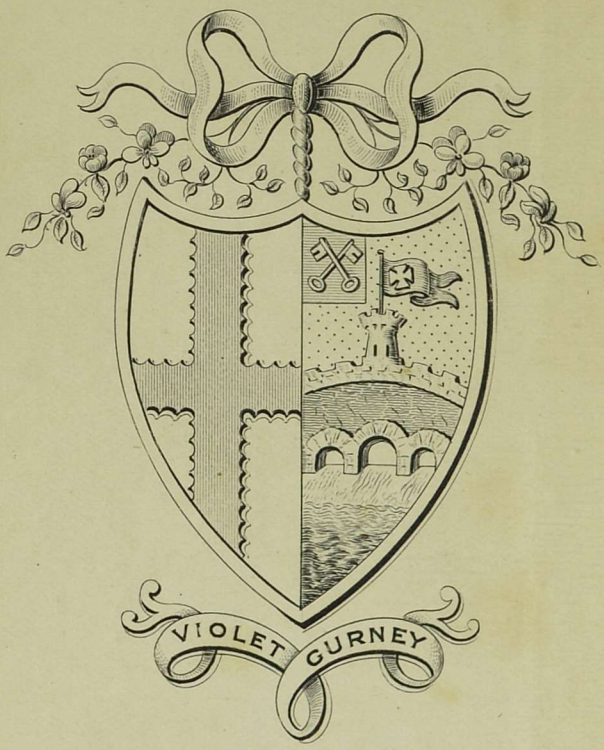

Edward Kerrison Harvey

Household House

THE

VALUE OF MONEY.

BY MRS. BARWELL,

AUTHOR OF "LITTLE LESSONS FOR LITTLE LEARNERS,"
"SUNDAY LESSONS," &c.

LONDON:

FREDERICK WESTLEY AND A. H. DAVIS,

STATIONERS'-HALL-COURT.

1834.

LONDON:

R. CLAY, PRINTER, BREAD-STREET-HILL.

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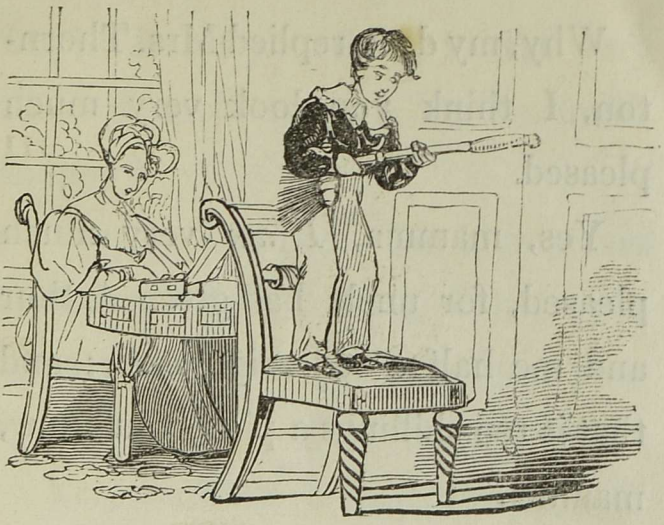


CHAP. I.

THE FIRST PURCHASE.

Oh, mamma! what do you think? cried Henry Thornton, running into the room where his mother was sitting.

Why, my dear, replied Mrs. Thornton, I think you look very much pleased.

Yes, mamma, *I am* very much pleased, for uncle has given Arthur and me half a sovereign each; and that is ten shillings a-piece you know, mamma.

Half a sovereign is certainly ten shillings, Henry.

Of course, mamma; because, as there are twenty shillings in a sovereign, and ten is the half of twenty, so there must be ten shillings in a half-sovereign. Oh, how rich I am! What a quantity of things I can

buy! Don't you think it was very kind of uncle to give me so much money?

Very kind indeed. But here comes Arthur.—Well, Arthur, I hear you have received a present from your uncle?

Yes, mamma, I have indeed, said Arthur; half a sovereign: look at it; it is in gold, you see, not in shillings and sixpences.

I mean to go and get change for mine directly, said Henry; because it looks so much more in silver than it does in gold.

If you like it to look a large

quantity, you had better change it into farthings, said Arthur.

I should require a large purse if I did, Henry replied, laughing.

You would be obliged to carry your money about as the Grecians did, remarked Arthur.

How was that? Henry inquired.

Their money, replied his brother, at one time, consisted of rings of metal, and was so heavy that they conveyed it from place to place in a cart drawn by oxen.

A donkey cart would do for mine, said Henry; but, really, I shall get sixpenny worth of halfpence, because

it is so convenient to have halfpence in one's pocket.

What do you want them for? asked Arthur.

Why sometimes I want to buy a ball of string, or a cracker, or a few nuts, or — or — in fact, one is always wanting some little thing or other.

At that rate, said Arthur, you'll soon spend your half sovereign. Will he not, mamma?

Why, it would seem so indeed, Arthur, replied Mrs. Thornton. There is an old saying, and one worth observing, "Take care of the pence,

and the pounds will take care of themselves."

Oh! but, mamma! sixpence out of ten shillings is very little to spend; with the rest I shall buy things of more importance. But what do you mean to do with your money, Arthur? put it in a box and look at it now and then?

No, replied Arthur, I shall keep it till I find I want something.

Well, said Henry, that is just what I mean to do; but I shall get some change, because if I have not money in my pocket when I see any thing I like, it will be of no use to

me. Now I want a knife—that's the first thing. May I go and buy one, mamma?

Yes, Henry, said his mother, you may buy what you please with your money, and I hope, amongst other things, you will buy *experience.*

I do not think that can be bought, mamma, replied Henry.

We all buy our experience, my dear, said his mother, though some people pay more dearly for it than others. Henry looked puzzled, considered a little, and then ran off to buy a knife.

Henry returned in about ten

minutes, and put a knife into his brother's hand, saying, There, Arthur, I call that a capital knife; famously strong, is it not?

It seems very strong, said Arthur; just open it. It appears to go very stiffly.

Yes; a knife should not be loose at first you know, Henry remarked, after he had vainly tried to open it. But this is a great deal too stiff, for I cannot open it at all.

Did you not open it in the shop? inquired his father, who was writing in the room, but who, until now, had not spoken.

No, but the man did, answered Henry; I did not think about trying it myself. That Mr. Sharp is a bit of a cheat for selling me a knife that I cannot open; don't you think so, Papa?

I have generally found him very honest, replied Mr. Thornton; but you have purchased a knife fit only for a man's use — What did it cost?

Six-pence, Papa, do you think Mr. Sharp will change it?

I dare say he will, if you carry it back immediately. But why did you not open and examine it, to

see if it were what you wanted in all respects ?

It certainly was very stupid of me ; but I trusted to Mr. Sharp's giving me a good one.

You should never trust any one but yourself on such occasions ; for how should Mr. Sharp know the exact description of knife you wanted ?

And how could he guess the strength of your hand ? asked Arthur ; you see I can open it.

Well, do you buy it of me then, Arthur ; I only gave six-pence for it.

No, thank you, said Arthur, I have a very good knife.

Well, but this is very cheap, Arthur, you must allow that.

But I tell you I do not want it, repeated Arthur.

Nothing is cheap that you do not want, said Mr. Thornton.

I cannot see that, Papa; whatever can be bought for less money than it is really worth must be cheap, urged Henry.

Provided the article be bought with the intention of selling it again, not else; for how can a thing which is utterly useless to you be cheap,

even if the sum it cost be ever so trifling? The very same sum, rationally employed, would purchase something serviceable to you.

But as Arthur has half a sovereign, six-pence is not much to give for a knife; even if he have another it must be cheap.

Not if he do not want it, Henry; and it is very foolish to buy things only because they cost but a small sum.

Henry did not think it was right to argue further with his father; but still he could not understand why he should not buy things only because they were cheap.

Henry went back to Mr. Sharp, and returned with another knife.

Now, Arthur, he said, look here, what do you think of this ?

Why, I call this a clumsy knife for a boy.

But you do not look fairly at it, Arthur; here you see is a broad piece of metal at the end of the handle, which serves as a hammer, therefore my knife will answer two purposes: a hammer is a very useful thing, you know; to be sure I gave two-pence more, but then a hammer is worth two-pence.

I think you might have bought

a regular hammer for the same money.

But I could not wear a common hammer in my pocket! Now here I have this all complete; Mamma, let me know when you want any nails knocked in, I can do it for you. And look here, Arthur, I bought these fishing-hooks — four for a penny.

But what do you want such things for? we have no river to fish in.

But that is no reason why we never should have! I can keep them—I may have an opportunity of fishing one day or other; besides,

the man said they were quite a bargain, and that I should not meet with such a chance again, so I thought it best to buy them, 'twas only a penny, you know.

What kind of fish are these hooks intended to catch ? inquired Arthur.

What kind ? let me see ; why any kind, all kinds, I should think.

No, not all kinds, replied Arthur ; for a little fish cannot take a large hook, and a small one is not big enough for large fish.

But there are always both small and large fish in every river, so that cannot matter ; these are large

hooks, so I shall try for large fish; they must be better than small, that's very certain. Don't you think now, Mamma, that large fish must be better than small?

If you mean to eat, Henry, that is a question which taste only can decide; the very small fish are usually taken in nets, while the larger are angled for. But as I am not a fisherman, I cannot decide which sized fish afford the greatest sport, as it is called.

How I wish I could now just try my hooks! said Henry.

But you have no fishing-rod,

Henry; how would you manage to fish without a rod?

Dear me, no! I never thought of that; how much does a rod cost, Mamma?

Really, Henry, I am quite ignorant of the value of such things.

Well, I could not fish now if I had a rod, so it would not be worth while buying one, unless indeed I met with one very cheap.—Mamma, may I have the piece of twine you just now took off this parcel?

The request was granted; and Henry began tying the string upon

his hooks ; and then fastening the string to the hearth-brush he amused himself by standing on a chair, and pretending to fish. He, however, soon grew tired of making believe, and went to play in the garden, until it was time to go to school. As Henry came home, with his hands in his pockets, shaking the half-pence which had been given him as the change out of the shilling, when he bought his knife, he passed a fruit stall, and, stopping before it, he looked at some nuts, rattled the halfpence again, looked at the nuts once more, and then told the old

woman, who sat knitting by the side of her stall, to give him a halfpenny worth.

You give very few for a halfpenny, Ma'am, observed Henry, as he held out his hands for the nuts.

I can't afford any more, Sir, was the reply; I am obliged to buy them, before I can sell them to you; and I get very little by them.

Henry was, however, still of the same opinion, that he had got very few nuts for his halfpenny; and he was the more confirmed in this, on being joined by one of his school-fellows, who asked him where he

had bought them; Henry replied, Of the old woman at the corner of the church-yard.

Oh, she is the dearest in the whole town! why did not you go to Goody Slater's; you'll always get more for your money there?

Shall I? said Henry; well, now I'll go and try her; 'tis only another halfpenny, and then I shall know; perhaps that's what Mamma calls "buying my experience."

He proceeded to Goody Slater's stall, and found his school-fellow was quite right; for he had ten more nuts for his halfpenny than

the other old woman had given him.

He determined, in his own mind, never again to deal with the old lady at the corner of the churchyard.

Away went Henry, occasionally cracking a nut, and looking in at the shop windows, when his eye was caught by some peg-tops, ticketed "only two-pence each." He put his hand in his pocket, took out his pence, and counted them; he had three-pence remaining; he looked again at the tops; I declare, he said to himself, here's string with

them; I should like a top, indeed, I want one; I shall then have a penny left of my shilling, He went into the shop, and after having bought the peg-top and string, ran home to shew his brother his prize, for Arthur had left him at the fruit stall, as they came from school.

Now for it, said Henry; and winding the top, he cast it, but the provoking top spun upon its head, instead of its toe.

I have not got my hand in yet, he observed to Arthur, I only want practice; I am sure its a capital top; the man said so.

Henry tried again and again, but still the top did not spin to his satisfaction; at length he found the piece of string had untwisted, and becoming jagged and rough, was quite unfit for use. Now, Arthur, look here, he said, my string is exactly good for nothing.

I told you it was not a real top string, replied Arthur, it should be whip-cord, not such loose stuff as this: What have you done with the top and string grandpapa gave you when he gave me mine?

I took the string to make a whip of; and then, as I could not spin the

top without a string, why the top was of no use. And so I don't know where it is. Will you lend me your string, Arthur?

Yes, if you'll be sure to give it me again.

Why certainly I will; you're always so particular about your things, you have so many fancies.

If I were not particular, as you call it, I should never have any thing to use or to play with. You'll find the string in my box.

Henry fetched the string: now, he said, I have no doubt the top will spin capitally; this is, as you say,

Arthur, the right sort of string. The top was cast again, and this time the peg came out.

Henry looked very blank as he picked up the fragments; but his countenance suddenly brightened again, as he exclaimed, Now for my hammer! how lucky it was I bought the knife with the hammer, for now I can knock the toe into the top. You see I could never have got the toe in again, if it had not been for my hammer knife.

But you have not got it in yet, said Arthur.

No, but it will be mended in a

minute, you'll see ;—and as he spoke he put the peg into its place, and gave a blow with the flat or hammer end of his knife : but the handle of this knife hammer, or hammer knife, being perpendicular instead of horizontal, and the surface polished, it slipt off, and the peg ran into his hand : he had fortitude enough neither to cry out nor to discontinue his blows, but in spite of all his caution, he struck his hand again and again. However, the toe now appeared firm in its place, and he wound the string and cast it, but the peg would not stop in, and

the hammer would not perform its office. Henry, in a passion, threw down the top, which rolled away, and he declared the people were all terrible cheats. He tried to console himself by cracking some of his nuts, and relating to Arthur how many more Goody Slater had given him for his halfpenny than the old woman at the corner of the churchyard.

I put Goody Slater's into my left hand pocket, that I might count them fairly. Oh! here's a bad one; we'll try another, that's bad too: I have not had a single bad one out of the right hand

pocket—why this is good for nothing, too! that's three bad ones already; and look here!—he held out his hand to Arthur, on the palm of which were two or three little dwindled dried kernels,—these are next to good for nothing. Well, if Goody Slater gives more, they are nothing like as good, so it comes to the same thing. Arthur, what are you so busy about? I don't think you've heard a word of what I've been saying: how you sit prosing over that book; let's see what it is, (he looked over Arthur's shoulder,) O, the Boy's Book: come, let's hear what it's all about.

CHAP. II.

PLASTER FIGURES.

ARTHUR said, I'm reading how to make artificial fire-works, and I think I can do it. Now you know Monday week is Mary's birth-day, and I should

so like to surprise her with a display of fire-works.

But mamma said she would not allow us to play with gunpowder, said Henry.

That's the very thing, replied Arthur; there's no gunpowder in these, nor indeed any fire at all, unless you call two candles fire.

Fire-works without fire, that's a good joke; and Henry laughed heartily at the idea.

It's all true; now just listen:—

"On the fifth of November, 1605, the celebrated gunpowder plot was to have been carried into execution.

On that day, had not the conspiracy been luckily discovered, King James the First, and the Lords and Commons, assembled in the Parliament house, would inevitably have been blown up, by the ignition of a quantity of gunpowder, placed under the building for that purpose. The principal conspirators were Catesby, Winter, Percy, and Fawkes ; the latter of whom was executed in old Palace Yard, on the 31st of January, 1606. In commemoration of this event, it has long been a custom to carry about, and afterwards burn, an effigy of Guy (or Guido) Fawkes,

on the fifth of November, which is now a great holiday among the youthful part of the community. Letting off fire-works is the chief amusement of the evening; but, notwithstanding this, and although our work is devoted to the amusement of boyhood, we purposely avoid giving the method of making real fireworks, knowing it to be a dangerous operation in the hands of skilful persons, but infinitely more so when attempted by youth. We would even advise them to abstain from purchasing them ready made, as many fatal accidents have oc-

curred from their use; and half an hour's recreation would be dearly purchased by a shattered hand, or loss of sight. Real fire-works are, moreover, very expensive; and, as we are convinced, that if they will follow our directions, we can furnish them with a much cheaper, safer, and equally effective amusement, we have little doubt of our advice being followed. It would be most gratifying to our feelings, if our observations on this subject should, in any degree, conduce to the substitution of artificial for real fire-works, among the junior classes of the community."

Now here are all the directions for making them; I must buy some coloured and black paper, some wire, and some punches: and I must have a box to exhibit them in. But you see I have to get the way to make them into my head, before I do any thing else; it's no use my buying the materials till I know how to use them, so don't interrupt me any more, Henry.

Well, won't you have a nut?

No thank you, I can't stop about nuts, replied Arthur.

I know of a box, Arthur.

I know of several, but I have not

yet found out the size I want. I dare say mamma will give me one.

Shall I go and ask her ? inquired Henry.

No, pray don't say any thing about it; I tell you it's to be a secret; now can't you be quiet?

Yes, said Henry; I'll just go and try my knife at cutting a stick.

The next morning after school hours, Arthur went to the stationer's where he bought two sheets of black paper, one of yellow, one of blue, and one of red.

Henry was with him, and while Arthur was choosing his paper, he

looked at the various things in the shop, turned over the leaves of some books, and at length exclaimed, Look here, Arthur, look at this book!

I see, said Arthur; the Angler's Guide.

'Tis only six-pence, observed Henry; very cheap, isn't it?

I don't know, indeed—don't you think this paper is a nice colour?

Yes: how many sheets are you going to take?

I shall want but one, at least not at present; if I succeed, I dare say I shall make some more.

The paper was rolled up, and Arthur paid for it. Now, Harry, let's go to get the punches.

Stop a minute, can't you, what a hurry you are in!

I have done here, and I want to get to work.

I think I shall buy this Angler's Guide, for then, perhaps, I may find out what sort of fish my hooks will catch.

Arthur laughed. Do you think it will guide you to a place to angle in?

How foolish you are, Arthur; I can't see what there is to laugh at

in my wishing for this book. I did not laugh at you about your fire-works. Well, I shall buy it, for I particularly want to know about angling.

Henry paid for the book, and they then went to an ironmonger's, where Arthur purchased the punches, selecting those he thought most likely to suit his purpose; and in order to be sure they were of the right size, he asked the shopman to try them on a piece of brown paper.

Now, said Henry, that's just what I ought to have done when I bought my knife: I should have examined

and tried it as you have done these punches; well, the next knife I buy I shall remember this.

As soon as they entered their own house, Arthur inquired of the servants whether the blacksmith had sent home his wire wheel.

No, Sir, nothing of the sort has been sent, that I know of.

Shall I go for it, Arthur? said Henry, who was always obliging.

Aye do, that's a good fellow, and meantime I'll ask the cook to make me some paste.

Away ran Henry: the blacksmith begged him to wait five minutes, by

which time the wheel would be finished. As Henry stood at the shop door an Italian boy came up with plaster figures of birds and animals on his head, amongst them were some which nodded their heads in a very droll manner.

How delighted Mary would be with one of those cats! thought Henry.

The Italian boy addressed him in the usual phrase of these itinerant dealers:—

Buy image, Sare, buy image, I sell you von ver sheap.

How much do you ask for that cat? said Henry.

Tree-pence, Sare, only tree-pence.

Oh no, I cannot give three-pence, that's a great deal too much.

How mush will you give, den?

Henry took out of his pocket the one penny, his sole remaining change.

The cunning Italian instantly perceived that this was all the cash his young customer possessed, and therefore hastened to close the bargain.

Vel, you shall have de image, bud it cost me much more dan dat.

Henry paid his penny, and took the cat; and as it kept nodding its

head, he laughed at the droll appearance of the figure, and at the anticipation of little Mary's delight.

Come, Parkins, have not you made that wheel yet? I am very tired of waiting, how long will you be?

Not long, Sir, not five minutes, Sir.

Why, you said you should only be five minutes when I first came, and I'm sure that's ten minutes ago.

O no, Sir, not so much as that, Sir; time seems longer, Sir, when one is waiting.—That's a remarkable odd animal you've got there, Sir, I bought

just such a one yesterday for my little girl, Sir.

Henry assumed rather a consequential air, as he said, The boy tried to take me in, but I was too cunning for him—he asked me three-pence, but I got it for a penny; what did you give for your's, Parkins?

A halfpenny, Sir, said the smith, with something of a grin.

That boy is a regular cheat then, said Henry, looking rather silly, and not quite so important as he had done the minute before.

Yes, Sir, those Frenchmen make a point of cheating all us Englishmen,

Sir. But I know them too well now, to let 'em cheat me a second time.

Then, you have been cheated once as well as myself?—and Henry recovered his dignity, when he found that the smith had likewise been taken in.

Yes, Sir, yes, we all must buy our experience, said Parkins.

That's Mamma's expression, thought Henry, and he was proceeding to reflect upon what it really meant, when the smith gave him the wheel, and he ran off with that in one hand, and the cat in the other. Here Arthur, he said, quite

out of breath, did not you think I was never coming—that fellow Parkins kept saying, Only five minutes, Sir, and only five minutes, Sir, till I began to think his only five minutes would have lasted all day. But, however, it seems a capital wheel.

Yes, it is just the thing, said his brother, after having examined it carefully; thank you, Henry, for staying for it.

Just look here, Arthur, at what I have bought for Mary; is it not a droll cat? I am going to run up into the nursery with it. Will you come and see how she'll laugh at the

nodding cat? I think she will sing her little song about "Nid, nid, nodding," when she looks at it. Won't you come, Arthur?

No, no, don't tease me about your nid nodding cats; I'm busy.

Well, Arthur, you need not be so ill-humoured.

Arthur was a very clever industrious boy, more so than Henry, but he was not so good tempered; and accustomed himself to speak in a sharp, quick tone, which made him appear more ill-humoured than he really was.

Henry thought he would go and

shew his Mamma the nodding cat before he took it to Mary; but as he was running across the hall to the dining-room, he set his foot upon something round; it slipped, down he fell, dashed the cat against one of the hall chairs, and broke it into twenty pieces. The noise of his fall brought Mrs. Thornton out of the dining-room, and there she found poor Henry looking upon the ruins of his cat, and crying bitterly.

What's the matter, my dear, are you hurt? inquired his mother.

No, Mamma, not hurt, only very, very sorry—

Sorry, for what, my dear? what are all these pieces of chalk?

My cat, my nodding cat, that is, I mean Mary's nodding cat.

A nodding cat! I never heard of such a thing;—and Mrs. Thornton could not refrain from laughing, although she was really vexed to see poor Henry in such affliction.

No, Mamma, I thought not, so I was running to shew it to you, before I gave it to Mary, (I bought it for Mary, Mamma,) and I set my foot on something which threw me down, and I have broken my nodding cat against the chair: I call it so,

Mamma, because it always kept nodding its head, and I thought Mary would be so pleased with it.

But what could throw you down? I see nothing on the floor;—and Mrs. Thornton looked about to find the cause of the mischief.

It was something that rolled, Mamma, so it may be gone to a distance from the place where I fell.

What is that under the flower-stand? said Mrs. Thornton, pointing to the spot she named.

Henry crept under the stand, and brought forth the top he had broken the evening before.

It's my new top, he said.

I think it looks more like an old top, said his Mamma.

It certainly is of no use now, replied Henry, for the toe will not keep in. I wish I had never bought it, for it has done nothing but mischief; however, it sha'nt do any more, for I'll run and throw it away this very minute.

Henry now returned to Arthur, and found him busily employed in cutting and punching the holes to form a sun. Can't I help you, Arthur? he inquired.

Yes, if you'll take a penknife, and

cut out the pieces, as I am now doing, it will forward me very much; and meanwhile, I can make this star.

Oh! I see what you mean; give me the knife, and I'll begin directly, said Henry.

But if you take my tools, how can I work? asked Arthur; you must use your own knife.

Henry produced the hammer-knife, but it was so clumsy he could do nothing with it; and after making one or two attempts, he told his brother he was afraid he should only spoil the paper, and that he had

better leave off. Can't you give me any other part to do, Arthur?

No, replied Arthur, I have nothing else forward enough.

What a pity I bought this knife! Charles Burton tells me, I could have had one with two blades, a penknife blade and a hack knife, for ten-pence.

Yes, said Arthur, as Mamma said, you have bought your experience.

Now I see what she meant: I've puzzled and puzzled over that, but never could find out exactly what she meant till now. I certainly shall never buy a useless knife again.

This is of no use to me at all; I tell you what, I'll go and buy another with two blades, but I'll take care not to go to Sharp's for it.

You'll spend all your money in knives, said Arthur; you'd better take a little more time to consider whether you really want another.

I do really want another, repeated Henry; I want it at this minute. You see I can't help you because I have not a proper knife; and when I wanted to sharpen my pencil at school, I could not do it with this thing. Yes, I will go and buy

another directly, and I'll take care this time not to be taken in.

The knife was bought, and a very good one it was, and Harry felt much pleased with his purchase. Look, Arthur, how capitally I am getting on with your sun; this really is a good knife, and only two-pence more than that trumpery thing. This cost ten-pence; I told you I could get one for ten-pence.

Aye! said Arthur, but I consider that it has cost you eighteen-pence.

Eighteen-pence! repeated Henry; how should that be?

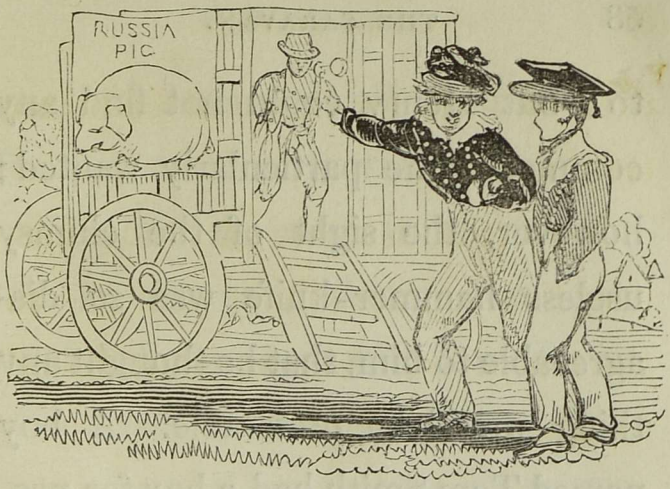
Why, your first knife cost eight-

pence, and is, you say, good for nothing; and for this you gave ten-pence. Now, if you had bought the ten-penny one first, the expense would have ended there; but you see you have spent eighteen-pence altogether, and have only one knife that is good for any thing; therefore, you ought to reckon that it has cost you eighteen-pence.

Aye, but though I say it is good for nothing, I don't exactly mean that it is worth nothing. I intend to try and change it at school for something else, or sell it; if I get

ever so little for it, it will be better than nothing.

Very true, said Arthur; but whatever loss you have, you must add to the ten-pence. But we must be off to school.



CHAP. III.

THE CARAVAN.

Henry endeavoured to dispose of his knife to some of his school-fellows, but he could find no one who would give him cash for it. An exchange they had no objection

to; but Henry could not find any commodity he particularly wanted; however, the sight of the clumsy useless hammer-knife was so disagreeable to him, that he thought any thing would be preferable. A boy named Tom Smith had a box for producing instantaneous lights, which he was quite ready to give for the knife; certainly, the matches were nearly all consumed, but as Tom Smith assured him matches were cheap articles, and he himself observed that the box was very complete in its arrangements, and must be an exceedingly convenient thing, Henry

gave the hammer-knife in exchange for the box of instantaneous lights.

All this business being satisfactorily arranged, Henry was proceeding homewards with Tom Smith, who lived in the next street, when they observed, on a green, or course, over which they usually passed on their way to and from school, a showman's cart, upon which was painted, in large letters, "The celebrated Russia Pig, weighing forty stone; the largest ever known. Admission, one penny."

I should like to see a Russia pig; would not you, Tom? asked Henry.

That I should, replied Tom, as he stared at the large letters.

Well, let's go in, said Henry, 'tis only a penny each. But I have not a penny; I've spent all my week's allowance; can't you lend me a penny? I'll pay you to-morrow, when I take my money.

Very well, said Henry, I have two-pence in my pocket. So up the ladder they ran, and in they went; and what did they see? A very fat pig, exactly like all other pigs, except that it was larger, and more disgusting.

The boys were glad to withdraw

from so odious a sight. Henry felt quite sick. Tom declared it to be a regular take in, and expressed his opinion, that it was no more a Russia pig than he was.

Henry thought such impostors should not be allowed to go about, and that this particular showman ought certainly to be taken up.

They related their grievances to another school-fellow whom they met soon after they left the show, and who only laughed at them, as he remarked: "A fool and his money are soon parted:" an observation which Henry by no means relished, for

he felt it was not far from the truth.

Henry determined, as soon as it should be dusk, to astonish the younger part of the family with his instantaneous lights, and for this purpose, he summoned them into a dark room, and after some very mysterious preparations, which greatly excited the curiosity of his little spectators, he suddenly produced a light, and as he did so, very dexterously concealed his implements. The applause was great, and the entreaties for a repetition of the wonder, most urgent; the experiment

was successfully repeated several times; indeed, till his few matches were exhausted.

There, Arthur, he exclaimed, when the display had ended, have not I made a capital exchange? I got this for my trumpery old hammer-knife. I'll ask Sarah to give me a few of her matches, and then I can have a light at any moment, you see. Very good, is not it, Arthur?

Very good, indeed, Henry; this time you seem to have made a famous bargain, said his brother.

Time passed on, and Mary's birth-day arrived. She had long wished

for a white kitten, having once seen one which she admired extremely. Henry, who was very fond of his sister, and always desirous to give her pleasure, made a great many inquiries, and at length succeeded in obtaining one from the old woman who sold fruit at the corner of the church-yard, upon condition that he should give her grandson six-pence. To this Henry readily agreed; and on Mary's birth-day the kitten was brought home and given to her: she received it with great delight, and said she should call it Snowball; for it had not a single dark hair about it.

Henry was quite as much pleased as she was, and remarked to his mother, that the kitten would not break like his unlucky nodding cat.

Arthur's artificial fire-works were finished, and gave universal satisfaction, and obtained the young artificer much credit. The spectators had been assembled in a dark room; the fire-works were placed in an adjoining apartment, and were seen through the open door; and when the exhibition was over, the door was suddenly closed, in order that Arthur might remove his apparatus, which the company were not allowed to

examine, the mystery of the performance being half its charm. The party were consequently left awhile in darkness; when suddenly they were alarmed by the most distressing cries, which evidently proceeded from something in the room. What could it be? who was it? where was it? were some of the many questions heard and asked on all sides. At length Henry exclaimed, Stop a bit, and I'll throw a light upon the subject; I've got my box in my pocket. He produced his box, and taking out one of the matches, inserted it in the bottle, anticipating

an instantaneous light; but no light came. The cries went on; he tried another match, still no light came; the cries grew louder, when Mary suddenly exclaimed, It's my Snowball, I am sure it is. Oh, Henry, why don't you make a light come? my poor Snowball will be killed! why don't you make a light?

I can't think what's the matter, said Henry; how exceedingly provoking! The fact is, that careless thing Sarah has given me some matches that are good for nothing.

How's this? said his father; Sarah given you matches? what's be-

come of those which belong to the box?

Oh, Papa! I have used them all! I had only five at first; but these ought to do as well: I'll try again. I wish that tiresome cat would not make such a riot. My hand shakes so I cannot manage these matches properly.

Let me get out and fetch a candle, said Mr. Thornton. Those matches will never produce a light; none but such as are expressly prepared will answer the purpose.

When the lights arrived, poor Snowball was taken up by her mis-

tress, and as she lifted it from the ground, she perceived a piece of string hanging from the kitten's feet; she pulled it, and as she did so, the poor animal mewed sadly.

What can be the matter? Henry, try if you can find out why this piece of string hurts my poor Snowball so terribly, said Mary.

Henry stooped down, and on examining the kitten's foot, found that one of his fish-hooks had pierced it, and was still sticking in it. Ashamed and distressed, he explained the cause of the mischief. Mary said she had seen the kitten

playing with the piece of twine just before the fire-works commenced, and she now begged her father to extract the hook. This Mr. Thornton did as tenderly as he could, but not without causing the kitten great pain. Henry stood by quite overwhelmed with mortification, and really grieved to be the cause of such suffering to poor Snowball, for he perceived that it was the same piece of twine with which he had pretended to fish.

I see, said his father, I need make no remarks on the impropriety of leaving such things as these about.

But this I must say, Henry: Fishing-hooks are not toys; they have but one use; and I cannot imagine why you bought what must be entirely useless to you.

Papa, they may not always be useless; I bought them because they were very cheap, and I thought I might one day have an opportunity of fishing, and that then I could use them.

It would have been quite time enough to buy fishing-hooks when the opportunity for using them had arrived, said Mr. Thornton; and as I do not wish to have either two-footed

or four-footed animals caught, I shall lock them up till you really want them for their proper purpose.

I am very sorry I bought them at all, Papa, said Henry, since they have hurt the kitten and vexed Mary; I am quite unfortunate in every thing I buy for her; first, there was the nodding cat,—that was broken as soon as I brought it home; and now poor Snowball, the real live cat, is hurt through my means before it has been in the house a day. I am quite unlucky.

Say rather, my dear boy, his father replied, that you have been unwise

in the employment of your money. You have used no discretion, no judgment in laying it out; and instead of producing good, it has produced evil. By the way, let me see your other purchase—the box of matches.

No, Papa, said Henry, quickly, not my purchase, my exchange.

What did you give in exchange for it? inquired Mr. Thornton.

My old useless hammer-knife, Henry answered.

Well, what did the knife cost?

Eight-pence, Papa.

If it cost you eight-pence, we may

consider you gave eight-pence for the box.

But, Papa, it was not new, you know, when I exchanged it for the box.

Very true. What is the price of such a box as this, when new?

Smith said it cost him a shilling; but then more than half the matches were used; and as my knife was not new either, it came to about the same thing.

How many times had you used your knife?

Oh, very few times indeed, because it was so awkward. It was too

heavy and clumsy, and I could not hammer without knocking all the skin off my fingers.

Well, now let us examine the box; the matches are all burned, I see, and you have replaced them by common matches.

Yes, Papa, I thought all matches were alike; but I find I was wrong.

Indeed you were. The liquid in the bottle will only ignite, or set on fire, matches that have been dipped in some chemical preparation. Now, as you do not know the nature of this preparation, nor of the liquid,

the box is as useless as the knife.

Therefore, Papa, I may look upon my eight-pence as entirely thrown away.

Just so; as far at least as you are concerned. The eight-pence will benefit the person from whom you bought the knife.

But he shall never be benefited by any more of my money. He cheated me when he sold me that knife.

No, Henry, he did not cheat you, because he did not endeavour to make it appear better than it was,

or otherwise than it was. — You had eyes, and an understanding; these you should have employed, and then you would have selected a proper knife. The shop-keeper would have shown himself a better tradesman, had he advised you in your choice; because, whether you had, or had not been guided by his experience, you would have felt obliged to him, and could never have suspected his honesty.

I understand all you say, Papa, and think it quite right. This box, too, is entirely useless; I did not use my understanding either, when

I took this, for it is even of less value than the knife ; however, I never will be so silly again.

CHAP. IV.

FALSE ECONOMY.

A FEW days after, Arthur and Henry observed some boys flying kites; and both thought how much they should like the sport, and immediately determined to have kites.

They directly went to a toy-shop, and looked at several; there were none large enough, for less than four-pence.

Well, Arthur, what do you mean to do? inquired Henry.

Why, I am thinking about it. This kite will take up a great deal of string; and, to tell you the truth, I do not think it a very good one.

I assure you, Sir, said the shopman, they are of the best quality; we have sold a great many such to several young gentlemen; we never had so good an article at so low a price before.

Arthur took the kite, and held it so as to ascertain whether it balanced; it was very unequal.

No, this won't do at all, said Arthur.

A heavier wing on this side, Sir, will balance it, urged the shopman.

No, said Arthur, if I have to alter this, in order to make it what it ought to be, I had better make one myself.

You cannot make one, Sir, for the same money, I am sure.

But I may make a better for rather more, argued Arthur.

I do not know that, Sir, said the

shopman, the persons who make these kites are continually in the habit of doing so; and practice makes perfect, you know, Sir.

Very true, replied Arthur; but I should take more time about it than would be worth their while. If they were as long making a kite as I shall most likely be, you could not afford to sell it even for fourpence.

But I hope your time is worth something, Sir, replied the shopman.

I hope it is, answered Arthur; but I have play hours, and it will amuse me very much to make a

kite. Now, let me see — what is cane a yard?

A penny, Sir.

Well, first, I must get a lath for the upright, and then I can determine what quantity of cane I shall want for the bow. I am resolved, Henry, to make my own kite.

But, said Henry, let me know what it will cost to make one, before I determine anything about it; I won't spend my money this time without knowing what I'm about. How high do you mean to have it?

About three feet and a half.

Well, Sir, said the shopman, then

you will want about a yard and a half of cane.

That will be three halfpence, said Henry; what will the upright be?

Oh, not more than two-pence, replied Arthur; and a halfpenny will buy more than string enough to form the skeleton.

Then, there's the paper.

Papa got some cartridge paper the other day for three-halfpence a sheet, I went to the stationer's myself for it. Two of those sheets will be enough.

Now, let's see, how much does it all come to?

	d.
Lath	2
Cane	1½
String	0½
Paper	3
	7*d.*

Seven-pence! Why that is nearly double the price of this, exclaimed Henry, and then all the trouble of making and the risk of its not turning out a good one, besides all the time you'll have to wait before it will be ready—I shall buy my kite; so there's sixpence, Sir, will you give me change? What do you mean to do, Arthur?

I shall make mine, replied Arthur, as they left the shop; because I am sure, at least I think, I can make one twice as good as this.

Now, I call that being very conceited, Arthur, to suppose that you, who never tried, can make a kite better than those who get their living by it.

No, said Arthur, I don't suppose that; for I know that if I were to employ one of these kite makers, and tell him not to think of the price, only of the excellence, he would make me a much better kite than I could for myself; but I also

know, that when they make these kites for sale, they only think of how cheaply and how fast they can do it, and therefore, of course, the kites must be very ordinary. Now, I would rather spend a little more money and have a good one.

But how will you set about it, said Henry; you have no pattern?

There are directions in the "Boy's own Book," replied Arthur; I succeeded with the artificial fireworks, and I don't see why I can't succeed with a kite—I shall set about it directly.

And I, said Henry, shall buy my

string and go and fly my kite directly. But, no, I must first make a tail.

Henry bought as much string as cost him ten-pence, and having made a tail, (and for this he referred to the "Boy's Book,") he repaired to a field just without the town to try the kite; but it was not exactly the thing, and he was obliged to alter the weight and position of the wings, which consumed so much time that it grew quite dusk before he was fairly ready, by which time the breeze had lulled away, and there was not enough wind even to disturb the leaves

on the tops of the highest trees, much less to fly a kite. He returned home somewhat disappointed, and found that Arthur had completely finished the skeleton of his kite; but it was bed time, and no more could be done that evening. Next day, after school hours, Arthur again went to work, while Henry hastened to the field, and sent up his kite in very fair style, although it did not soar quite as nobly as Henry would have liked.

In the afternoon (it was a half-holiday) he very good humouredly

assisted Arthur to make the tail; the kite was then ready to fly, and both the boys in the field by six o'clock. There was a nice breeze, and Henry was so anxious to see how Arthur's kite would perform, that he did not think of his own :—after a few little alterations the home-made kite rose most gallantly.

Now, said Henry, we'll have a race; let's send up mine; which will go the highest?

Yes, Arthur, he said, when they were up, yours is certainly the best; and its shape is better, and it is

larger than mine, but still there is not the difference of the money, is there now?

No, said Arthur, I believe I had better have bought a kite, I should have saved something by it; but, however, I have had a good deal of pleasure in making it, and I also have the pleasure of thinking it is all my own work; there's something in that, you'll allow, Henry.

Oh, yes, certainly, Arthur, I did not think of that, but it must be great pleasure; I almost wish I had made one: but then I am not so patient as you are, and I dare

say I should only have spoiled the materials. You always consider before you act, and that's the reason, I suppose, that you never do foolish things.

The next time they went to fly their kites they were joined by their schoolfellow, William Howard, who, following Arthur's example and advice, had made a kite like his, and they all three went to buy a string for it, on their way to the field.

William thought Arthur's string thicker than was necessary, and that one like Henry's would be all sufficient.

Arthur's had cost fourteen-pence.

Depend upon it, said Arthur, your kite will get away; it may not just at first, but when that string has been used a few times, it won't be safe.

It's no use spending so much about string; see how strong this is;—No, I'll take this, said William.

Remember, urged Arthur, that if you lose your kite, you lose more than the four-pence.

I'm sure this will do, persisted William; and he bought the ten-penny string.

William's kite was found upon trial to be too loose, so that it

would not keep up with a light wind.

Arthur suggested a thin piece of cane put across from wing to wing.

How much shall I want ? asked William.

About a yard, said Henry.

Yes, very nearly, observed Arthur.

Oh, three quarters will do, said William.

You had better have a yard ; three quarters might do, but you had better not risk it.

Oh, three quarters will be enough, repeated William; what's the use of buying more than I want ; the piece

that comes off will be good for nothing.

That's true, replied Arthur, but you recollect if it fall short only half an inch, the whole then will be good for nothing.

William persisted that three quarters must be enough; adding, what a pity it won't go up: yours looks capitally, Arthur; I wish mine was tighter.

I'll run and get the cane for you, and I can bring a little paste, said Henry, who was always obliging.

Well, that's a good fellow; there's

a penny; I'll hold your kite till you come back.

You won't have a yard of cane, then? asked Henry.

No, no, what's the use of buying more than I want?

'Tis but a farthing, said Arthur, and if it should not do—

But I know it will do, repeated William, so be off Henry, my boy.

When Henry returned, he gave William the odd farthing and the cane, who immediately knelt down on the grass to make the necessary alterations.

Will it do? asked Henry.

I don't know yet, replied William. Then after a minute's pause, he added, Yes, I think it will,—yes,—no,—no, that it won't; it wants just an inch of being long enough. Why Henry, you must have got short measure.

No, that I am sure I have not; indeed, if any thing, Thomson measured a little bit over the three quarters.

Well, you might have asked him just to have cut off a little more in case of there not being enough.

What right had I to ask such a thing, William? you said three

quarters was enough, and in order to save a farthing, you desired me to get no more; how then could I ask the man to deprive himself of a farthing?

Oh! an inch of cane would have been nothing to him, and a farthing is a good deal to me, muttered William.

I don't call that honest, said Henry, a little angry; and if I had known you wished me to do such a mean thing, I would not have gone, you might have done your errand yourself.

Well, it can't be helped now,

said William, that piece of cane is good for nothing, that's all.

I told you, you had better not risk it, observed Arthur; you have saved one farthing and given away three. But that cane is not quite good for nothing, it will make a small kite for one of your brothers; you had better take care of it.

William was quite out of humour at having wasted his money for nothing; and declared the kite might go as it was, for he would spend no more money about it.

Then you can't fly it, that's all, said Henry.

William declared that he could when the wind was high; and I'll try, he added, and get our carpenter to give me a piece of wood for an upright for this cane, and I'll make a small kite that shall do as well as any of them yet.

He then left his companions, observing, it was no pleasure to him to see their kites, when his own would not go up.

I call William a very mean fellow, observed Henry to his brother, when he had left the field.

Arthur agreed to this remark,

adding, that he did not consider him very honest either.

I thought when I went for the cane, continued Henry, that he was very prudent, more so even than you, Arthur, and you certainly are *very* prudent *indeed;* but I now see that he was only mean; and when he told me I might have asked Thomson to give me more than I intended to pay for, I had a great mind to tell him that I did not choose to be a cheat to oblige him; I have often heard Papa say that meanness is very nearly allied to dishonesty, or fraud, as he called

it; and I now know exactly what he meant. I would have paid for the cane out of my own pocket rather than have done such a thing. By the way, Arthur, those kind of sayings are very true, and very clever; for instance, the one I have now repeated, and about buying experience, and they are so easy to remember too.

Those sayings, Henry, are called Proverbs, and I believe are to be found among all nations. There is a part of the Bible called the Book of Proverbs; Papa once told me that proverbs were maxims or

rules for conduct, or advice how to act; and these served to direct people who had no books, and who could not have read if they had possessed them.

Well, it is easier to remember and understand those short sentences than it is to recollect long pages of advice; and yet I have not understood many sayings or proverbs that I have heard repeated, until something has happened that brought the saying to my mind, and then I understood it directly.

Now, when Mamma said she hoped I should buy my experience,

I could not think how it was to be done; for my idea of buying, was going to a shop, and paying money for something which would be given me by the shopkeeper; but after I had spent a good deal of money about useless things, I found that I must first consider what I was about; — for instance, whether I really wanted it; whether it would give me pleasure; whether the article was good of its kind; or whether the same sum would not purchase something else that I should like better: so I have bought my experience, for I did consider all this when I bought

the kite, and I have not had cause to repent; and this is the only thing I have bought that has not proved unlucky, — except, indeed, Snow Ball.

But you did not buy that, did you Henry?

No, I did not exactly buy it; but I gave six-pence to old Goody's grandson, for bringing it up for me.

Well, that's pretty much the same thing.

I should not have repented giving a shilling for it; for dear little Mary is so very fond of her kitten.

No, said Arthur; one of the uses

of money is, that it affords the means of giving pleasure to others.

This conversation passed as they were walking home; and just as Arthur had uttered the above words, they were accosted by an old man, who looked very weary; his shoes were covered with dust, and his whole appearance bespoke his having travelled far on foot. The boys stopped and looked at him; and he immediately begged of them, saying, he was a stranger, had no money, and that he had not tasted food since the morning.

Each of the lads gave him a

penny, for which he appeared very grateful. Arthur then asked him, whence he had come. He replied, from Hounslow, near London.

What did you come here for? inquired Arthur; have you any friends here?

None, replied the old man; I came to seek work.

What is your business? asked Arthur.

The man stated, that he was a weaver of bolting cloths for millers; but that since the employment of machinery for that purpose, he had been thrown out of work: that he had no

family, and a very small sum would maintain him for the short time he was likely to live, if he could only find the means of earning it honestly.

The boys then expressed a hope that his journey would not be in vain, and wished him good evening.

There, Arthur, observed Henry, you just said, that one of the uses of money was to give pleasure to others; and I think that poor old man is happier than he was before we met him.

He seemed so, indeed, said Arthur;

at least he has the means of buying a loaf and a pint of beer.

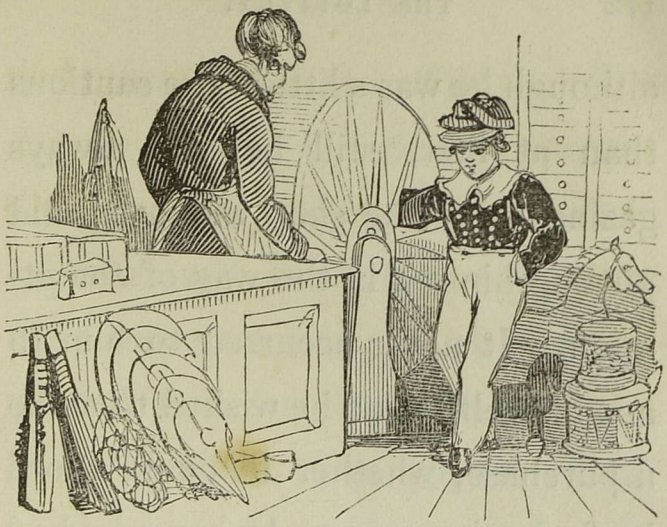
But not of paying for a bed, added Henry.

No, Henry; but we cannot afford to give him enough to pay for a bed. There are other people in distress besides that man; and if we give all to him, we can do nothing for any one else. Besides, although he appeared in great want, he may not be really an object of charity.

Very true, Arthur; for Mamma has often been deceived by beggars: but I do not think that poor man can be an impostor; I am quite sure

we have done right in giving him money.

We have done no harm, that's very certain.



CHAP. V.

THE LOTTERY.

NOTWITHSTANDING his remarks upon his brother's prudence, and his own good resolutions, Henry seemed to have a perpetual inclination to spend his money; and

although he was a little more cautious than at first, still he was always gazing in at the shop windows, and putting himself in the way of temptation. It never occurred to him to ask himself, when he wished to make a purchase, whether he could afford it; for having money, he never looked forward to the time when it should be all spent, and when he might wish in vain for things really valuable, and, perhaps, necessary to him.

If the question, of whether he could afford to purchase any article, ever arose in his mind, his answer was, I have the money to pay for it,

and, therefore, I *can* afford it. The toy-shops were his chief attraction. One day he would buy a pennyworth of marbles; another day a hoop, then some crackers, which were exploded and forgotten in the next five minutes; then apples, which were as quickly consumed; but he was not entirely selfish: he often carried his little sister, Mary, a cake, or a cheap wax-doll, which was sure to be broken in the course of the day; these purchases drew about a shilling from his purse, although it was done in such small sums, and so gradually, that he was not aware of

the amount. At one of the shops which he was accustomed to frequent was a Lottery; in this he greatly desired to try his fortune; and after frequently turning the matter over in his own mind, he came to the resolution to put in *just once,* to see if he had any luck. The terms of the lottery were, he thought, very liberal; but before finally risking his money, he consulted Arthur. This he did in the following manner.

Arthur, what is your opinion of a lottery?

I have no opinion of my own,

because I never put into a lottery; but I have often heard my father say, it was only a kind of gambling, and leads, as gambling always does, to a good deal of evil; and, therefore, I never intend to put into a lottery.

Aye, but in the lottery I mean, you do not gamble, because you don't draw money-prizes.

What, then? inquired Arthur.

Why this lottery is at Barker's; and if you draw a prize, you choose any goods to the amount of the prize that you may have drawn. For instance, suppose you put down

a shilling (for that's the price of a ticket), and draw a seven shilling prize, you may take any thing of the price of seven shillings; so you see you would pay a shilling for something worth seven shillings.

But if I draw a blank?

There are very few blanks indeed. Barker says, your getting a blank is a great chance.

I should suspect there are ten blanks to one seven-shilling prize, or else how could it answer to Barker to keep a lottery?

But, persisted Henry, if there are not many prizes as high as seven

shillings, there are quantities of six-penny, shilling, eighteen-penny, two shilling, and so on.

Very likely; but don't you see, Henry, that a lottery-keeper must make a great many blanks, or he would gain nothing by it; and depend on it, no one keeps a lottery who does not intend to make it a means of gain.

I agree to that; but *I* may be the fortunate person.

There are more chances for your being the unfortunate person; because, as you allow, there are more blanks than prizes, there must be

more chances that you draw a blank than a prize.

Nevertheless, I should like to try. If I put in a shilling, I shall most probably draw a prize; and if it be but a six-penny one, I only lose six-pence. And as there are so many prizes above six-pence, I think there must be more prizes than blanks. Besides, Tom Smith told me, that Harry Bedford told him, he and William Russell had both drawn prizes, and so had Charles Glover, and Thomson.

Of what amount were they?

That he didn't say: all I know is they were all prizes.

Well, Harry, you can but try and convince yourself.

And so I mean: how capital it would be to get a seven-shilling prize; even a five wouldn't be so bad; let's see, what should I choose? a bow and arrows, or a percussion gun, what do you think, Arthur? which would you choose if you were me?

You had better get the prize before you make up your mind.

That's true enough? I must remember the old fable of the country maid and her milk-pail; and Henry laughed.

And I would advise you to

remember another fable, — the dog and the shadow, added Arthur.

But Henry could not (although his reason told him that Arthur was right) overcome his desire to try his *luck*, as he called it; he went back to the shop, and after looking at the wheel some time, he took a shilling out of his pocket, put it back again, and had just come to the resolution of keeping his money, when two young ladies entered, and made several purchases. They at length perceived the wheel; and after making some remarks about their habitual good luck, and adding,

that if they did lose it would be but a shilling: they both put in, and each drew forth a prize; one amounting to five shillings, the other to three.

Henry could resist no longer; for why, thought he, should not I be equally lucky? He, therefore, paid his shilling: the wheel was turned, and he also drew forth a prize, value eighteen-pence.

The shop-keeper, observing that the wheel seemed to teem with prizes, invited Henry to try again.

Henry hesitated, and declared he thought he had better be content with his good fortune.

Your luck may change, Sir, if you do not now persevere. It is not to be accounted for; but on some days a blank is rarely drawn, and on others, prizes are scarce. You had better take my advice, Sir, and put in again.

Well, said Henry, as you say, my luck may certainly change; so here goes for another prize.

The shilling was paid; the wheel turned, and a shilling prize was drawn forth.

Only my money back—that's not to be called a prize.

Excuse me, Sir, for contradicting

you;—you have now an opportunity of selecting some article to the amount of half-a-crown, instead of eighteen-pence.

Yes, yes, I see, said Henry; forgetting that he could just as well have paid another shilling without putting into the lottery.

Will you try again, Sir? inquired the shop-keeper.

No, no; I am determined not to try any more. No; now I'll choose something. Let me see, what shall I have?

Can I recommend a knife, Sir?

No; I have a knife.

A bow, Sir ?

I have a bow.

A purse ?

Let me see ;—no, I don't think a purse will be of much use.

What do you think of a box of carpenter's tools, Sir ?

Let's look at them. The box was produced and examined ; but Henry, seeing they were only toy - tools, observed, they would do very well for those who were afraid of cutting their fingers, or only wanted to make believe ; but that was not his case. He walked about the shop, and could find nothing that suited him.

At length, the shopman showed him a mask: — the very thing, and he chose the ugliest he could find; the price was a shilling—there was eighteen-pence more to be spent.

A set of garden-tools was mentioned; he already had some of a much better kind; — next a bat, trap, and ball, a cricket-bat, a pocket-book, a whip. But no, none of these would suit; some he already possessed, others he did not want or wish for.

As he cast his eyes over the shelves, he was attracted by a row of dolls; and recollecting that Mary's

doll was very shabby, he selected a wax-doll for his sister, and asked the shop-keeper to have it sent home. Wrap this mask up in paper; I shall take it myself, for I don't wish any one to see it.

Henry ran home, and immediately locked up his mask, unperceived by any one. As soon as the doll arrived, he presented it to Mary, who was half wild with delight: Oh, thank you, Henry, she said, as she threw her arms round his neck and kissed him,—how kind you are; you make me such very nice presents: I have some clothes, which, I think,

will just fit this pretty doll. What nice eyes it has! I am glad they are blue, for my old doll's eyes are black; I am so delighted at its coming to-day, for to-morrow Charlotte Wilson is to drink tea with me; and as I have now two dolls, we can each of us have one.

Henry was quite as much pleased as Mary, when he saw how happy she was.

CHAP. VI.

THE MASK.

In the evening, while the family were at tea in the drawing-room, Henry slipped out unperceived, dressed himself in a red cloak of his mother's, an old hat, and putting

on his mask, he hobbled into the room.

Although he was soon discovered, his appearance excited a good deal of laughter; but the fun was all over in a few minutes. Henry next anticipated the pleasure of surprising Charlotte Wilson, and desired Mary to be quite silent, and keep the secret, which she readily promised to do. Accordingly, the next evening, about dusk, when she and her young friend were playing with their dolls, Mary having generously relinquished the blue-eyed favourite to her visitor, Henry, dressed in a long

black coat of his father's, the old hat and the mask, crept into the room; and before they were aware of his presence, came behind Charlotte, and seized her by the shoulder. She looked up, rose suddenly, and screaming violently, let the new doll fall from her lap; but in the confusion, her having done so was unperceived.

Henry, delighted with the effect of his mask, still kept up the disguise, every now and then stamping with his foot, and shaking his head.

Charlotte went on screaming, and looked so terrified, that, frightened

by her alarm, he at length took off the mask, saying, as he did so— Don't be afraid, Charlotte, it's only me.

But, Charlotte's fears were not easily pacified; — her screams had brought Mrs. Thornton into the room; she made the child examine the mask, and put it upon her own face, then on Mary's, till at length the terrified girl was convinced that her fears were groundless, and her tears were changed into a hearty laugh, particularly when Henry again put on his disguise. Whilst they were enjoying his odd appearance,

Mary suddenly perceived her new doll on the floor; — she picked it up; but what was her vexation, when she found the face absolutely crushed to pieces!

After many inquiries, how the accident could have occurred, it was decided that Henry must have stamped upon it after it had fallen from Charlotte's lap. Mary was very sorry, and Charlotte was vexed with herself for having been so foolishly alarmed; but Henry was the most grieved, for he had been the cause of the whole affair. He, however, resolved Mary should have

another doll, and went the next morning to the same shop to purchase one.

The lottery-wheel stood ready, and seemed to invite him once again to court the favour of Dame Fortune, whose figure was painted on the wheel, her eyes blind-folded, as denoting her impartiality, and a horn of plenty in her hands, indicative of the abundance of her favours. Henry reflected upon his former good luck, and calculated that one shilling might produce him seven; and if so, he could then buy Mary a better doll than the last, and

himself any thing he liked. He paid his shilling; the wheel turned, and he drew forth a blank. He had but eighteen-pence left of his half sovereign,—what was to be done? He calculated thus:—I won two prizes last time, and now have drawn a blank; it is not very likely I shall draw another, I think. He then asked the shop-keeper if it often happened that two blanks were drawn in succession.

Very seldom, indeed, was the reply; he could scarcely call to mind such an occurrence. It generally happened, that a good prize followed

a blank; luck usually went in very opposite extremes.

Henry looked at his last shilling and sixpence; he did not like to give Mary an inferior doll to that he had destroyed; and if he did not do so, he should be left penny-less, an anticipation he by no means relished. If he drew only a six-penny prize, he should have six-pence left; if he drew a shilling prize, a shilling would remain to him, and so on throughout, accord-ing to the amount he might win. This calculation determined him to put down another shilling. The

wheel was again turned; he again put in his hand, and again drew forth a blank!

It required all Henry's fortitude and fear of shame, not to burst into a fit of crying; but he controlled himself, and only remarking, that he was very unfortunate—left the shop. How bitterly did he repent his folly! how did he regret that he was ever tempted to try the wheel of fortune! But repentance was now too late, except that it induced him most firmly to resolve, he would never again be persuaded, or persuade himself, "to try his luck." He

had not told Mary of his intention to buy her another doll, and he rejoiced that he had not done so, for he would have been heartily ashamed to confess how he had laid out the money with which he should have made the purchase.

CHAP. VII.

KITE FLYING.

As he was returning home, thinking how foolish he had been, he met William Howard, with his kite at his back.

Where are you off to? asked Henry.

To Hunter's Hill, to fly my kite, to be sure; don't you see what a wind there is? just the day for me; you know this kite would not fly in a light breeze, now we'll see how she'll go to-day. It blows famously hard, and I am going to Hunter's Hill because I shall be sure of all the wind there; won't you go?

I will if you'll wait for me, said Henry, running off.

Ask Arthur to come along with us, said William, calling after him.

Arthur was quite ready to be of the party; and away they went,

anticipating all the delights of the glorious wind, as they called it; and it was indeed a boisterous day in October, such as seems to give additional health and spirits even to the healthy and happy school-boy, whose cares are but few, although it must be allowed his wants (whether real or imaginary) are many.

The three kites soared in grand style; they pulled very hard upon the string, and William's was allowed to be the strongest and best; messengers were sent up simultaneouly, to try which would get up first; a fact, however, which never could be

correctly ascertained, and all were in high glee. The wind appeared at one time to drop, but it rose again on a sudden, with greater violence than before.

Henry's kite began to pitch and exhibit signs of great uneasiness. William's suddenly soared again higher than ever; he was not quite prepared to let out, the string broke, and away went the kite; it was carried by the wind to a great distance, and was never seen more.

That string was good for nothing, exclaimed William, as he gazed after the kite; what a shame!

We told you it was not large enough, cried Henry; you would buy the ten-penny string. To save four-pence you've lost the whole.

Take care yours don't go the same way, she does not seem to like the wind; and yours is not very comfortable, Arthur.

I shall take her in, replied Arthur; the wind gets higher and higher, no kite can stand it much longer. Henry, you'd better wind up, mind what you're about, she pitches about so, if she falls on her head she'll most likely dash to pieces.

Henry was as careful as possible, but the wind was so gusty and violent, that in spite of every precaution, the kite dashed against the earth, then rose, pitched again, and again rose, and ended by breaking her bow.

Arthur's dashed and pitched almost as much as Henry's, but being very strong, it escaped with no other injury than a rent in the paper. Upon examination, Henry found that the bow of his kite was made of osier, and by no means strong enough for the purpose. It was therefore clearly proved, that

Arthur's speculation, although the dearest at first, was the cheapest in the end.

As the two boys were going to bed that evening, Arthur asked Henry if he recollected Hardy the gardener, who used to let them walk in his garden.

To be sure I do, said Henry, and the cherry-trees; do you remember how he let you gather the fruit for him last summer, Arthur, and how his little boy, Tom, used to run up and down the ladder?

Arthur's memory did not require to be refreshed on this point, and

he went on to say, — You know he had a long illness, and could not work during the whole winter. They are fallen into great distress, and are so poor, that they cannot afford to pay for little Tom's schooling any longer. The schoolmaster says he is a very good, industrious, and clever boy, and if he had him another quarter, Tom would write and cipher well enough to be bound an apprentice or to serve in a shop; now it is only two-pence a week, and I have been thinking, Henry, that if you were to pay for half a quarter, and I for half a quarter,

it could easily be managed, and we should be doing the boy and his parents a real service. We will pay the schoolmaster ourselves, and then we shall know that the money is employed as we intend.

It is a capital scheme, Arthur, and I should like it very much, but—and Henry hesitated,—I cannot do it.

You cannot do it! repeated Arthur, in astonishment; I thought you would be pleased with the proposal.

So I am, Arthur, but still I cannot do it, for all my money is

gone, except one six-pence ; however little Tom is welcome to that, though it will only pay for three weeks. I shall have nothing left for myself, but that cannot be helped ; I wish I had not put into that stupid lottery. I certainly have been like the dog and the shadow, Arthur ; but it can't be helped now ; there's the six-pence.

I would not have mentioned it to you if I had known that this was your last six-pence, said Arthur ; and now I don't like to take it ; perhaps you may want it ?

I very likely shall, replied Henry ;

but I must go without. I shall have the pleasure of knowing my last six-pence has done some little good; I wish I could say the same of all the rest of my money.

Well, said Arthur, kindly, I shall be happy to give you what you wish for, if it really is any thing likely to be useful to you, and I can afford to buy it.

Thank you, my dear kind brother, I shall not be ashamed to ask you, if, as you say, I *really* want any thing; I wish I were as careful and as clever as you are, and then I should be able to be as

charitable and as generous as you are.

My dear Henry, you always wish to do right; you only want to consider a little more.

The next evening a friend of their father's called upon him, and said that he had been much interested by a case of distress he had just witnessed, and that he had relieved the objects of his compassion, by giving them three shillings.

Mr. Thornton inquired into the circumstances, and the gentleman stated that, as he was returning

from his walk, he was accosted by an old man, having three children with him, apparently overcome with fatigue, and bearing evident marks of having travelled some distance; that on inquiry, he said he had walked from Hounslow, (here Henry exclaimed, That must be our old man!) and was just arrived; that neither he nor his children had eaten the whole day, and that he had not the means of procuring either food or lodging.

Henry here interrupted the speaker with an exclamation of astonishment, adding to Arthur in a whis-

per, Well, I could not have believed that old man to be such an impostor.

Mr. Thornton inquired what they knew of the circumstances; and Arthur related all that had occurred between them and the old man.

I then have given my three shillings to a rogue, said Mr. Martin, for that was the gentleman's name; I regret to have been so deceived.

And we were deceived too, added Henry; I shall never believe a beggar again.

You must not form such a hasty decision, observed Mr. Martin; I

regret having been so incautious as not to inquire farther, before I gave to an undeserving object, that which might have gladdened the heart of one more worthy ; yet I do not resolve never to relieve another beggar, but only to endeavour to ascertain before I do so, whether I shall be encouraging vice, or soothing misfortune. You, my dear boys, are young, and I would rather see your hearts soften, and your purses open to relieve distress, even at the risk of your being deceived, than I would see you over cautious. It is pity that so holy a virtue as

charity should ever be chilled by the deceitfulness of the vicious. I will only give you this piece of advice;—inquire, when you can do so, the character of him who solicits relief, and where you cannot, and there appear good grounds for belief that the object is worthy your assistance, give a sum (if you can afford it) which may prevent starvation, but not enough to disable you from relieving those whom you know to be really deserving your alms. I say, "if you can afford it," because you must remember the maxim, "Be just before you are

generous." Every man should pay his debts justly, and fulfil his duties to his own immediate dependents, before he gives alms, otherwise he bestows the goods of others, and obtains a reputation for generosity, when he is in fact dishonest. But let me also recommend you, so to regulate your expenses, that you can command the means of drying the tears of the widow and the fatherless, and relieving the aged and infirm.

CHAP. VIII.

THE USE OF RICHES.

I WISH I was rich! said Henry, with a sigh.

Why so, my dear boy? asked his father.

Because I could procure many things which would make me extremely happy, and I should be able to make others happy also.

Your wish is both amiable and natural, remarked Mr. Thornton.

You thought yourself very rich, Henry, when your uncle gave you the half-sovereign, remarked his mother; and you looked forward to the many pleasures that sum would procure you. Have your anticipations proved correct, that you still place your happiness in the possession of riches?

Why, mamma, when I consider how much money I have spent, how little pleasure I have had, and how little money is left, I certainly must say I am disappointed; and

indeed, now I think more about it, I rather believe I have had full as much pain as pleasure.

I should very much like to hear how you have laid out this money, observed his father. Have you kept any account of it ?

No, Papa, but I dare say I can recollect, and will put it down on a piece of paper, for I should myself like to see how it has all gone.

Henry fetched a piece of paper, and, taking a pen, endeavoured to remember, and write down how he had expended his money ; after much scratching out, and consi-

dering, and puzzling, he handed to his father the following account; saying, as he did so,

It is not quite right, Papa, for I cannot remember how two-pence was spent; I have nothing left, and according to this, I ought to have two-pence.

Mr. Thornton took the paper, and read as under:—

	s.	*d.*
Knife	0	6
Paid two-pence more for the hammer-knife . .	0	2
Nuts	0	1
Fishing hooks	0	1
Top and string	0	2

Nodding cat	0 1
Angler's Guide	0 6
Knife	0 10
Snowball	0 6
Kite	0 4
String	0 10
Paper for tail	0 2
Poor man	0 1
Crackers	0 6
Cakes, Hoop, &c. . . .	0 6
Mask	1 0
Doll	1 0
Lottery	1 0
Ditto	1 0
Schooling for Tom . .	0 6
	9 10

Nine and ten-pence, said Mr. Thornton, looking at the sum total. Now, let's examine the items. Nuts, fishing-hooks, top, nodding cat; nodding cat, a penny, he repeated, why, Henry, I never heard of such a thing in my life; what do you mean by a nodding cat?

Papa, replied Henry, looking rather foolish, it was an image, as they call it, that is, a figure of a cat that always kept nodding its head.

But how has it happened that I have never seen it?

Papa, I broke it;—I did not buy

it for myself, he added hastily, (fearing his father might imagine he was childish enough to play with such a toy,) I bought it for Mary.

Thank you, Henry, said the little girl, you never told me of it, and though I am very sorry it is broken, I am obliged to you just the same. I wish though, I had seen it before you broke it, a nodding cat must be so droll; and she laughed heartily at the idea.

That's the very reason I bought it; and Henry laughed too: you can't think how odd it looked; it kept nod, nod, nod, as the boy

carried it on his head, with all sorts of other nodding figures.

But what a pity you broke it, said Mary, sorrowfully.

I could not help it; it was quite an accident, wasn't it, mamma?

Mrs. Thornton agreed to this, but added, that his own carelessness had caused the accident.

Why no, mamma, that good for nothing top did the mischief, it tripped me up.

But the top did not put itself there, Henry.

No, mamma, certainly not, it rolled there, and when I found it

was of no use, I did not think it worth the trouble of picking up.

Was it the top which is down here as costing two-pence ? inquired Mr. Thornton, again looking at the paper.

Yes, Papa, the toe would not keep in, so of course it was good for nothing.

Did you know when you bought it, that the toe would not stay in ?

No, Papa, certainly not ; I should not have bought it if I had : and how could I tell ? I could not see the inside of the top ; examining it was of no use.

If you had considered the thing for a moment, you would have been certain that a well-made new top and string could not be sold for half-price; thus, you see, reflection and reason would here have availed you, where examination was useless. But let us proceed with the account;—Angler's Guide, sixpence; how came you to buy such a book? I did not know your anxiety to become an angler had led you to study the science. Where do you fish? in the water tub, or in the kennel?

No, Papa, I am not quite so

silly as that, either; you see I had bought some hooks, and when Arthur said they would be useless to me, because I did not know what sort of fish they would catch, I thought this book would tell me.

So you laid out six-pence, in order to learn how to use a penny-worth of hooks; and the first specimen of your newly-acquired learning, was the catching a kitten, I believe—Have you been much amused with your book?

To say the truth, Papa, I have never looked at it.

Worse and worse, said Mr. Thornton.

But I intend to read it, Papa; and as for catching poor Snowball, she did that herself—I certainly left the hooks about.

Let us go on; Mr. Thornton again turned to the paper, and read, knife, ten-pence,—what another! Henry, upon my word, you seem to be quite a knife fancier.

No, Papa, not exactly so; but that clumsy hammer-knife would not cut Arthur's fire-works; and as I wanted to help him, I went and bought one that would, and now I

have a capital knife. I don't repent buying that — and, you know, I changed the hammer - knife with Tom Smith, for the box of lights.

And that was but a bad speculation, I believe, Henry.

Very bad, indeed, Papa; Tom Smith regularly cheated me there.— By the by, I now recollect he owes me a penny, and that with the penny for myself, makes the money right. I paid for him when we went to see the Russia pig.

Went to see what? my dear child, asked Mrs. Thornton, in a tone of astonishment.

The Russia pig, Mamma, that weighed forty stone;—'twas only a penny; and thinking it must be a curious foreign animal, I went into the show; but it turned out after all, to be only a great disgusting fat pig. I was glad when I got out of the place; it made me feel quite sick only to look at it.

Then we may conclude, that this two-pence was neither profitably nor pleasurably expended; for I suppose Tom Smith was as much disgusted as yourself, and, consequently, not sensible of his obligation to you.

He has not shewn himself so; for he has never offered to return me the money. But, go on, Papa.

What is the next thing?

Snowball's six-pence.

That's the only thing that has not proved unlucky, or rather, I mean, that has turned out well. I do not in the least regret having spent that six-pence, Papa.

No, my dear; I think you have hitherto had no cause to do so, for in this case you have both given and received pleasure.

Next we come to a kite and its

string — How has that speculation answered?

Only tolerably, Papa; the kite succeeded very well at first, but it was not strong enough to stand a high wind; it is now nearly good for nothing.

The next item on your list is the penny you bestowed on a beggar, who, to all appearance, has proved unworthy of your charity; your intentions were, however, excellent. I would not chill your feelings for the distresses of others, but let a warm heart ever be accompanied by

a cool head: if the former be not directed by the latter, you risk incurring the imputation of folly; and if the latter be not accompanied by the former, you would indeed merit the charge of avarice, a disgusting fault at all ages, but most hateful in the time of youth.

Papa, I think, if you look at the last thing in my account, you will find that we have done as you recommend;—I say we, but I should have said Arthur, for it is entirely his plan. I'll tell you all about it, Papa. Henry then related the manner in which Arthur had proposed

to pay for little Tom's schooling, and ended, by saying,—Now, Papa, has not Arthur a warm heart and a cool head?

He has, indeed, proved in this instance that he has; and your heart, my dear boy, is equally kind and disinterested; — you have only to remember, that you cannot properly fulfil its dictates, unless you are considerate and economical, and allow a regard for the future to regulate the gratifications and enjoyments of the present time.

Mr. Thornton then returned to the list:—Crackers six-pence; how

often did you burn your own fingers, and singe other people's clothes? he inquired.

No, Papa, that's too bad; I was not the only one; Arthur bought six-penny worth as well as I—Crackers are capital fun, now an't they, Arthur?

Yes, that they are, answered Arthur; a cracker is worth a penny any time, Papa—we all bought some at school.

The only observation I shall make, will be telling you a story:—When I was at school, we were, I believe, as fond of crackers as you and your

companions seem to be; but at that time of day, fire-works were more expensive than they now are. We were very desirous of getting up a display; and for this purpose endeavoured to raise a subscription, and applied to the master and ushers for their assistance. The French usher alone refused to contribute: he silenced the applicant, by saying, Vat! Fling up my money, and hear it go bang. No, no; I shall do no such ting.

All the party laughed heartily at the story, and none could deny the force of the Frenchman's argument.

Mr. Thornton went on reading,—Cakes, hoop, &c.: well, he said, I can find no fault with these articles; the hoop affords good exercise, and the cakes very innocent gratification, when the appetite is guided by proper moderation, and by the means of the purchaser; for he must be a sad fool, and approaches very nearly to a beast, who lavishes upon his stomach more than he can rightly afford. And now we come to the mask—I can testify that it caused a great deal of mirth.

And a great deal of mischief, added Mary; for it was the cause of my

new wax-doll being crushed to atoms.

That was very unfortunate, indeed, observed Mr. Thornton; but with that single exception, I suppose we may call it a sensible purchase, Henry!

No, Papa; to say the real truth, a very foolish one; I hate the sight of the mask; for now that every one has seen it, no one laughs, and no one is taken in when I put it on; so it is of no kind of use. I must confess, the mask has turned out a very unlucky, silly thing.

So you have been gambling, I see,

continued Mr. Thornton, looking again at the account.

Gambling! repeated Henry, what can you mean, Papa?

I read here, continued his father—Lottery, a shilling; ditto, a shilling.

Well, Papa, surely you do not call putting into a lottery, gambling?

Indeed I do.

But I did not win any money, Papa.

No; I conclude you lost money.

I don't mean that, Papa; I put into the lottery for toys.

It makes no difference what the object was that you had in view, the

fact is the same—you risked a small sum to win a larger; and your doing so was to be decided by chance, by the turning of a wheel; your gains were not to be produced by industry.

Then, Papa, observed Arthur, trading must be gambling, because no one can tell what will be the result produced by the employment of a sum of money; there must always be a chance, I mean a risk of losing.

There is always a risk: but that risk is greater or less according as the money is employed;—for instance,

a tradesman, who buys an article to sell again, and uses his discretion and experience, in procuring the best he can at the smallest price, and who puts a value upon it that will fully pay all his expenses, and yield him a fair profit, is a fair and honest tradesman; but he who purchases only on the calculation of chances, is a gambler: 'tis true that the former may be unfortunate in finding no customers, and the latter's calculations may be realized; but this makes no difference in the main facts,—that the one is trading and the other is gambling, or, as it is

commonly called, speculating. The tradesman endeavours to arrange his purchases, so that neither his profits nor his losses will ever be very enormous; whereas, the speculator or gambler, buys upon the chance of a great rise in the value of the article he purchases; and in this case, he makes a great profit; but as there is also a chance of the article falling considerably in value, his losses will in such case also be proportionably great.

Lest I may not have explained myself clearly, we will imagine a case. We will take two tradesmen;

one of whom we will call A, the other B. A is a silk-mercer; he buys of various manufacturers such goods as will be likely to suit the persons who inhabit the town in which he lives; he does not purchase more than he will probably sell in a given time, and he is moderate in stocking himself with such articles as are only the fashion of the day, and unsaleable when that fashion is over. He gives a price that will allow him to sell at such a profit as will enable him to pay all his trade expenses, and leave him a fair surplus for his maintenance—this is trading.

B is a hop merchant, who gives an order to the grower at a certain price, before the quality or quantity of the crop is ascertained; and with all the uncertainty of weather and a good harvest. Suppose he agrees for a low value, under the expectation that the selling price will be low, and from some unforeseen chance the price rises, he gains a large sum; if the contrary to this occurs, he loses a large sum.

Mr. Thornton now turned to Arthur, and inquired if he had kept any memorandum of his expenditure?

Arthur produced a very neat

account: his father cast his eye over it, and told Arthur to read the items aloud.

	s.	*d.*
Wire wheel	1	0
2 Wire squares . . .	0	1
Straight wire for axle .	0	0½
2 punches	0	8
Paper	0	4
Upright for kite . . .	0	2
Cane for ditto	0	1½
Paper for ditto . . .	0	3
String for ditto . . .	1	2½
Beggar	0	1
Crackers	0	6
	4	5½

When he had finished, Mr. Thornton said—We can all testify to the success of the fire-works, and to the pleasure they afforded. There is another advantage also, that they are uninjured, and ready, with no additional expense, for many more occasions. How has your kite succeeded ?

Oh, it is in very good order, father, and will, I expect, fly many times more, for it has been pretty well tried,—has not it, Henry ?

Yes, indeed, said the latter ; I wish you had seen it, Papa, in the high wind of yesterday.

The same remarks which have been made upon Henry's act of charity, will apply to Arthur, continued Mr. Thornton; so we need say no more on that subject. We will now go back, Henry, to your wish that you were rich, and to your mother's question, "Do you still place your happiness in the possession of riches?"

Papa, I must consider a little.

Do so, my boy; Think before you speak—is a good old rule; and I'll alter it a little to suit the occasion, and say also—Think before you spend.

That's the very thing, Papa; if I

had thought, I should have done better. I was happy in possessing a half sovereign. I have not spent my money in a way to make me as happy as I expected to be.

Would you have been happy had you locked it up in a box?

Oh, no, Papa; for it would have then been of no service either to myself or others.

How then would, or I might say ought, that money to have procured happiness?

By employing it wisely, Papa.

Then you see money is of no value in itself, but is only valuable

according as it is employed. When you are older, it is probable that larger sums will be at your disposal, and will be employed by you in your trade, in your maintenance, and in your pleasures. Hence, how necessary it is that you should, even at your early age, learn how to employ it wisely; and if you cannot now spend ten shillings discreetly, neither will you be reasonable in the disposal of ten, or ten hundred, or ten thousand pounds. You have bought many silly, useless, and even mischievous things, but I hope you have bought—

Papa, I know what you are going to say:—yes, I have bought EXPERIENCE.

FINIS.

R. Clay, Printer, Bread-street-hill.