results, for which I had so long laboured, were about to be removed from my reach for ever. One day, when I was really unable to say how my engagements were to be met, one of my foremen came and said there was a gentleman waiting to see me about a house. I said—

“‘Don’t bother! no one wants to buy a house in these times.

“‘But he is a decent-looking man,’ said the foreman.

“‘It’s no good. I see no hope of getting out of the present difficulties, and I shall have to discharge you all.’

“‘I advise you to see the man. He looks a business man.’

“I went to see the gentleman, who was no other than the father of Dr. Moore. As it happened, this was another turn in my life.

“‘What do you want for this house?’

“‘Seven hundred guineas.’

“‘Well, I will come and look at it on Sunday with my son.’

“‘I can’t show it to you then. I don’t do business on a Sunday.’

“‘Very well; I don’t know that I can come again.’

“The next day, which was Sunday, passed in a very uncomfortable manner. Listening to the sermon, even the thought flashed before me as to whether I had not better have made the appointment; but it was dismissed at once. I was almost glad when the Sunday was over. The next day I really had an impression that he would come, and I said so to my wife. She agreed with me.

“At half-past ten that morning, to my great delight, the ’bus stopped at the corner of the street, and the young doctor and his father alighted.

“‘I have told my son,’ said the doctor, ‘that you wouldn’t let us see your house on the Sunday, and we both say you did quite right. If a man can’t do without working on a Sunday, he will never do with it. I went to sea when I was fourteen years of age, and have travelled the world almost twice over, and I have done my business without working on Sunday.’

“He looked at the house, and liked it very well, and then said—

“‘I will give you the money in Dutch consols.’

“‘Well, doctor, I don’t know what Dutch consols really are; I want 700 guineas in British money.’

“He left me, the matter being still rather uncertain; but the next day he came to see me again, and I took him into my parlour. He said—

“‘I have the money ready—£50 for a deposit. I have brought it in money, as, perhaps, you will like it better that way.’

“‘Thank you; I will give you a receipt.’

“‘No,’ he said, ‘you needn’t. I know your countrymen are a respectable lot but for the drink, and I know you will not want to be paid twice.’

“The business was settled, and a friendship sprang up between myself and the old gentleman, which lasted until he died. The arrangements for his funeral were entrusted to me, and were carried out without any of the men employed being allowed to partake of intoxicating drinks. In this way those disgraceful scenes which so frequently are associated with funerals were altogether avoided, and I was subsequently complimented by Dr. Moore, jun., on the highly respectable way in which the arrangements were carried out.”

But poor M‘Currey, when he had become well-to-do and happy in his surroundings, had much to do from intemperance in others. His eldest son fell a victim, and so did several members of his wife’s family. One son, who became a teetotaler when his father prospered in the world, unfortunately, in the course of his business, met with an accident in falling from a building, which caused his death at the early age of forty-one. “After providing for his family, he did not forget,” says the *Temperance Record*, “the benevolent institutions of his country. He has left £100 each to St. George’s, Westminster, and Consumptive Hospitals; £100 to the Strangers’ Friend Society, and £600 to the total abstinence cause.” One of old M‘Currey’s converts said to him one day, “You inoculated me into teetotalism, on the White Stiles, Chelsea, at a time when I had not a sixpence. I signed the pledge at one of your open-air meetings there, fifteen years ago, and am doing well, as you may judge from the fact that I have now three houses.” It is thus clear that, in many quarters, teetotalism has not only saved men from ruin, but has made them rich as well. In the career of Mr. David Davies, M.P., we have a remarkable illustration of this fact. He was once a “navvy;” he is now (1878) a man of wealth, and a member of parliament.

CHAPTER VI.

MONEY-MAKING PUBLISHERS.

One of the largest publishing houses in London, that of Messrs. Cassell, Petter, and Galpin, was founded by John Cassell, a Lancashire carpenter, who walked to London, and when he arrived in the metropolis, found himself with the handsome sum of twopence-halfpenny in his pocket. He was an earnest teetotaller, and became known as a temperance lecturer. He next commenced the sale of coffee, and finding that there was little wholesome reading for the class to which he originally belonged, he commenced a cheap publication, called the *Working-man's Friend*. In time other works followed. He then got an immense number of stereos of engravings from French publications, and began to publish illustrated periodicals. In time he was joined by Messrs. Petter and Galpin, printers; and after Mr. Cassell's lamented death the firm developed the business, till it became one of the most gigantic character. As an illustration of the remarkable extent of the firm's business, I may mention that, at a tea-meeting, held in the Cannon Street Hotel in the early part of 1878, at which more than 600 workmen were present, Mr. Jeffery, one of the partners, stated, "That Messrs. Cassell, Petter, and Galpin, with the view of benefiting those of their *employés* who had already given, or might hereafter give, long and faithful service to the firm, had resolved to set aside, from year to year, a fixed proportion of their profits to form a fund, out of which certain benefits might, at their discretion, be paid. The scheme would provide for the payment of a sum of money, varying according to length of service, to the family or representative of any person who might die in their employment after seven, fourteen, or twenty-one years' service, or, as the case might be, for the payment of bonuses of similar amounts to those who, having served at least seven years, might be incapacitated by old age, after the age of sixty-five, or who might before that age be totally unable to perform any labour owing to accident or disease. It had been

estimated that the fund about to be instituted would provide for the following payments:—To overseers and managing clerks, after seven years' service, £50; after fourteen years' service, £75; after twenty-one years' service, £100: to clickers, sub-foremen, and first-class clerks, after seven years' service, £37 10*s.*; after fourteen years' service, £56 5*s.*; after twenty-one years' service, £75: to workmen, workwomen, and clerks, after seven years' service, £25; after fourteen years' service, £37 10*s.*; after twenty-one years' service, £50. The scheme, which also provided for some other payments, would come into operation from the commencement of the present year. It was intended that a periodical revision of these tables should be made by an actuary. The amount appropriated for carrying out the proposal for 1878 amounted to £600, and Messrs. Cassell, Petter, and Galpin wished to set out the fact that these benefit arrangements were voluntary on their part, and might be withdrawn by them, wholly or in any particular case, if they should see reason for doing so." It is wonderful, indeed, that such a business should have sprung from the unaided efforts of a raw, uneducated, uncouth Lancashire lad.

Originally, most of the great London publishers were anything but wealthy men. Jacob Tonson started with a capital of £100, left him by his father, a barber-sturgeon in Holborn. He is reported to have said when he died, "I wish I could have the world to begin again, because then I should have died worth £100,000, whereas I am now only worth £80,000."—Lintott, the great rival of Tonson, left his daughter £55,000, and his son became high sheriff of Sussex.—Edmund Curll, who was born in the West of England, after passing through several menial capacities, became a bookseller's assistant, and then kept a stall in the purlieus of Covent Garden.—Thomas Guy, whose name is still held in veneration as the founder of Guy's Hospital, was the son of a coalheaver and lighterman. Very early he seems to have contracted most frugal habits. According to Nichols, he dined every day at his counter, with no other table-cloth than an old newspaper; and he was quite as economical in his dress. In order to get a frugal helpmate, he asked his servant-maid to become his wife. The girl, of course, was delighted, but presumed too much on her influence over her careful lover. One day, seeing that the paviers, repairing the street in front of the house, had neglected a broken place, she called their attention to it; but they told her that Guy had carefully marked a particular stone, beyond which they

were not to go. "Well," said the girl, "do you mend it; tell him I bade you, and I know he will not be angry." However, Guy was, and the marriage did not take place. As a bachelor, Guy lived to a ripe old age. The cost of building Guy's Hospital was £18,793, end he left £219,499 as an endowment. He left also money to Tamworth, his mother's birthplace, which he represented in parliament for many years; £400 a-year to Christ's Hospital, and £8,000 to his relative.—Robert Dodsley, who made a handsome fortune as a publisher, commenced life as a footman.—The far-famed Lackington was the son of a drunken cobbler at Wellington, and had no education at all. Loafing about the streets all day as a child, he thought he might turn his talents to account by crying pies, and as a pie-boy he acquired such a pre-eminence that he was soon engaged to vend almanacs. At fourteen he left this vagrant life to be apprenticed to a shoemaker. He came to London with half-a-crown and a wife; but in time he scraped together £25, and started in business in Chiswell Street. His plan was to sell for ready money, and at low prices. He then bought remainders of books which were generally destroyed, and thus he made a fortune. On his chariot, when he started one, he put for his motto, "Small profits do great things." Again, he was very fond of repeating, "I found all I possess in small *profits*, bound by *industry*, and *clasped* with economy."

Few have done better than the Chamberses, of Edinburgh. After months of pence-scraping and book-hoarding, Robert succeeded in collecting a stock worth about fifty shillings; and with nothing but these and his yearnings for independence, and his determination to write books by-and-by, but at present to sell them, he, at the age of sixteen, opened a little shop—a stall—in Leith Street. His brother William also started as a bookseller and printer in the same neighbourhood.

William Chambers was born in Peebles, April 16th, 1800; and Robert, coming next in order in the family, was born July 10th, 1802. The father carried on the hereditary trade of the manufacture of woollen and linen clothes. The grandfather held the office of elder of his church for the last thirty years of his existence. The grandmother was a little woman of plain appearance, a great stickler on points of controversial divinity, a rigorous critic of sermons, and a severe censor of what she considered degenerating manners. The mother was a beauty, and her pretty face led her into an alliance which, in the end, could have been productive of little happiness.

Mr. Chambers speaks of his father as “accurate, upright, aspiring in his tastes and habits, with a fund of humour and an immense love of music.” He made some progress in science. “Affected, like others at the time, with the fascinating works of James Fergusson on astronomy, he had a kind of rage for that branch of study, which he pursued by means of a tolerably good telescope, in company with Mungo Park, the African traveller, who had settled as a surgeon in Peebles, and one or two other acquaintances.” The failing of his father was his pliancy of disposition. He was cheated with his eyes open. For such men worldly ruin is only a question of time. In a little while the family were driven from Peebles, and William had to fight the battle of life on his own account. His education, which closed when he was thirteen, had been by no means an expensive one. Books included, it had cost somewhere about sis pounds. For this he was well grounded in English. The most distressing part of his school exercises consisted in learning by heart the catechism of the Westminster Assembly of Divines—a document which he tells us it was impossible for any person under maturity to understand, or to regard in any other light than as a torture. In the case of the two brothers there was a curious malformation. They were sent into the world with six fingers on each hand, and six toes on each foot. By the neighbours this was considered lucky. In the case of William, the superfluous members were easily removed. It was not so with Robert. The supernumerary toes on the outside of the foot were attached to or formed part of the metatarsal bones, and were so badly amputated as to leave delicate protuberances, calculated to be a torment for life. This unfortunate circumstance, by producing a certain degree of lameness and difficulty in walking, no doubt helped to make Robert the studious and thoughtful man he was. Thus, indisposed to boyish sports, his progress in education was rapid. Indeed as William confesses, he was left far behind. In 1813, the family difficulties came to a head, and an emigration from Peebles to the gude auld town of Edinburgh was necessitated. Henceforth the mother seems to have been the head of the family. Chambers senior seems to have been a bit of an incumbrance. Poor themselves, they were surrounded by companions in misfortune. Widows of decayed tradesmen, teachers in the decline of life too old to teach, licensed preachers to whom an unkind fate had denied all church preferments, genteel unmarried women who had known better times, and who had now to eke out a precarious existence by colouring maps, or sewing fine needlework for the repository.

This little pauperised colony, clinging as it were on to the skirts of respectability, was located on flats in that part of Edinburgh where rents were not of the highest, nor the houses of the grandest architectural character. Here they met with noteworthy individuals, and here William found his first situation as a bookseller's assistant, with the magnificent salary of four shillings a-week. Lad as he was, William then laid down a resolution, which was not only heroical, considering the depressed circumstances of his family, which may not only be held up as an example to others, but which laid most assuredly the foundation of his success in after-life. "From necessity," he tells us, "not less than from choice, I resolved to make the weekly four shillings serve for everything. I cannot remember entertaining the slightest despondency on the subject." For a lad of fourteen thus to resolve, showed that he had the right spirit to conquer circumstances, and to win an old age of respectability and renown. As at this time his father was appointed commercial manager of a salt manufactory, called Joppa Pans—a smoky, odorous place, consisting of a group of buildings situated on the sea-shore, half-way between Portobello and Musselburgh—William was left by himself in Edinburgh to do the best he could. Of course he went to lodge with a Peebles woman, and was surrounded by a host of Peebleshire people, whose delight in the evening was to call up reminiscences of texts, and preachers, and sermons, and to discuss Boston's "Marrow," the "Crook in the Lot," and the "Fourfold State." It is to be feared we have not much improved on this. Such modes of spending the evening were certainly quite equal to the modern ones of frequenting music-halls, or of reading some of the trash now issued from the press. We must add that William Chambers had read Franklin's autobiography, and had imbibed somewhat of his spirit. It is thus that a good, genuine book goes on bearing fruit. It is thus a good example tells in all strata of society. It is thus the life of one man is a blessing in all after time. William Chambers all the while pursued with more or less diligence his studies. He always rose at five in the morning to have a spell at reading. In the same way he made some progress in French, with the pronunciation of which he was already familiar, from the speech of the French prisoners of war in Peebles. He likewise dipped into several books of solid worth, such as Smith's "Wealth of Nations," Locke's "Human Understanding," Paley's "Moral Philosophy," and Blair's "Belles Lettres." His brother Robert, who had come to live with him, seems also to have

done the same. In 1816, the latter became self-supporting; he had up to that time continued his studies in the hope of becoming a clerk or teacher. All hope in that direction, fortunately for himself and his country, was abandoned, and with a few old books, the remnant of the family library, he started in the world as a second-hand bookseller in Leith Walk. It was in 1819 that William did the same—having left his employers—with five shillings in his pocket, to which sum his weekly wages had latterly been considerately advanced. Unfortunately, Robert had cleared out the family stores, and there was no stock-in-trade with which William could furnish his scanty shelves. He was so fortunate, however, as to get a limited amount of credit from a London publisher of cheap standard literature, and thus he began a career of which he or any one else might well be proud. Bookselling by itself, however, was not sufficient; he tried caligraphy; he taught himself bookbinding; he mastered the art of printing; he became a publisher. His first book, of course, was a cheap edition of Burns' Songs.

Such is an outline of the career of the brothers. Then comes the old story of success, of literary and business renown, of happy domestic life, and of the end of all. Both brothers were indefatigable writers. "Altogether," writes William, "as nearly as can be reckoned, my brother produced upwards of seventy volumes, exclusively of detached papers, which it would be impossible to enumerate." His whole writings had for their aim the good of society, the advancement, in some shape or other, of the true and the beautiful. "It will hardly be thought," he modestly and affectionately adds, "that I exceed the proper bounds of panegyric in stating that, in the long list of literary compositions of Robert Chambers, we see the zealous and successful student, the sagacious and benevolent citizen, and the devoted lover of his country." A similar eulogium may be pronounced on William himself.

Robert Chambers, the younger brother, thus makes us acquainted with his evening studies while a lad at his native town of Peebles:—

"Among that considerable part of the population who lived down closes and in old thatched cottages, news circulated at third or fourth hand, or was merged in conversation on religious or other topics. My brother and I derived much enjoyment, not to say instruction, from the singing of old ballads, and the telling of legendary stories, by a kind old female relative,

the wife of a decayed tradesman, who dwelt in one of the ancient closes. At her humble fireside, under the canopy of a huge chimney, where her half-blind and superannuated husband sat dozing in a chair, the battle of Corunna and other prevailing news was strangely mingled with disquisitions on the Jewish wars. The source of this interesting conversation was a well-worn copy of L'Estrange's translation of Josephus, a small folio of date 1720. The envied possessor of the work was Tam Fleck, 'a flichty chield,' as he was considered, who, not particularly steady at his legitimate employment, struck out a sort of profession by going about in the evenings with his Josephus, which he read as the current news; the only light he had for doing so being usually that imparted by the flickering blaze of a piece of parrot coal. It was his practice not to read more than from two to three pages at a time, interlarded with sagacious remarks of his own by way of foot-notes, and in this way he sustained an extraordinary interest in the narrative. Retailing the matter with great equability in different households, Tam kept all at the same point of information, and wound them up with a corresponding anxiety as to the issue of some moving event in Hebrew annals. Although in this way he went through a course of Josephus yearly, the novelty somehow never seemed to wear off.

"'Weel, Tam, what's the news the nicht?' would old Geordie Murray say, as Tam entered with his Josephus under his arm, and seated himself at the family fireside.

"'Bad news, bad news,' replied Tam. 'Titus has begun to besiege Jerusalem —it's gaun to be a terrible business;' and then he opened his budget of intelligence, to which all paid the most reverential attention. The protracted and severe famine which was endured by the besieged Jews was a theme which kept several families in a state of agony for a week; and when Tam in his readings came to the final conflict and destruction of the city by the Roman general, there was a perfect paroxysm of horror. At such *séances* my brother and I were delighted listeners. All honour to the memory of Tam Fleck."

We must again quote from Robert's reminiscences the following characteristic anecdotes of the grandmother of the Chamberses:—

“She possessed a good deal of ‘character,’ and might also be taken for the original of Mause Headrigg. As the wife of a ruling elder, she possibly imagined that she was entitled to exercise a certain authority in ecclesiastical matters. An anecdote is told of her having once taken the venerable Dr. Dalgliesh, the parish minister, through hands. In presence of a number of neighbours, she thought fit to lecture him on that particularly delicate subject, his wife’s dress: ‘It was a sin and a shame to see sae mickle finery.’

“The minister did not deny the charge, but dexterously encouraged her with the Socratic method of argument: ‘So, Margaret, you think that ornament is useless and sinful in a lady’s dress?’

“‘Certainly I do.’

“‘Then, may I ask why you wear that ribbon around your cap? A piece of cord would surely do quite as well.’

“Disconcerted with this unforeseen turn of affairs, Margaret determinedly rejoined in an under-tone: ‘Ye’ll no hae lang to speer sic a like question.’

“Next day her cap was bound with a piece of white tape; and never afterwards, till the day of her death, did she wear a ribbon, or any morsel of ornament. I am doubtful if we could match this out of Scotland. For a novelist to depict characters of this kind, he would require to see them in real life; no imagination could reach them. Sir Walter Scott both saw and talked with them, for they were not extinct in his day.

“The mortifying rebuff about the ribbon perhaps had some influence in making my ancestress a Seceder. As she lived near the manse, I am afraid she must have been a good deal of a thorn in the side of the parish minister, notwithstanding all the palliatives of her good-natured husband, the elder. At length an incident occurred which sent her abruptly off to a recently-erected meeting-house, to which a promising young preacher, Mr. Leckie, had been appointed.

“It was a bright summer morning, about five o’clock, when Margaret left her husband’s side as usual, and went out to see her cow attended to. Before three minutes had elapsed, her husband was aroused by her coming in with dismal cries: ‘Eh, sirs! eh, sirs! did I ever think to live to see the

day? O man, O man, O William—this is a terrible thing, indeed! Could I ever have thought to see't?'

"'Gracious, woman!' exclaimed the worthy elder, by this time fully awake, 'what is't? is the coo deid?' for it seemed to him that no greater calamity could have been expected to produce such doleful exclamations.

"'The coo deid!' responded Margaret; 'waur, waur, ten times waur. There's Dr. Dalgliesh only now gaun hame at five o'clock in the morning. It's awfu', it's awfu'! What will things come to?'

"The elder, though a pattern of propriety himself, is not recorded as having taken any but a mild view of the minister's conduct, more particularly as he knew that the patron of the parish was at Miss Ritchie's inn, and that the reverend divine might have been detained rather late with him against his will. The strenuous Margaret drew no such charitable conclusions. She joined the Secession congregation next day, and never again attended the parish church."

We now pass on to Mr. William Chambers. He gives us a capital picture of an old Edinburgh book auction:—

"Peter was a dry humorist, somewhat saturnine from business misadventures. Professedly he was a bookseller in South College Street, and exhibited over his door a huge sham copy of Virgil by way of sign. His chief trade, however, was the auctioning of books and stationery at the agency office—a place with a strong smell of new furniture, amidst which it was necessary to pass before arriving at the saloon in the rear, where the auctions were habitually held. Warm, well-lighted, and comfortably fitted up with seats within a railed enclosure, environing the books to be disposed of, this place of evening resort was as good as a reading-room—indeed, rather better, for there was a constant fund of amusement in Peter's caustic jocularities—as when he begged to remind his audience that this was a place for selling, not for reading books—sarcasms which always provoked a round of ironical applause. His favourite author was Goldsmith, an edition of whose works he had published, which pretty frequently figured in his catalogue. On coming to these works he always referred to them with profound respect—as, for example: 'The next in the catalogue, gentlemen, is the works of Oliver *Gooldsmith*, the greatest writer that ever lived, except

Shakspeare; what do you say for it?—I'll put it up at ten shillings.' Some one would perhaps audaciously bid twopence, which threw him into a rage, and he would indignantly call out: 'Tippence, man; keep that for the *brode*,' meaning the plate at the church-door. If the same person dared to repeat the insult with regard to some other work, Peter would say: 'Dear me, has that poor man not yet got quit of his tippence?' which turned the laugh, and effectually silenced him all the rest of the evening. Peter's temper was apt to get ruffled when biddings temporarily ceased. He then declared that he might as well try to auction books in the poor-house. On such occasions, driven to desperation, he would try the audience with a bunch of quills, a dozen black-lead pencils, or a 'quare' of Bath-post, vengefully knocking which down at the price bidden for them, he would shout to 'Wully,' the clerk, to look after the money. Never minding Peter's querulous observations further than to join in the general laugh, I, like a number of other penniless youths, got some good snatches of reading at the auctions in the agency office. I there saw and handled books which I had never before heard of, and in this manner obtained a kind of notion of bibliography. My brother, who, like myself, became a frequenter of the agency office, relished Peter highly, and has touched him of in one of his essays."

A wealthy old man was Hutton, of Birmingham, who thus describes his early struggles to set up in business as a bookbinder:—

"A bookbinder, fostered by the frame, was such a novelty that many people gave me a book to bind, chiefly my acquaintances and their friends, and I perceived two advantages attend my work. I chiefly served those who were not judges; consequently, that work passed with them which would not with a master. And coming from a stockinger, it carried a merit, because no stockinger could produce its equal.

"Hitherto I had only used the wretched tools and the materials for binding which my bookseller chose to sell me; but I found there were many others wanting, which were only to be had in London; besides, I wished to fix a correspondence for what I wanted, without purchasing at second-hand. There was a necessity to take this journey; but an obstacle arose—I had no money.

“My dear sister raised three guineas; sewed them in my shirt collar, for there was no doubt of my being robbed, and put eleven shillings in my pocket, for it was needful to have a sop to satisfy the rogues when they made the attack. From the diminutive sum I took, it may reasonably be supposed I should have nothing left to purchase.

“On Monday morning at three, April 8th, I set out. Not being accustomed to walk, my feet were blistered with the first ten miles. I must not, however, sink under the fatigue, but endeavour to proceed as if all were well; for much depended on this journey. Aided by resolution I marched on.

“Stopping at Leicester, I unfortunately left my knife, and did not discover the loss till I had proceeded eleven miles. I grieved, because it was the only keepsake I had of my worthy friend, Mr. Webb. Ten times its value could not have purchased it. I had marked it with ‘July 22, 1742, W. H.’

“A mile beyond Leicester I overtook a traveller with his head bound. ‘How far are you going?’ he asked. ‘To London,’ replied I. ‘So am I.’ ‘When do you expect to arrive?’ ‘On Wednesday night.’ ‘So do I.’ ‘What is the matter with your head?’ said I; ‘have you been fighting?’ He returned a blind answer, which convinced me of the affirmative. I did not half like my companion, especially as he took care to walk behind me. This probably, I thought, was one of the rogues likely to attack me. But when I understood he was a tailor my fears rather subsided, nor did I wonder his head was wrapped.

“Determined upon a separation, I marched apace for half-an-hour. ‘Do you mean to hold this rate?’ ‘It is best to hold daylight while we have it.’ I found I could match him at walking, whatever I might do at fighting. In half-an-hour more we came to a public-house, when he gave up the contest. ‘Will you step in and drink?’ ‘No, I shall be moving slowly; you may soon overtake me.’

“I stopped at Brixworth, having walked fifty-four miles, and my whole expense for the day was fivepence.

“The next night, Tuesday the 9th, I reached Dunstable. Passing over Finchley Common on the third day, I overtook a carter, who told me I might

be well accommodated at the ‘Horns,’ in St. John’s Street (Smithfield), by making use of his name. But it happened, in the eagerness of talking and the sound of his noisy cart, he forgot to tell his name, and I to ask it.

“I arrived at the ‘Horns’ at five; described my director, whom they could not recollect. However, I was admitted as an inmate, and then ordered a mutton-chop and porter; but, alas! I was jaded, had fasted too long; my appetite was gone, and the chop nearly useless.

“This meal, if it may be called a meal, was the only one during my stay; and I think the only time I ever ate under a roof. I did not know one soul in London, therefore could have no invitations. Life is supported with a little; which was well for me, because I had but little to give it. If a man has any money he will see stalls enough in London, which will supply him with something to eat, and it rests with him to lay out his money to the best advantage. If he cannot afford butter he must eat his bread without. This will tend to keep up his appetite, which will always give a relish to food, though mean; and scantiness will add to that relish.

“Next morning I breakfasted in Smithfield, upon frumenty, at a wheelbarrow. Sometimes a half-pennyworth of soup and another of bread; at others bread and cheese. When nature calls, I must answer. I ate to live.

“If a man goes to receive money it may take him long to do his business. If to pay money, it will take him less; and if he has but little to pay, still less. My errand fell under the third. I only wanted three alphabets of letters, figures, and ornamental tools for gilding books, with materials (leather and hoards) for binding.

“I wished to see a number of curiosities, but my shallow pocket forbade. One penny to see Bedlam was all I could spare. Here I met with a variety of curious anecdotes, for I stayed long, and found conversation with a multitude of characters. All the public buildings fell under my eye, which were attentively examined; nor was I wanting in my inquiries. Pass where I would I never was out of the way of entertainment. It is reasonable to suppose that everything in London was new and wonderful to a youth who is fond of inquiry, but has scarcely seen anything but rags and dung-carts. Westminster Abbey, St. Paul’s, Guildhall, Westminster Hall, &c., were open to view; also both Houses (of Parliament), for they were sitting. As I had

always applied deification to great men, I was surprised to see a hawker cram the twopenny pamphlets into a member's face, who, instead of caning her, took not the slightest notice.

"I joined a youth who had business in the Tower, in hopes of admission; but the warders, hearing the northern voice, came out of their cells, and seeing dust upon my shoes, reasonably concluded I had nothing to give, and, with an air of authority, ordered me back.

"The Royal Exchange, the Mansion House, the Monument, the gates, the churches, many of which are beautiful; the bridges, river, vessels, &c., afforded a fund of entertainment. I attended at Leicester House, the residence of Frederick, Prince of Wales—scraped acquaintance with the sentinels, who told me, had I been half-an-hour sooner, I should have seen the prince and his family take coach for an airing.

"Though I had walked 129 miles to London, I was upon my feet all the three days I was there. I spent half a day in viewing the west end of the town, the squares, the parks, the beautiful building for the fireworks, erected in the Green Park, to celebrate the peace of Aix-la-Chapelle in 1748. At St. James's I accosted the guard at the bottom of the stairs, and rather attempted to advance; but one of them put forward the butt-end of his piece that I might not step over. At St. James's, too, I had my pocket picked of a handkerchief, which caused me to return home rather lighter. The people at St. James's are apt to fill their pockets at the expense of others.

"Observing, in one of the squares, the figure of a man on horseback, I modestly asked a bystander whom it represented? He observed, in a surly tone, 'It's strange you could see nobody else to ask without troubling me; its George I.'

"I could not forbear mentioning at night, to my landlord at the 'Horns,' the curiosities I had seen, which surprised him. He replied, 'I like such a traveller as you. The strangers that come here cannot stir a foot without me, which plagues me to that degree I had rather be without their custom. But you, of yourself, find out more curiosities than I can show them or see myself.'

“On Saturday evening, April 13th, I set out with four shillings for Nottingham, and stopped at St. Alban’s. Rising the next morning, April 14th, I met in the street the tailor with the muffled head, whom I had left near Leicester. ‘Ah! my friend, what are you still fighting your way up? Perhaps you will reach London by next Wednesday. You guessed within a week the first time.’ He said but little, looked ashamed, and passed on.

“This was a melancholy day. I fell lame, from the sinews of my leg being overstrained with hard labour. I was far from home, wholly among strangers, with only the remnant of four shillings. The dreadful idea operated in fears!

“I stopped at Newport Pagnell. My landlord told me ‘my shoes were not fit for travelling;’ however, I had no other, and, like my blistered feet, I must try to bear them. Next day, Monday, 15th, I slept at Market Harborough, and on the 16th called at Leicester. The landlady had carefully secured my knife, with a view to return it should I ever come that way. Reached Nottingham in the afternoon, forty miles.

“I had been out nearly nine days;—three in going, which cost three and eightpence; three there, which cost about the same; and three returning, nearly the same. Out of the whole eleven shillings I brought four pence back.

“London surprised me; so did the people, for the few with whom I formed a connection deceived me by promising what they never performed, and, I have reason to think, never intended it. This journey furnished vast matter for detail among my friends.

“It was time to look out for a future place of residence. A large town must now be the mark, or there would be no room for exertion. London was thought on between my sister and I, for I had no soul else to consult. This was rejected for two reasons. How could I venture into such a place without a capital? And how could my work pass among a crowd of judges? My plan must be to fix upon some market town within a stage of Nottingham, and open a shop on the market-day, till I should be better prepared to begin the world at Birmingham.

“I therefore, in the following February, took a journey to that populous place, to pass a propable judgment upon my future success.

“I fixed upon Southwell as the first step of elevation, fourteen miles distant, a town as despicable as the road to it. I went over at Michaelmas, took a shop at the rate of 20*s.* a-year, sent a few boards for shelves, tools to put them up, and about two hundred weight of trash, which a bookseller would dignify with the name of books (and with, perhaps, about a year’s rent of my shop); was my own joiner, put up the shelves and their furniture, worth, perhaps, 20s., and in one day became the most eminent bookseller in the place.

“During this wet winter I had to set out at five every Saturday morning (carrying a burthen of three pounds’ weight to thirty), open shop at ten, starve in it all day upon bread, cheese, and half a pint of ale; take from 1*s.* to 6*s.*, shut up at four, and by trudging through the deep roads and the solitary night five hours more, arrive at Nottingham by nine, carrying a burthen from three to thirty pounds, where I always found a mess of milk porridge by the fire, prepared by my valuable sister.

“Nothing short of a surprising resolution and rigid economy could have carried me through this dreadful scene.” But Hutton did not despair; he lived to a good old age, and was a wealthy man.

The life of Kelly, the London publisher, is full of interest. Thomas Kelly was born at Chevening, in Kent, on the 7th of January, 1779. His father was a shepherd, who, having received a jointure of £200 with his wife, risked the capital first in a little country inn, and afterwards in leasing a small farm of about thirty acres of cold, wet land, where he led a starving, struggling life during the remainder of his days. When only twelve years old, barely able to read and write, young Kelly was taken from school and put to the hard work of the farm, leading the team or keeping the flock; but he was not strong enough to handle the plough. The fatigue of this life, and its misery, were so vividly impressed upon his memory, that he could never be persuaded to revisit the neighbourhood in after-life; and though at the time he endeavoured to conceal his feelings from his family, the bitterness of his reflections involuntarily betrayed his wishes. He fretted in the daytime until he could not lie quietly in his bed at night; and early one

morning he was discovered in a somnambulent state in the chimney of an empty bedroom, "on," as he said, "his road to London." After this, his parents readily consented that he should try to make his way elsewhere, and a situation was obtained for him in the counting-house of a Lambeth brewer. After about three years' service here the business failed, and he was recommended to Alexander Hogg, bookseller, of Paternoster Row. The terms of his engagement were those of an ordinary domestic servant; he was to board and lodge on the premises, and to receive £10 yearly; but his lodging, or, at all events, his bed, was under the shop counter.

Alexander Hogg, of 16, Paternoster Row, had been a journeyman to Cooke, and had very successfully followed the publication of "Number" books. In the trade he was looked upon as an unequalled "puffer;" and when the sale of a book began to slacken, he was wont to employ some ingenious scribe to draw up a taking title, and the work, though otherwise unaltered, was brought out in a "new edition," as, according to a formula, the "Production of a Society of Gentlemen: the whole revised, corrected, and improved by Walter Thornton, Esq., M.A., and other gentlemen."

Kelly's duties were to make up parcels of books for the retail booksellers; and his zeal displayed itself even in somnambulism; for one night, when in a comatose state, he actually arranged in order the eighty numbers of "Foxe's Martyrs," taken from as many different compartments. He spent all his leisure in study, and soon was able to read French with fluency, gaining the proper accent by attending the French Protestant School in Threadneedle Street. The good old housekeeper, at this time his only friend, was a partaker of all his studies; at all events, he gave her the benefit of all the more amusing and interesting matter he came across. His activity, though it rendered the head shopman jealous, attracted Hogg's favourable attention, and the clever discovery of a batch of stolen works still further strengthened the interest he felt in the serving-boy. The thieves, owing to the lad's ingenuity, were apprehended and convicted, and Kelly had to come forward as a witness. "This was my first appearance at the Old Bailey; and as I was fearful I might give incorrect evidence, I trembled over the third commandment. How could I think, while shaking in the witness-box, that I should be raised to act as her Majesty's First Commissioner at the Central Criminal Court of England?"

Half of his scanty pittance of £10 was sent home to aid his parents; and as his wages increased, so did his dutiful allowance. In this situation Kelly remained for twenty years and two months, and at no time did he receive more than £80 per annum; and it is believed that when his stipend reached that petty maximum, he defrayed the whole of his father's farm rent. That he was not entirely satisfied with his prospects is evident from the fact that, about ten years after he joined Hogg, he accepted a clerkship in Sir Francis Baring's office; but so necessary had he become to the establishment he was about to leave, that his master prevailed upon him to accept board and residence in exchange for what assistance he might please to render over the usual hours. After six weeks of this work, poor Kelly's health began to suffer, and it was plain that he must confine his labours to one single branch of trade. "Thomas," said his master, sagaciously enough, though, probably, with a view to his own interests, "you never can be a merchant, but you *may* be a bookseller." This advice chimed in with his inclination, if not with his immediate prospects, and Kelly devoted himself to bookselling.

At length Hogg, falling into bad health, and desiring to be relieved from business, proposed to Kelly that he should unite in partnership with his son; but Kelly thought it better to start on his own account. In 1809, therefore, he commenced business in a little room in Paternoster Row, sub-rented from the landlord, a friendly barber. For the first two years his operations were confined solely to the purchase and sale of miscellaneous books on a small scale, and the limited experiment proved successful. Of Buchan's "Domestic Medicine" he bought 1,000 copies in sheets, at a low price, and having prefixed a short memoir of his author, and divided them into numbers, or parts, he went out himself in quest of subscribers; and 1,000 copies of the "New Week's Preparation" were treated in like manner, and with similar success. Kelly lived to be Lord Mayor of London.

Mr. Routledge, the founder of the well-known publishing-house of that name, commenced business by opening a little shop in Ryder's Court, Leicester Square, for the sale of cheap and second-hand books.

Few booksellers have done better than the Heywoods of Manchester. Abel began life as a warehouse-boy, on the scanty pittance of 1*s.* 6*d.* a-week. John Heywood, at the age of fourteen, found employment as a hand-loom weaver. Within ten years his wages rose from 2*s.* 6*d.* a-week to 30*s.*, and

when in receipt of this latter sum he regularly allowed his mother 20*s.* a-week. For some time he was with his brother, and then he took a little shop. It has been truly remarked by Mr. Henry Curwen, in his "History of Booksellers," that the career of the two Heywoods is a striking example of the labour, energy, and success which Lancashire folk are apt to think the true attributes of the typical Manchester man.

CHAPTER VII.

MONEY-MAKING MEN IN THE PROVINCES.

In 1875 a sensational paragraph appeared in most of the daily papers, announcing the death of "an old Mr. Attwood," who was declared to have been a bachelor, and "the giver of all the anonymous £1,000 cheques." It was further stated that he had given away £350,000 in this way—£45,000 within the last year; that he had died intestate, leaving a fortune of more than a million sterling, and that a thousand-pound note was found lying in his room as if it had been waste paper. The truth of the matter, as we are informed by a connection of the family, is this. Mr. Benjamin Attwood was a brother of Mr. Thomas Attwood, who was well known forty years ago as a leader of the Birmingham Political Union, and one of the first members for that borough. He was not a bachelor, but a widower, and the fortune which he has left is believed to be much less than the above-named sum, though its exact amount is not yet known. After making a competent fortune by his own industry, Mr. Attwood, some time ago, inherited enormous wealth from a nephew, the late Mr. Matthias Wolverley Attwood, M.P., and he determined to dispose of this accession to his income by giving it partly to his less prosperous kinsfolk, and partly to charitable associations. He would often call at a hospital or other benevolent institution, and leave £1,000, asking simply for an acknowledgment in the *Times*, and never allowing his name to be published. In this way he distributed larger sums than that mentioned in the original rumour. It would be wrong to regard Mr. Attwood as an eccentric man. His life was quiet, gentlemanlike, and unassuming, with no special peculiarities, and his only motive for secret almsgiving was the desire to do good in an unobtrusive manner. He was one of those truly charitable men who loved to do good without letting his left hand know what his right hand did, and he would probably have been better pleased had his secret been kept after his death as well as it was during his life.

They are fortunate men these provincial Crœsuses, and don't let the grass grow under their feet. In the art of money-making they need learn nothing of Cockneys or Americans, but perhaps might teach them something as to the way to get on in the world. One of the most successful of this class was Sir Richard Arkwright, the famous inventor and the improver of cotton-spinning machinery. Sir Richard was born in 1732, and married, first, Patience Holt, of Lancaster, and second, Margaret Biggins, of Pennington. He was the son of poor parents, and the youngest of thirteen children. He was never at school; and what little he did learn was without aid. He was apprenticed to a barber; and after learning that wretched business, set up for himself as a barber in Bolton, in an underground cellar, over which he put up the sign-board with the curious wording, "Come to the Subterraneous Barber—he shaves for a Penny," painted upon it. Carrying away, by his low prices, the trade from the other barbers in the place, they reduced their prices to his level. Arkwright then, not to be outdone, and to keep the lead in the number of customers, put up the announcement of, "A Clean Shave for a Halfpenny," which, no doubt, he found answer well. After a time he quitted his cellar, and took to tramping from place to place as a dealer in hair. For this purpose he attended statute fairs, and other resorts of the people, and bought their crops of hair from girls, bargaining for and cutting off their curls and tresses, and selling them again to the wig-makers. He also dealt in hair-dye, and tried to find out the secret of perpetual motion. This led to mechanical pursuits; he neglected his business, lost what little money he had saved, and was reduced to great poverty. Having become acquainted with a watchmaker named Kay, at Warrington, and had assistance from him in constructing his model, he first, it is said, received from him the idea of spinning by rollers—but only the idea, for Kay could not practically tell how it was to be accomplished. Having once got the idea, Arkwright set to work, and neglected everything else for its accomplishment; and, in desperation and poverty, his poor neglected wife, who could only see waste of time and neglect of business in the present state of affairs, and ruin and starvation in the future, as the consequence, broke up his models, in hope of bringing him hack to his trade and his duties to his family. And who can blame the young wife? The unforgiving husband, however, separated from her in consequence, and never forgave her. His poverty, indeed, was so great at this time, that, having to vote as a burgess, he could not go to the polling-place until, by means of a

subscription, some clothes had been bought for him to put on. Having re-made and pretty well completed his model, but fearful of having it destroyed, as Hargreave's spinning-jenny had been by a mob, Arkwright removed to Nottingham, taking his model with him. Here, showing his model to Messrs. Wright, the bankers, he obtained from them an advance of money on the proper condition of their sharing in the profits of the invention. Delay occurring in the completion of the machine, the bankers recommended Arkwright to apply to Jedediah Strutt (ancestor of the present Lord Belper), of Derby, who, with his partner, Reed, had brought out and patented the machine for making ribbed stockings. Strutt at once entered into the matter, and by his help the invention was completed. Thus the foundation of the fortune of the Arkwrights was laid, and thus arose their cotton-mills, and their residence (Wellersley Castle) near Matlock. Arkwright was knighted in the year 1786, and in the same year was High Sheriff of Derbyshire. He died in 1792.

Mr. Thorneycroft, who realised an immense fortune in the iron-trade, at the Shrubbery Works, near Wolverhampton, was the son of a working-man, and himself educated to earn his bread by the sweat of his brow. In his youth he proved himself a most skilful and trustworthy servant to his employers in the iron-trade; and when about twenty-six years of age commenced a small business on his own account.—Mr. Thomas Wilson, whose work, the "Pitman's Pay," had a national reputation, who died at Gateshead in 1858, at the ripe age of eighty-four, after having achieved a large fortune, began life by working in a colliery. At nineteen years of age he was a hewer in the mine. At sixteen he had sought more congenial occupation, in which he might profit by the little culture he had won by the sacrifice of needful rest; but he failed in the attempt, and retired to his darksome drudgery. In time he got to be a schoolmaster; and afterwards the humble pitman became a merchant prince.—Andrews, a famous Mayor of Southampton, passed the first years of his life in utter poverty, working as a farm lad, at threepence a-day, from nine to twelve years of age; then getting employment as a sawyer; next as a blacksmith; but always with aspirations for something better.

The first Sir Robert Peel was the third son of a small cotton-printer in Lancashire. Enterprising and ambitious, he left his father's establishment, and became a junior partner in a manufactory, carried on at Bury by a relative, Mr. Haworth, and his future father-in-law, Mr. Yates. His industry,

his genius, soon gave him the lead in the management of the business, and made it prosperous. By perseverance, talent, economy, and marrying a wealthy heiress—Miss Yates, the daughter of his senior partner—he had amassed a considerable fortune at the age of forty. He then began to turn his mind to politics; published a pamphlet on the national debt; made the acquaintance of Mr. Pitt, and got returned to parliament (1790) for Teignmouth, where he had acquired landed property which the rest of his life was spent in increasing. In Greville's journals we read:—"Grant gave me a curious anecdote of old Sir Robert Peel. He was the younger son of a merchant; his fortune very small, left to him in the house, and he was not to take it out. He gave up the fortune, and started in business without a shilling, but as the active partner in a concern with two other men—Yates, whose daughter he afterwards married, and another, who between them made up £6,000. From this beginning he left £250,000 a-piece to his five younger sons, £60,000 to his three daughters, each; and £22,000 a-year in land, and £450,000 in the funds to Peel. In his lifetime he gave Peel £12,000 a-year; the others £3,000, and spent £3,000 himself. He was always giving them money, and for objects which, it might have been thought, he under-valued. He paid for Peel's house when he built it, and for the Chapeau de Paille (2,700 guineas) when he bought it."

In his biography, Sir William Fairbairn describes the heroic way in which he mastered the difficulties of early years, and became famous. It really seems that there is something in the air, or in the nature of the inhabitants, of the northern districts of the kingdom, which has a tendency, more or less, to make a man rise in the world. The poet tells us how

> "Caledonia, stern and wild,
> Is meet nurse for poetic child."

Though, as to that, neither Burns nor Scott had much to do with that part of Scotland we call stern and wild. But the country may claim to do more for her sons. Every one of them seems born with a thirst for getting on in the world, for revolving not to be contented with that position in life in which Providence has placed him; and thus it is, that when we come to examine minutely into the lives of our heroes, industrial or otherwise, we find that most of them were Scotchmen, or, more or less, had Scotch blood in their veins.

Of this we have a remarkable illustration in the case of the late Sir William Fairbairn, who was, moreover, a worthy representative of a class of men to whom we owe, in a large measure, the wealth and prosperity our country now enjoys.

William Fairbairn was born in the town of Kelso, in Roxburghshire on February 19th, 1789. His father, Andrew, was descended, on the male side, from a humble but respectable class of small lairds, or, as they were called, Portioners, who farmed their own land, as was the custom in Scotland in those days. On the female side the pedigree may have been of higher character, for Andrew's mother was said by him to have claimed descent from the ancient border family of Douglas. She was a tall, handsome, and commanding woman, and lived to a great age. William's mother was a Miss Henderson, the daughter of a tradesman in Jedburgh, and the direct descendant of an old border family of the name of Oliver, for many years respectable stock-farmers in a pastoral district at the northern foot of the Cheviots. The lad was early sent to school, and made fair progress in what may be called a plain English education. He was fond of athletic exercises, and one of his feats was to climb to the top of the mouldering turrets of the old abbey at Kelso. In the autumn of 1799, the position of the family materially altered. The father was offered the charge of a farm, 300 acres, in Ross-shire, which was to be the joint property of himself and his brother, Mr. Peter Fairbairn, for many years a resident in that county, and secretary to Lord Seaforth, of Castle Braham; and there, in an evil hour, the family removed. But it was there that young William, who was compelled to make himself generally useful, first exhibited his taste for mechanics. The father next became steward to Mackenzie, of Allan Grange; and at the school at Mullochy, which the boy attended, he describes the advantage derived by himself and his brother from wearing Saxon costumes instead of Tartan kilts. The master was a severe disciplinarian, and he found English trousers very much in the way of his favourite punishment. After two years the family moved south, and William's father became steward to Sir William Ingleby, of Ingleby Manor, near Knaresborough. After a few months spent in improving himself in arithmetic, in studying book-keeping and land surveying, William, being a tall lad of fourteen, was sent to work at Kelso. About this time the family were in much difficulty; but the father got a better post at Percy Main Colliery, near North Shields, and his son followed

him there. Wages were very high, and the demoralisation amongst the men was such as, Sir William tells us, he never saw before or since. Pitched battles, brawling, drinking, and cock-fighting, seemed to be the order of the day. Among the pit lads boxing was considered a necessary exercise. And Fairbairn tells us he had to fight no less than seventeen battles before he was enabled to attain a position calculated to insure respect. In March, 1804, he was put into a better and more definite position by entering regularly on a course of education as mechanical engineer. He was bound apprentice to the millwright of the colliery for seven years, and was to receive wages beginning with five shillings a-week, and increasing to twelve. Sometimes, he tells us, with extra work he doubled the amount of his wages, by which he was enabled to render assistance to his parents. This, we take it, shows the lad was a good one, and the bad manners of his mates had not corrupted him. This appears still further when we see how resolute were his efforts after self-improvement. "I became," he writes, "dissatisfied with the persons I had to associate with at the shop; and feeling my own ignorance, I became fired with ambition to remedy the evil, and cut out for myself a new path of life. I shortly came to the conclusion that no difficulties should frighten, nor the severer labour discourage me in the attainment of the object I had in view. Armed with the resolution, I set to work in the first year of my apprenticeship, and having written out a programme, I commenced the winter course in double capacity of both scholar and schoolmaster, and arranged my study as follows:—Monday evenings for arithmetic, mensuration, &c.; Tuesday reading, history, and poetry; Wednesday, recreation, reading novels and romances; Thursday, mathematics; Friday Euclid, trigonometry; Saturday, recreation and sundries; Sunday, church, Milton, and recreation." In this noble course the young man persevered, in spite of the ridicule of his mates. The battle thus manfully begun was fought bravely to the last. He was aided in his studies by a ticket, given him by his father, to the North Shields Subscription Library; and by the same tender passion which turned Quentin Mastys from a blacksmith into an artist. We quote Sir William's account of his intellectual improvement whilst making love to the lady whom, however, he did not ultimately marry. During his courtship, he tells us, "I was led into a course of letter-writing, which improved my style, and gave me greater facilities of expression. The truth is, I could not have written on any subject if it had not been for this circumstance; and my attempts at essays, in the

shape of papers which I had read with avidity in the *Spectator*, may be traced to my admiration of this divinity.

"In the enthusiasm of my first attachment, it was my good fortune to fall upon a correspondence between two lovers, Frederick and Felicia, in the 'Town and Country Magazine' for the year 1782, Nos. 3 and 4. This correspondence was of some length, and was carried from number to number in a series of letters. Frederick was the principal writer; and although greatly above me in station, yet his sentiments harmonised so exactly with mine, that I sat down at Frederick's desk and wrote to my Felicia with emotions as strong as any Frederick in existence. Frederick, by his writing, was evidently a gentleman; and in order to prepare myself for so much goodness as I had conjured up in Mary, I commenced the correspondence by first reading the letter in the magazine, and then shut the book for the reply, and to write the letter that Frederick was supposed to have written. I then referred to the book, and how bitter was my disappointment at finding my expressions unconnected and immeasurably inferior to those of the writer. Sometimes I could trace a few stray expressions which I thought superior to his; but, as a whole, I was miserably deficient. In this way did I make love, and in this way I inadvertently rendered one of the strongest passions of our nature subservient to the means of improvement. For three successive winters I contrived to go through a complete system of mensuration and as much algebra as enabled me to solve an equation, and a course of trigonometry, navigation, heights and distances, &c. This was exclusive of my reading, which was always attractive, and gave me the greatest pleasure. I had an excellent library at Shields, which I went to twice a-week, and here I read Gibbon's 'Decline and Fall of the Roman Empire,' Hume's 'History of England,' Robertson's 'History of Scotland,' 'America,' 'Charles the Fifth,' and many other works of a similar character, which I read with the utmost attention. I also read some of our best poets, amongst which were Milton's 'Paradise Lost,' Shakspeare, Cowper, Goldsmith, Burns, and Kirke White. With this course of study I spent long evenings, sometimes sitting up late; but having to be at the shop at six in the morning, I did not usually prolong my studies much beyond eleven or twelve o'clock.

"During those pursuits I must, in truth, admit that my mind was more upon my studies than my business. I made pretty good way in the mere operative

part; but, with the exception of arithmetic and mathematics, I made little or no progress in the principles of the profession; on the contrary, I took a dislike to the work and the parties by whom I was surrounded.

“The possession of tools, and the art of using them, renewed my taste for mechanical pursuits. I tried my skill at different combinations, and, like most inventors whose minds are more intent upon making new discoveries than acquiring the knowledge of what has been done by others, I frequently found myself forestalled in the very discovery which I had persuaded myself was original. For many months I laboured incessantly in devising a piece of machinery that should act as a time-piece, and at the same time as an orrery, representing the sun as a centre, with the earth and moon, and the whole planetary system, revolving round it. This piece of machinery was to be worked by a weight and a pendulum, and was not only to give the diurnal motions of the heavenly bodies, but to indicate the time of their revolutions in their orbits round the sun. All this was to be done in accordance with one measure of time, which the instrument, if it could be completed, was to record. I looked upon this piece of machinery as a perfectly original conception, and nothing prevented me from making the attempt to carry it into execution but the want of means, and the difficulties which surrounded me in the complexity and numerous motions necessary to make it an useful working machine. The consideration of this subject was not, however, lost, as I derived great advantage in the exercise which it gave to the thoughts. It taught me the advantage of concentration and of arranging my ideas, and of bringing the whole powers of the mind with energy to bear upon one subject. It further directed my attention to a course of reading on mechanical philosophy and astronomy, from which I derived considerable advantage.

“Finding the means at my disposal much too scanty to enable me to make a beginning with my new orrery, I turned my attention to music, and bought an old Hamburgh fiddle, for which I gave half-a-crown. This was a cheap bargain, even for such a miserable instrument; and what with new bracing of catgut and a music-book, I spent nearly a week’s wages, a sum which I could ill afford, to become a distinguished musician. I, however, fresh rigged the violin, and with a glue-pot carefully closed all the openings which were showing themselves between the back and sides of the instrument. Having completed the repairs, I commenced operations, and

certainly there never was a learner who produced less melody or a greater number of discords. The effect was astounding; and after tormenting the whole house with discordant sounds for two months, the very author of the mischief tumbled to pieces in my hands, to the great relief of every member of the family."

As an illustration of the benefit of learning a business well, I will quote a paragraph from the "busy hives around us." After describing the large establishment of Messrs. Kershaw, Leese, and Co., Manchester, the writer adds—"There is a moral to our sketch. Mr. Kershaw, owner of a splendid warehouse, two factories, a cotton lord, merchant prince, and senator of the realm, was once a poor Manchester boy, and is not an old man now (1878). As he set Manchester an example of good taste and wise magnificence, so he stands an example to all young men of what untiring diligence may achieve. He rose in his house of business because he *learned his business well*. He waited not upon fortune from without, but worked out his own future from within. He became one of the many of the illustrious men whom Lancashire points to as her pride."

Who has not heard of Sir Titus Salt? His beneficence, especially, has made him famous; his name is a veritable household word. The founder of Saltaire is, in many respects, no ordinary man. He is one of those who have neither been born great nor had greatness thrust upon them. He has achieved it, and achieved it worthily. Possessed of large intellect, immense strength of mind, and remarkable business acumen, he gained a princely fortune, and made himself one of Yorkshire's chief manufacturers.

Sir Titus was born in Morley, near Leeds, on the 20th of September, 1803. Some time after his birth, his father, Daniel Salt, removed to Bradford, where he became an extensive wool-dealer, and by-and-by took his son into partnership. At once the young man's rare business qualities showed themselves, and the speculations of the firm—now Daniel Salt and Co.—grew larger than ever. Hitherto, however, the Russian Donskoi wool—in which they dealt extensively—had been used only in the woollen trade. The young man saw that it would suit the worsted trade as well; so he explained his views to the Bradford spinners, but they would scarcely listen to him. They knew, said they, the Russian wool was valueless to them. Young Mr. Salt was not disheartened by this. Not he! To prove his theory,

he commenced as a spinner and manufacturer himself, and his fortune was assured. The wants of his trade led him occasionally to Liverpool; and it was on one of these visits that the scene took place which Charles Dickens, in his own inimitable way, described in "Household Words." Says he:—

> "A huge pile of dirty-looking sacks, filled with some fibrous material, which bore a resemblance to superannuated horse-hair, or frowsy elongated wool, or anything unpleasant or unattractive, was landed in Liverpool. When these queer-looking bales had first arrived, or by what vessel brought, or for what purpose intended, the very oldest warehousemen in Liverpool docks couldn't say. There had once been a rumour—a mere warehouseman's rumour—that the bales had been shipped from South America, on 'spec.,' and consigned to the agency of C. W. and F. Foozle and Co. But even this seems to have been forgotten, and it was agreed upon by all hands, that the three hundred and odd sacks of nondescript hair-wool were a perfect nuisance. The rats appeared to be the only parties who approved at all of the importation, and to them it was the finest investment for capital that had been known in Liverpool since their first ancestors had emigrated thither. Well, these bales seemed likely to rot, or fall to the dust, or be bitten up for the particular use of family rats. Merchants would have nothing to say to them. Dealers couldn't make them out. Manufacturers shook their heads at the bare mention of them; while the agents of C. W. and F. Foozle and Co. looked at the bill of lading—had once spoken to their head clerk about shipping them to South America again.
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> "One day—we won't care what day it was, or even what week or month it was, though things of far less consequence have been chronicled to the half-minute—one day, a plain business-looking young man, with an intelligent face and quiet reserved manner, was walking along through these same warehouses in Liverpool, when his eye fell upon some of the superannuated horse-hair projecting from one of the ugly dirty bales. Some lady-rat, more delicate than her neighbours, had found it rather coarser than usual, and had persuaded her lord and master to eject the portion from her resting-place. Our friend took it up, looked at it, felt at it, rubbed it, pulled it about; in fact, he did all but taste it; and he would have done that if it had suited

his purpose—for he was 'Yorkshire.' Having held it up to the light, and held it away from the light, and held it in all sorts of positions, and done all sorts of cruelties to it, as though it had been his most deadly enemy, and he was feeling quite vindictive, he placed a handful or two in his pocket, and walked calmly away, evidently intending to put the stuff to some excruciating private torture at home. What particular experiments he tried with this fibrous substance I am not exactly in a position to state, nor does it much signify; but the sequel was that the same quiet business-looking young man was seen to enter the office of C. W. and F. Foozle and Co., and ask for the head of the firm. When he asked that portion of the house if he would accept eightpence per pound for the entire contents of the three hundred and odd frowsy dirty bags of nondescript wool, the authority interrogated felt so confounded that he could not have told if he were the head or the tail of the firm. At first he fancied our friend had come for the express purpose of quizzing him, and then that he was an escaped lunatic, and thought seriously of calling for the police; but eventually it ended in his making it over in consideration of the price offered. It was quite an event in the little dark office of C. W. and F. Foozle and Co., which had its supply of light (of a very injurious quality) from the old grim churchyard. All the establishment stole a peep at the buyer of the 'South American Stuff.' The chief clerk had the curiosity to speak to him and hear the reply. The cashier touched his coat tails. The bookkeeper, a thin man in spectacles, examined his hat and gloves. The porter openly grinned at him. When the quiet purchaser had departed, C. W. and F. Foozle and Co. shut themselves up, and gave all their clerks a holiday."

Thus Mr. Salt (afterwards Sir Titus) became the introducer and adapter of alpaca wool; and in a few years his wealth was enormous.

Seventeen years afterwards Mr. Salt left Bradford, the scene of his great success. He saw with sadness that the great Yorkshire town was becoming over-crowded, dirty, and smoky to a degree, and he made up his mind that the condition of *his* factory workers, at any rate, should be improved. Hence he purchased a tract of land on the banks of the river Aire above Shipley, and founded Saltaire—a true palace of industry.

"For in making his thousands he never forgot
The thousands who helped him to make them."

The new works were opened in 1853, when a grand banquet took place, at which members of parliament, mayors, and magistrates were present, besides between 2,000 and 3,000 of Mr. Salt's workpeople, who had marched in procession from smoky Bradford to the fair country he had chosen for their future labours.

Sir Titus was made a baronet in 1869, and some years previously he held the position of president of the Bradford Chamber of Commerce. He has also been chief constable, magistrate, and parliamentary member for the Bradford borough, the inhabitants of which have shown their appreciation of his services and generosity by erecting a handsome statue to him.

CHAPTER VIII.

ECCENTRIC MONEY-MAKERS.

A CURIOUS romance adds one more instructive fact to point the moral of a miser's life, and of "the love of money." For many years past an old man might have been seen carrying an old bag on his shoulders, scraping up odds and ends from the gutter, and garbage from the streets. This man's home was in a London suburb, a wretched room filled with rubbish—old pieces of iron and brass, bits of string, &c. Around the room were tin deed-boxes, which some of his friends half suspected must be possessed of properties of more or less value. The wretched man lived on what he chanced to pick up by the way, or what was given to him by the charitable, who thought him to be a beggar. He used to attend one of our metropolitan hospitals as an out-patient, receiving advice and medicine gratis. This man died in the midst of squalid wretchedness and apparent want. His friends at once proceeded to ransack the place in search for his money; the deed-boxes proved to be "dummies," containing only strings and tapes, and for some time the search proved fruitless. At last, however, the old chair in which he used to sit was found to contain, in the worn-out cushion, a bundle of most valuable securities, amounting to £60,000, and a will. This will, after leaving £100 each to his executors, devised all the residue of his property to two institutions—one moiety to the Royal Free Hospital, Gray's-inn-road, in which institution he used to obtain advice and medicine gratis, as above; and the other half to the Royal National Lifeboat Association. So that these two useful institutions will receive £30,000 each, and possibly more, as the result of this "miser's" wealth! Search is being made for further documents amid the heaps of rubbish that have been allowed to accumulate in the wretched man's attic. The case constitutes a sad and melancholy illustration of this fallen nature of ours, in one of its most afflicting forms of eccentricity and madness.

In the case of the Dancers, we have it recorded that their money-grubbing propensity was prominent in three generations of the family. The grandfather, the father, and the children, were all misers—the lot of them, Daniel Dancer, Esq., appears to have been the most distinguished. He lived on the Weald of Harrow, where he had a little estate of about eighty acres of rich meadow-land, with some of the finest oak timber in the kingdom on it. Besides, there was a good farm belonging to him, worth at that time, if properly cultivated, more than £200 a-year. One day, coming to London to invest £2,000 in the funds, a gentleman, who met him near the Exchange, mistaking him for a beggar, put a penny in his hand—an affront which, it is needless to say, the beggar pocketed. In spite of the fact that his wretched abode was often broken into, he made a great deal of money by his penurious habits. It took many weeks to explore the contents of his dwelling. As much as £2,500 were found on the dung-heap in the cow-house; and in an old jacket, carefully tied and strongly nailed to the manger, was the sum of £500 in gold and bank-notes; £200 were found in the chimney, and an old teapot contained bank-notes to the value of £500. Lady Tempest and Captain Holmes, his heirs, were benefited by the old miser's savings to the extent of about £3,000 a-year.

Money is sometimes strangely made. For instance, there is the case of Gully, who was M.P. for Pontefract in 1832. "He was taken out of prison," writes Mr. Charles Greville, "twenty-five or thirty years ago by a gentleman to fight Pierce, surnamed the Game Chicken. He afterwards fought Belcher (I believe), and Gregson twice, and left the prize-ring with the reputation of being the best man in it. He then took to the turf, was successful in establishing himself at Newmarket, where he kept 'a hell,' and began a system of corruption of trainers, jockeys, and boys, which put the secrets of all Newmarket at his disposal, and in a few years made him rich. At the same time he connected himself with Mr. Watt, in the north, by betting for him; and this being at the time when Watt's stable was very successful, he won large sums of money by his horses. Having become rich, he embarked in a great coal speculation, which answered beyond his hopes, and his shares soon yielded immense profits. His wife, who was a coarse, vulgar woman, in the meantime died, and he afterwards married the daughter of an innkeeper, who proved as gentlewoman-like as the other was the reverse, and who was very pretty besides. He now gradually withdrew from the

betting-ring as a regular blackleg, still keeping horses, and betting occasionally in large sums. He ultimately bought an estate near Pontefract, and settled down as a gentleman of fortune."

Of the beggarly race of misers, the most notorious was Thomas Cooke, born in the year 1726, at Clewer, a village near Windsor. His father, an itinerant fiddler, got his living by playing in alehouses and fairs, but dying while Thomas was an infant, his grandmother, who lived near Norwich, took care of him till he was able to provide for himself, at which time he obtained employment in a manufactory where there were a number of other boys who were paid according to the work they did. These boys always clubbed some money from their weekly earnings for the establishment of a mess; young Cooke, however, resolved to live cheaper, and when the other boys went to dinner he retired to the side of a brook, and made his breakfast and dinner at one meal upon an halfpenny loaf, an apple, and a draught of water from the running stream, taken up in the brim of his hat. With the money thus saved, he paid a youth, who was usher to a village schoolmaster, to instruct him in reading, writing, and arithmetic. Arrived at years of maturity, Cooke found employment at a Norwich warehouse as a porter. There his sobriety and industry caused his master to make him a journeyman, and raise his wages. Further, his master finding that he wished for an appointment as an exciseman, procured a situation for him near London, and he came to the capital by the Norwich waggon with only eight shillings in his pocket; but that is of little consequence. It is not money that makes a man succeed in life, but the want of it. In the world, a man who begins with money generally ends by losing it.

Being appointed to a district, Cooke found there was great delay, and some expense, before he could act as an exciseman; he therefore took the situation of porter to a sugar-baker, and, in course of time, became a journeyman. Here he did not neglect his appointment to the excise, but reserved sufficient time to himself to give it every necessary attention. By attending on the superior of the district in which he was to act, and by the money he saved while in the service of the sugar-baker, Cooke was at length enabled to assume the dignity to which he had so long aspired. Being appointed to inspect the exciseable concerns of a paper-mill and manufactory near Tottenham, Cooke was exceedingly well pleased; for, being already versed in some parts of the trade from the knowledge he had

acquired at Norwich, he was desirous of learning those secrets in the trade to which he was still a stranger. During the time he was officially employed in this concern, the master of the paper-mills and manufactory died. The widow, however, by the advice of her friends, carried on the business with the assistance of the foreman. Cooke's knowledge of the business, but particularly the regularity with which he rendered his accounts to the Board of Excise, induced the commissioners to continue him in the employ. In the meantime he took a regular and exact account of sundry infractions of the laws, which, either from design or inadvertence, were daily committed in this paper manufactory. Having calculated the value of the concern, and the several thousand pounds the penalties incurred by frauds on the revenue would amount to, he seized the opportunity of privately informing the widow, that the penalties, if levied, would amount to more than double the value of all her property, and expose her to beggary and the King's Bench. He assured her that the frauds which had been at different times committed were only known to himself, and suddenly proposed marriage to her as the only means of insuring his secrecy. The widow, no doubt, convinced of the truth of the statement, and seeing in Cooke a man of comely countenance and of good figure, gave him a favourable answer, but suggested the propriety of deferring the marriage till the time allotted to the mourning for her first husband had expired. Cooke agreed to this delay, having taken care to obtain her consent and promise on parchment. At length his marriage with this lady took place, and Cooke became possessed of all her property, which was very large, and particularly of the mills at Tottenham, which were on a lease to her former husband. On the expiration of the lease, he applied to the proprietors for a renewal of it; but, in consequence of a previous treaty, the premises were, to his great mortification, let to another person. He next purchased a large sugar concern in Puddle Dock, and, as he knew something of the business, flattered himself that he would he able to add rapidly to his already large fortune. Here he carried his former habits of parsimony and abstemiousness to the utmost extent.

At this time his artfulness and meanness seem to have quite gained the upper hand. One of his plans was to have his table well supplied by the generosity of other people. His colloquial powers were admirable. In his latter days it was his practice, when he had marked out any one for his prey, to find his way, by some means or other, into the house, by pretending to

fall down in a fit, or asking permission to enter and sit down, in order to prevent its coming on. No humane person could well refuse admission to a man in apparent distress, of respectable appearance, whose well-powdered wig and long ruffles induced a belief that he was some decayed citizen of better days. The host would soon learn that this was the rich Mr. Cooke, the sugar-baker, worth £100,000; and this would lead to an introduction to the family, all of whom the artful sugar-baker would pretend to admire, asking the fond mamma particularly for their names all in writing. The parents, of course, considered that there could be but one motive for asking such a question, and the consequence was, as he pursued the plan with a score or two of people, that so great was the quantity of poultry, game, vegetables, and provisions of every kind which used to be sent him, that it did not cost him in housekeeping, for himself and his domestics, more than fifteen-pence a-day on an average; but it was considered as great extravagance when the expenses of a day amounted to as much as two shillings.

Alas! however, in spite of all his parsimony, the sugar-baking business did not pay. At the end of twelve months he found himself considerably the poorer. This would never do; and in order to discover the secrets of the trade to which he had been a stranger, he was induced to invite several sugar-bakers to dine with him, and, after plying them with plenty of wine, he put questions to some of the younger and more unguarded of the trade, who, in a state of intoxication, made the desirable discoveries. His wife, astonished at his being so unusually generous, expressed her apprehensions about the expenses of the wine, but he told her he would suck as much of the brains—his usual phrase—of some of the fools as would amply repay him. His wife was as much a victim as any one else. She died of a broken heart. After he had retired from business, Cooke went to reside in Winchester Street, Pentonville, where he cultivated his own cabbages on a plot of ground which had been originally laid out for a garden. To get manure for his cabbages he would sally out on moonlight nights, with a little shovel and a basket, and take up the horse-dung that had been dropped in the course of the day in the City Road. He seldom passed by a pump without taking a hearty drink. In his daily visits to the Bank, he regaled himself at the pump near the Royal Exchange. He was in the constant habit of pocketing the Bank paper, as he never bought anything if he could get it for nothing.

Notwithstanding Cooke's inordinate love of money, he was fond of amusement. It was said of Gilpin's wife, that—

"Though on pleasure she was bent,
She had a frugal mind."

It seems the same could be said of Cooke. For instance, he was very fond of going to Epsom races. But these excursions never cost him anything, for he always took care to fasten himself upon some of those people whom he used to buoy up with assurances of making them his heirs. Thus he had his ride to Epsom in his friend's gig and back to town, his bed during the time of the races, his meals, and every other accommodation at the expense of his fellow-traveller, to whom, for all this treating, he never had the generosity to offer so much as a bottle of wine in return.

Cooke died as he had lived, a pauper in heart. To the last he cheated everybody. In 1811, he took to his bed, and sent for several medical men in the hope of obtaining some relief; but all knew him so well that not one would attend, except Mr. Aldridge, who resided close by. Cooke permitted this gentleman to send some medicine. On his last visit the old man very earnestly entreated him to say candidly how long he thought he might live. Mr. Aldridge answered that he might last six days. Cooke collected as much of his exhausted strength as he could, raised himself in his bed, and, darting a look of keenest indignation at the surgeon, exclaimed, "And are not you a dishonest man, a rogue, a robber to serve me so?" "How, sir?" asked the doctor, with surprise. "Why, sir, you are no better than a pickpocket to rob me of my gold by sending two draughts a-day to a man that all your physic will not keep alive for above six days. Get out of my house, and never come near me again." During the last days of his existence he was extremely weak, and employed his few remaining hours in arranging matters with his creditors. Some short time before his death, one of his executors observed to him that he had omitted to remember his two servants in his will; the one who had served him as his housekeeper and nurse faithfully for upwards of ten years; the other who used to lead him about the streets, particularly to the Exchange Pump, to regale himself, and who was also a good nurse during the time she lived with him; but Cooke answered, "Let them be paid their wages to the day of my death—nothing more." On the gentleman remonstrating on the very great injustice it would

be not to leave them something, all he could obtain was twenty-five pounds for one and ten pounds for the other, and even from that twenty-five, after his friend had left the room, he took the will and struck out the word five. He treated Dr. Lettisom quite as shabbily. In order to evince his gratitude, he told the doctor that he would make an ample donation to any public charity which he should recommend. After the doctor had taken the pains to explain to him the objects of different charitable institutions, Cooke fixed upon the Humane Society for the Recovery of the Apparently Dead, intimating, at the same time, the extent of his fortune, and confirming it by bringing his will in his pocket, which he submitted to the doctor's inspection. About three weeks before his decease, he confidently assured Dr. Lettisom that, besides the ample provision he had made for his numerous relatives and friends, and his two maid-servants, and still more ample bequests to almshouses, he was in possession of a surplus fund of £40,000 unappropriated, and desired the doctor to specify such hospitals and dispensaries as he deemed most in want of funds their support. The doctor gave himself an immense of trouble in the matter, but all to no purpose, the will was read, it was found that he had left but pounds to the Royal Humane Society, and to the doctor, for all the trouble and plague he had given him, a plain gold ring.

"Thus lived and died," writes his biographer, "unpitied and unlamented, in the eighty-sixth year of his age, and possessed of a property of £127,205 Three per Cent. Consolidated Bank Annuities, a man whose life was chequered with as few good actions as ever fell to the share of any person that has lived to an advanced age."

It is not often that money is made by gambling; yet now and then this is the case. General Scott, the father-in-law of George Canning and the Duke of Portland, was known to have won at White's £200,000, thanks to his notorious sobriety and knowledge of the game of whist. The general possessed a great advantage over his companions by avoiding those indulgences at the table which used to muddle other men's brains. He confined himself to dining off a boiled chicken, with toast-and-water. By such a regimen he came to the whist-table with a clear head, and possessing, as he did, a remarkable memory, with great coolness of judgment, he was enabled honestly to win the sum of £200,000. If the

general was not an eccentric money-getter, he evidently got his money in an eccentric way.

Equally successful was the millionaire Crockford, who was originally a fishmonger, keeping a shop near Temple Bar. His fortune was all made at his gambling-house in fifteen or sixteen years. A vast sum, perhaps half a million, was sometimes due to him; but as he won all his debtors were able to raise, and gave credit, it was hard for men of fashion, fond of play, to keep out of his lures. He retired in 1840, much as an Indian chief retires from a hunting country when there is not game enough left for his tribe; and the club, which bore his name, tottered to its fall. It really seems that at that time there were no more very high players visiting the place. It was said that there were persons of rank and station who had never paid their debts to Crockford up to 1844.

Morissey, the well-known American gambler, has passed away. At one time he kept a small drinking-saloon of the lowest character. So disreputable was the place that it was closed by the authorities. Morissey was also a prize-fighter. Drunken, brutal, without friends or money, he came from Troy to New York to see what would turn up. At that time an election was in progress; and elections were carried by brute force. There was no registry law; and the injunction to vote early and vote often was literally obeyed. In such a city, and at such a time, Morissey was in his element. Having acquired a little money, he opened a place for play. He became thoroughly temperate. He resolved to behave well, to be sober, and not gamble. Those resolutions he carried out. His house in New York was the most elegantly furnished of any of the kind in the State; the table, the attendants, and the cooking, were of the first order. He followed his patrons to Saratoga, and opened there what was called a club-house; judges, senators, merchants, bankers, millionaires, became his guests: the disguise was soon thrown off, and the club-house assumed the form of a first-class gambling-house at the Springs. Horse-racing and attendant games followed, all bringing custom and profit to Morissey's establishment; and thus he amassed a large fortune, and died in the odour of respectability which wealth confers. Morissey, as Congress man, was not exactly a working member. When he first went to Washington, Mr. Colfax hardly knew on which of the committees of the House it would be best to put him; so he said, in a very apologetic tone, "Well, Mr. Morissey, I should be very

glad to oblige in regard to a great many old members, and all the best places belong by right to them. Still, I will see what I can do for you." "Well, Mr. Speaker," said the new member, "I am pretty particular; but 1 will, at any rate, tell you what I want. If there is a committee that has no committee-room, never has any business sent to it, and never meets, I should like to be put on the tail-end of that committee. How does it strike you?" "You relieve me wonderfully," said Mr. Colfax. "I will put you on the Committee of Revolutionary Pensions."

Another case of that rarity, a successful gambler, is thus described in "Sunshine and Shadow," in New York:—"A man lives in the upper part of this city, and in fine style. He is reputed to be worth 500,000 dollars. He came to New York penniless. He decided to take up play as a business; not to keep a gambling-house, but to play every night as a trade. He made certain rules which he has kept over thirty years. He would avoid all forms of licentiousness, would attend church regularly on Sunday, would avoid all low, disreputable company, would drink no kind of intoxicating liquors, wine or ale, would neither smoke nor chew, would go nightly to his play as a man would go to his office or his trade, would play as long as he won, or until the bank broke, would lose a certain sum and no more; when he lost that he would stop playing, and leave the room for the night; if he lost ten nights, he would wait till his luck changed;" and this system he followed exactly, while tens of thousands around him were carried away into irretrievable ruin.

As I write I see the report of a peculiar case heard in Dublin, before Chief Justice Morris and a special jury; and, as the *Times'* correspondent informs us, some very curious revelations were made in the course of the hearing. The action was brought by a Mr. Kavanagh to recover £7,000 on account of work and labour alleged to have been done by the plaintiff in his capacity of manager to the defendant, a Mr. Henry Lindsay, a bill-discounter, who, it was stated, did business to the extent of £20,000 to £30,000 a month, and who lived alone in a large house in a respectable street, sleeping on a stretcher, and having bills on the house announcing it as to be let, in order that he might avoid, as he actually succeeded in avoiding, the payment of rates, on the plea that he was merely caretaker of the house. It also came out that defendant, who was advanced in years, had recently paid £5,000 to

compromise an action for breach of promise of marriage. So the old gentleman had a soft side after all!

One of the great millionaires of France was Ouvrard, the financier—a man sprung from a very humble origin, but of great financial capacity. During his long career of success, which lasted from the latter part of the last century till 1830, he made and spent millions of money. He was ruined by making large sales in the funds, under the expectation that the government of Louis Philippe could not stand. He was born in 1770; and his first operation, which consisted in buying up all the paper made in Poitou and Angoumois, and retailing it at an immense profit to the Paris booksellers, laid the foundation of his fortune. He soon afterwards made a contract for provisioning the Spanish fleet, which had joined the French squadron in 1797, and made a net profit of £600,000. In 1800, he was supposed to possess a million and a-half of English money. Soon after he had the contract for supplying the French army in the campaign which closed with the battle of Marengo. His prosperity continued for many years; and in 1812, the government owed him, for enormous advances made by him, nearly three millions of English money. He was *Munitionnaire-Général* for the Waterloo campaign; and, in 1828, contracted to supply the Duc d'Angoulême with everything necessary for the entry of the French army into Spain; but the misfulfilment of his contract entailed heavy losses on him, and in 1830 he was completely ruined.

No man was more reckless in his expenditure, nor more magnificent in his manner of living. At the time of the Directory, the *fêtes* given by him were the theme of the whole of Parisian society at that time. At his splendid villa near Rueil, during the Empire, he was in the habit of giving suppers to all the *corps de ballet* of the opera twice a-week, and he used to send several carriages, splendidly equipped, to bear away the principal performers when the performance was over. There an enormous white marble bath, as large as an ordinary-sized saloon, was prepared for such of the ladies as, in the summer, chose to bathe on their arrival. There a splendid supper was laid out, of which the fair bathers and many of the pleasure-seekers of the day partook; and, besides every luxury of the culinary art, prepared by the best cooks in Paris, each lady received a donation of fifty louis, and the one fortunate enough to attract the especial notice of the wealthy host a large sum of money. Mademoiselle Georges, the celebrated tragedian of that day,

cost him, as he was fond of relating, a large sum of money. He had invited her to sup with him at his villa; but the very day she was to come, a note informed him that she was compelled to give up the pleasure of supping with him, as the Emperor Napoleon had given her a rendezvous for the same time, which she dared not refuse. Ouvrard was furious at this *contretemps*, and he could not bear to yield the *pas* to *le petit Bonaparte*, whom he had known as a young captain of artillery, too happy to be invited to his house in the days of the Directory; and under this feeling, with a hint to the lady that she would find 100,000 francs served up at supper, he prevailed on the actress to give the emperor the slip. The following day the great financier received a summons forthwith to appear at the Tuileries, and was ushered into the emperor's presence. After walking once or twice up and down the room, the great man turned sharp round on his unwilling guest, and, with his eagle eye riveted on Ouvrard's face, sternly demanded, "Monsieur, how much did you make by your contract for the army at the beginning of the year?" The capitalist knew it was vain to equivocate, and replied, "4,000,000 francs, sire." "Then, sir, you made too much; so pay immediately 2,000,000 francs into the treasury." And Ouvrard, says old Captain Gronow, who tells the story, immediately did—much, probably, to his vexation and disgust.

Before the French Revolution, the largest fortunes in France were possessed by the farmers of the revenue, or *fermiers généraux*. Their profits were enormous, and their probity was very doubtful. It is related, that one evening at Ferney, when the company were telling stories of robbers, they asked their host, Voltaire, for one on the same subject. The great man, taking up his flat candlestick, as when about to retire, began—"There was once upon a time a *fermier général*—I have forgotten the rest."

In the Bagot will case we see another illustration of the way in which money is made, and the dissipation and extravagance to which it leads. Mr. Bagot, a colonial adventurer, returned to Ireland with the reputation of enormous wealth, and married the daughter of a baronet. Paralysed as he was, a son was born to him, which he disowned. The Bagot case ended in a verdict setting aside the late Mr. Bagot's will, and disinheriting the infant son, and thus Mrs. Bagot was in a measure legally rehabilitated. The disclosures at the trial, however, revealed a panorama of years of extravagance, folly, and riot, which is, we trust, exceptional. The whole

story of the Australian millionaire, Mr. Bagot, is fraught with details that can only disgust; and it would have been much better if the public had been spared recitals which, however entertaining to frivolous persons, can hardly serve any good purpose by the extraordinary publicity they have now gained. Should a new trial take place, a good deal of the money must pass into the lawyers' hands.

Not long ago the death was announced of M. Basilewski, the Rothschild of Russia, which took place at St. Petersburg, at the age of ninety-two. The deceased, who was the father of Princess Souvaroff, was the owner of gold mines in Siberia, which have already produced for him more than 100,000,000 of francs.

In America, even literary men, if they have luck, make money. It is reported of "Josh Billings" (Henry W. Shaw) that he made more money than almost any American author by persistent working of his peculiar vein of humour. Some years he got as much as 4,000 dollars from a weekly newspaper for exclusive contributions: he made 5,000 or 6,000 dollars by lecturing, and had a profit from his almanack of 8,000 or 9,000 dollars more —18,000 to 20,000 dollars per annum. That is five or six times as much as Emerson, Hawthorne, Lowell, or Holmes had ever made.

One of the most marvellous careers in London is that of Baron Grant, who commenced his city life as a clerk in a wine-merchant's office in Mark Lane, and whose capacity in the way of "financing" and "promoting public companies" appears to have been unrivalled. Of course he made himself many enemies; but that is the way of the world. The men who are the first to fling stones at a successful rival, and to call him hard names, are the men who morally have no claim to be censors on the ground of higher principle or superior virtue. It is thus the unlucky ones revenge themselves on their luckier rivals. They are prone to hit a man when he is risen in the world. Nowhere is there more lack of charity, or more evil speaking of one another, than in the circles where Mammon is king, and where the great object of life is held to be the art of money-getting and money-making.

CHAPTER IX.

MORE MONEY-MAKING M.P.'S.

LET me, in this chapter, give the first place to Samuel Plimsoll, a man who, if he made money, spent it nobly, and deserved the peerage far more than many who have been elected to that honour—at any rate, from the time the Earl of Beaconsfield became Premier. He was down very low in the social scale, and it is thus he writes of his noble poverty and of his companions in misfortune, in that appeal on behalf of our seamen, which stirred up the community as with the voice of a trumpet, and actually forced parliament to legislate. "I don't wish," he writes, "to disparage the rich; but I think it may reasonably be doubted whether these qualities are so fully developed in them" (he had been writing of the honesty, of the strong aversion to idleness, of the generosity to one another in adversity, and of the splendid courage of the working classes); "for notwithstanding that not a few of them are not unacquainted with the claims, reasonable and unreasonable, of poor relations, these qualities are not in such constant exercise, and riches seem, in so many cases, to smother the manliness of their possessors, that their sympathies become not so much narrowed as, so to speak, stratified; they are reserved for the sufferings of their own class, and also the woes of those above them. They seldom tend downwards much, and they are far more likely to admire an act of high courage, like that of the engine-driver who saved his passengers lately from an awful collision by cool courage, than to admire the constantly-exercised fortitude and the tenderness which are the daily characteristics of a British workman's life.

"You may doubt this. I should once have done so myself; but I have shared their lot; I have lived with them. For months and months I lived in one of the model lodging-houses, established mainly by the efforts of Lord Shaftesbury. There is one in Fetter Lane, another in Hatton Garden; and, indeed, they are scattered all over London. I went there simply because I

could not afford a better lodging. I have had to make seven shillings and ninepence halfpenny (three shillings of which I paid for my lodging) last me a whole week, and did it. It is astonishing how little you can live on when you divest yourself of all fancied needs. I had plenty of good wheaten bread to eat all the week, and the half of a herring for a relish (less will do if you can't afford half, for it is a splendid fish), and good coffee to drink; and I know how much, or rather how little, roast shoulder-of-mutton you can get for twopence for your Sunday's dinner. Don't suppose I went there from choice; I went from stern necessity (and this was promotion too), and I went with strong shrinking, with a sense of suffering great humiliation, regarding my being there as a thing to be kept carefully secret from all my old friends. In a word, I considered it only less degrading than spunging upon my friends, or borrowing what I saw no chance of ever being able to pay.

"Now, what did I see there? I found the workmen considerate for each other. I found that they would go out (those who were out of employment), day after day, and patiently trudge miles and miles seeking employment, returning, night after night, unsuccessful and dispirited. They would walk incredibly long distances to places where they heard of a job of work, and this not for a few days, but for very many days. And I have seen such a man sit down wearily by the fire (we had a common room for sitting, and cooking, and everything), with a hungry despondent look—he had not tasted food all day—and accosted by another scarcely less poor than himself, with—'Here, mate, get this into thee,' handing him, at the same time, a piece of bread and some cold meat, and afterwards some coffee; and adding, 'Better luck to-morrow—keep up your pecker;' and all this without any idea that they were practising the most splendid patience, fortitude, courage, and generosity I had ever seen. You would hear them talk of absent wife and children sometimes—there in a distant workhouse—trade was very bad then—with expressions of affection, and the hope of seeing them again, although the one was irreverently alluded to as my old woman, and the latter as the kids. I very soon got rid of miserable self-pity there, and came to reflect that Dr. Livingstone would probably be thankful for good wheaten bread; and if the bed was of flock and hay, and the sheets of cotton, that better men than I in the Crimea (the war was then going on) would think themselves very lucky to have as good; and then, too, I began

to reflect, that when you come to think of it, such as these men were, so were the vast majority of the working classes; that the idle and the drunken we see about public-houses, are but a small minority of them made to appear more—because public-houses are all put in such places; that the great bulk are at home; for the man who has to be up at six in the morning can't stay up at night; he is in bed early, and is as I found my fellow inmates. * * * Well, it was impossible to indulge in self-pity in circumstances like these; and emulous of the genuine manhood all around me, I set to work again; for what might not be done with youth and health; and simply by preparing myself rather more thoroughly for my business than had previously been considered necessary, I was soon strong enough to live more in accordance with my previous life, and am now able to speak a true word for the genuine men I left behind, simply because my dear parents had given me greater advantages than these men had." In this confession we see the secrets of Mr. Plimsoll's ultimate success—the better education his parents had given him, and the courage infused into him by the example of men lower down in the social scale. Under these circumstances he again went to work, and the result was fame and fortune.

The great railway king, Mr. G. Hudson, was, for a time, a money-making M.P., who rose from the linendraper's shop at York, to be the observed of all observers, the lion of the day, to whom, while his money lasted, the oldest and the proudest aristocracy in the world stood cap in hand. Alas! however, he outlived his wealth. It took to itself wings, and flew away.

The mother of Joseph Hume, M.P., kept a small crockery shop at Montrose; and yet her son went out to India, made a large fortune, and came back to his native land to be a distinguished member of parliament, and a leader in political and economical reform.

Mr. I. Holden, when M.P. for the eastern division of the West Riding of Yorkshire, told a large meeting of the electors at Leeds about his earlier years. "I began life," he said, "as an operative. I was a worker in a cotton-mill, and when I had worked fourteen hours a-day, I spent two in the evening school. I educated myself by that means till I was able to continue my education by assisting in the education of others; and I sometimes remember with intense emotion, entering, upon a stage-coach, the town of Leeds, unknown, and a perfect stranger, at twenty years of age, in order to

be the mathematical master in one of the first schools then in Yorkshire, and almost one of the first in England. I spent many happy months in the town of Leeds." When he began to take an interest in politics, he watched the course of the two great parties on the subject of Catholic emancipation and the emancipation of the slaves, and became a Liberal.

Edward Baines, who became M.P. for Leeds, and the proprietor of one of the most valuable newspaper properties in the kingdom, the *Leeds Mercury*, set off to make his fortune in 1793. His son writes:—"There was at that time no public conveyance on the direct route from Preston to Leeds, and the journey by coach, through Manchester, would have occupied two days. The frugal apprentice, stout of heart and limb, performed the journey on foot, with his bundle on his arm. A friend accompanied him to Clithero; but he crossed the hill into Yorkshire with no companion but his staff, and all his worldly wealth in his pocket. Wayworn he entered the town of Leeds, and, finding the shop of Messrs. Binns and Brown, he inquired if they had room for an apprentice to finish his time. The stranger was carelessly referred to the foreman; and, as he entered the *Mercury* office, he internally resolved that, if he should obtain admission there, he would never leave it." And he kept his word. A man does what he wills. To succeed in life—to be even a rich man or an M.P.—is mainly the result of the effort of the indomitable will of a resolute and persevering man.

Mr. Baines succeeded because his maxim was, that what was worth doing, was worth doing well. "He laid the foundations of future success," writes his son, "as a master, in the thorough knowledge and performance of the duties of a workman. Whilst still receiving weekly wages, he practised a prudent economy. He was anxious to improve his condition, and he took the only effectual means to do it by saving as much as he could of the fruits of his industry. His tastes were simple, his habits strictly temperate, and his companionships virtuous. Always maintaining respectability of appearance, he was superior to personal display. He lodged with a worthy family; but on a scale of expense suited to his circumstances." An early marriage seems to have increased his business energy. "At five o'clock in the morning, and, when occasion required, at four or three, was the young printer out of bed; and whatever neighbour rose early was sure to find him in his office. He was above no kind of work that belonged to his trade. He not only directed others, but worked himself at case and press. He kept his

own books, and they still remain to attest the regularity and neatness with which he kept them, though he had no training in that department. Not a penny went or came but had its record, either in his office or his domestic account-books. In consequence, he always knew the exact position of his affairs. His customers and friends steadily increased; for it was found that he was to be depended upon for whatever he undertook. With a spirit that stooped to no meanness, but with a nature that cheerfully yielded all respect and courtesy; with a temper as steady as it was sanguine and happy; with constant prudence and unfailing attention to duty, he won the confidence of every one that knew him. His punctuality and method were exemplary; he conducted his business, in all respects, in the best way. He not only took any employment for his press, however humble, that came, but he devised and suggested publications, and joined others in executing them. But," adds the son, "it was necessary that energy in business should be seconded by economy at home. He began by laying down the rule that he would not spend more than half his income; and he acted upon it. Great was his resolution, and many the contrivances to carry out his purpose; but husband and wife being of the same mind, assiduous and equally prudent, the thing was done. For some time they kept but one servant. A main secret of his frugality was, that he created no artificial wants. He always drank water. He never smoked, justly thinking it a waste of time and money to gratify a taste which does not exist naturally, but has to be formed. He took no snuff. Neither tavern nor theatre saw his face. The circle of his visiting acquaintance was small and select. Yet he was not an earth-worm. He took an active part in the Benevolent or Strangers' Friend Society, and was a man of public spirit. The pure joys of domestic life, the pleasures of industry, and the satisfaction of doing good, combined to make him as happy as he was useful."

Thus it will be seen that the foundation of Mr. Baines's success in life, and of his eminent usefulness, was laid in those homely virtues which are too often despised by the young and ardent, but which are of incomparably greater value than the most shining qualities—in integrity, industry, perseverance, prudence, frugality, temperance, self-denial, and courtesy. The young man who would use his harvest must plough with his heifer.

If there is a passage in all his life of which his descendants are and ought to be most proud, it is that lowly commencement, when virtuous habits were

formed; when the temptations of youth were resisted; when life-long friendships were won; when domestic life began in love, and piety, and prudence; when a venerable neighbour, Mr. Abraham Dickinson, used to remark, “Those young people are sure to get on, they are so industrious;” and when the same good man said to a young friend at his elbow—“C—, thou seest an example in thy neighbour Edward.”

“All’s well that ends well,” says the proverb. It is true; yet it is also of immense importance to begin well. Mr. Baines, some years since, was watching an apprentice, whose habits were not steady, fold up a newspaper. At the first fold there was a wrinkle, and at every succeeding fold the wrinkle grew worse, and more unmanageable. Mr. Baines said significantly to the lad—“Jim, its a bad thing to begin wrongly.” The poor fellow found it so; for he soon fell a victim to his vices. His master had begun right, and every succeeding fold in life was easy and straight. The lesson is worth remembering.

Another illustration of money-making is to be found in the case of William James Chaplin, a native of Rochester, in Kent, whose history affords a remarkable example of the way in which a man rises from the humblest ranks, by talent and energy, to a place amongst the most influential and wealthy men of the day. Before railways were in operation, Mr. Chaplin had succeeded in becoming one of the largest coach proprietors in the kingdom. His establishment grew from small beginnings, until, just before the opening of the London and North-Western Railway, he was proprietor of sixty-four stage-coaches, worked by 1,500 horses, and returning yearly more than a million sterling. A man who could build up such a business was not likely to let it sink under him; and, accordingly, we find that he moved his large capital from four-horse coaches into railway shares, and entered largely in foreign railways, especially in France and Holland. His greatest stake, however, was invested in the London and South-Western, of which he became director, and afterwards chairman. In 1845, he was Sheriff of London, when he took some pains to promote prison reform; and, in 1847, was elected M.P. for Salisbury, as a supporter of free trade and the ballot. He was also a deputy-lieutenant of the county of Hants.

One of the most remarkable careers was that of Mr. Lindsay, M.P., who was a native of Ayre, in Scotland, where he was born in 1816, and left an orphan

at six. When only fifteen years of age he commenced his career, leaving home with three shillings and sixpence in his pocket, to push his way as a sea-boy. He worked his way to Liverpool by trimming coals in the coal-hole of a steamer. Arrived in that great commercial emporium, he found himself friendless and destitute, and seven long weeks passed before he was able to find employment, four of which were spent in such utter destitution that he was reduced to the necessity of sleeping in the streets and sheds of Liverpool, often eating nothing but what he begged for. At length he was fortunate enough to be engaged in the *Isabella*, a West Indiaman; and such were the hardships to which the cabin-boy of that day was subjected, that, at times, it might almost be questioned whether the change was for the better. But William Lindsay was not a lad to be discouraged by hardships. Pressing steadily onward, in 1834, three years after he had first joined the ship in the humblest capacity, he was appointed to the position of second mate; but even when fortune had begun to smile upon him, her face was not altogether unclouded; for in the same year he was shipwrecked, and had both legs and one arm broken. The following year he was promoted to be chief mate; and in 1836, in his nineteenth year, he was appointed to the command of the *Olive Branch*, which seems, however, so to have belied her name, that, being in the Persian Gulf in 1839, in a hostile encounter, her commander was cut down by a sabre-stroke across the breast, he at the same time killing his assailant by a pistol-shot. The following year Mr. Lindsay retired from the sea, and, in 1841, was appointed agent for the Castle-Eden Coal Company. He was mainly instrumental in getting Hartlepool made an independent port, and rendered material assistance in the establishment of its docks and wharves. In 1845, he removed to London, and laid the foundation of that extensive business which now entitles him to recognition as one of the "merchant princes" of the metropolis. Nor, amid all the bustle and occupation of a busy life, did Mr. Lindsay lose sight of his mental improvement. Devoting his spare evening hours, which thousands waste in idleness or dissipation, to self-instruction, he speedily overcame the defects of his early education, and stored his mind with a variety of sound information, which has been of essential service to him in his subsequent career. In proof how profitably he employed these hours of study, it may be stated that he has published various pamphlets and letters on questions connected with the shipping interest, in which he himself holds so large a stake; as well as a more important work, entitled

"Our Navigation and Mercantile Marine Laws." No sooner was his position as one of the largest shipowners and shipbrokers in the kingdom achieved, than he resolved to get into parliament. He contested Monmouth in April, and Dartmouth in July, 1852, in both of which he was beaten by aristocratic influence, and the unsparing use of other means of corruption. Undaunted by these defeats, and determined to succeed at last, even if twenty times defeated, and to succeed, too, by purity and principle alone, he became a candidate for Tynemouth in March, 1854, and, after a severe struggle, was elected by a narrow majority of seventeen. In 1857, he was again elected without opposition. When engaged in the contest at Dartmouth, Mr. Lindsay gave the electors an account of his career and his commercial position, which shows, in a striking light, the magnitude of the operations of a large mercantile establishment. He then, it appeared, owned twenty-two large first-class ships; and, as an underwriter, he had, in his individual capacity, during the past year, insured risks to the amount of £2,800,000. In the conduct of their extensive export trade, the firm of W. S. Lindsay and Co., of Austin Friars, ship and insurance brokers, of which he is the head, had, during the same year, chartered 700 ships to all parts of the world, but principally in India and the Mediterranean, and, as contractors, had shipped 100,000 tons of coals, and 150,000 tons of iron; whilst, as brokers, during the year of famine, their operations extended to 1,000,000 quarters of grain. Mr. Lindsay took part in the formation of the Administrative Reform Association; and being present at the initiatory meeting at the London Tavern, proposed one of the resolutions in an amusing speech, in which he detailed his experiences connected with the subject, both at home and abroad. In the hot debates, occasioned by neglect and maladministration, on the Crimean war, he became quite a man of mark in the House of Commons. And after his retirement from parliament, he published a valuable and expensive book on the "History of Shipping and British Commerce."

In connection with this subject must also be mentioned the respected name of Mr. Brotherton, who used often to tell the House of the time when he himself had been a poor factory lad, but who died wealthy and universally lamented.

Sir Samuel Morton Peto, the constructor of many of the greatest engineering works in the country, and who for many years represented

Norwich in parliament, worked for seven years as a bricklayer, carpenter, and mason, under his uncle, Mr. Henry Peto.

Sir Francis Crossley, M.P., also was born in very humble circumstances, and acquired the enormous wealth of which he became possessed by his own energy and enterprise. Halifax, which he represented in parliament, and where his manufactory was situated, bore witness to his liberality.

Another M.P. who sprung from the ranks was Mr. Joseph Cowen, who represented—as his son still represents—Newcastle-on-Tyne. Such was his integrity, and patriotism, and perseverance, that no man was more respected in parliament or out. Crowned with grey hairs, his tall, muscular frame, and big head, denoted a more than average amount of physical and mental strength. As a member of parliament, he was noted for the regularity of his attendance. In this respect he was unrivalled.

I have already written that the late Mr. Herbert Ingram, M.P., blacked the shoes of one of his constituents. He was born at Boston, in Lincolnshire, and was then apprenticed to one of his constituents. After completing the terms of his indenture, Mr. Ingram moved to Nottingham, where he carried on business as printer, bookseller, and news-agent. Whilst a newsvendor, he displayed, in a remarkable degree, that industry and perseverance for which he became distinguished in after-life. Two instances of his extraordinary attention to business may be cited. There was, amongst his customers, a gentleman who wanted his news very early, and Mr. Ingram, anxious that the gentleman should not be disappointed, walked five miles, and of course five miles back, to serve a single customer. On one occasion he got up at five in the morning, and travelled to London to get some copies of a paper because there was no post to bring them, and being determined that his customers should have the news. His industry had its reward, for he sold above 1,000 copies of that paper in Nottingham; and it was from his experience as a newsvendor, and in the sale of metropolitan prints, that he thought of the speculation which was destined to make his fortune. He used to notice that a very bad wood-cut in an old number of a newspaper would make it sell; and it occurred to him, that if he had a number of good engravings, and put them in a paper, they would be likely to make it sell. Accordingly, in May, 1842, an experiment was resolved on, and the first number of the *Illustrated News* made its appearance. His success was

immense; but he had learned the secret of it from his experience in the humble and laborious calling of a newspaper vendor. Indeed, the very title of the new journal was suggested by the fact that the most illiterate of his customers had been in the habit of coming to ask him for the London news: they did not care what he sold them so long as he gave them the London news; and he wisely came to the conclusion, as that name suited the poorest class, it would suit all classes; and thus his sagacity reaped a rich reward, and he became a famous as well as a wealthy man. It is thus the House of Commons has become enriched by the brains of some of the most successful money-makers of their time.

CHAPTER X.

GEORGE MOORE, CITIZEN AND PHILANTHROPIST.

In 1825, a country lad arrived in London on the day before Good Friday. As he was born in 1806, he was about twenty years of age. He had served his apprenticeship with a linendraper at Wigton, where his master did not prosper, and the young man determined to come to London in search of a fortune. It was a wearisome ride then from Carlisle to London, and took the coaches at least a couple of days; but it is a long journey that has no end to it. In due time the coach reached the "Swan with Two Necks," in Lad Lane, Wood Street, and, after paying the coachman, the young man from the country took up his residence at the "Magpie and Platter." As may be supposed, he felt rather lonely, and did not know what to do with himself. He was too much fatigued, besides, to look after a situation; so on Good Friday, as he knew the Cumberland men held their annual wrestling match on that day, he made his way to Chelsea to observe the sports. When he arrived there he found a young Quaker friend from Torpenbow, who had won the belt at Keswick a few years before. The new-comer, inspired by the event, entered his name as a wrestler. He was described by some, who were present on the occasion, "as very strong-looking, middle-sized, with a broad chest, and strongly-developed muscles;" his hair was dark and curly, and almost black; his eyes were brown, and glowed under excitement to a deeper brown; his face was redolent of health. The new-comer "peeled" and stepped into the ring. The first man he came against was a little bigger than himself; but he threw him so cleverly, that the questions were asked on every side—"Who's that?" "Where does he come from?" "What's his name?" His name was soon known; and as he wrestled again, and threw his man, he was hailed with cries of, "Weel done." Again he succeeded; and though beaten at length by a noted champion wrestler from Cumberland, the young man from the country was hailed as the winner of the third prize. His name was George Moore, and it was thus he made his *débût* in London

in the year 1825. It is needless to say that he was recognised by his countrymen, and treated to drink. It was the wish that he should have another wrestling bout, and wagers were made on the subject; but to the credit of George Moore it must be stated, that when he saw some of the lads around him were taking more drink than was good for them, he made up his mind not to wrestle in the proposed match, and left his admirers indignant at his decision.

On his return, Moore learned that the inn—indeed, the very bed in which he had slept—had become notorious; for Thurtell, the well-known murderer, had been taken from it by the police some time before. Moore was horror-struck, and determined to seek fresh lodgings. He was fortunate in finding very suitable ones in Wood Street, and thence he set out to find a situation. It was hard work the search. People laughed at his north-country accent, and rustic air and clothes. In one day he entered as many as thirty linendrapers' shops. "The keenest cut of all I got," Moore used to say, "was from Mr. Charles Meeking, of Holborn. He asked me if I wanted a porter's situation. This almost broke my heart." Fortunately, Mr. Ray, of Flint, Ray, and Co., had heard of the arrival of the Cumberland lad; indeed, he had been looking out for him, and he offered Moore £30 a-year, which the latter gratefully accepted. At that time Moore gave no promise of being worth much more. His first appearance is thus described:—"On incidentally looking over to the haberdashery counter, I saw an uncouth, thick-set country lad, standing crying. In a minute or two a large deal chest, such as the Scotch servant-lasses use for their clothes, was brought in by a man and set down on the floor. After the lad had dried up his tears, the box was carried up-stairs to the bedroom where he was to sleep. After he had come down-stairs he began working, and he continued to be the hardest worker in the house until he left."

The Moore family were not penniless. George Moore was not one of the men who came to London with half-a-crown, and with that half-a-crown swell out into Rothschilds. His father was a man of ancient descent, though of moderate means, and was one of the old Cumberland statesmen—a race of landed proprietors unfortunately fast vanishing away. His godfather left him a legacy of £100, and a hair-trunk studded with nails. His mother, who was a statesman's daughter, died when he was six years old. At eight the boy was sent to school. The master was drunken and brutal, and naturally

the school was unattractive. Under a new master, however, the lad did better. When twelve, his father sent him to a finishing school at Blennerhasset, and he remained there for a quarter, at an expense of eight shillings. "The master," he adds, "was a good writer, and a superior man—indeed, a sort of genius. For the first time I felt that there was some use in learning, and then I began to feel how ignorant I was. However, I never swerved from my resolve to go away from home. I had no tastes in common with my brother. I felt that I could not hang about half idle, with no better prospect before me than of being a farm servant. So I determined that I would leave home at thirteen, and fight the battle of life for myself." It was while an apprentice that this feeling strengthened and matured. Card-playing had been to him a snare; but he conquered the temptation, and became all the better for the struggle with inclination, which appears to have been sharp and severe.

But let us return to Moore's London life. After he had been six months at Grafton House, one day Moore observed a bright little girl come tripping into the warehouse, accompanied by her mother. "Who are they?" he asked. "Why, don't you know?" was the reply. "That's the governor's wife and daughter." "Well," said George, "if ever I marry, that girl shall be my wife;" and he kept his word.

In 1826, somewhat disgusted with the retail trade (especially as, owing to a mistake of his own, his integrity had been called in question by one of the customers, a lady of title), Moore entered the house of Fisher, Stroud, and Robinson, Watling Street, then the first lace-house in the City of London. His salary was to be £40 a-year, and he wrote word to his father that he was now a made man. How came this to be so? In the first place, Moore had earned a good character at Grafton House; and, secondly, Mr. Fisher, the head of the lace-house, was a Cumberland man. Provincial ties were stronger half a century back in London than they are now; but be that as it may, Moore had much to learn in his new place. He was inaccurate—he lacked briskness and promptitude. Mr. Fisher blamed his stupidity; he said he had seen many a stupid blockhead from Cumberland, but that he was the greatest of them all. This censure seems to have done Moore good. He set about educating himself. He was so ashamed of his ignorance, that he actually went into a night-school. It was at Fisher's that Moore met with Mr. Crampton, afterwards his partner. The latter writes—"We became close

companions. His friends were my friends, and so intimate were we, that I seemed to merge into a Cumberland lad. George was very patriotic. All our friends were Cumberlanders; and though I was a Yorkshireman, I was almost induced to feign that I was Cumberland too. I was gayer than he, and he never failed to tell me of my faults. He was a strong, round-shouldered fellow. He was very cheerful and very willing. He worked hard, and seemed to be bent on improvement; but in other respects he did not strike me as anything remarkable. Among the amusements which we attended together were the wrestling matches at St. John's Wood. The principal match was held on Good Friday. One day we went to the wrestling-field, and George entered his name. The competitors drew lots. George's antagonist was a Life-Guardsman, over six feet high. I think I see Moore's smile now as he stood opposite the giant. The giant smiled too. Then they went at it *gat hod*, and George was soon gently laid on his back. By this time he was out of practice, and I don't think he ever wrestled again. Besides, he was soon so full of work as to have little time for amusement."

After this Mr. Moore became traveller to the firm, and excelled, not only in increasing the business of his employers, but in the shortness of time in which he performed his journeys. He used afterwards to remark, that it was the best testing-work for a young man before his promotion to places of greater trust. At the inns which he frequented he was regarded as a sort of hero. To show the energy with which he carried on his business, it may be mentioned that on one occasion he arrived in Manchester, and after unpacking his goods, he called upon his first customer. He was informed that one of his opponents had reached the town the day before, and would remain there for a day or two more. "Then," said Moore, "it is no use wasting my time with my competitor before me." He returned to his hotel, called some of his friends about him to help him repack his stock, drove off to Liverpool, commenced business next day, and secured the greater part of the orders before the arrival of his opponent. It was while travelling in Ireland that Moore met Groucock, then travelling for a rival firm. They had a keen fight for trade, and Moore succeeded in regaining a good deal of it for his own firm. Groucock, convinced of Moore's value, offered him £500 a-year (he was only getting £150 from Fisher) to travel for his firm. Moore's reply was, "I will be a servant for no other house than Fisher's; the

only condition on which I will leave him is a partnership." At length Groucock gave way; and in 1830, at the age of twenty-three, Moore entered as partner in the firm of Groucock, Copestake, and Moore. The firm was originally established in 1825, and their first place of business was over a trunk-shop at No. 7, Cheapside. In 1834, the firm removed to Bow Churchyard. The capital contributed by George Moore was £670, supplied him by his father. His line was to travel for the firm, which he did with increased assiduity. Frequently he was up two nights in the week.

There are many amusing stories told of the way in which Moore got his orders. A draper in a Lancashire town refused to deal with him. The travellers at the hotel bet him five pounds that he could not get an order, and Moore started off. When the draper saw him entering the shop, he cried out, "All full, all full, Mr. Moore; I told you so before!" "Never mind," said George, "you won't object to a crack?" "Oh, no," said the draper. They cracked about many things, and then George Moore, calling the draper's attention to a new coat which he wore, asked what he thought of it? "It is a capital coat," said the draper. "Yes; made in the best style, by a first-rate London tailor." The draper looked at it again, and again admired it. "Why," said George, "you are exactly my size; it's quite new; I'll sell it you." "What's the price?" "Twenty-five shillings." "What? That's very cheap." "Yes, it's a great bargain." "Then I'll buy it," said the draper. George went back to his hotel, donned another suit, and sent the great bargain to the draper. George again calling, the draper offered to pay him. "No," said George, "I'll book it; you've opened an account." Mr. Moore had sold the coat at a loss, but he was recouped by the £5 bet which he won, and he obtained an order besides. The draper afterwards became one of his best customers.

On another occasion, a draper at Newcastle-upon-Tyne was always called upon, many times without a result. He was always full; in fact, he had no intention of opening an account with the new firm. Mr. Moore got to know that he was fond of a particular kind of snuff—rappee, with a touch of beggar's brown in it. He provided himself with a box in London, and had it filled with the snuff. When at Newcastle he called upon the draper, but was met, as usual, with the remark, "Quite full, quite full, sir." "Well," said Mr. Moore, "I scarcely expected an order, but I called upon you for a reference." "Oh, by all means." In the course of conversation George took

out his snuff-box, took a pinch, and put if in his pocket. After a short interval he took it out again, took another pinch, and said, "I suppose you are not guilty of this bad habit?" "Sometimes," said the draper. George handed him the box; he took a pinch with zest, and said through the snuff, "Well, that's very fine." George had him now. He said, "Let me present you with the box; I have plenty more." The draper accepted the box; no order was asked, but the next time George called upon him he got his first order. No wonder Moore succeeded; and it was well he did. Times were bad; and it was his opinion, that had he been laid up for three months the firm would have stopped payment. At the end of three years Moore was made equal as a partner with the rest.

In 1840, after one refusal, Moore led his first love to the altar; and in 1841 he partially abandoned travelling; but the change from travelling to office-work at first materially told upon his health. To remedy this he took to fox-hunting, and went to America, partly on business and partly on pleasure. One of the results of his visit to the great republic, was the establishment of a branch of the firm at Nottingham, and the erection of a lace factory in that town. After this he became a director of the Commercial Travellers' Benevolent Institution, and one of the most ardent supporters of the Cumberland Benevolent Society, and of the Commercial Travellers' Schools. From the first he was the treasurer of the latter institution. His partners were glad to see him thus employed. They called them his safety-valves. His holidays were spent in Cumberland, a county for which his love was strong till the last, and to the schools of which he was ever a liberal contributor. Indeed, educational reform in that county may be said to be almost entirely due to him. In 1852, Mr. Moore was nominated by the Lord Mayor of London as Sheriff; but his time was so occupied that he paid the fine of £400 rather than serve. For the same reason, also, he declined to be an alderman, though twice pressed to fill that honourable post. He said, "I once thought that to be Sheriff of London, or Lord Mayor, would have been the height of my ambition; but now I have neither ambition nor the inclination to serve in either office. To men who have not gained a mercantile position, corporation honours are much sought after; but to those who have acquired a prominent place in commerce, such honours are not appreciated. At the same time, I am bound to say that I have always received the most marked courtesy and consideration from the corporation,

even although I did not feel inclined to join it." Dr. Smiles reprints this without note or comment; but surely it betrays a spirit not to be commended. Great city merchants might well be proud to serve in such a corporation as that of London, not as a stepping-stone for themselves, but as an honour of which the proudest may well be proud. As regards parliament, that is another matter. Mr. Moore always refused to be a candidate for parliamentary honours, on the plea that parliament should be composed of the best, wisest, and most highly educated men in the country. In this respect it is to be regretted that a large number of M.P.'s are not of Mr. Moore's way of thinking. In politics it may be mentioned that Mr. Moore was a Moderate-Liberal, and a strong Free-Trader from the very first. He was an ardent admirer of Lord John Russell, and had much to do with his return for the City in 1857.

In 1854, Mr. Moore removed to his mansion in Kensington Palace Gardens. "Although," he writes, "I had built the house at the solicitation of Mrs. Moore, I was mortified at my extravagance, and thought it both wicked and aggrandising, mere ostentation and vain show to build such a house. It was long before I felt at home in it, nor did it at all add to our happiness. I felt that I had acted foolishly. But, strange to say, a gentleman offered to take the house off my hands, and to give me 3,000 guineas profit. I made up my mind to accept this offer; but my dear wife had taken such an interest in the house that we could not decide to sell it." He accordingly declined the offer. But the house-warming was at any rate characteristic. He determined that the young men and women should be the first guests, and accordingly they were, to the number of 300. A second ball was given to all the porters and their wives, the drivers, and the female servants, to the number of about 200. Afterwards they had, at different times, about 800 of their friends and acquaintances to dinner. But this was abandoned. "Happiness," wrote Mr. Moore, "does not flow in such a channel. Promiscuous company takes one's mind away from God and His dealings with men, and there is no lasting pleasure in the excitement." Mrs. Moore did not long enjoy her new home; she died in 1858. At that time Mr. Moore had become a decidedly religious man. He had a serious illness in 1850, which seems to have had great effect, and more than ever he gave himself up to philanthropic work—such as aiding in the establishment of a Reformatory for Discharged Prisoners, of the Royal Hospital for Incurables,

of the London General Porters' Benevolent Association, and the Warehousemen and Clerks' School, &c., &c. At Kilburn he said, "If the world only knew half the happiness that a man has in doing good, he would do a great deal more." George Moore lived under the increasing consciousness of this every year. He wrote in his pocket-book:—

"What I spent I had,
What I saved I lost,
What I gave I have."

At this time, Mr. Moore seems to have made special efforts for the spiritual improvement of the young men and women in his employment in London, and to have retained the services of the Rev. Thomas Richardson as chaplain. And then, as was natural, his thoughts reverted to his native county of Cumberland, for which already he had done so much, and for which he felt inclined to do much more on his becoming the purchaser of the Whitehall estate, very near the parish of Mealsgate, in which he was born.

Mr. Moore was a great beggar as well as a great giver. With his friends he was often very abrupt. When he entered their offices they knew what he was about—they saw it in his face. "What is it now, Mr. Moore?" "Well, I am on a begging expedition." "Oh, I knew that very well. What is it?" "It's for the Royal Free Hospital, an hospital free to all without any letters of recommendation; I want twenty guineas." "It is a large sum." "Well, it is the sum I have set down for you to give; you must help me. Look sharp!" The cheque was got, and away he started on a fresh expedition. Sometimes, however, he met with rebuff after rebuff from men rolling in wealth, who had never given a farthing to a charitable institution. This sickened him for the day. However, he would say, "I must not be discouraged. I am doing Christ's work." In another way Mr. Moore was specially helpful. He was the constant resort of young men wanting situations. If he could not provide for them in his own warehouse, he endeavoured to find situations for them among his friends. He took no end of trouble about this business. After his young friends had obtained situations he continued to look after them. He took down their names and addresses in a special red book kept for the purpose, and repeatedly asked them to dine with him on Sunday afternoons. He usually requested that

they should go to some church or chapel in the evening. In his diary are repeatedly such entries as the following; "Dined twenty-two of the boys that I had got situations for, besides the people that were staying in the house. I never forget that I had none to invite me to their homes when I first came to London." How much good such kindness did it is impossible to tell; for the want of it many a young man in the City goes to the bad.

Mr. Moore's second marriage, in 1881, seems rather to have increased than diminished his philanthropic zeal. A wedding trip of two months in Italy and elsewhere was but a brief interval of holiday, to be followed by still harder work in the cause of his Lord and Master; and then came an illness which rendered necessary for him more rest of brain and more healthy exercise for his body. In his knowledge of London he was unrivalled. He knew it by night as well as by day. Many a time he went down to St. George's in the East and to Wapping to look after the poor. He accompanied the City missionaries into the lowest dens; and as he felt that the only way of reformation was to get at the children, we cannot be surprised to learn that in 1866 he became treasurer of the Field Lane Ragged School, an institution at that time sorely in need of pecuniary help. But his happiest days were those he spent at his Border tower at Cumberland. There the house was always full of visitors, and there the poor were equally welcome as the rich. There also, he loved to act the part of a distinguished agriculturist and to preside at cattle shows. His guests were very varied, and included bishops, Scripture-readers, warehousemen, farmers, City missionaries, Sunday-school children, pensioners, and statesmen. He rejoiced in hunting; but all the while he looked after the homes of the poor, and battled with the immorality which exists quite as much in the country as in town.

Mr. Moore was a great lover of the Bible, and distributed it by the thousand, far and near. He always insisted on its being read in schools. When the Middle-class schools were established in London, he offered a thousand pounds on condition that the Bible was read there; but he refused to give it till he found that actually such was the case. In the case of Christ's Hospital, after Dr. Jacob's sermon on the institution, he became an ardent reformer. As prime warden of the Fishmongers', he distinguished himself by the vigour of his speeches. When Paris was in want, and its people destitute of bread, he flew to their relief; and no man was more active in

giving relief for the destitute when the *Northfleet* was sunk. In 1872, he was proud to be the high sheriff of his native county. Among his last public works was to give a supper to the cabmen of London, and to attend the funeral of Dr. Livingstone. And he died as he lived—engaged in works of mercy. In November, 1876, he left his grand mansion in Cumberland to attend a meeting of the Nurses' Institute in Carlisle. While he was standing opposite the Grey Coat Inn, two runaway horses, which had escaped from a livery stable, came galloping up. One of them knocked Mr. Moore down. He was taken up insensible. Sir William Gull was sent for; but from the first there was no chance, and in twenty hours he was dead. Great was the sorrow felt everywhere, and in London and Carlisle public meetings were held for a George Moore memorial fund. At that in London the Archbishop of Canterbury presided, and Mr. Samuel Morley was one of the speakers.

Friend of the church as he was at all times, and especially attached to the Evangelical clergy, in one thing he differed from them. "The parsons," he once said to a meeting of children at Wigton, "will tell you a good deal about money. They will tell you that it is the root of all evil; but my opinion is that it is a good thing to make plenty of money, provided you make a proper use of it." Such was George Moore, and such were his views and works. We owe to Dr. Smiles a biography of him, which is as interesting and instructive as could well be imagined. It should be read by all City young men; it should be in every City library. The character therein portrayed ought to be studied, and revered, and imitated in every home. Few of us can expect to realise his wealth, but his example is one to be held up to every City man.

"People who believe," says a writer in the *Daily News*, "that genius is great natural power accidentally directed, may think that the career of the late Mr. George Moore justifies the well-known definition. Mr. Moore's name was very well known, not in England only, but on the continent, by every one who was labouring to lighten the misery of the poor. The philanthropic schemes to which he gave the aid of his energy, his knowledge of men and of life, and his money, were too many to be numbered here. The French, in particular, cherish a grateful memory of his benevolent activity, of the help he extended to the victims in the war of 1870. To many who only heard of Mr. Moore in his later life, and in the full tide of his helpfulness and prosperity, it may have been unknown that he was the maker of the fortune

which he distributed with a generous hand. The biography of him by Mr. Smiles, which has just been published, is a very interesting account of a career which began in a humble though honourable estate, and ended by a singular accident in the northern town where it may be said to have begun. The history of 'Self-Help' is not invariably edifying. The chief end of man, after all, is not to get on in the world, to make a great deal of money, and to have paragraphs devoted to his glory. This is so far from being the case that one has even to overcome a slight natural prejudice against the strength which displays itself mainly in the acquisition of a fortune. In almost every rank of life leisure has its charms and good gifts, which a man who never takes rest must miss. The subject of Mr. Smiles's book escapes from the vulgar renown of the self-made by his unselfishness. His energy, his ceaseless labours in his early life, were not the manifestations of a desire for wealth and for advancement, but the natural expression of immense natural strength of mind and body. When success was secured, the same vigour spent itself in work for other people—for the poor, the weak, the helpless, the ignorant. Mr. Moore might have devoted himself to the joys of the collector, of the sportsman, of the ambitious *parvenu*. Instead of doing so, he made amusement and enjoyment subordinate to work for the benefit of others. He had not the hardness and narrowness of people whose career has been one of victory over the natural pleasures and innocent impulses of an indolent race. 'I don't think I ever came across any other self-made man who had so entirely got the chill of poverty out of his bones,' Dr. Percival wrote to Mr. Smiles. His geniality and unselfishness soften the edges of his iron will and determination. People may think that so much of the material and force that make greatness, might have been better employed in work of a nobler tone—in science, literature, law, or art. Mr. Moore took the only career that was open to him, the career that was most distinctly in contrast with the pastoral life to which he was bred. He had no education in his youth, none lay within his reach in the Cumbrian valley where he was born. With the chances of Dr. Whewell he might have been a Whewell. With an opening in the East, he might have been, if not a Clive, a Meadows Taylor. As it happened, the choice lay between the existence of a farm labourer and that of a tradesman."

CHAPTER XI.

ARTISTS AND WRITERS.

MEN who are not supposed to be mercenary often make a great deal of money. Most of our artists rose from very humble beginnings. Turner was the son of a hair-dresser. Wilkie was desperately poor; so was Barry; and William Etty, that great colourist, was the son of a baker in York—was bound apprentice, wholly against his will, to a printer in Hull; but he released himself from the shackles of so uncongenial a pursuit. He was greatly self-taught, for the help he derived for a hundred guineas, as a private pupil of Sir Thomas Lawrence, seems rather to have baffled him with despair; yet he became the most surprising and effective flesh-painter of his age. The nude style of his figures has often been a topic of remark with a certain order of critics. Etty himself was wont to say, "'To the pure in heart, all things are pure.' My aim in all my great pictures has been to paint some great moral on the heart." He lived, in 1849, to find all his great works—130 pictures—in the great room of the Society of Arts: he died that year. By the universal acclamation of artists he is regarded as our English Titian, and some claim for him a still higher place, for his canvases have not only the wonderful colour of that master, but the splendour of Paul Veronese. He died in his beloved and native city of York; and the poor baker's boy, by his industry and genius, had become the master of a considerable fortune.

Actors and actresses also have made much money. Amongst the money-making men may emphatically be placed David Garrick, who was fond of money, and careful about it to the last. Some of our earlier circus people seem to have made much money.—Batty was reputed to have died worth half a million.—Ducrow gave himself extraordinary airs. When the Master Cutler and Town Council of Sheffield paid Ducrow a visit, with the principal manufacturers and their families, Ducrow sent word that he only

waited on crowned heads, and not upon a set of dirty knife-grinders.—Philip Astley was born in 1742, at Newcastle-under-Lyme, where his father carried on the business of a cabinet-maker. He received little or no education, and after working a few years with his father, enlisted in a cavalry regiment. His imposing appearance, being over six feet in height, with the proportions of a Hercules, and the voice of a Stentor, attracted attention to him; and his capture of a standard at the battle of Emsdorff made him one of the celebrities of his regiment. While serving in the army, he learned some feats of horsemanship from an itinerant equestrian named Johnson, perhaps the man under whose management Price introduced equestrian performances at Sadler's Wells, and often exhibited them for the amusement of his comrades. On his discharge from the army, he was presented by General Elliot with a horse, and thereupon he bought another in Smithfield, and commenced those open-air performances in Lambeth which have already been noticed.

After a time he built a rude circus upon a piece of ground near Westminster Bridge, which had been used as a timber-yard, being the site of the theatre which has been known by his name for nearly a century. Only the seats were roofed over, the ring in which he performed being open to the air. One of his horses, which he had taught to perform a variety of tricks, he soon began to exhibit, at an earlier period of each day, in a large room in Piccadilly, where the entertainment was eked out with conjuring and *ombres Chinoises*—a kind of shadow pantomine.

Having saved some money out of these performances, Astley erected his amphitheatre. At the same time he had to contend with a fierce competition from what was then the Royal Circus, which afterwards was called the Surrey Theatre. Astley's, however, soon became the popular place of amusement, and as such was visited and described by Horace Walpole. The fame of the place received a further illustration in the remark of Dr. Johnson, who, speaking of the popularity of certain preachers, and the ease with which they get a crowd to hear them, said, "Were Astley to preach a sermon standing on his head, or on a horse's back, he would collect a multitude to hear him, but no wise man would say he had made a better sermon for that."

Let us now turn to a master of homely English—a man whose name was, at one time, in every one's mouth, and an author, whose books, at one time, every one read. His moral works excel in descriptive power. In politics his savage personalities encircle sarcasm; his faculty for inventing national nick-names, and mastery of a Saxon style of inimitable raciness, have given his writings historical reputation. He has never been equalled among political writers in his capacity of explaining what he understood. He was the first journalist who called attention to the condition of the working classes, I mean William Cobbett.

William Cobbett was born at Farnham, in Surrey, in 1776. His father was a very poor farmer, who knew enough to teach his boys to read, and had enough of intellectual originality to think that the triumph of Washington in the American War of Independence was just. William began as a mere child to do something towards earning his own livelihood, and took great delight in the flowers which, while weeding in great folks' gardens, he saw. When eleven years old, he heard some one speak of the splendid flowers in the Royal Gardens at Kew. Without a word of announcement, and with sixpence-halfpenny in his pocket, he set off to seek employment in that irresistible Paradise. When he reached Richmond his funds were reduced to threepence, and he was very hungry. In a shop-window, however, he saw the "Tale of a Tub," price threepence. Mind triumphed over body; he bought the tale; and sat under a hay-stack reading it till he fell asleep. He was delighted beyond measure with the piece, and continued to read and re-read it for many years. The circumstance was not of happy omen. Swift's terrible tale we should pronounce to be as well-fitted to sap the moral and religious principles of a lad as any book in the English language; and lack of moral principle was the fatal defect of Cobbett throughout life.

He found employment at Kew, and no doubt gloated over the floral splendours which he had come to see; but he returned to Farnham, and grew up in his father's house. He made an appointment one day to meet some young friends and accompany them to Guildford Fair; but coming upon the high road as the London coach was passing in full career, he made up his mind on the spur of the moment to start for London. He arrived at the foot of Ludgate Hill with half-a-crown in his pocket. An honest hop-seller, who knew his father, took him by the hand, and he found work as an Attorney's clerk. He speaks with unlimited abhorrence of the roguery he witnessed

and the misery he endured in this place. "No part of my life," he says, "has been totally unattended with pleasure except the eight or nine months I passed in Gray's Inn. The office—for so the dungeon was called where I wrote—was so dark that on cloudy days we were obliged to burn candles. I worked like a galley-slave from five in the morning till eight or nine at night, and sometimes all night long. * * * When I think of the *saids* and *so forths*, and the counts of tautology that I scribbled over—when I think of those sheets of seventy-two words, and those lines of two inches apart—my brain turns. Gracious Heaven! if I am doomed to be wretched, bury me beneath Iceland snows, and let me feed on blubber; stretch me under the burning Line, and deny me Thy propitious dews; nay, if it be Thy will, suffocate me with the infected and pestilential air of a democratic club-room; but save me, save me from the desk of an attorney!" Anything seemed better than this. William, acting again on the spur of the moment, enlisted. For more than a year he did duty at Chatham. Here he mastered grammar—an acquisition which he always regarded as the basis of his fortunes. He read also in a circulating library, swallowing enormous quantities of useful or useless knowledge, and laying it up in a memory of great tenacity. His father meanwhile was treated by him with heartless neglect. The old man had been offended by his running away, and appears to have made no effort to release him from the bondage of the attorney's office. When he enlisted, however, his father relented, and wrote saying that the last hay-rick or pocket of hops at Farnham would be sold off to buy his discharge. But William vouchsafed no reply.

Cobbett's regiment was ordered to Canada, and he accompanied it to St. John's, New Brunswick. Here his conduct as a soldier was exemplary. His talent and activity made him conspicuous, and he became sergeant-major, raised, though he was still but about twenty, over the heads of thirty sergeants. In 1791 the regiment returned to England, and he procured his discharge "in consideration of his good behaviour, and the services he had rendered his regiment." Then occurred one of the most strange and ambiguous episodes in his life. He lodged charges of pecuniary defalcation against four of his late officers. A day was appointed for their trial by court-martial. The functionaries met, the accused were present, all was ready for commencement, when it transpired that Cobbett was missing. As he was the accuser, the trial was adjourned to a stated day in order that an

opportunity might be afforded him to appear. The court again met; he was again absent; the accused officers, accordingly, were acquitted. They made some show of a wish to proceed against Cobbett, and what looks very like a feint of arresting him in his refuge at Farnham. But the upshot was that he escaped to France, and passed from France, when the revolutionary atmosphere became too hot for him, to America. Mr. Watson very properly devotes a good deal of attention to these circumstances, and we are bound to say that we agree with him in thinking that Cobbett was bribed with a good round sum to suppress his charges. It was, of course, an act of flagrant and base dishonesty; but there is nothing in Cobbett's life to prove that he shrank from dishonesty, or was superior to temptation. He was a most affectionate husband and father, and many of his advices to young men and to the poor are excellent. His talent was of a coarse kind, but very great. His activity and indomitable spirit deserve all admiration. He boasted, probably with truth, that he had never passed an idle day.

Cobbett first distinguished himself in America by publishing a fierce pamphlet against Priestley. He was soon a noted political writer, taking the side of ultra-Toryism, and denouncing with furious emphasis all that savoured of Radicalism or Republicanism. His talent was indubitable; and as vehement and able rhetoric on the Church-and-King side was then in demand, he attracted attention. On returning to England, he was welcomed by the authorities as an out-and-out Tory, and became the most violent, uncompromising, and popular of writers on the ministerial side. It is worthy of recollection that William Cobbett had his windows broken by the mob for the vehemence of his anti-popular utterances. According to his own account he met Pitt at dinner in Mr. Windham's house; and the fact is not impossible, so highly did ministers at that time prize the aid of any one who could fight for them against the patriots.

By what steps it is needless to trace, Cobbett gradually sidled round, and left the cause of the king for that of the mob. His circumstances became embarrassed, and he fled to America, leaving behind him debts to the value of upwards of £33,000. He resided at Long Island, near New York, and continued to edit his *Register*. In a few years the irrepressible giant—he stood six foot two, with shoulders and chest and girth to match—returned to England. He had once denounced Tom Paine as a miscreant whom no words could blacken. He now brought Tom Paine's bones with him, bent

upon having a grand monument built over them in England. In this instance he signally misunderstood his countrymen. The dead man's bones were laughed at, and declared to be those of an old nigger. Cobbett proposed to sell 20,000 hair-rings at a sovereign a-piece, with some of Paine's hair in each; and he was reminded that when Paine died he was almost bald. Cobbett had at last to shuffle the bones underground, no one knows where. His own eloquence and sarcasm made him popular, and procured him a seat in parliament. He was now the fiercest of democrats. He assailed Protestantism and detested ministers of religion. His quackery grew worse and worse until he died in 1835.

Sir Francis Chantrey was a poor lad. He began his career by being a carver on wood. Rogers used to say—"One day Chantrey said to him, 'Do you recollect that about twenty-five years ago a journeyman came to your house from the wood-carver employed by you and Mr. Hope, to talk about these ornaments (pointing to some on a mahogany sideboard), and that you gave him a drawing to execute them by.' Rogers replied that he recollected it well. 'Well,' said Chantrey, 'I was that journeyman.'" Chantrey practised portrait-painting both at Sheffield and after he came to London. It was in allusion to him that Lawrence said—"A broken-down painter will make a very good sculptor."

In 1823, London society was much exercised on the subject of literary gains. Miss Wynn writes in her "Diaries of a Lady of Quality"—"I heard to-day from Mr. Rogers that Constable, the bookseller, told him last May that he paid the author of 'Waverley' the sum of £110,000. To that may now be added the produce of 'Red Gauntlet,' and 'St. Ronan's Well;' for I fancy Quentin Durward' was at least printed, if not published. I asked whether the 'Tales of my Landlord,' which do not bear the same name, were taken into calculation, and was told they were, but of course the poems were not. All this has been done in twenty years." In 1803, an unknown Mr. Scott's name was found as the author of three very good ballads in Lewis's "Tales of Wonder." This was his first publication.—Pope, who until now had been considered as the poet who had made the most by his works, died worth about £800 a-year.—Johnson, for his last and best work, his "Lives of the Poets," published after the "Rambler" and the "Dictionary" had established his fame, got two hundred guineas, to which was added one hundred more. Mr. Hayward, in a note, adds—"'Waverley'

having been published in 1814, the sum mentioned by Constable was earned in nine years, by eleven novels in three volumes each, and three series of 'Tales of my Landlord,' making nine volumes more; eight novels twenty-four volumes, being yet to come. Scott's first publication, 'Translations from the German,' was in 1796. During the whole of his literary life he was profitably engaged in miscellaneous writing and editing; and whatever the expectations raised by has continued popularity and great profits, they were surpassed by the sale of the collected and illustrated edition of the novels commenced under his own revision in 1829. Altogether, the aggregate amount gained by Scott in his lifetime, very far exceeds any sum hitherto named as accruing to any other man from authorship. Pope inherited a fortune, saved and speculated; and we must come at once to modern times to find plausible subjects of comparison. T. Moore's profits, spread over his life, yield but a moderate income. Byron's did not exceed £20,000. Talfourd once showed me a calculation, by which he made out that Dickens, soon after the commencement of 'Nicholas Nickleby,' *ought* to have been in the receipt of £10,000 a-year. Thackeray never got enough to live handsomely and lay by. Sir E. B. Lytton is said to have made altogether from £80,000 to £100,000 by his writings'. We hear of 500,000 francs (£20,000) having been given in France for Histories—to MM. Thiers and Lamartine for example; but the largest single payment ever made to an author for a book, was the cheque for £20,000, *on account*, paid by Messrs. Longman to Macaulay soon after the appearance of the third and fourth volumes of his History, the terms being that he should receive three-fourths of the net profits." This note of Mr. Hayward's, it should be remembered, was written in 1864. Macaulay cleared a fine sum by his History, and so did the publishers. During the nine years, ending with the 25th of June, 1857, Messrs. Longman disposed of 30,978 copies of the first volume of the History; 50,783 copies during the nine years ending with June, 1866; and 52,392 copies during the nine years ending with June, 1875. Within a generation of its first appearance, upwards of 150,000 copies of the History will have been printed and sold in the United Kingdom alone.

It is to be questioned, when her life comes to be written, whether any author has been more successful, in a pecuniary point of new, than Miss Braddon,

whose “Lady Audley’s Secret” at once placed her on the pinnacle of fame and fortune, and yet she began the world as a ballet-girl.

Few Irishmen, in a literary and political point of view, did better than the Right Hon. John Wilson Croker. In his “Memoirs,” Charles Mayne Young thus speaks of his rise and progress:—

> “I suspect few people now alive are aware of the commencement of Croker’s career in London. Horace Smith, James’s brother, and one of the joint authors of ‘Rejected Addresses,’ told me that he, his brother, and Cumberland, formed the staff of the *Morning Post* when Colonel Mellish was its sole proprietor. On a certain quarter-day, when he was in the habit of meeting them at the office and paying them their salary, he took occasion to pass them unqualified commendation for the great ability they had brought to bear upon his journal. He assured them that the circulation of the paper had quadrupled since their connection with it; ‘but—but—that he was, nevertheless, under the necessity of dispensing with their pens for the future.’ The two Smiths were so utterly unprepared for such a declaration, that they were tongue-tied. Not so the testy Cumberland, who took care to make himself as clearly understood as if he had been the veritable Sir Fretful Plagiary.
>
> “‘What,’ he asked his employer, ‘the d—l do you mean? In the same breath in which you laud your servants to the skies, and express your sense of obligation to them, you discharge them oven without the usual month’s warning!’
>
> “Mellish, quite unmoved, replied—‘You must know, good sirs, that I care for my paper, not for its principles, but as an investment; and it stands to reason, that the heavier my outgoings, the less my profits. I do, as I have said, value your merits highly; but not as highly as you charge me for them. Now, in future, I can command the services of one man, who will do the work of three for the wage of one.’
>
> “‘The deuce you can,’ said Cumberland. ‘He must be a phœnix. Where, pray, may this omniscient genius be met with?’
>
> “‘In the next room! I will send him to you.’

> "As he left, a young man entered, with a well-developed skull, a searching eye, and a dauntless address.
>
> "'So, sir,' screamed out Cumberland, 'you must have an uncommon good opinion of yourself! You consider yourself, I am told, three times as able as any one of us; for you undertake to do an amount of work, single-handed, which we have found enough for us all.' 'I am not afraid,' said the young man, with imperturbable *sang froid*, 'of doing all that is required of me.' They all three then warned him of the tact, discretion, and knowledge of books and men required—of the difficulties of which he must expect to find an enterprise of such magnitude beset, &c., &c. They began then to sound his depth; but on politics, belles lettres, political economy, even the drama, they found him far from shallow. Cumberland, transported out of himself by his modest assurance, snatched up his hat, smashed it on his head, rammed snuff incontinently up his nose, and then rushed by Mellish, who was in the adjoining room, swearing, and saying as he left, 'Confound the potato. He's so tough, there's no peeling him!' The tough potato was John Wilson Croker."

That Charles Dickens made a great deal of money, all the world is well aware. That in the tale of "David Copperfield," a little of his childish life was outlined, was known, or rather suspected; but till his life appeared, no one had the least idea how low down in the world he and his family were, and how much more creditable to him was his rise.

If it is good for a man to bear the yoke in his youth, Dickens certainly had this advantage. We have seldom read a more touching picture than that which is given of the life of the neglected, untaught, half-starved boy at this time. It is tragic and affecting enough in itself, but it is still more impressive as suggesting the possible lot of hundreds and thousands in this great London of ours. The one boy, by means of marvellous genius, forces his way to the front; but who is to tell the story of the obscure multitude who perish in the struggle? What imagination has ever pictured scenes as tragic as the following experiences?—

> "It is wonderful to me how I could have been so easily cast away at such an age. It is wonderful to me, that even after my descent into the

poor little drudge I had been since we came to London, no one had compassion enough on me—a child of singular abilities, quick, eager, delicate, and soon hurt, bodily or mentally—to suggest that something might have been spared, as certainly it might have been, to place me at any common school. Our friends, I take it, were tired out. No one made any sign. My father and mother were quite satisfied. They could hardly have been more so if I had been twenty years of age, distinguished at a grammar-school, and going to Cambridge.

"The blacking warehouse was the last house on the left-hand side of the way, at old Hungerford-stairs. It was a crazy, tumble-down old house, abutting of course on the river, and literally overrun with rats. Its wainscotted rooms, and its rotten floors and staircase, and the old grey rats swarming down in the cellars, and the sound of their squeaking and scuffling coming up the stairs at all times, and the dirt and decay of the place, rose up visibly before me, as if I were there again. The counting-house was on the first floor, looking over the coal-barges and the river. There was a recess in it, in which I was to sit and work. My work was to cover the pots of paste-blacking; first, with a piece of oilpaper, and then with a piece of blue paper; to tie them round with a string; and then to clip the paper close and neat, all round, until it looked as smart as a pot of ointment from an apothecary's shop. When a certain number of grosses of pots had attained this pitch of perfection, I was to paste on each a printed label; and then go on again with more pots. Two or three other boys were kept at similar duty down stairs on similar wages. One of them came up, in a ragged apron and paper cap, on the first Monday morning, to show me the trick of using the string and tying the knot. His name was Bob Fagin; and I took the liberty of using his name, long afterwards, in 'Oliver Twist.'

"Our relative had kindly arranged to teach me something in the dinner-hour—from twelve to one, I think it was—every day. But an arrangement so incompatible with counting-house business soon died away, from no fault of his or mine; and for the same reason, my small work-table, and my grosses of pots, my papers, string, scissors, paste-pot, and labels, by little and little, vanished out of the recess in the counting-house, and kept company with the other small work-tables,

grosses of pots, papers, string, scissors, and paste-pots, down stairs. It was not long before Bob Fagin and I, and another boy whose name was Paul Green, but who was currently believed to have been christened Poll (a belief which I transferred, long afterwards, again to Mr. Sweedlepipe, in 'Martin Chuzzlewit'), worked generally side by side. Bob Fagin was an orphan, and lived with his brother-in law, a waterman. Poll Green's father had the additional distinction of being a fireman, and was employed at Drury-lane Theatre; where another relation of Poll's, I think his little sister, did imps in the pantomimes.

"No words can express the secret agony of my soul as I sank into this companionship; compared these every-day associates with those of my happier childhood; and felt my early hopes of growing up to be a learned and distinguished man, crushed in my breast. The deep remembrance of the sense I had of being utterly neglected and hopeless—of the shame I felt in my position—of the misery it was to my young heart to believe that, day by day, what I had learned, and thought, and delighted in, and raised my fancy and my emulation up by, was passing away from me, never to be brought back any more—cannot be written. My whole nature was so penetrated with the grief and humiliation of such considerations, that even now, famous and caressed and happy, I often forget in my dreams that I have a dear wife and children—even that I am a man—and wander desolately back to that time of my life.

"My mother and my brothers and sisters (excepting Fanny in the Royal Academy of Music) were still encamped, with a young servant-girl from Chatham workhouse, in the two parlours in the emptied house in Gower Street North. It was a long way to go and return within the dinner-hour; and, usually, I either carried my dinner with me, or went and bought it at some neighbouring shop. In the latter case it was commonly a saveloy and a penny loaf; sometimes, a four-penny plate of beef from a cook's shop; sometimes a plate of bread and cheese, and a glass of beer, from a miserable old public-house over the way—the 'Swan,' if I remember right, or the 'Swan' and something else that I have forgotten. Once I remember tucking my own bread (which I had brought from home in the morning) under my arm, wrapped up in a piece of paper like a book, and going into the best dining-room in

> Johnson's alamode-beef-house in Charles Court, Drury Lane, and magnificently ordering a small plate of alamode-beef to eat with it. What the waiter thought of such a strange little apparition, coming in all alone, I don't know; but I can see him now, staring at me as I ate my dinner, and bringing up the other waiter to look. I gave him a halfpenny, and I wish, now, that he hadn't taken it."

It was thus Dickens was trained to fight the battle of life. After this one feels inclined to say, "How great are the blessings of poverty!" What an impulse it gives the man to raise himself above it, somehow or other. Hazlitt used to say that "the want of money often places a man in a very ridiculous position." There is no doubt about that. It is also equally clear, that, without money, there can be little comfort, little independence of thought or action, little real manliness. Poverty is a wonderful tonic. Volumes might be written in its praise. Almost all the wonderful things that have been done in the world have been accomplished by men who were born and bred in poverty. She is the nurse of genius, the mother of heroes. She has garlanded the world with gold. Luxury and wealth have ever been the ruin alike of individuals and nations. The world's greatest benefactors have been the money-getting men. Of course there are a few exceptions; but they are the exceptions that confirm the rule.

CHAPTER XII.

REFLECTIONS ON MONEY-MAKING.

We have little faith in reflections. If a man cannot draw an inference for himself, it is little use anyone attempting to draw it for him. The reader of the preceding pages must have been taught, by example, how to get money. The art of money-making is a very simple one. If your income is twenty pounds, and you spend nineteen pounds, nineteen shillings, and elevenpence-three-farthings, you will never be troubled about money matters; and, in the course of years, may have a fortune commensurate with so modest an expenditure. Having thus acquired a small amount of capital, you must not part with it to mining-brokers or stock-brokers, however plausible the tale they tell, and however friendly you may be with them. They are bound to do business, and for the sake of that, will help their nearest friend to an investment of the rottenest character. Stock-brokers may have a sense of honour—may be gentlemen; but I question much whether a money-broker has any feeling for his clients, I have known little money made by outsiders speculating on the Stock Exchange or in mines. I have known many reduced to beggary and want by such means.

Commerce, in our day, is the high road to wealth. You must begin at the bottom, and work your way up to the top. It is not talent that makes a man succeed in business, but the intense determination which carries a man through every obstacle till the desired end is attained. It was thus George Moore became a great man. The first elements in his character were simplicity and directness. He was prompt, energetic, precise; doing at once what he had to do. He never cavilled about trifles. There was no shuffling about him—no humbug. The only thing he could not tolerate was the drone. He held strong opinions on most subjects, and he adhered to them firmly. He never did anything by halves; he went into it body and soul, with the whole of his nature; he went straight to the point. When he had

settled a thing he left it as something done; when two sides of a question were presented to him, he was quick to decide, and he was usually right in his decision.

Dr. Smiles writes—"The successful merchant is not merely the man who is most fertile in commercial combinations, but the man who acts upon his judgment with the greatest promptitude." Mr. Crampton, George Moore's partner, says—"I never knew him make a mistake in judgment."

Another fact to be observed is, that it is the country lads who, as a rule, are the most successful. At first they fail in accuracy, and quickness, and promptitude. They are slow compared with town-bred boys. "The City boy," writes Dr. Smiles, "scarcely grows up; he is rushed up; he lives amid a constant succession of excitements, one obliterating another. It is very different with the country boy; he is much slower in arriving at his maturity than the town boy, but he is greater when he reaches it; he is hard and uncouth at first, whereas the town boy is worn smooth by perpetual friction, like the pebbles in a running stream. The country boy learns a great deal, though he may seem to be unlearned; he knows a good deal about nature, and a great deal about men. He has had time to grow. His brainpower is held in reserve; hence the curious fact, that, in course of time, the country-bred boy passes the City-bred boy, and rises to the highest positions in London life. Look at all the great firms, and you will find that the greater number of the leading partners are those who originally were country-bred boys. The young man bred in the country never forgets his origin." "There is," says Rochefoucauld, "a country accent, not in his speech only, but in his thought, conduct, character, and manner of existing, which never forsakes him."

George Moore had a brother. He was far apter than George; he had a better education; he had read extensively, and was well versed in literature; but he wanted that which his brother George had—intense perseverance. Hence the failure of the one, and the success of the other. It is thus the determined, persevering man who succeeds. It was thus Warren Hastings won back the broad lands of his ancestors.

"In New York," says an American writer, "fortunes are suddenly made, and suddenly lost. I can count over a dozen merchants who, at the time I began

to write this book, a few months ago, were estimated to be worth not less than 250,000 dollars—some of them half a million—who are now utterly penniless. At the opening of this year (1868), a merchant, well-known in this city, had a surplus of 250,000 dollars in cash. He died suddenly in July. He made his will about three months before his death, and appointed his executors. By that will he divided 250,000 dollars. His executors contributed 1,000 dollars to save a portion of his furniture for his widow, and that was all that was left her out of that great estate. He did what thousands have done before him—what thousands are doing now, and will do to-morrow. He had money enough; but he wanted a little more. He was induced to go into a nice little speculation in Wall Street; he put in 50,000 dollars. To save it he put in 50,000 dollars more. The old story was repeated, with the same result." I knew a gentleman who began the world as an advertising agent; he managed to get a share in a newspaper, which eventually became an immense commercial success. His share of the profits amounted to some thousands a-year; but this was not enough—he must have more. He turned money-lender, borrowing at 5 per cent., to lend money on bad security at a high rate of interest. He died in the prime of life, a bankrupt, and of a broken heart.

It is not every one who knows when to leave off money-making; but there is a time when a wise man will remain satisfied with what he has won. I knew a gentleman in the Corn Exchange, who was worth £80,000. That was not enough for him, though to many it would have been a fair fortune. He was determined to make one grand *coup* before finally retiring from business, and enjoying the fruits of his industry and enterprise. He did so against the entreaties of his friends. The grand coup was a failure, and he died as poor as Job. Such men are to be met in London every day.

A man who died very rich, was very poor when he was a boy. When asked how he got his riches, he replied—"My father taught me never to play till all my work for the day was finished, and never to spend money till I had earned it. If I had but half-an-hour's work to do in a day, I must do that the first thing, *and in half-an-hour*. After this was done I was allowed to play. I early formed the habit of doing everything in its time, and it soon became perfectly easy to do so. It is to this habit that I owe my prosperity."

Sir Titus Salt, the millionaire, who made a fortune by the introduction of alpaca-wool-cloth into the country, was a very early riser. At Bradford, where he first commenced business, before he had built his grand manufactory at Saltaire, it used to be said—"There is Titus Salt; he has made a thousand pounds before other men were out of bed."

It was industry that helped to make Franklin a successful man of business. This industry was, he tells us, a source of credit. "Particularly I was told, that mention being made of the new printing-office at the Merchants' Every-Night Club, the general opinion was that it must fail, there being already two printers in the place—Kermer and Bradford. But Dr. Baird gave a contrary opinion: 'for the industry of that Franklin,' he said, 'is superior to anything I ever saw of the kind. I see him still at work when I go from the club, and he is at work again before the neighbours are out of bed. This struck the rest, and he soon after had offers from one of them to supply us with stationery; but as yet he did not choose to engage in shop business.' I mention this," adds Franklin, "more particularly, and the more emphatically, though it seems to be talking in my own praise, that those of my posterity who shall read it, may know the use of that virtue (industry) when they see its effects in my favour throughout this relation."

Again, let us see how men lose money; for the art of keeping money is of greater importance to a man than that of making it. The great house of Overend and Gurney fell, and threw all London into a panic, because the house did not know how to keep money, but went into all sorts of ruinous speculations, which ultimately brought it to the ground. "In a little room in one of the by-streets of New York, up a narrow, dingy flight of stairs, may be seen a man," says an American writer, "doing a little brokerage which his friends put into his hands. That man at one time inherited the name and fortune of a house which America delighted to honour. That house was founded by two lads who left their homes to seek their fortunes in a great city. They owned nothing but the clothes they wore, and a small bundle tied to a stick, and thrown over their shoulders. Their clothes were home-spun, were woven under the parental roof, and cut and made by motherly skill and sisterly affection. They carried with them the rich boon of a mother's blessing and a mother's prayers. They were honest, industrious, truthful, and temperate. They did anything they found to do that was honest. They began a little trade, which increased in their hands, and extended till it

reached all portions of the civilised world. They identified themselves with every good work. Education, humanity, and religion blessed their munificence. The founders of the house died, leaving a colossal fortune, and a name without a stain. They left their business and their reputation to the man who occupies the little chamber that we have referred to. He abandoned the principles on which the fame and honour of the house had been built up. He stained the name that for fifty years had been untarnished. He fled from his home; he wandered about the country under an assumed name. Widows and orphans who had left trust-money in their hands, lost their all. In his fall he dragged down the innocent, and spread consternation on all sides. A few years passed, and after skulking about in various cities abroad, he ventured back. Men were too kind to harm him. Those whom he had befriended in the days of his prosperity, helped him to a little brokerage to earn his bread, and so he lingered on, and died, poor and forgotten, and obscure;—a warning to the prosperous, not to forget that honesty is the best policy after all."

A fast man in business, sooner or later, comes to grief. A young man in New York represented a New England house of great wealth and high standing. He was considered one of the smartest and most promising young men in the city. The balance in the bank, kept by the house, was very large, and the young man used to boast that he could draw his cheque any day for 200,000 dollars, and have it honoured. The New England house used a great deal of paper, and it could command the names of the best capitalists to any extent. He was accustomed to sign notes in blank and leave them with the concern, so much confidence had he in its soundness and integrity. Yet, strange to say, these notes, with those of other wealthy men, with nearly the whole financial business of the house, were in the hands of the young manager in New York. In the meanwhile he took a turn at Harry Hill's to relieve the pressure of business. Low amusements, and the respectable company he found, suited him. From a spectator he became a dancer. From dancing he took to drinking. He then tried his hand at play, and was cleaned out every night, drinking deeply all the while. He became enamoured of a certain class of women, clothed them in silk, velvets, and jewels, drove them in dashing teams in the Central Park, secured them fine mansions, and paid the expenses of their costly establishments, all the while keeping the confidence of his business associates. In his jaded, wan, and

dissipated look, men saw his attention to business. The New England manager of the house was the father of the young man. His reputation was without a stain, and confidence in his integrity was unlimited. In the midst of his business he dropped down dead. This brought things to a crisis, and an exposure immediately followed. The great house was bankrupt, and everybody ruined that had anything to do with it. Those who supposed themselves well off, found themselves quite the reverse. Widows and orphans lost their all. Men suspended business on the right hand and the left. In gambling, drinking, and dissipation, this young fellow had squandered the enormous sum of 1,400,000 dollars. It is an old familiar moral to be learnt from the story of that man's decline and fall.

But to return to money-making. "I find," said a shrewd merchant, "I make most money when I am least anxious about it."

The distinguished American, James Halford, rose, step by step, up the ladder of fortune till he reached the top. Some twenty years before he had stood at the bottom, and it was curious to hear what the world said.

"It is all luck," cried one. "Nothing but luck. Why, sir, I have managed at times to get up a step or two, but have always fallen down ere long; and now I have given up striving, for luck is against me."

"No, sir," cried another, "it is not so much luck as scheming; the selfish schemer goes up, while more honest folk remain at the foot."

"Patronage does it all," said a third. "You must have somebody to take you by the hand, and help you up, or you have no chance."

James Halford heard all these varied opinions of the world, but still persisted in looking upwards, for he had faith in himself. He rose from the lowest situation in a store till he became a trader for himself, and amassed a large fortune.

Mr. Freedley's unvarying motto was—"Self-reliance and self-dependence." He said—"My observations through life satisfy me, that at least nine-tenths of those most successful in business start in life without any reliance except upon their own heads and hands—*hoe their own* row from the jump."

Nicholas Longworth, the Cincinnati millionaire, says—"I have always had these two things before me:—Do what you undertake thoroughly. Be faithful in all accepted trusts."

Stephen Gerard's motto was the well-worn one—"Take care of the cents, the dollars will take care of themselves."

Mr. Stuart, the merchant prince of New York, said—"No abilities, however splendid, can command success without intense labour and persevering application."

David Ricardo had his three golden rules when on the Stock Exchange. They were—"Never refuse an option when you can get it." "Cut short your losses." "Let your profits run on."

A man who had, by his own unaided exertions, become rich, was asked by his friend the secret of success. His reply was—"I accumulated about half my property by attending to my own business, and the other half by letting other people's entirely alone."

According to the great Wedgewood, there was another—an eleventh commandment; and it was—"Thou shalt not be idle."

Let us string together, in this collection, a few of Poor Richard's maxims—

"I never saw an oft-removed tree,
Nor yet an oft-removed family,
That throve as well as those that settled be."

Again, he wrote—

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

Here is another—

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

One must be recorded here for the benefit of the reader who would achieve commercial success—

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

Again, Poor Richard writes—

"Fond pride of dress is sure a curse;
Ere fancy you consult—consult your purse."

A truthful warning is contained in the following lines—

"Vessels large may venture more,
But little boats should keep near shore."

All should remember—

"For age and want save what you may,
No morning sun lasts a whole day."

And this other—

"Get what you can, and what you get hold,
'Tis the stone that will turn all your lead to gold."

One equally well worth remembering as any of Poor Richard's, is—

"A penny saved is twopence clear,
A pin a day is a groat a year."

Franklin, in a letter, finished by saying—"In short, the way to wealth, if you desire it, is as plain as the market. It depends chiefly on two words—industry and frugality; that is, waste neither time nor money, but make the best use of both. Without industry and frugality nothing will do, and with them everything. He that gets all he can honestly, and saves all he gets, necessary expenses excepted, will certainly become rich, if that Being who governs the world, to whom all should look for a blessing on their honest endeavours, doth not, in His wise providence, determine otherwise."

Again, in a time of scarcity, as an infallible receipt for filling empty purses, Franklin wrote—"First, let honesty and industry be thy constant companions; and, secondly, spend one penny less than thy clear gains."

Samuel Budgett, well-known as the successful merchant, when about ten years of age, began, at Coleford, to lay the foundation of his fame and fortune. He thus describes how he first got money—"I went," he said, "to the mills of Kilmersdon to school, a distance of three miles. One day, on my way, I picked up a horse-shoe, and carried it about three miles, and sold it to a blacksmith for a penny; that was the first penny I ever recollect 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 by doing it quicker, he being a bigger boy than myself, to give me a penny. I did so; he made a mark upon it, and promised me that 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 then I have never been without, except when I gave it all away." "One," writes his admiring biographer, the Rev. W. Budgett, "would not have imagined, in seeing the little schoolboy stop and look at the old horse-shoe, that the turning-point of his life had come; but so it was; he converts that horse-shoe into his first penny, and never more wants a penny. Those men whom we see often without a penny, have all of them passed by the horse-shoe in their path when they were boys; and those other men who, from nothing, are rising rapidly, have all had the sense to pick up the horse-shoe, and turn it into the foundation of a fortune. Paths vary; but every boy, if his eyes are open, will certainly find the horse-shoe in his path at one point or another."

Again we fall back on Franklin. "Remember," he wrote, "that money is of a prolific generating nature. Money can beget money, and its offspring can beget more, and so on. Five shillings turned is six; turned again it is seven-and-threepence, and so on, till it becomes a hundred pounds. The more there is of it, the more it produces every turning, so that the profits rise quicker. He that kills a breeding sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds."

Our last words must be of advice to young persons upon entering the world.

Select the kind of business that suits your natural inclinations and temperament.

A business man must keep at the hold, and steer his own ship.

Do not take too much advice.

If you prosper in business, do not make too much show.

Work on positive facts. Do not let hope predominate too much. Don't be visionary.

Don't put too much reliance on friends in business.

Never accept a bill for a friend. You stand a chance of losing money and friend.

Speak very little in business. Pump others rather than be pumped yourself.

Consult wisely, and resolve firmly.

Hesitation in business is bad; resolution, after proper consideration, is omnipotent and healthy.

Time, money, and judgment are three essential things for a speculation.

Go with the tide.

Consider everybody sharper than yourself in order to be yourself on your guard. Take the meaning of people, not their words, as a guide in business. Seek an interview rather than communication by letter, and observe the person's expression by his eyes.

Keep your books posted up systematically.

Beware of little expenses. A small leak will sink the ship.

Make the best of a bad bargain.

A policy of life assurance is the cheapest and safest mode of making provision for a man's family.

Finally, as Matthew Henry wrote—"Hope the best, get ready for the worst, and then take what God sends."

A spendthrift, who had nearly wasted all his patrimony, seeing an acquaintance in a coat not of the newest cut, told him he thought it had been his great-grandfather's coat. "So it was," said the gentleman; "and I have also my great-grandfather's land, which is more than you can say."

A gentleman, whose place of business was not a thousand miles from the Exchange, was annoyed, as many business men are, by impecunious individuals desiring small loans. He adopted the following method of dealing with them. He would listen amicably to the long preface to the request to "Just lend me a sovereign for a few days," and answer, "Certainly;" and then, turning to a clerk, say: "James, we have a sovereign to lend, have we not?" "Yes, sir," says the well-trained James. "Well, lend it to Mr. Beat." "It is not in, sir; you loaned it to Mr. Bummer the day before yesterday." "Ah, yes; so I did. Well, when it comes in lend it to Mr. Beat;" and bowing to the borrower, the merchant resumes his business, and the needy one walks dejectedly out to try a more profitable place.

A man who would thrive should get married. A good wife is a true helpmeet in fighting the battle of life. This is the hidden gem "of purest ray serene." Dr. Crosby says—"The true girl is to be sought for. She does not parade herself as show goods. She is not fashionable generally; she is not rich. But, oh! what a heart she has when you have found her! So large, and pure, and womanly! When you see *her* you wonder if those showy things outside were really women. If you gain *her* love, your two thousand are a million. She'll wear simple dresses, and turn them when necessary. She'll keep everything neat and tidy in your sky parlour, and give you such a welcome when you come home, that you'll think your parlour higher than ever. She'll entertain true friends on a dollar, and astonish you with the thought how very little happiness depends on money. She'll make you love home (if you are not a brute), and teach you how to pity while you scorn a poor fashionable society that thinks itself rich, and *vainly tries to think itself happy*. Now do not, I pray you, say any more, 'I can't afford to marry.' Go, find the true woman, and you can! Throw away that cigar; and avoid intoxicating drinks, the GRAVE of home comforts; be sensible yourself, and seek your wife in a sensible way."

Look carefully to your expenditures. No matter what comes in, if more goes out, you will always be poor. The art is not in making money, but in keeping it; little expenses, like mice in a barn, when they are many, make great waste. Hair by hair heads get bald; straw by straw the thatch goes off the cottage; and drop by drop the rain comes in the chamber. A barrel is soon empty if the tap leaks but a drop a minute. When you mean to save, begin with your mouth; many thieves pass down the red lane. The ale-jug is a great waste. In all other things keep within compass. Never stretch your legs farther than the blankets will reach, or you will soon take cold. In clothes, choose suitable and lasting stuff, and not tawdry fineries. To be warm is the main thing; never mind looks. A fool may make money, but it needs a wise man to spend it. Remember, it is easier to build two chimneys than to keep one going. If you give all to back and board, there is nothing left for the savings-bank. Fare hard and work hard when you are young, and you will have a chance to rest when you are old.

"A successful business man told me there were two things which he learned when he was eighteen, which were ever afterwards of great use to him—namely, 'Never to lose anything, and never to forget anything.' An old lawyer sent him with an important paper, with certain instructions what to do with it. 'But,' inquired the young man, 'suppose I lose it; what shall I do then?' 'You must not lose it!' 'I don't mean to,' said the young man; 'but suppose I should happen to?' 'But I say you *must not* happen to; I shall make no provision for any such occurrence; you must not lose it!'

"This put a new train of thought into the young man's mind, and he found that if he was determined to do a thing, he could do it. He made such a provision against every contingency, that he never lost anything. He found this equally true about forgetting. If a certain matter of importance was to be remembered, he pinned it down on his mind, fastened it there, and made it stay. He used to say—'When a man tells me that he forgot to do something, I tell him he might as well have said, 'I do not care enough about your business to take the trouble to think of it again.' I once had an intelligent young man in my employment who deemed it sufficient excuse for neglecting any important task to say, 'I forgot it.' I told him that would not answer. If he was sufficiently interested, he would be careful to remember. It was because he did not care enough that he forgot it. I drilled him with this truth. He worked for me three years, and during the last of

the three he was entirely changed in tins respect. He did not forget a thing. His forgetting, he found, was a lazy and careless habit of the mind, which he cured."

While we write, the great orator of the age has lectured the people of Hawarden in particular, and of England in general, on the virtues of thrift. The subject is worthy of his genius. Thrift lies at the foundation of all individual or national greatness. The *Times* notes that Mr. Gladstone only harps on an old string when he says that Englishmen are lacking in thrift. The failing is commonly admitted, and it is by no means confined to a single class. It pervades the whole community. We may be more industrious than our neighbours, but we certainly are more extravagant. We earn strenuously, but it is in order that we may spend freely. In our choice of food and its preparation, in our dwellings, in our comforts and luxuries, and in our recreations, we are lavish as compared with other nations. There is probably no single class in this country which does not, as a rule, live nearer to the margin of its income than the corresponding class in France. The French peasant is almost the slave of his land and his family, and labours unceasingly for the one while he saves ungrudgingly for the other. Our own labourers work as hard no doubt, and probably harder, but they are much more extravagant in their habits. Their food is far more solid and expensive, and it is dressed with far less thrift and skill. The case is not very different with the classes higher in the social scale. Their industry and perseverance are unrivalled, but these virtues are too often made to do duty for prudence and economy as well. Mr. Gladstone is, no doubt, light in attributing to friendly societies an influence which tends in some degree to counteract the evil consequences of individual prodigality. They do not directly encourage a more frugal mode of life among the masses, but they develop a social feeling of common welfare which at least counteracts individual selfishness. Thus, independently of their purely economical advantages, they are by no means despicable instruments of political and social education. But, after all, it is on the individual himself that it depends whether he shall be thrifty, and get on in the world, or shall be careless, and indolent, and extravagant, and finally sink down to the bottom, a burden to the rest of the community. "The way to wealth," says an old writer, "is as plain as the way to market. It depends chiefly on two plain

words—industry and frugality; that is, waste neither time nor money, but make the best use of both."

As we go to press, we find a meeting held at the Mansion House, London (the Earl of Shaftesbury in the chair), to hear Miss Emily Faithfull lecture against the extravagance of modern life. Ladies (she said) were sometimes accused of being the direct means of wild expenditure; and what answer could be made to their accusers? They had only to walk in any fashionable resort to see a great deal of prodigal display in dress, which could be accounted for only by the explanation that many of its wearers were living beyond their means. This state of things arose because women were ranked by what they wore, and not by what they were. Men and women seemed to have lost the faculty of enjoying inexpensive pleasures. The same extravagance was to be found among high and low, master and man. The reason of the outcry about bad servants was, because all those of the present day wished to be like their betters; fine-ladyism had descended from the drawing-room to the kitchen. Of the various causes of this, one was the love of money, more deeply rooted in the minds of the people of England than in those of any other nation in the world. Another was the modern fusion of classes—people finding themselves in a position in which they were compelled, by the tyranny of custom, to "make an appearance" beyond their legitimate means. One of the most crying evils of these times was the credit system, and its twin-brother debt, well described as the curse of the middle classes, and which, like drink, was carried on in a blind, stupid, reckless fashion. The meaning of the word "economy" was continually being falsely made to imply the saving of money, whereas it only meant the best possible administration of time, labour, and money.—Mr. Thomas Hughes, Q.C., said that the great dangers for this country were unthrift and intemperance; and unless we could make it sober and thrifty it would soon become insolvent.

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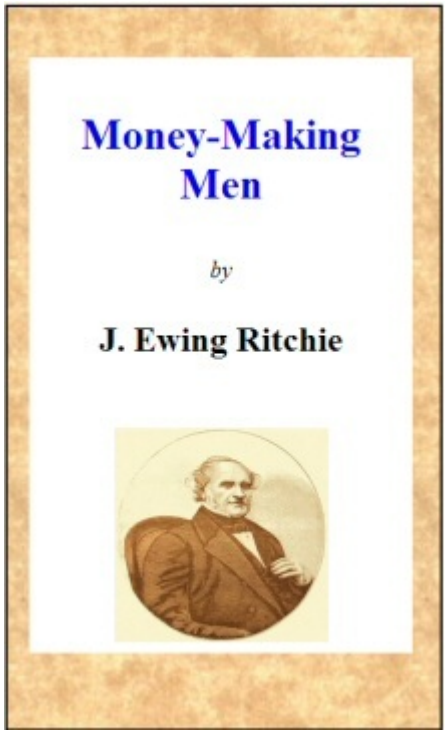

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