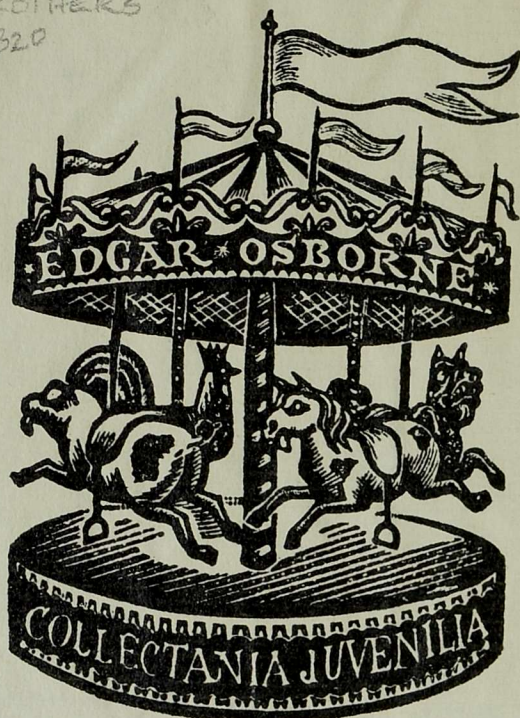




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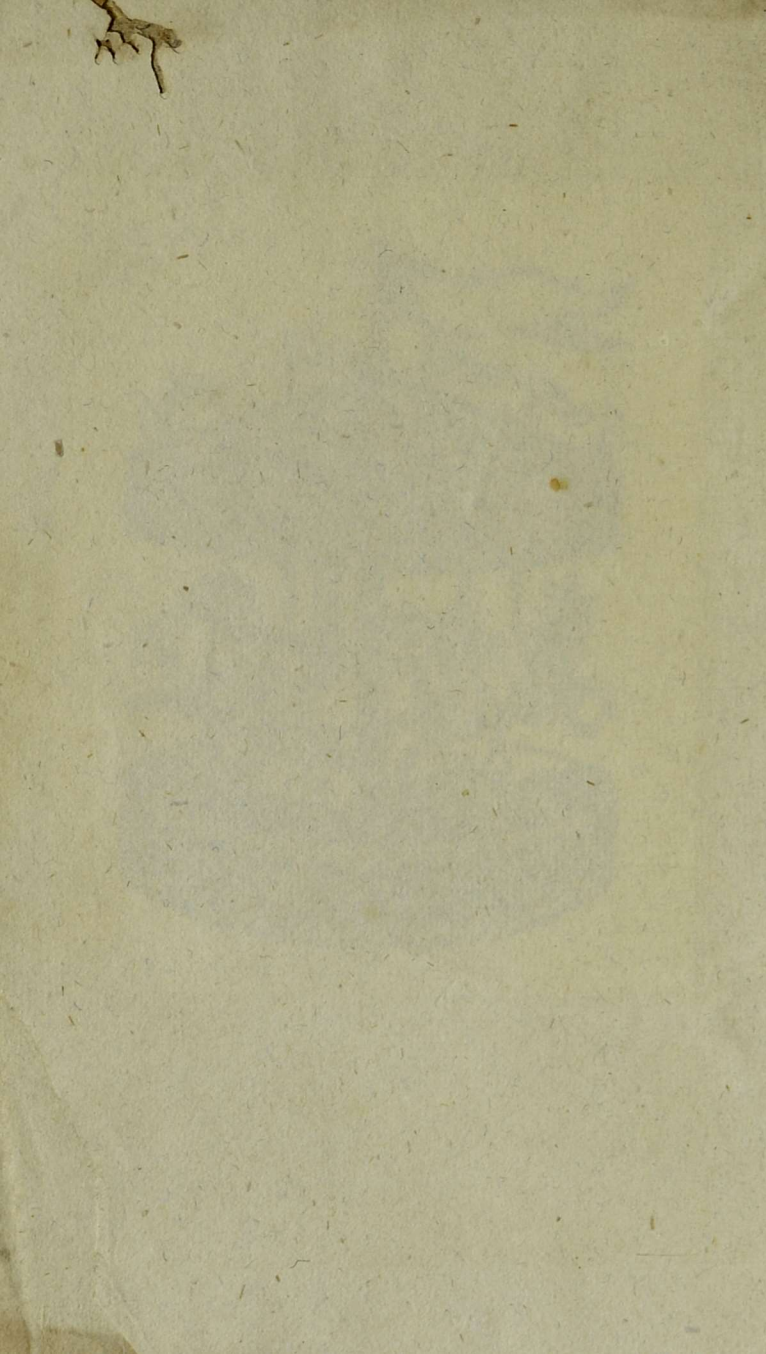


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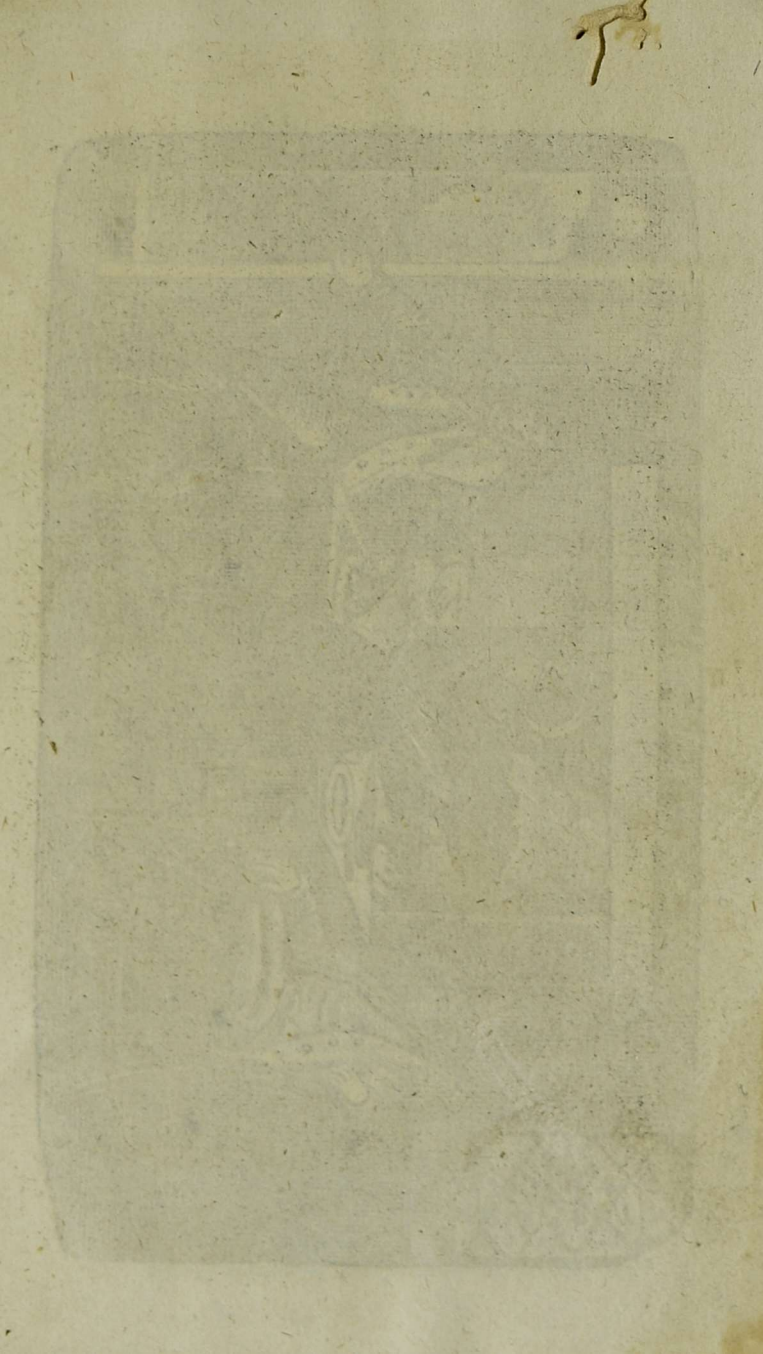


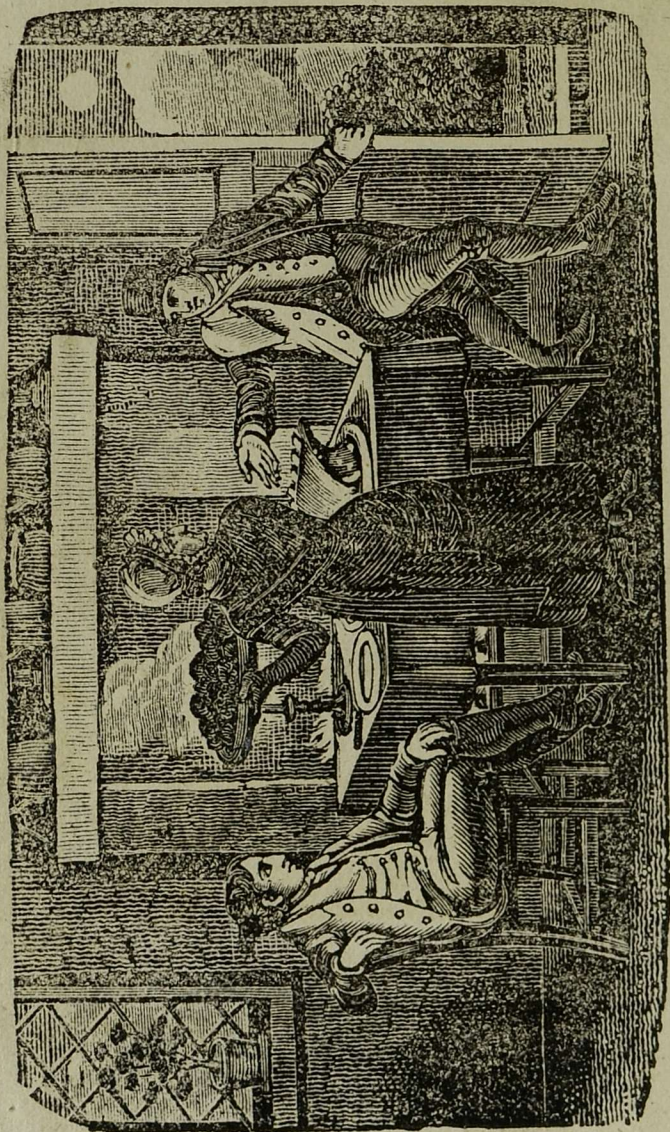
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THE  
BROTHERS;

OR.

CONSEQUENCES.

A STORY OF WHAT HAPPENS EVERY DAY.

WITH A SHORT ACCOUNT OF

SAVING BANKS,

And other Essays, upon various Subjects.



DUBLIN:

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SCENE I.—Time, *Evening*.

*A neat Cottage, in a pleasant Hamlet.  
The Widow JENNINGS preparing a Supper ; her two Sons, WILLIAM and ROBERT, just come in from the Labours of the day.*

*Rob.* Good night, dear mother !

*Mrs. J.* What, going to bed supperless, Robert ?

*Rob.* I am not hungry ; the night is moonlight and fresh, and I have promised to see a friend in town.

*Mrs. J.* I understand you ; you are going to meet Fanny again, to tempt her to steal out of her master's house at an unseasonable hour, at the double risk of her character, and of her mistress's anger.

*Rob.* Why need she care for the anger of her mistress? Surely, if she loses one place, others are plenty.

*Mrs. J.* Yes, but do you remember the old proverb, “a rolling stone gathers no moss?” Few good families will choose to take a young woman who has behaved with imprudence, and who is continually changing her place.

*Rob.* Well then, if that should happen, we can but do what we have had, for some time, a great mind to do—Marry, and have a cot of our own.

*Mrs. J.* That is easily said, Robert; but I should be glad to know how you mean to maintain this cot, and the inmates that may come to fill it?

*Rob.* Why I can earn eighteen shillings a week, and in harvest time, something more; and Fanny is a smart lass, and clever, I dare say, with her needle.

*Mrs. J.* She is a smart lass, true enough; and too smart a lass for a poor man’s wife. As to her skill with her needle, I would not have you depend too much upon that.



Needle-work, even to the most skilful, in our class of life, pays little enough, and a young family leaves a woman but little time to work for any one else. If, instead of dressing so gay and so fine, that a stranger would be more apt to take Fanny for the daughter than for the servant of her mistress, she had worn clothes more becoming her station, and put by that money which she now spends in finery, to purchase some useful furniture for the cot you talk of—and if you had done the same, and had been less fond of amusing yourself with young men of your own age—then, indeed, I might not think your plan of marrying, before you have completed your one and twentieth year, quite so rash and silly. Tell me, now, honestly, have either of you laid up a little store, with which to begin life, and if not, as I more than suspect, how do you mean to provide furniture for your cot?

*Rob.* Well, well; if we cannot at present furnish a cottage, we can, you know, take a ready furnished room in the town to begin with.

*Mrs. J.* A bad beginning, believe me, which will never allow you to get on: a ready furnished room will cost one-fourth at least of your wages; and how, I pray you, are you to be clothed and maintained with the other three-fourths?

*Rob.* Don't bother me, dear mother; I cannot torment myself with fancying all sorts of evils. We shall, I dare say, do as well as many others in our station have done before us.

*Mrs. J.* *You dare say?*—but how, let me ask, *dare* you say this? And who are those of whom *you* speak, and *how well* have they done?

*Rob.* I am in a hurry; I cannot stop to be catechised now. Pretty Fanny will be waiting for me. I love her and she loves me, and our love will comfort us for all we may suffer. What other joy has a poor man?

*Mrs. J.* But will this *love*, of which you talk, turn out to be a comfort and a joy, when it brings with it, want and distress? What is it for which *you* love Fanny?

*Rob.* What! why is she not the pretti-

est and the smartest girl in the town, and does not she prefer me to all her admirers—aye, even though there are gentlemen among them?

*Mrs. J.* The admiration of gentlemen for girls in Fanny's station can do them nothing but mischief; and her smartness and prettiness of which you boast, are qualities that, when she is your wife, you will, I doubt, find but of very little use or value. I have lived longer in the world, and have had more experience than you can have had—follow my advice—Before you take the rash step you purpose, think a little more seriously of what you are about, and of the *consequences* that may follow.

*Rob.* But why all this to *me*?—there is brother William just going to be married; you do not object to his taking a wife?

*Mrs. J.* I do not; but recollect, William is nine years older than you are; and has, for more than twelve years past, been laying by, every week, from his wages a small sum—which small sums, put together



now amount to a large one, that enables him to furnish, with comfort and convenience, a cottage of two comfortable rooms, and leaves besides a little behind, with which to begin the world. This, my dear Robert, is what you ought to do before you think of marriage. You know that the Squire, the Vicar, and several of the most charitable gentlemen of the neighbourhood, have formed a Bank for the very purpose. This they call a SAVING BANK; for if a poor person *save* but a single ten-pence, they will receive it from him, and add it to whatever he had given in before. When the owner calls for his own again, they give it to him immediately, and in addition, they give him the interest of the money during the whole time it was in their hands. Do this then, for a few years, and afterwards, you may think of marrying. Susan, also, his intended wife, is a steady young woman, and not a gay flirting girl. She has been brought up in a farm house, by a tidy and notable mother, and has been taught not only sew-

ing and spinning, but to be an excellent housewife, and to understand all country business. Her love for William is a right sort of love; it has made her, not boast of preferring him to a *gentleman* and other admirers, but careful, prudent, and saving. *She* also has saved a little sum of money with which she has bought sheets and other necessary linen. She has likewise a good stock of creditable clothes, fitted for the decent wife of a labouring man, and will want but little addition to them for several years to come. William's character, age, and steadiness, have enabled him to procure more constant employment and better wages than you, at present, have a right to expect.

*Will.* Indeed, brother Robert, I hope I love my Susan too well, to wish to betray her into poverty and distress. We have loved one another dearly for more than six years, and this has made us both work early and late, and bear many privations, and some mortifications too, looking for the sweet reward, which now, I hope and



trust, will be our's. If I thought I could not decently and honestly provide for a family, I think and trust I would not put myself in the way to have one. It would break my heart to see my Susan or her children want the necessary comforts of life—and this, I suppose, is what mother means by the *right sort* of love.

*Rob.* Well, it may be all very good: but it does not suit me. Every man to his fancy; and Susan (don't be affronted, brother) would not be at all to mine. She is a good enough, plodding, tame sort of a girl, a little of the dowdy order. I love a lively lass, a pretty lass, a gay lass, for whom I shall be envied by all the lads of the town, and who will do credit to my choice.

*Mrs. J.* But, when she is your wife, can you support her in the same gaiety, and will she continue to look pretty and to be lively, as you call it, in dirt and rags? Want soon destroys a woman's beauty, aye and her temper too. Will she be lively when her children are crying around her for bread?

*Rob.* Oh, we may never, perhaps, have



any children. It is time enough to think of them when they come; and if we cannot maintain them, perhaps we can manage to get them into Charity Schools.

*Will.* God forbid, brother Robert, that the sons of parents, industrious and honest, as were our's, should ever throw their families as burthens upon public charity! I thought you had more of the spirit of a man.

*Rob.* And what would you have me do, man? If I don't take Fanny now, she will not wait for me as Susan has done for you. She is too pretty for me to expect that.

*Will.* (*with dignity.*) And if she will not, what trust can you have in her love? I would scorn to marry a woman, who hesitated for a moment between me and another man, and who would not be guided by what is prudent and right.

*Rob.* And if we did wait, I love company too well, I fear, and she to dress and be admired, for either of us to do as you and Susan have done.

*Mrs. J.* Ah! my son, marrying with these notions and feelings, tell me, if you





can have any thing but misery to expect?

*Rob.* Well, well; I will think of what you have been saying, and talk with Fanny about it; that is, if you have not kept me too long to hope to meet her this evening.

*Mrs. J.* Good night to you, my son; take your elder brother for an example, and you will be as happy as, I trust, he will be. When I have seen you both settled to my heart's content, prudent, sober, and industrious, I shall die in peace.

SCENE II.—Time, *Evening*,

*A retired walk near a Market Town. ROBERT and FANNY advancing towards each other.*

*Fanny.* (*With a scornful toss of her head.*) Upon my word, Mr. Robert, you have kept me waiting a tolerable time. You would not have found me here, I assure you, if I had not been too much provoked with my mistress to be in haste to return.

*Rob.* What is the matter, pretty Fanny? be not disdainful; I have been detained,



believe me, sore against my will, and on no very pleasant business either. But what has thy mistress done to offend thee, Fanny, and make thee spoil thy pretty lips with pouting?

*Fanny.* Why, indeed, when I asked leave to come out for an hour this evening, she grumbled and scolded, and refused to let me, unless, forsooth, I would tell her whether I was going, and what was my business.

*Rob.* Very unreasonable truly! and what said you to it?

*Fanny.* I refused, for some time, to give her any satisfaction, and told her, that what I did out of the house was no concern of her's.

*Rob.* Oh, there you were wrong, my Fanny; a good mistress, my mother says, will watch over the conduct of young women in her service, that they may come to no harm.

*Fanny.* And so you suppose, that if I had told her I had appointed to meet a young man, she would have suffered me to come? If you think so, you know little of her, believe me.

*Rob.* I scarcely, I confess, know how to blame her—the case was a knotty one, I allow—But what reply, dear Fanny, did you make?

*Fanny.* Why, taxed my wits, to be sure, and made out a fine story about calling on a sick friend.

*Rob.* Fie, Fanny. fie! I am sorry you told an untruth—That, believe me, could not be right.

*Fanny, (Bursting into a passionate flood of tears.)* And I am sorry, too, that I took so much pains for an ungrateful man, who, after keeping me waiting so long, seems so little glad to see me. I know who *(sobbing)* would not have used me thus, but, when I had exposed myself to anger for his sake, would have received me very differently.

*Rob.* I do not like to be threatened, Fanny; if you can prefer any other man to me, and think that he would make you happier, and love you better—why there needs little more to be said on the subject.

*Fanny, (Weeping violently,)* Cruel and ungrateful! Is this a proper return for my

love and my constancy, and for my preference of you to so many richer and finer men in our town and neighbourhood?

*Rob.* And do you *really* prefer me, Fanny; and did you mean nothing in what you said just now but to alarm my tenderness, and to punish me for having kept you waiting?—a punishment which, I own, I should deserve if my delay had been wilful. Dry your tears, dear Fanny, (*taking her hand affectionately*) you well know your power over me—I cannot bear to see you weep. Beside, my Fanny, I want to have a little serious discourse with you.

*Fanny.* What would you say, Mr. Robert?

*Rob.* Do not be angry with me again and call me ungrateful, if I wish to put off our marriage a little longer. Believe me. I will have no one but my Fanny, and I am sure I shall love her as long as I live. But my mother and my brother have been talking to me very gravely this evening, and *that* it was which detained me so long: and I cannot but confess that there was



much weight and much good sense in what they said.

*Fanny.* And pray what might that be? I know pretty well that I am no favourite with either of them. They would be much better pleased to see you marry a dowdy like Susan.

*Rob.* Susan is a worthy girl, modest, neat, and well-looking. She is not. I allow, so pretty as my Fanny. But my brother and Susan have each saved a little money for their marriage, to furnish a cottage and provide themselves, with other necessities. And do you not think, love, since we are both so young, that we had better follow so good an example? I should not like my Fanny to suffer want; and, should we have a little pledge of our love, it would grieve me to be obliged to throw it on charity to be maintained.

*Fanny.* (*With a sneer.*) You are become mighty prudent all of a sudden, Mr. Robert. Susan has a cousin that, perhaps, will suit you better than I shall. I can save nothing, I assure you, out of my wages, unless I

choose to make myself as complete a dowdy as she whom you set up for my pattern. You are like the rest of the men, court and woo till you believe yourself sure of us, and then come repentance, prudence, and slights.

*Rob.* Oh, Fanny, how unkind is this! It is on your account only, that, for the first time in my life, I am become thoughtful and fearful. How can I bear to expose to distress the girl of my heart?

*Fanny.* You should have thought of all this sooner, Mr. Robert. Now (*bursting into fresh tears*) it is too late.

*Rob.* And why too late, my sweet Fanny?

*Fanny.* Because I have, this very evening, given my mistress warning, and all on your account—and she is so angry, that she declares she will not give me a character that will procure me another place. Yes, it was all on your account, Mr. Robert, it was to meet *you* that I insisted upon coming out, quarrelled with my mistress, and determined to leave her—thinking, foolish girl that I was! that I should want

no new place, but should become, as you promised me, your wife.

*Rob.* And so you shall, my Fanny ; but might not an apology, a confession to your mistress, that you had been wrong——

*Fanny.* I make an apology !—I confess ! no sir, I have too much spirit !

*Rob.* Ah, my love, I fear that is not a right spirit. When we have done what is wrong, ought we not to mend and repair it, as far as lies in our power ?

*Fanny.* I see plainly how it is ; you want to leave me—pray make no more pretences ; I am not a tame mean spirited creature—I give you back your promise. I am become desperate, and care not *now* what happens to me. I am rightly served for my folly in believing your deceitful vows of love and protection.

*Rob.* Say not so, dearest Fanny ; I now renew them. God forbid that I should forsake you, when you are suffering on my account. I will to-morrow morning give directions to have the bans published : and when that is done, make you my wife. I



will do my best to maintain my Fanny, and prove the sincerity of my love.

*Fanny.* Ah, perhaps, you are now only moved by my tears and my trouble, and to-morrow, when you have talked again with your brother and his Susan, will have a new fit of prudence.

*Rob.* (*With a deep sigh.*) No, I am now determined, I will be my Fanny's husband come after it what will. We must try to save when we are married what we could not save before.

*Fanny.* I accept your promise, and will trust to it—But it grows late, we must now part. Good night, dear Robert, forget not your poor Fanny.

*Rob.* Never (*embracing her*)—good night, good night !

### SCENE III.—Time, Morning.

*Mrs. JENNINGS and her elder Son, in the Cottage, at Breakfast. Towards the end of the meal, RÖBERT enters, carelessly dressed, his hair uncombed and in disorder.*

*Mrs. J.* Good morning, my son; we began to think that you had quarrelled with your breakfast this morning, as you did with your supper last night.

*Rob.* In truth, my mind is too full for hunger. I have been with the clerk of the parish, to request that the bans of my marriage with Fanny may be published with all speed. You will, therefore, dear mother, have two daughters presented to you nearly at the same time.

*Mrs. J.* Can you be serious in what you tell me?

*Rob.* Very much so indeed.

*Mrs. J.* And have all my cares for you, from infancy up to this time, deserved that my advice and my concern for your well-doing should meet a return like this?

*Will.* Oh, Robert, I could not have believed this of you. A careless fellow I knew you were, but I thought you had a heart.

*Rob.* Ah! and so I have, and too soft a one for my own good. What you and mother said to me last night, weighed

heavily upon my spirits. I felt that you were both right and both kind in the counsel you gave me, and I determined to talk with Fanny about it: but the poor girl, in coming out to meet me, according to her promise, got anger from her mistress, and the consequence is that she must leave her place. Can I then, now she is suffering for my sake, do otherwise, in conscience and in honour, than receive and protect her?

*Will.* But may she not procure another place?

*Rob.* Her mistress threatens to give her such a character, as will not make it likely that any good family will take her.

*Mrs. J.* I fear then, son, that she must have behaved very, *very* ill.

*Rob.* Only a little pert or so; Fanny is a spirited lass!—I love a lively girl, I own.

*Will.* In a mistress you may, Robert but, trust me that modesty, patience, and meekness, are far better qualities in a wife. A poor man's wife, however kind her husband may prove, will have many things, believe me, to try her temper.



*Rob.* Likely enough, and I am, besides, as you say, a careless fellow, and a little passionate myself. Susan will have much the better bargain in you, William; as I now begin to suspect you will also have in her. But what can I do, man?

*Mrs. J.* Not run with your eyes open into misery. If Fanny, as you say, gave the offence to her mistress, she ought to beg her pardon, and promise better behaviour in future. Fanny's misstress does not bear the character of an unreasonable woman.

*Rob.* Oh! but little Fanny will never stoop to beg pardon of any body. I almost got my ears boxed for proposing something of the kind.

*Will.* Poor Robert! I do now indeed pity you.

*Rob.* Not quite an object of pity, neither, for being dearly beloved by a pretty lass. She is young and gay, and her little head has been turned by the flattery of the men; marriage will tame her a bit. When she is a wife and a mother she will forget all

these flighty airs, and think and behave soberly, I warrant her! Had you but seen her after all her little pettishness at my having kept her, last night, near an hour waiting for me, while you and mother were lecturing me: had you but seen how she cried and took on, when I answered coldly to her reproaches, for fear I should leave her, you would have given her credit for as much softness, and for a nature as womanly and affectionate, as your demure Susan. She looked too so pretty in her tears—who could resist her?

*Mrs. J.* Will you give *me* leave to talk to her, Robert; and if I can persuade her to behave like a prudent and reasonable young woman, will you promise to be guided by my advice?

*Rob.* Yes, dear mother! upon condition that pretty Fanny is agreeable. But I must not have her chid and vexed neither.

*Will.* Trust to mother, brother Robert; is she not our truest friend, and have we not always found her temper good and her heart kind?

*Rob.* Very true ! and so we have ; and you have been dutiful and have profited by it ; as for me, I fear I am sometimes a little wild and ungrateful.

*Mrs. J.* No, no ; only thoughtless ; your own enemy, Robert ; but you will, I trust, grow older and wiser.

*Rob.* Older, surely ; wiser, not so sure, but with so good a mother and so sober an elder brother, I should be a brute obstinately to oppose all their kind concern for my welfare.

*Mrs. J.* Well, well ; it is time that you both go to the labour of the day ; and I will, between this and night, try to see Fanny and what I can do with her.

*Rob.* But, dear mother, don't be harsh with her, pray don't—make allowances for her as you do for me—humour her a little—She is, as you know, but a tender chicken.

*Mrs. J.* Never fear but I will do my best.

#### SCENE IV.—Time, Morning.

*Interior of a Cottage ; several forms with Books lying on them, the children have just left their seats, and are playing on*



*the little Green before the door. Mrs. JENNINGS rises with a serious, but pleased air, to meet FANNY, who enters affecting great care, but evidently feels reluctance to appear before her.*

*Mrs. J.* Thank you Fanny for coming at my request, I suppose Robert has been telling you our conversation on the subject of your quarrel with your mistress, and of your intended marriage.

*Fanny.* No indeed, for if he had, surely I should not have been so ready to come so far for a lecture. I have been all the morning removing my things from my place, and who knows but whilst I stand here, some one will crumple my new chip-hat with pink ribbons, in which I am to be married.

*Mrs. J.* (*Striving to conceal her mortification.*) well, well, Fanny, I am not surprised at your anxiety about your new home, but I should like to see you anxious also about another matter which is not certainly of less importance.

*Fanny.* (*eagerly.*) What is that *Mrs. Jennings*, is Robert going to buy me the yellow

silk spencer which I took such a liking to, as we were passing by Mrs. Moore's, the milliner's, yesterday; or, does he mean to surprise me with some handsome present for my wedding?

*Mrs. J. (calmly.)* No my child, I don't doubt but whatever is fitting for your station, Robert will endeavour, if he can afford it, to have for you—but, the other matter which I thought deserving of your serious attention, was the manner in which you were leaving your place, and the imprudent step you and Robert are going to take at so young an age, and without having made any saving to begin the world with. I am older than either of you, and believe me, however little you suppose it, the world will blame you, and poverty will come upon you, if I have any judgment to guide me.

*Fanny. (With a disappointed air.)* And was it for this you sent for me. I am but little obliged to Mr. Robert, indeed, for playing me such a trick have I not given up my place for his sake, and if we are to be poor, must not I suffer as well as Robert.

Indeed, Mrs. Jennings, one would think I was the cause of all the mischief that is to happen in the village for the next year, but I know I am not liked by his family, and they want I suppose to make him go back of his word.

Mrs. J. Stay, Fanny, and if you have a mind to shew respect to your future mother, hear me. (*with dignity*) No one ever yet could say that any one of my son's family, ever sought or ever wished that he should break his word, but we do insist, for both your sakes, that you should consider well what you are doing; do you suppose I am not anxious for my son's happiness? Oh Fanny, should you ever be a mother, you will know how seldom we can be indifferent about our children's welfare! or do you think I should wish my son to remain single? that would be quite unreasonable, for surely, to a labouring man like Robert, it must be natural to wish for a house and a careful sensible wife to welcome him after a hard day's work, but I do wish that he should wait for a short time, say for three, or even two



years. In that time he will be able to gain those habits of industry and thrift, which I cannot deceive myself by supposing him to have at present: he can put together, also, a little something to begin house-keeping, and you my child, would you take my advice, you would in the mean time, strive to regain your place—I know how unwilling a mistress is to take back a servant whom she discharges for misconduct, but if you went to her and acknowledged your fault, I don't think she would refuse you her forgiveness, you might then regain the good opinion of your neighbours, who I fear, at present blame you; you might also put by a little store for a home and a family, and trust me, your joy at coming, together at last, would not be lessened by overcoming the difficulties that stood in your way.

*Fanny.* As for that, Mrs. Jennings, don't talk of it, for pity's sake, I never liked saving yet, it shews so mean a spirit, my way is to spend what I can make, and in the way I like best—no one can say I have been dishonest, and the least I may do is to be

the mistress of my lawful earnings; besides, when I grow old it is time enough to have such miserly notions.

*Mrs. J.* Fanny, I am not offended at what you say, because I lay it to the score of youth and inexperience, but surely it is not necessary to be old to know that you are leaving your place with a bad name.— Believe me, however high your spirit is now, a time will come when Pride must have a fall; it was not made for man at any time, still less, when conscience must tell us that we are acting wrong.

*Fanny.* And I don't deny that I am proud; I don't think I was ever intended to be a Servant; whoever talks of a Servant, she can have no way of her own; she must do what others bid her, and, after all, she must continue a Servant all her life; many a time I tired of it, when I was toiling and slaving early and late, and after all, what thanks did I get for it.

*Mrs. J.* I wished to see you, Fanny, not to argue with you, (for I see you don't want words to defend a bad cause, and I fear you

are not sufficiently sensible of the respect with which you should treat your intended husband's mother,) but to give you some advice, which my age and experience enabled me to give; you don't seem inclined to listen to it, and therefore I have done, humbly praying to him who ordereth all things aright, that my fears for your future welfare may prove groundless; but as you are under a very great mistake concerning the esteem in which a good and prudent Servant is held, I shall end this conversation by telling you the history of Jenny Dunne, which I was reading the other day, and which I have reason to believe is true.

Jenny Dunne was the Daughter of an honest labourer who lived many miles from town, and her mother was generally respected as a decent and industrious woman, who occasionally went out as nurse tender, and was very much esteemed. They reared a large family of children, who, from the good example of their Parents, turned out well, and were respected by their superiors. Jenny was the youngest, and when about 16,



was tempted to go to Dublin by a neighbour, who told her that nothing was easier than to get a good service. It is scarcely necessary to tell you, Fanny, how much that neighbour was mistaken in this; good places are for those who know their business, not for raw young girls, as Jenny was then, who have to learn every thing. I have known many a good active thorough servant remain for months before they could get hired, pledging their little things to support themselves, and at last, when they had no longer decent clothes to appear before the quality, obliged to content themselves with low wages, and glad enough to get employment at all. What recommendation, then, has a young woman who never was in service before, and who is therefore entirely ignorant? Will strangers trouble themselves in teaching *her* when they can find others well acquainted with their business? or even if they do find a place, who can tell whether their masters and mistresses will be satisfied with them, or will be kind towards them, or whether

the family, into which they hire, is regular, and well ordered, and religious; for, believe me, no other place is worth having; my advice, therefore, to Jenny, would have been, If any good lady, pleased by your good conduct, will take you into her family, or recommend you to a place, thank God and her for the kindness, and go out, but do not expose yourself to the danger of finding yourself without friends or a means of livelihood in a large city, for many are the snares that the wicked lay for the young and inexperienced, and many a girl who went to Dublin innocent and happy, fell into temptation and lost both her innocence and happiness. Better, far better the humble honest meal of your parents than the risk you run in looking for a place in Dublin. Under the care of her neighbour, however, Jenny left her parent's neat and pleasant cottage, and by her assistance, after considerable delay and difficulty, got into a place, but it was not one to please a good girl. She had been too much taught at home, to relish the light conversation and



the profane swearing of the other servants, and as she had no means of returning home, she resolved to enquire for a service in which she should meet with none but those who were well behaved, and was at last directed to one in the neighbourhood, where the mistress had been left by her servant at a moment's warning, a conduct which often throws a family into the greatest confusion, and of which no girl who values her character ought to be guilty. If it had not been for this circumstance, Jenny's youth would have been a disadvantage to her, tho' it was more than overbalanced by her extremely neat but placid appearance. Her clothes were homely, but there was a neat simplicity in her dress which gave her a great advantage over those girls who render themselves ridiculous by expensive finery. (*Here Fanny, by an impatient toss of her head, shewed to the penetrating eye of Mrs. Jennings that the lesson was lost upon her.*) She was engaged, and in a very short time, gave her mistress reason to rejoice that she had not refused her on the score of her youth; she



proved cleanly, industrious, humble and teachable, and being sensible of her ignorance, and very desirous to learn, she improved very fast. But Jenny's good qualities may be gathered from these few words: she continued in her place 20 years—she was the favourite of all; her superiors respected her; her equals looked up to her, as an example; she became very clever in marketing, well understood how to lay out money to the best advantage, and would contend with the market people against a little overcharge, as zealously as if it was for herself she was buying; she loved the children also, and was beloved by them, was a tender nurse in sickness, and would undergo the fatigue of such distressing scenes without a murmur.

During the twenty years that she lived in this family, she paid two visits to her native village, to see her aged parents and the rest of her family; each time she stopped three weeks with them, and then, according to her promise, returned to her mistress, shewing, by her activity and good conduct, that

she was not unworthy of the indulgence she had received.

But it must not be supposed that Jenny had none of the failings to which all are more or less subject; a young man in the neighbourhood wished to amuse himself by paying his addresses to her. He was always praising her beauty, though Jenny was no beauty, and telling her, he could not live without her, and so he went on in a strain which reasonable people and those who are in earnest, are not apt to fall into. What, however, *he* said in jest, in process of time *she* felt in earnest: when he saw this, for she was weak enough to let him see it, he thought it would increase his sport, to abandon her, and so he did, though even his own thoughtless companions cried shame on him. The grief and mortification caused by this, affected her health greatly, yet it did not make her negligent of her business, for she continued at all times, and in periods of great bodily weakness, an affectionate, diligent, and trusty servant, she never however altogether recovered her health.

Years rolled thus away, and she continued faithful to the family, through many trials and changes; she attended the dying beds of both her master and mistress, and closed their eyes; she then went to another branch of the same family, where she remained ten years longer, till her health, which continued to decline, obliged her to remove to a lighter place, still in the same connection: here she lived, loved and respected, even when quite past her labour, and was at last, by the kindness of those she had served so faithfully, settled in a neat comfortable cottage, where she passed the remainder of her days, in quietness and peace. She had, like all prudent servants, saved something considerable in so many years, and this, with the kind attention of her friends, surrounded her with so many comforts, that, to use the expression of one who came to see her, she lived like a lady, her neat garden with the honey-suckle over the door, reminded her of her mother's cottage, where it seemed but yesterday that she used to sit and spin, so swift does time fly away. Tell me Fanny, who



of all your gay acquaintances would thus befriend you in age or sickness. Take example, then, by Jenny Dunne; remain at least, for two or three years longer in service, and then, if your love for Robert and his for you stands the test of so long a time, marry in the name of God, and his blessing will be with you.

*Fanny.* (*With much impatience and pertness.*) I thank you much, madam, for your advice, but Robert and I have fixed the day, and it is now too late to talk of putting it off for years, but, dear me—how late it is—I hear the bell for the labourers in the next field to go to dinner, and I was to be at home at twelve to meet Robert.

SCENE V.—Time, *early in the Evening.*

*Mrs. JENNINGS sitting thoughtfully in her Cottage. ROBERT enters with a look of anxious curiosity.*

*Rob.* Well, mother dear, have you seen little Fanny, and what says she?

*Mrs. J.* I have seen her, my son.

*Rob. (earnestly,)* And was she patient, mild and pretty behaved, as a good girl ought to be with the mother of her plighted husband?

*Mrs. J. (Shaking her head,)* Ah, Robert, I must pity you, indeed I must!

*Rob. (With quickness)* But why so.—Fanny's temper, perhaps, is a little too lively; but a poor man's wife will have much to tame her. I should not fancy a moping low-spirited dowdy. What said she, however, to your proposal of putting off our marriage?

*Mrs. J.* Nothing, Robert, that to repeat would do her credit. She is, as you say, too high spirited to own that she can have been in the wrong, and much too proud to humble herself to her mistress. She has been from your account, (for she would not give your mother any explanation on the subject) very pert and saucy; and her mistress is, I doubt, greatly and justly provoked with her.

*Rob. (With a sigh.)* It cannot be helped; it is over now; Fanny, as I said before, will grow older and wiser. She loves me, and has given up her place for my sake,

and I am bound to protect her, and to make her my wife.

*Mrs. J.* I am grieved for you, Robert; I see before you nothing but misery and repentance.

*Rob.* You judge too severely; you do not make sufficient allowance for Fanny's feelings just at this time. She is, she must be, a good girl; a marriage with the lad she loves will cure all her little faults.

*Mrs. J.* I wish it may prove so, if you are determined on the trial—but I suspect she loves only herself. And *you*, Robert, must set about curing your own faults also. No more cricket matches, no more passing your evenings at the public house, no more spending idle money. Your earnings are small enough, and too small, as you will find to your sorrow, and I have no power to help you. What you will do, should a family come, I cannot imagine.

[*Robert remains silent, with a look between vexation and sadness. The door opening softly, discovers Susan, who enters with a pale, though composed countenance, and*



*eyes swelled and red, as if having been weeping.]*

*Susan.* Dear mother, I hope I do not interrupt you unseasonably?

*Mrs. J.* No, my good girl; you can never be unwelcome to me. But what is the matter, my dear, what makes your cheeks so pale and your eyes so red?

*Susan.* (*Looking down, and struggling to prevent her tears from flowing afresh.*) I have sad news, very sad news, mother—and I came early, that is, before William comes home from the field, to beg you to break it out to him, for I have not the heart to grieve him. My step-father, who, though he has children of his own, is, you know, always very good to me, was, this afternoon, just as dinner was over, struck with the palsy. Poor man! (*tears gushing from her eyes*) it grieved and shocked me to see him in so dreadful a way; and after helping to lay him on his bed, I ran for the Doctor, who came back with me directly. He gives me but very little hope of poor father's recovery; yet he says, he may lie a long while in this

sad state. And you know, dear mother, it would be cruel and ungrateful indeed in me to leave him, while he so much wants my cares.

*Mrs. J.* Surely, my dear, you cannot do so; and, though William will be sadly disappointed to have his marriage delayed, he will love his Susan the better, for her dutiful and tender heart.

*Rob.* But has not farmer Bradley two sons, who live with him, and Jane his honest old servant; and has he not a daughter living near him; and money enough to buy every comfort, of which he may stand in need? Susan, also, when she is married, may look in upon him every day. Why then need my brother and she who have already waited so long, defer their happiness? It is not her *own* father, you know; that, indeed, would alter the case.

*Susan.* Oh, dear Robert! you do not now speak with your usual kindness. What use can sons, who must work every day in the fields and take care of the farm, be to a poor sick father? His daughter, also, has plenty of employment in a little family of

her own; and poor old Jane has enough to do in the house. Did not my mother, on her death-bed, charge me to be kind and dutiful to her husband? Should I now leave him, in his sickness and trouble, I should never forgive myself. Oh, no! I could not be happy when my own heart would reproach me. Tell dear William, mother, that I cannot marry him while my father wants my cares; nor can I take with him, of an evening, those sweet walks, when the labours of the day are over. He well knows that I will see him when I can, though it may be but for a few minutes at a time; and tell him, I will bear him in my thoughts and in my love all day long; and I will trust in his constant and honest heart, that howsoever long we may be obliged to wait, he will not forget his Susan. But no more bridal thoughts now: my post must be the sick room of my father. His daughter said she would stop with him while I ran hither, and I promised to return directly. Good night, dear mother, good bye—comfort dear William.



[*The door, which had remained ajar after Susan's entrance, suddenly flew open as she turned to go out, and William caught her in his arms.*

*Will.* Dearest Susan, kind and good girl ! I have heard all, and I love thee the more dearly, my Susan, for thy dutiful heart. Yes, I will wait patiently, till the time comes when my love and my constancy will find their reward in the softest, dearest, most prudent, modest, and dutiful wife, that ever man was blessed with.

*Susan.* (*Sobbing on the shoulder of her lover.*)—How sweet to be approved by him I love ! How sweet are these sad, sad tears ! Let me go, dear William, let me go—I cannot, must not, dare not stay.

*Will.* And I will go with thee, love, and will see thee safe to the chamber of thy poor old father. [*They go out together.*

*Rob.* (*After a pause.*) Ah, mother, mother ! I am afraid that, like wicked Cain, I envy my good brother, Susan, in her virtuous tears, and with her soft, sad eyes, looked, methought, prettier a thousand

times than—Oh, Fanny, forgive me !  
 learn to be gentle and good like Susan :  
 and then, to deserve thee, I will try to  
 imitate my brother.

*[Robert rushes out of the cottage.]*

SCENE VI.—Time, Morning.

ROBERT and FANNY, the latter showily  
 dressed, come out of a Village Church,  
 as Bride and Bridegroom, followed by  
 some young Men and Maidens, from  
 whom they separate at the door of Mrs.  
 JENNINGS'S Cottage, into which ROBERT  
 and FANNY enter.

*Rob.* Dearest mother, receive your new  
 daughter, my Fanny, my wife.

*Mrs. J. (Kissing Fanny.)* I do receive  
 her, my son, from thy hands. and may  
 God bless you both.

*[Fanny curtsies affectedly.]*

*Rob.* Thank you, mother, thank you ;  
 and now we will go to our own little home.

*Mrs. J.* Stop, my children ; I have pre-  
 pared a breakfast for you, at which your







brother will meet you; and if, among the lads and lasses who accompanied you to church, there are any whom you or Fanny call your friends, pray go and invite them to our homely board. For your sakes, they shall be heartily welcome.

*Rob.* I will take you at your word, dear mother; you were always considerate and kind.

*[As Robert goes out, William enters.]*

*Will.* Good day, dear Fanny, and pretty new sister—much happiness to you! May I not salute the bride? (*Kisses her and sighs.*) You have got the start of my Susan and me.

*Fanny.* (*Smiles and bridles.*) Thank you, Mr. William, for your good wishes. Shall we not see Susan this morning? Surely, as we are soon to be related, she will not refuse to meet me at our mother's to breakfast. *That*, I think, is a respect due to me.

*Will.* Susan understands but little of forms. She would, however, most gladly meet you; but good girl, she scarcely stirs from the bed-side of her poor father-in-law.

*Fanny.* She is very particular, methinks: the old man is not her own father: and one of his sons, or a servant, might have staid with him, while she came to pay her respects to Robert and his bride. But she is not pleased, I suppose, that we are married before her.

*Will. (Frowns and turns away disgusted.)* You know little of Susan, I perceive *Fanny*. In future, perhaps, you may understand her value better.

*Fanny.* Oh, to be sure, Mr. William; we all know that you have an odd taste; and that, in your eyes, Susan is full of perfection. Well, I believe you are not troubled with many rivals.—

*Will. (With a look of anger and scorn.)* A modest young woman encourages no rivals to the man, to whom she has engaged herself. *Poor Fanny!* or poor Robert! I should rather say. But you are his wife.—he is a good hearted lad; try, if you can, to deserve him, and to do credit to his choice.

*Fanny. (Conceitedly.)* “Do credit to his choice” indeed! That, I believe, no one

but an admirer of dowdies would ever question.

*[William walks out of the cottage ; and meeting his brother, draws his arm within his, which he presses without speaking.]*

*Rob.* Dear William, I understand you ; this is kind : sad as your own poor heart is at our good Susan's absence, on a day like this, I see you joy in the joy of your brother,

*[William replies only by another pressure of his brother's arm, and a deep sigh, as they enter the cottage together.]*

*Rob.* Our little company, dear mother, had dispersed ; and, as by seeking some, I might have offended the rest, and we should altogether have been too many for your room, I thought it better to return alone. Besides, our good William's disappointment and Susan's absence, dashes to me the joy of the day.

*After having partaken together of an excellent breakfast of good household bread, fresh butter, eggs and cream, served up with great neatness, upon a*



*coarse, but snow-white cloth, William, with hearty and sincere good wishes, though somewhat dashed by doubt and fear, takes leave of the bride and bridegroom, and quits the cottage, to repair to his daily labours. Robert and his wife being about to follow, are detained by Mrs. JENNINGS.*

Mrs. J. Stay a few minutes longer, my children, and, on this most solemn and important day of your lives, attend to the advice of age and experience. Do not think lightly of the engagement in which you have entered, the duties you have undertaken to perform, and the promises you have this morning, in the sight of God and of your fellow-beings, made to each other. I was ten years older than you are, Fanny, when I married, and my husband the elder of Robert by fifteen years. We loved one another affectionately, and had done so for a long, long time—and yet, believe me, we found marriage to be a very serious state—a state full of cares and anxieties; and we had helps too and advan-

tages which you have not. My father had been steward to a small farm belonging to Squire Goodville, the lord of the manor: I was his only child: I never had the comfort of knowing a mother: mine died while I was yet an infant. The Squire's lady was, however, so good as to take me from my father, who, being all day abroad in the fields, had not time, if he had had skill, to attend to the wants of a helpless infant. I was, therefore, brought up under the direction of my lady, who had me taught to read and to write, and also to understand figures, God bless her! and to work with my needle, and all other employments fitted to my station. I was attentive, steady and industrious, and had often the pride and pleasure of hearing myself commended by my kind protectress. She took me into her house, when I was of a proper age, and placed me under the care and direction of her worthy housekeeper. As I could now make myself useful to her, she would have me receive wages; though, dear lady, I received every thing from her. With



these wages, she told me she should expect me to clothe myself tidily, to be always neat and clean, but never fine. All persons of good sense and good principles, she said, formed a bad opinion of those silly young woman, who, spending every farthing they earned upon dress and frippery, laid nothing by for a rainy day. "How can you tell, Jane, (she would say to me) though you are now so strong, so fresh and blooming, that a time of sickness may not come, and make you unable to earn your daily bread? A little money in store would pay for medicine and advice, purchase the assistance of a neighbour; or even, if your sickness should be long and oblige you to go into an hospital, it would provide you with many comforts that could not otherwise be expected. Beside, my good girl, should you become a wife to some honest man of your own rank and station, a little money beforehand, would procure you many necessities, and enable you to begin the world with advantage." I perceived the wisdom of this counsel,



and was thankful for the condescension of my good lady; and, afterwards, when I was tempted by my own pride, or by the example of some other young lasses in the family and neighbourhood, to buy a smart ribbon, a piece of lace, or any other little ornament for my dress, which I could do very well without, I used to check myself, and to remember that “many littles make a mickle.” But, to put it out of my own power to be vain and extravagant, I got the housekeeper, when I received my wages, to take charge of my money for me, and put it in the SAVING BANK, that I might be ashamed to ask her for it for things I did not really want. I also made a little book of clean writing paper, and in that I set down every penny that I spent, and what it was for, that so, looking back upon this, it might reproach me for spending any thing idly—and my book I obliged myself to shew, every quarter, when I received my wages, to the housekeeper, who so much approved of my plan, that she spoke of it to my lady, whose increasing

favour it gained for me. By these methods, I contrived to lay by a little sum every year, which my kind patroness at length took charge of, for me, herself, and upon which she gave me what is called an interest—that is, for every pound that remained in her hands a year, I received one shilling; so that, on my marriage, I had my own money again with an increase to it. Your father, Robert, was also in the service of the Squire, a labourer in his farm; and when he courted me, and I told him all that I now tell you, he resolved to follow my example. He did so, and by the advice of my good mistress, we did not marry till we had saved between us, thirty pounds, which furnished for us this cottage with every comfort, and left a small sum beside—and how useful it proved, I need not tell you! On our marriage the Squire promoted my husband to the situation which had been held by my father, who died about a twelvemonth before. After spending together, in comfort, many, many years, my dear husband also died, leaving



me a sad widow, with two promising boys. My good lady, who was also become a widow, know how to feel for my loss and my grief. She comforted me both by her good counsel and by her example, and she recommended me not to part with my cottage, my comfortable *home*, but to open a school for the children of the village, and teach them, what, through her bounty, had been taught to me in my youth. I did so, and many of the town children also came to me. Thus, through the goodness of God and her ladyship, I was enabled to live in the same credit, that I had done when my dear husband was alive, and to bring up my sons till they were old enough to work for themselves. William and Susan have, by my advice and persuasion, followed the same plan that, in our youth, turned out so happily for your father and myself; and they will, I doubt not, with the blessing of God, find in it their reward. You, my children. have not been so prudent, nor have you had the same forethought. However, it is never too late to



mend ; at least, it will not, I hope, be too late now, before a young family comes on. And if you cannot, dear Robert, save a little *now*, what will you do by and by, when, should you have children, your expences may be doubled and trebled. Fanny is young and healthy, and may earn something, herself. Should she become a mother, her hands will be full. But, I fear, I have tired you by talking so long ; old people love to recal past times ; but I will say but little more at present. Let me then only earnestly pray you to think seriously on the engagement into which you have entered, and on all that has passed. And now, my children, suffer me to embrace you, and to wish you as much comfort and happiness in your marriage, as fell to the lot of your dear father and myself.

*Rob.* Thank you, a thousand times, my good and dear mother, for your story, and for your advice ; and thoughtless and gay as I own to my shame, I have been, I promise to do my endeavours, that they shall not be thrown away upon me. Will you, my pretty Fanny, say as much ?

*Fanny.* (*Affectedly, and with signs of impatience and weariness.*) Indeed I cannot tell ! I should be troubled to remember so many things : and times and fashions, as I have heard my young mistress say, are always changing.

*Rob.* Fie, Fanny, fie ! fashions may change for the rich ; but it will always, I suppose, be the fashion for poor people to eat—and in truth, Fanny, if we do not turn over a new leaf, and learn to be industrious and saving, I doubt we must leave off eating and drinking altogether—and dressing and visiting too, my little lass. But come, come, do not frown and pout thy pretty lips. Fanny is a young thing, dear mother, she will live and learn. Wont you, love ? But it is time we were off ; I see the little flock, with their books in their hands, and their rosy morning faces, coming cheerily to con their daily lessons. Heaven bless them and their worthy mistress also ! Farewell, my good mother, and many thanks to you ; I have been a wild lad, but for your's and for my Fanny's sake, I will try to be an honest man.



## SCENE VII.—Time, Noon.

*A Room, on the ground Floor, in a small mean-looking House, in a narrow Court in the Town; a Bed and other Furniture, of a very ordinary kind, and not very clean, placed without order or comfort, in various parts of the Room, littered over with articles of male and female clothing. FANNY loosely dressed, slipshod, her hair in papers, busily finishing a piece of needle-work. ROBERT, sitting near her, and making his dinner of Bread and Cheese.*

*Rob.* Fanny, love, it is just three months to-day since we married, and I have not been once since to the club, To-night, I understand, a new member is to be admitted, and a supper is to be given, by our jolly fellows, on the occasion. I have been urged to give them the meeting, and laughed at for keeping, as they call it, so long a honey-moon. But I have resolved to have done with it altogether, and so I





told them, since it leads a man into drinking more than does him good, to be idling his time and spending his money, all very improper, as dear mother would say, for one who is a husband, and who hopes to be a father. I am determined to spend nothing from my Fanny, and to try, like brother William, to lay by a trifle for future occasions, which, you know, Fanny dear, are very likely to happen. With this resolution, I have every week, since our wedding day, put by two shillings; which now amount to twenty-six shillings, and I mean to place it in the Saving Bank, and I will engage to make to it a weekly addition. I would also have you, my Fanny, when you take home the work to the Squire's widow, which she gave you at mother's recommendation, and which you are now so busily finishing, to beg of her to add the value of your labour to my little hoard; so that some time hence, when we may want it, you know, love, more than we do at present, it may serve as a seasonable supply for us. What say you to my plan?



*Fanny.* Indeed, I cannot see why we should not keep our own money as safe as other people can keep it for us. I am no admirer, I own, of your mother's old fashioned ways and notions.

*Rob.* But, Fanny, if we let it remain long enough in the Saving Bank, something will be added to it in the way of interest, or reward; and this you know, could not happen if we kept it ourselves. Besides, when it is in our own power, a hundred things may tempt us to spend it foolishly.

*Fanny.* You are to do as you please, I suppose, with what is your own; though there are many little convenient things that I want at present, and that many of our neighbours have, and which the money you talk of would, if you really loved me as much as you sometimes say you do, supply. But pray do with it as you like, and leave me, I beseech you, the same liberty. I should not, I assure you, have been in such a hurry to finish my job, working my fingers almost to the bone, If I had not



wanted the money, and that directly, and which, as I have fairly earned it, I think I may call my own.

*Rob.* Your own, Fanny! Is there then more than one interest between us? Is it not of your good, as well as of my own that I am thinking?

*Fanny.* I don't know what you may be thinking of, but I well know that I want the money, Madam will pay me for the work, and that I *must* have it this very day.

*Rob.* Pray, may I ask what you want it for?

*Fanny.* Oh! for a hundred things in general, and for some in particular.

*Rob.* Still I am puzzled to understand you, Fanny.

*Fanny.* And yet I speak plain enough, nor do I know that I am obliged to speak plainer.

[*Robert rises from his chair, and looks vexed and angry.*]

*Fanny.* Well, as I see you are going, for the first time, to act the master, and be in a pretty pet, I will tell you, since you must know, that because I am married, I do not mean to grow a dowdy and a mope. I have

an engagement this evening, where I wish to appear as I have been used to do, a little smart; and I must have a new cap, a pair of smart slippers, gloves, and other things.

*Rob.* And may I, Mrs. Fanny, take the liberty to enquire where your *engagement* may be?

*Fanny.* Why, at the Shamrock, where a great many young people are to meet this evening, and where we are to have music and a dance. Several young men, and some military beaus among them, have, I assure you, for all I am a married woman, wanted to secure me for a partner.

*Rob. (Gravely.)* A dance at a public house, and where soldiers are quartered, is not a fit place for any modest young woman to be seen at, still less for a married woman, and a poor man's wife.

*Fanny.* That may do very well for brother William and his demure Susan; but it does not at all suit with me, believe me. You knew before you married me, that I was a gay girl, and not a tame, poor spirited creature. And why, pray, did I

prefer you ; *I* who was courted and admired by so many?—but because you were a lad of spirit, lively and dashing. Do you think I would have had such a clown as your brother? *That* I would not, I assure you, even had he knelt at my feet. So don't preach to me his musty maxims, they do not suit me, I tell you. *To go* I am determined to-night, unless you think fit to lock me up; and the money that Madam pays me, shall be spent in making me fit to appear as I ought to do.

*Rob.* Can you be in *earnest*, Fanny? Oh ! *think*, before it is too late.

*Fanny.* I never liked the trouble of thinking in my life; and what use would it be, when I tell you that my mind is made up.

[*Robert, much agitated, walks for some time backwards and forwards. Fanny, having finished her work, prepares, without seeming to notice her husband, to go out. As she opens the door, Robert suddenly turns towards her, and snatches her hand, while he looks earnestly in her face.*



*Rob.* Fanny! this moment will, I feel, make our future lives happy or miserable. if *you* do what you have threatened, *I* go to the club to-night!

*Fanny.* (*With affected carelessness.*) Oh, pray do; amuse yourself with all my heart; and then you will not mind my being home late. We shall hardly break up very early.

[*Fanny struggles to get her hand from her husband, who yet holds it, and gazes upon her.*

*Fanny.* Let go my hand, you hurt it with griping it so hard; I am in a hurry, and have no time to trifle with; pray let me go!

*Rob.* Oh, Fanny! dear Fanny! let me persuade you not to trifle with your husband and your happiness—*must* I go to the club?

*Fanny.* Just as you please.

[*With a sudden force she disengages her hand, and, without looking back, runs out of the house and down the court. Robert sinks into a chair and sighs heavily. After a short struggle with himself, he rises and*

*goes out; and, attempting to whistle a tune, walks hastily in an opposite direction to that taken by Fanny.*

SCENE VIII.—Time, *Evening.*

*A Library in the Manor House; Mrs. GOODVILLE seated on a Couch, a Book in her hand, a Table before her, on which are Pens, Ink, and Paper. A servant, entering, informs his Lady that Mrs. JENNINGS asks permission to speak to her.*

*Lady.* By all means; tell her to come in.

*Mrs. J. (Entering)* May I crave your pardon, my lady, for my boldness, being in great trouble and affliction, in coming, to open my heart to you, who have always been so kind and condescending, and to ask the favour of your advice?

*Lady.* What is the matter, my good woman? No new misfortune has, I hope, happened again to delay the marriage of our worthy young couple, William and his Susan, who have now, I think, given

a decent time to mourning, and to the memory of Susan's step-father.

*Mrs. J.* Ah! my lady, William and Susan, God bless them, are indeed my comfort and my hope: they will, in a very short time, I trust, receive the reward of their good conduct and patient duty, by being united to each other for life. Indeed they were to have been married on Sunday next, having been, for some time, out-asked in the church; but the situation of their unhappy brother, my younger son, will, I fear, once more put off this long and earnestly desired event; for they are too kind, to take joy while their nearest relations are in affliction.

*Lady.* But how is this, and what has happened to Robert, of whom, with his wife, I have heard, I am sorry to say, a very indifferent account?

*Mrs. J.* They have indeed, my lady, I say it with grief, been very, *very* imprudent and faulty; and now, as I long ago warned them it would be, they are suffering the consequences of their misconduct.



*Lady.* It is proper that they should do so. Those over whom good counsel and kind friends have no influence, must be corrected in a severer school.

*Mrs. J.* Alas ! my lady ; I am a *mother*, and how can I, without a breaking heart, see my son, who, though he has been giddy and thoughtless, was always generous and affectionate, waste his youth and the vigour of his days in hopeless imprisonment ?

*Lady.* I will not my worthy woman, give you the pain of repeating those unhappy circumstances, with which I am already acquainted. My regard for you and your family, has made me never lose sight of you and your's. Robert thought fit to take a wife, before time and reflection had taught him the duties which marriage imposed upon him ; and, considering only his own immediate gratification, he rushed, wholly unprovided, into a situation that brought with it unavoidable expences and cares. To make the matter still worse, instead of looking out, as his brother had done, for a modest, prudent, sober-mind-

ed, and frugal young woman, fitted for the serious offices of a wife and a mother, he consulted nothing but his fancy; and, because she happened to have a pretty face, made a wife of a young, flaunting, extravagant, pert, and silly girl; who, by her improper behaviour, had forfeited a good place and a character that might have procured her any other.

*Mrs. J.* Ah, dear madam, did you know *all*, Robert might certainly put in some claim to your pity.

*Lady.* I do know *all*, my good woman; and I have some pity for Robert; but I cannot excuse him notwithstanding. Had he not chosen Fanny from motives and principles altogether wrong, and had he not slighted all your wise and kind advice, the young woman would never have thrown herself into the situation that gave her, as he thought, and falsely thought, a claim upon his rash generosity—for rash it was, and foolish too; since, had Fanny demeaned herself, as a modest and sensible young woman would have done, and humbly ac-



knowledged her fault, her mistress might, and most probably would have been induced to forgive her. But, by rushing into such an imprudent marriage, they were both necessarily plunged into misery. Fanny's behaviour after marriage (of which I have heard a full account) was exactly what Robert ought to have looked for in a girl of her temper and character, and who had before-hand so conducted herself. And what plan did he think fit next to pursue? Why, finding he could not do, what no one ever did, cure bad habits, in a weak, unreflecting mind, all at once; he, in desperation, follows her example, shuns his good mother and brother, who might have had over him, and his wife also, some influence, and, abandoning himself to wicked and sottish companions, spends his evenings in a public-house, and neglects his business and his home. Thus, going on from bad to worse, has this foolish young couple, in the course of a single year, lost all their friends, disgusted their employers, and completely ruined themselves. Might not



any one have foreseen this, and who but themselves are to blame? It is in the order of Providence, that we should suffer for our errors and vices, since by suffering only, can they ever be cured. Who then shall presume, by weak interference, to alter that wise and just order? Should I be justifiable in allotting any share of that property, with which I am entrusted by the Giver of all good, to the encouragement of conduct like that I have described? Especially, as by so doing, I must narrow my power of assisting the virtuous and industrious, whose claim upon me is, assuredly, much stronger than any you can urge for this faulty and justly punished pair.

*Mrs. J.* All that you have said, my lady, is, I must own, wise, and just, and true; my grief and my tears are the only reply that I can or ought to make.

*Lady.* Believe me, I feel for you, an unhappy mother, very sincerely; and I would not thus have wounded your feelings, but from the wish, that you should, as you well know how, repeat what has passed, to

your son and his wife. Will you promise me so to do?

*Mrs. J.* Indeed, I will, my lady, to the best of my ability; in the hope that Robert, by taking it to heart, as I know he will, may, in future, and even in his present sad circumstances, derive benefit from what he must own to be so true and right. But I have a message to your ladyship, with his humble duty, from my elder son, William.

*Lady.* From William, my favourite, because his conduct merits the favour of all good people!—Well, and what is that?

*Mrs. J.* He thinks, that he ought not to marry while his brother is in such distress; but that he ought rather to apply to his relief, a part of that money which is in the Saving Bank, under your ladyship's direction.

*Lady.* Indeed I shall allow him to do no such thing—It would be trebly unjust, unjust to himself, to his Susan, and to *you*, whose declining years may, in no long time, require his dutiful assistance.

*Mrs. J.* Ah, dear madam ! I am a mother ; I can sacrifice myself to my child.

*Lady.* And your more deserving children also—Will you say that ?

*Mrs. J.* (*Wringing her hands.*) What can I say, what can I do ?

*Lady.* Repeat, as I before told you, all that you have heard, both to your good and to your faulty children. It will be for them all, a useful lesson.

*Mrs. J.* In truth it will, and as affecting as useful. I fear, I feel, that I am wrong.

*Lady.* Most certainly you are ; yet I can excuse that wrong, and make all due allowance for the affections of a mother. And I can the rather do this, because I know that you have been, not merely a tender but a good and prudent mother, who have given to your children both precept and example.

*Mss. J.* I have endeavoured, my lady, to the best of my poor abilities, to perform my duties.

*Lady.* You have so, my good woman ; and, therefore, you shall always find in me



a friend—as shall William and Susan likewise, while, by industry and good conduct, they continue to deserve encouragement. But I must make a point of it, that their marriage be no longer delayed: they deserve the reward of their virtues, and shall not suffer for the misconduct of others. I purpose placing William in the situation of his late father, my present steward being, from increasing infirmities, obliged to resign it. Tell this to the lovers, and also, that I mean to give them a wedding dinner on Sunday; for which purpose, both they and you must come to the Hall, where I shall invite some of my tenants to be your guests. I shall also present Susan with a bridal dress, neat and spotless as herself.

*Mrs. J.* God bless and preserve your ladyship, and return you a thousand-fold for your goodness to me and mine! But, alas!—

*Lady.* No *buts*, no *alasses*, I beseech you. I know your grateful heart, and I know, also, all that you would say. For any little favours which you have received from me, you are indebted solely to your

own good conduct; the worthy rarely fail to meet with encouragement and friends. And even should they, God and their own conscience will be their friends and their support.

*Mrs. J.* I would be happy and rejoice, if I could; and I am, I trust, most thankful, both to heaven and to you—But, my poor Robert!

*Lady.* But, again! Well, my worthy neighbour, your tears and your grief, I will confess, move me. For the sake of worthy relations, the unworthy sometimes meet with favour,

*Mrs. J.* (*Here her eyes overflowing with tears, her hands clasped, her knees bent.*) Oh! if I dared to hope, that, like our Heavenly Father, who causeth his sun to shine, and his rain to fall, both upon the just and the unjust, you would, my dear lady, even in just judgment remember mercy!

*Lady.* For your sake, and for that of your elder son, that his joy in receiving the hand of his Susan may be pure, I will

take into consideration what can be done for these unhappy and very faulty young people. But say nothing to them on the subject at present, neither carry your own expectations too far. I may, in respect for their relatives, and in compassion for their youth, save them *this once* from absolute destruction; but you must never apply to me on their account again. My principles will not allow me to assist those, who, having done nothing to help themselves, are liable to abuse and make an ill use of my bounty. I should, in such a case, consider myself as accountable for encouraging vice. One trial, for your sake, I will afford them, and only one. But they must be removed from this county, from their improper acquaintance and bad habits, otherwise I should entertain no hope of them. I have a brother, proprietor of an extensive manufactory. Thither I will send them at present, taking upon myself their debts. My brother will, at my recommendation, give to them employment, and stop from their wages, a small sum, weekly, to repay me for the money I



shall advance to their creditors. This is all they must hope for, since more I should think it wrong to do; and this will afford them an opportunity of making, by their future conduct, some amends for the past. To-day is, I think, Monday; keep from them for a week, the knowledge of my intentions in their favour, that suffering, and despair of relief, may bring them to reflection. On Saturday, I will provide the means of conveying them to their new situation; they must not be allowed to alloy, by their presence, the joy of their good brother's bridal-day. In the mean time, exert your good sense and your piety, in bringing them to think properly of the past, and in persuading them to form, for the future, better resolutions. I see your thankful heart is ready to overflow, but I have not leisure now to listen to you. So, my good woman, as I perfectly comprehend your feelings, and all you would wish to say, I bid you farewell, and request you to leave me alone, and return to your cottage, to cheer the spirits of your worthier children.

## SCENE IX.—Time, Noon.

*A neat looking Chapel in the middle of a field—the Village at a short distance in the back ground—Sunday Prayers are just over, and the people are returning home in small parties. A few of the Villagers remain behind, to converse together, WILLIAM and RALPH CONNEL, appear in earnest conversation—the former is decently clothed, and has the air of a substantial and industrious farmer; RALPH's clothes are ragged and he has the appearance of great poverty.*

*Ralph.* How are you master William? may a body have a minute's talk with you?

*Will.* Aye, to be sure Ralph.

*Ralph.* Well that's more than I expected; for you're grown such a fine gentleman of late, that there's no such a thing as getting a word with you. I remember the time when you used to come, once in a way to the Red Lion; but all of a sudden, you took yourself off:—'tis now a matter of seven or eight years ago.

*Will.* Yes Ralph, and don't you remember that I advised you to do the same. I told you there was only one *safe* side of that door, and that was the *outside*.

*Ralph.* Aye, you told me so, sure enough, but I thought I knew best, and so I would not listen to you.

*Will.* And that's the reason why I left off talking to you; for where's the use of spending one's breath on a man that won't hear what you've got to say?

*Ralph.* Well, William, but I am ready to hear you now; and so, let's hear all about why you left off coming to the Red Lion; and how was it that, just at that time, you began to look so smart and genteel, just as if any body had left you an estate.

*Will.* Why as to that Ralph, I like to have my clothes whole and decent, and that's partly the reason why I left off the Red Lion; for Richard Farrel once told me, that the Lion would tear all my clothes off my back, if I made a practice of going there. He spoke the truth, for sure enough,



I see the Red Lion has been tearing you sadly. Your clothes are ragged, Ralph, and I fear you have saved nothing out of your earnings—for every one says you work but two days in the week, and spend the remainder in idleness and drinking.

*Ralph.* Well that's true enough, but your good example will almost determine me to mend: tell me, however, what made you so sober and industrious, so attentive to your work, and so seldom at the public house.

*Will.* You shall hear and welcome. When I was a boy, I went to the school which was built by our rich landlord, where all the children of the village were taught for nothing, if they were too poor to pay the master for their learning; we were always taken to Church or Chapel, on a Sunday, according to our religion, and so it came in a manner natural for me, after that, to go to Prayers, and to mind what was told me there by the Clergyman. Well, one Sunday morning, as I was walking slowly home across the field by myself, and think-

ing about what I had heard, I saw, by the road side, a nest of Ants on a hillock, wonderful busy indeed, and so I stop'd a bit to look on 'em. Whilst I was observing 'em, a verse that I had learnt at School came right across my mind : it was this, " Go to the ant thou sluggard, consider her ways and be wise." Well, said I, that verse hits me hard, and these poor little creeping things condemn me, for they know better how to take care of themselves than I do. Here are they moiling and toiling all summer, to lay by something against winter ; and I, like a fool, never think of saving a penny against a rainy day. I mean against old age or sickness, when I cannot work. And so with that, Ralph, I made a resolution in my own mind ; and from that day to this, I have never sat down in an Alehouse.

*Ralph.* Well, but how did you get so rich all of a sudden ?

*Will.* Why, you know, I used to spend a *Shilling or Two* a week, and sometimes more, at the Red Lion. I earned about *Ten* ; and so, thought I to myself, as I was

single, and had no family to do for, I might just as well lay by a few shillings, as throw 'em away, like a fool, as I had done. And so, you see, I soon got together a few comfortable things to wear; and I have, ever since, been able to go about quite tight and tidy.

*Ralph.* Aye, I see that plain enough; and they tell me, besides, that you are quite a rich man.

*Will.* Nay, no great riches neither, I have however, sure enough, got between *Eighty and Ninety Pounds* of my own; and this I call a nice little thing for a young man of eight and twenty, to begin the world with, and marry, and settle.

*Ralph.* Why aye, man, I call it an Estate.

*Will.* Well, 'tis such an Estate as any man may have, if he goes the right way to work.

*Ralph.* I wish I could learn that way.

*Will.* Why didn't I tell you the way? I just saved *Four Shillings* a week instead of spending it, that's all. I began when I



was one and twenty years old, and now, as I told you, I am just eight and twenty.

*Ralph.* Well, and that's just seven years. But will Four Shillings a week come to all that money in seven years?

*Will.* Why, to be sure, if I had kept it in my box, it would only have come to about *Seventy Pounds*, but I put it out to Interest in the *Saving Bank*, and that's the way I made it grow so fast; besides, if it had been in my box, I should have been apt to finger it rather too often, or somebody else might have finger'd it for me.

*Ralph.* Aye, that's sure enough! but just tell me what you mean by a *Saving Bank*?

*Will.* Why, you see a *Saving Bank* means a Bank to put a poor man's money in, if so be he should have sense enough to save a few shillings a week. I, for my part, was resolved upon saving *four*; and so, you see what I have made on't.

*Ralph.* You need say no more Will, I see how it is, and I must and will have a touch at the *Saving Bank*. But I count I must leave off the *Red Lion* first.

*Will.* Why aye ! if you put your money down your throat, you can't put it into the Saving Bank too, you know.

*Ralph.* No that's for certain, and I only wish I had thought of that seven years ago ; for I see, in that time, I have swallowed down between eighty and ninety pounds.

*Will.* 'Tis quite true, Ralph.

*Ralph.* But they sha'n't catch me after that game again in a hurry. But I say Will, I sha'n't be able to lay by so much as four shillings a week. I shall want some clothes directly, for I long to go neat and tidy again ; I can't bear to see my old rags along side of your nice, whole, warm jacket.

*Will.* Well then if you can't put by *four* shillings at first, begin with *three*, or *two*, or *one*.

*Ralph.* What ! May I put in so little as one Shilling at a time ?

*Will.* Yes, as little as Tenpence if you please ; and when you have put in as many tenpennies as will make 12s. 6d. you receive 6d. a year interest, or a halfpenny a month.

*Ralph.* Well but now, William, can you tell me how much I should have in Five Years, if I put in two Shillings a week?

*Will.* Why yes, I can tell you to a farthing, because I have got the paper all about it in my pocket. Let me see! Two Shillings a week in Five Years comes to just *Twenty-eight Pounds, Three Shillings and Three-pence.*

*Ralph.* Well that's a pretty sum!

*Will.* Aye indeed is it.

*Ralph.* What would a *Shilling* a week come to in seven years?

*Will.* Just *Twenty Pounds, Ten Shillings and Eight-pence.*

*Ralph.* Well then I suppose I may put in any thing I can save, little or much; and I may put it in just when I please, and take it out just when I please; or I may take a part on't out, if I please, just to buy me a new coat, or a pig, or to pay my half-years rent.

*Will.* Aye that's exactly the way on't; and you can't be wronged of a halfpenny; for the money goes into the Bank of Ire-



land, and that, you see, must stand as long as old Ireland stands, which will be many a good day yet, I hope.

*Ralph.* Well, but if the money is in the Bank of Ireland, how can they give me mine out just when I want it?

*Will.* Why, you see, the Gentleman Treasurer, as they call him, keeps a little by him, to pay you your money if you should want it; but if you want to draw out more than Five Pounds at one time; you must tell the Gentleman a week beforehand; that's all.

*Ralph.* Well but now suppose this Gentleman Treasurer should have his house robb'd, or lose the money, or if he should break, what am I to do then?

*Will.* Why that can never be the case, Ralph; as the money is lodged every week in the Bank of Ireland, and besides, the Treasurer is obliged by law to give security, so careful have our betters been, that we should not be wronged; nothing, therefore, can happen, for all the great Gentlemen about, have bound themselves to make it good.

*Ralph.* Why what do these great Gentlemen get by binding themselves in that fashion?

*Will.* Get! why nothing at all, only the pleasure of helping their poor neighbours, and shewing them the way to be almost Gentlemen too. When I first began, there was only a Saving Bank here and there; but now there's one in almost every Town in the Kingdom.

*Ralph.* Well that's a fine thing; and a poor man I see may do himself good if he pleases; I see it all as clear as day-light.— But I say William, just tell us before we part, whether 'tis true, what the neighbours say, that you are just a going to be married to Susan, whom the neighbours used to call careful Susan, I heard that you two had always a liking for one another, but they said, you were both determined not to marry till you had saved up a little stock to begin the world with, and to buy furniture for a cabin.

*Will.* Why we did say so sure enough, Ralph, and that's some seven years ago; so

that between ourselves, I count we shall come together before 'tis long.

*Ralph.* And they say she's got a good bit of money too, some *Twenty or Thirty Pounds* of her own.

*Will.* Why they say true enough for once, *Ralph*.

*Ralph.* Well but how did she come by it all? I shouldn't wonder if she'd been at the Saving Bank too.

*Will.* Aye, you've exactly hit it *Ralph*, she's been putting into the Saving Bank for this eight or nine years. Susan was always a careful, steady girl, and never flung away her money in trumpery finery, and yet always went so neat and tight, that it did a body good to look at her. So then according as Susan became strong and better able to work, she laid up a little more in the Bank, and so all together, she has got a matter of *Twenty or Thirty Pounds* of her own.

*Ralph.* Well you need say no more about it; for I see, as plain as a pike-staff, that if a young Man or a young Woman will



just put a trifle into the Saving Bank, and go on for a few years, they may be almost like Gentlefolks when they come to marry.

*Will.* Why, my boy, I know 'tis so, because, I've tried. Only look at Richard Farrel; he's been saving these ten years. He earned more than I did, and so he put *Six Shillings* a week into the Bank, and now he's worth almost *Two Hundred Pounds*.

*Ralph.* What a mint of money that is! Richard was always a steady careful sort of a man. To be sure how we used to make game of him and mob him for being so good, and so sober, and so quiet. How Tom Connor, and Bill Kearney, and Jack Craig, and Bob Morgan, and Pat Foley, did one day set on him, and laugh at him.

*Will.* Let them laugh that win, say I: I dont think many of them have got *two Hundred Pounds* by 'em, eh Ralph!

*Ralph.* No nor a shilling a piece neither, if you were to search their pockets. And if they'd pawn all their clothes, they'd hardly fetch eighteen-pence.

*Will.* And some of 'em are married men too, and their children look just as ragged and mean as themselves. A married man with a family, you see, can't lay by much, but some of 'em might lay by a little; and yet keep their families better than they do now. If a married man saved only a shilling a week, and began when he was twenty-five years old, he'd have almost *Eighty Pounds* in his pocket by the time he was forty-five. If a man laid by *two Shillings a week* for 20 years, he'd have without interest, *one Hundred and four Pounds*; but let him put the same sum into the Saving Bank, and it will produce him almost *One Hundred and Sixty-four Pounds*. And this I call a very handy thing for a man to go to.

*Ralph.* Say no more Will, I see you're the best friend I ever had in the world. If I had minded you seven years ago, I should have been worth more than *Eighty Pounds* now; and, in the room o' that, I'm not worth a penny. Better late than never, says the proverb; and so I'll e'en begin this week, and so good night William; your Saving Bank I see will be the saving o' me.

SCENE X.—Time, *Evening*.

*A small but comfortable Farm house, neat, clean, and convenient. WILLIAM and SUSAN drinking tea, by the side of a cheerful Fire. In SUSAN'S lap an Infant: two little rosy, chubby Boys, eating Bread and Milk at the Tea-Table: a Girl, seven years of age, playing with the Infant. The wind howls in gusty storms without, driving showers are heard, at times, against a casement Window, over which a clean white Curtain is drawn.—* WILLIAM, his eyes moistened with tears, looks tenderly around him on his little family.

*Will.* Ah, dearest Susan, how much have we to be thankful for, how good, how kind, has God been to us!

*Susan.* Yes, my dear; and, I hope and trust, that we ever shall be thankful; and I in particular for being blessed in so good and so affectionate a husband.

*Will.* Who could be otherwise to thee, love? When the poor man's home is





cheered, like mine, with a mild and loving wife, a tender mother for his children, and a careful and industrious help-mate, he must be a brute indeed not to value the jewel he possesses, and an ungrateful wretch to envy the rich, or to repine at any sacrifice that his family may claim from him. Would that poor Robert had met a girl like thee, Susan! It is now seven years since despair drove him from his native land. Poor fellow! what may *he* not have suffered, while with us all was peace. This was the only sad thought of dear mother on her death-bed. “William, (said she, as her cold, clammy hand pressed mine—and they were the last words she spoke)—should the poor prodigal ever return, be to him, dear William, a friend. Tell him, my last prayer to God, my last anxious thought, was for him! God bless and unite my children!” prayed she fervently, and then, closing her eyes, and resting her head on my bosom, went off like an infant sinking to rest.

*Susan. (With a sudden start.)—What*



was that? Did you hear it, William, that sounded so like a groan in the pausing of the wind?

*Will.* The mere sobbing of the blast.— A rough night this, to poor fellows on the ocean, while we enjoy our happy fire-side.

*Susan.* Again, dear William! and so near the threshold; indeed and indeed it was a human groan!

*[William rises from his chair, listens a few moments at the door, and then cautiously opens it.]*

*Susan.* Do you see any one, love?

*Will.* Bring a light, dear Susan; a poor traveller has fallen near the door, a soldier maimed and weather-beaten, little fitted to be exposed in a night like this.

*Susan places her babe in the lap of the little girl, whom she seats on the floor, and assists in leading in the miserable stranger, who groans piteously as they support him between them to a high-backed wicker arm-chair.*



*Will.* Get a draught of our harvest ale for him, Susan: he is spent with weariness.

[*The stranger, after swallowing some of the beer, which Susan warms for him, and into which she puts a piece of toast and some ginger, while William rubs and chafes his limbs by the fire, begins to revive; and at length, bursts into a convulsive flood of tears. The little girl, from whom Susan has taken the infant, approaches the stranger, timidly, and, taking his hand, and looking up wistfully and tenderly in his face, begins to weep with him. The stranger catches her wildly in his arms, while his agony seems to increase almost to suffocation. The terrified child shrieks, and, as William endeavours gently to remove her from the grasp of the stranger, he, for the first time since his entrance, raises his head, and cries out, in a transport of grief—*

“ My child, my little Fanny! oh, brother, take not from me my only remaining hope!

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*Will.* Robert ! dear Robert ! can it be you—*you*, indeed, in this piteous plight ? Dear fellow, poor fellow, a brother's arms shall be thy shelter—a brother's house thy home.

*Susan.* Yes, indeed, dear Robert ; our happiness wanted but this to be complete. Never shall you leave us more—your child shall be—has been our's—our children shall be your's. Henceforth we will make but one family of love.

*Rob.* Good as ever ; dear, and generous as good, all kind and consistent—I knew it would be so, and I am come to die with you.

*Will.* Do not talk of dying, we shall live, I trust, together, and live happily, many, many years to come. With us you will find shelter, a *home* and kind hearts, and that will heal all your sorrows.

*Rob.* (*Shaking his head mournfully.*)—It is too late—it will not be, as I sowed so have I reaped ; God is just, and I bow my head. My poor mother, my dear mother ; will she receive, in his dying hour, her pe-

nitent son, and can she forgive all the grief I have caused her?

*Will.* Yes, yes; it is forgiven, all forgiven,—her last blessing, her last prayer, was for her absent, unhappy son.

*Rob.* She is then gone—God's will be done;—I hope, I trust, I shall go to her, and that soon.

*Susan.* But, now, dearest brother, let us think and talk of other things—My children and your own pretty Fanny, who has been to us as a dear good child, want your notice. You must take a little more of our good beer, or some milk if you like it better. William will make ready a little supper for you, for sadly faint and weary you seem to be, and I will prepare a bed for you, nicely warmed; and, in the morning, I trust, you will be quite cheery again.

*Rob.* *Never!* yet, dear Susan, I will gladly and most thankfully accept your kind cares, for I am indeed a wayworn traveller—I shall not long be a burthen to you; and, when I am gone, it will, I know, be to you and William a great comfort to



think that you have made my last days easy.

[Robert continues to caress, to gaze on, and to weep at times over his little Fanny, who, half fearfully, with glowing cheeks, and glistening eyes, smiling through her tears, returns his endearments. William, in silence, prepares for him the necessary refreshments; and Susan leaves the room to make ready for him a comfortable chamber, and a warm well-aired bed.]

SCENE XI.—Time, Christmas Eve.

SUSAN, having finished the business of the day, and put her little family to bed, sits down to her needle-work at a small oaken table. WILLIAM places himself by her side, and employs himself in making a fishing net; while ROBERT, in the chimney corner, reclines in the high-backed wicker chair. The fire burns brisk, a fresh log having been placed by WILLIAM

*upon it, and the outward air being frosty, keen and clear. ROBERT, after sitting silent for some time, his head resting on his hand, with a melancholy reflective look, draws a deep yet soft sigh, and turning towards his Brother and Sister, observes them affectionately.*

*Rob.* So tranquil, so happy, had I been equally prudent and wise, might I now have been. But, though late, I thank God, I have seen my folly. When I am dead and gone, dear friends, train up my little Fanny to follow your example, not that of her unhappy parents, whose sad history and fate, let her be early made acquainted with. This day will never more return to me in this world, *I feel it*, and I am resigned to the will of Heaven. And now that my spirits are calm, and my memory clear, I will try to give you some account of that part of my life, when, absent from you and from my native village, you scarcely knew whether I was living or dead. It will prove, in after time, a serious lesson both to my child and to yours,

whom may the Almighty preserve and bless, to be your comfort and reward!—It was with grief and shame, that, when, assisted by that worthy lady, who is now, I trust, gone to reap in a better world the blessings promised to the merciful and to the pure in heart, I departed, with my wife, from the place where I was born, and where I once hoped to have lived, with my family and neighbours, in credit and comfort, and to have died in peace. I carried with me no good character, and idle, though I hope no vicious habits. My new employer received me, it is true, at the request of the good lady, his relation, but with a reserved and suspicious look. He seemed to have no confidence in me, and to expect little good of me. I was obliged, with my wife, having so little store to provide ourselves with comforts or even necessities, to put up with a wretched mean lodging, a small close room, up three pair of stairs, in a dirty, narrow passage, which the sweet air of Heaven seemed never to have refreshed. Poor Fanny's habits were not better than



my own; and she, besides, expected to become, in a few weeks, a mother, and was therefore not able to stir much. Though always, poor girl, too fond of finery and dress, she had not your Susan's tidy ways. Our miserable home became every day more filthy, desolate, and comfortless.— Both Fanny and I were awkward in our new labours in the manufactory; besides which, we found there, too many companions, that had strayed farther than even we had done from all that was reputable and praiseworthy. When my Fanny's time of confinement came, it was miserable indeed; no comforts had I to support her in circumstances that require so many; and had it not been for the charity of some of our fellow lodgers, but little better off than ourselves, my wife and child must both have perished. As it was, she was slow in recovering; all her rosy bloom was gone for ever, her round cheeks became sunk and wan, and her eyes hollow and dead.— The infant was a poor and puny child: and its cries broke the rest both of its poor

mother and myself. Fanny was now able to work but little in the manufactory; my own faculties too and endeavours seemed benumbed, as if hopelessness weighed them down. I dreaded of an evening to return to my desolate home, poor Fanny's temper, never very patient, or sweet, became sharpened by misery; and mutual reproaches too often poisoned the little time which we were obliged to spend together. Ah! how wicked I was! Instead of taking to myself my own share of blame, who, as a man and as the stronger, ought to have given to my wife—and the wife of my own choice—a better example, I fled from her, aggravated her distress and that of my infant, by spending the little money which I earned, and which was so necessary to their support, in liquor, to drown reflection and stupify conscience, the sharp reproaches of which I was unable to bear. My wife had a better excuse, in the weakness both of her sex and health, and in the criminal conduct of her husband, for seeking a momentary relief from wretchedness in the

same pernicious practice. And now such scenes of misery followed, that, but to hear them, would rend your kind and tender hearts. The little remaining strength of my poor Fanny soon gave way—and, after being for a short time, supported by the alms of the Parish, she died in great agony. At this horrible moment, I had just sufficient strength and human feeling left to rescue my almost expiring infant, and to send her, by a safe conveyance that providentially offered, with a short distracted appeal to the brotherly affection and tenderness of you and of Susan, to my once loved native village. Over the lowly grave of my Fanny, I poured a flood of despairing bitter tears; and then, fleeing from that contempt and hatred which my faulty conduct had so justly drawn upon me, I quitted for ever a place in which I had suffered so much and so severely, and departed, a homeless and destitute wanderer, without a plan, without a single friend, without a ray of hope to cheer my path, or guide my steps, ignorant where I strayed, or whi-



ther I was going. Late at night, fasting, wearied and fainting, I reached a market-town; and sinking, at its entrance, upon the rough pavement, under a broken wall, I remained, rather than rested, in a kind of stupor, till the dawning of the day. From this state, I was roused by a soldier, belonging to a recruiting regiment then in the town. He assisted me to rise, for my limbs were chilled and stiff, led me to the inn where his commanding officer lodged; and, having in some degree revived me by a draught of warm ale, proposed to me to enlist in the regiment. Wretched and destitute as I was, I eagerly agreed to what not only promised relief to my immediate and most pressing wants, but offered me a life which, in comparison with that I had lately endured, seemed to be easy, inviting and pleasant. But many weeks passed before I could march with my comrades.—Famine, grief, and misery, brought upon me a burning rheumatic fever, in which I suffered torments both of body and mind. I, however, at length, from the native

strength of my constitution, recovered, though slowly, and was able to join my regiment just as it received orders for foreign service. The sea air, on our voyage, refreshed and strengthened me: and the novelty of every thing by which I was surrounded, by diverting my thoughts, which had been continually brooding over the past, did still more towards recovering my health. A camp was a new world to me; in marching and counter-marching, in military exercises and business, in occasional revels with my comrades, in bustle, noise, and constantly shifting scenes, I gladly lost sight and almost memory, of my former life. For some time, we were engaged in but little active service, beyond skirmishing with the out-posts, or with small parties of the enemy, which we met, while seeking for forage. The eve of a great battle at length arrived; the preparation was indeed awful, and would have been still more terrible, but for the employment it gave to every faculty and power. As we advanced to meet the enemy, the beating of the



drums, the shrill sound of the fifes, the impatient neighing of the war-horse, the rumbling of the artillery, the clash of arms, the shouts, the cheers of the soldiery, produced altogether an effect that cannot be described. The bravery and discipline of our troops, under the direction of Providence, obtained for us a great victory. I shall not shock you, Susan, by describing a field of battle ; people at home cannot be too grateful to God for keeping such distressing scenes far from this country. In France, in Germany, in Russia, in Italy, and Spain, many, many thousands, have fallen by the Sword. Great battles have been fought in every one of these countries, and many an industrious farmer has seen his fields of corn trampled under foot by hostile armies, and his family often driven from their home by an approaching enemy ; but you have only heard these things by report. Our peasantry, and ours alone, have been allowed to sow the seed, and to gather in the harvest in peace and security. If I were not hastening to my long home, I might,



perhaps, interest you, my dear William, by relating some of those military actions, which have raised the character of our country so high. I could tell you in how many instances our army distinguished itself by those qualities which every true soldier ought to possess,—I mean mercy to the vanquished and defenceless enemy, and kindness to the peaceable inhabitants of that country, which is the seat of war.—My time, however, is too short, I feel the end of life approaching, and I must pass on to that event, which closed my military career. For some weeks, we had been delayed besieging a town, surrounded with high walls, and defended by batteries of cannon and a numerous garrison, when, at length, our General ordered us to storm the fortifications, that is, to plant our scaling ladders, and mount the walls in the face of the enemy; here, while following my Officer, who was cheering on the men, I received a stroke of a sabre, just as I had reached the top of the wall, which tumbled me into the trench below; trampled under

foot, and bruised with contusions and blows, I lost all sense and recollection, and in that state, was by a friendly soldier of the regiment to which I belonged, conveyed to a place of shelter. A compound fracture in my leg obliged me to submit to having it taken off. I was long in recovering from the effects of my bruises, and wounds. A severe blow upon the breast brought on a spitting of blood, from which I have never since been free. I was judged incapable of farther service, and at length sent back to England. For some months, I languished in Chelsea Hospital; where my wounds procured for me a comfortable provision against want; but before my eyes were for ever closed, I longed once more to embrace my child if it yet lived, to crave the forgiveness of my dear mother, and to clasp my brother, for the last time, to my heart.— Yes, dear William, I am come to die with you and your kind-hearted Susan. I hope I am a sincere penitent for all my misconduct, and that God will take me to his mercy. My sufferings have been deserved, for

I wilfully brought them upon myself, and my punishment is just!—While your prudence, sobriety, industry, and attention to all your duties, have met with their merited and almost certain reward. May you go on in the right path and prosper long, adding field to field; may your children, among which my little Fanny must henceforth be reckoned, grow up to bless you; may your life be useful and happy, and your death full of hope and peace?

*[Fatigued with having exerted himself so long, Robert here ceased to speak, and, falling back in his chair, fainted. He lived only a few weeks longer, and, through the tender cares of his brother and sister, suffered but little anxiety or pain.—Having requested to be buried near his mother, he gently breathed his last in the arms of William, one hand clasping that of his little Fanny, whom Susan supported in her lap by the side of his bed; the other raised to heaven, as his lips moved in silent prayer.]*





## A SHORT ESSAY

ON

# Savings Banks.



SOME allusions to these very useful Institutions were made in the preceding narrative in order to make the passages more intelligible ; but, as these were too brief to give a complete view of the subject, we propose to enter into it again more at large in this place. The advantages arising from these establishments are so numerous, and so very extensive in their operation upon society, particularly such classes of it as peculiarly require assistance, that it would be truly reprehensible to pass them over, not merely in silence, but even with a brief notice.

Their name almost sufficiently expresses their purpose and nature. They are in-

tended as Depositories for the Savings, of which an industrious Labourer, or Servant, or other person, whose income may be very small and uncertain, can make out of his daily or weekly wages. Banks established upon a large scale will not receive small sums, their business is so extensive and their emoluments so great, that they think it not worth their while, and therefore will not take the trouble of receiving the mite, which a poor man might be able to leave with them, from week to week.

But, even if Banks upon a great scale should receive a deposit of what appears to them a trifling sum, they will by no means pay interest upon it. This, then, in addition to the former, gives the reader, a full view of the advantage which he may take of a Savings Bank.

These Institutions, though so beneficial, are but very lately established: yet benevolent persons for many years had been endeavouring to do something, in the same way, for the industrious and prudent poor



persons in their neighbourhood. They had formed associations under various names, and with different regulations, but there was always found some material defect, until the Savings Banks were thought of.

It is, perhaps, unnecessary to say, where the first one was set on foot, but the time was in the year 1811, or shortly afterwards. The example was soon followed; in Edinburgh, a Savings Bank being established, succeeded in a short time to an astonishing degree. But, without going very minutely into the history of the time or place of their respective establishment, it is in the first place requisite to describe the manner in which they are conducted. For this purpose, we shall select one Bank, (established in Dublin,) of which a particular account has been given, and whose example is generally followed.

This Bank receives any sum not less than ten pence, and all such sums, it puts to the credit of the person depositing them, until they amount to twelve shillings and six

pence at least. The reason of requiring this sum is, that the interest of it for one year is six pence, (at the rate of four pounds in the hundred,) or one halfpenny in the month. When the Depositor has given in twelve shillings and six pence, or twenty-five shillings, or thirty-seven shillings and six pence, he begins to receive monthly interest. This interest he may either add to what he had given before, *and receive interest upon it again*, or take it, as he pleases. If a sum of this kind, whose interest is easily known, were not chosen, it would be impossible to manage the business, (as it consists of so many different accounts,) without great trouble and consequently great expence.

In those Banks which have been established in Ireland, the Interest allowed is four pounds in the hundred: at which rate, the interest of twelve shillings and six pence, in the year is six pence, or one halfpenny in the month. In the Irish Savings Banks, all sums above ten pence are re-

ceived, until they amount to twelve and six pence, when the person who deposits them begins to receive interest ; and this interest, as before, he may either add to the Capital already deposited, and receive interest upon it, or take it out to answer any purpose he may have in view.

Let every poor man think seriously of the advantages which this plan proposes to him. If his wages enable him to lay up but two shillings and six pence in the week, he is certain of a place where it may be received, and where, at the end of the fifth week, it begins to pay interest. In this place, it may remain, for any length of time, free from all danger ; though his cabin may be robbed, or any other accident occur, what he deposits in the Bank is safe ; but, should he keep it with himself, free from every chance, he will do so at a loss. In twenty years, two shillings in the week will amount, *without Interest*, to one hundred and four pounds, twelve shillings ; but, *with only the Interest of four in the hundred*, it will amount to one hundred and fifty-seven



pounds and upwards, in the same time; so that not less than fifty-eight pounds will be gained by means of the Bank. Where the Interest is five pounds in the hundred, the gain will be still greater.

Such are some of the many advantages which a man may acquire from placing his money in a Savings Bank; not only does he receive money upon every small sum that he deposits, but he lodges it in safe hands. The character and property of gentlemen of the highest respectability, are engaged to him for its safety; he may be more assured of its being safe than if it were in his own hand, and at the same time, it is continually producing fruit. Let him think how liable he is to be pilfered, not only by thieves, but, what is worse, by himself.—When he gets a little matter of money together, he says, “it will make but little difference though I spend a small portion of it.” Thus what he has scraped together with care and labour, is thrown away in the public-house. If his little savings had

been laid up in a Savings Bank, all this would have been avoided; the money could not be withdrawn just at the moment he wanted to drink, and, when he became cool, he would not wish to have it.

Let the poor man also think of the comfort that he lays up even for himself; no one has so small wages for his labour as not to be able to save something; the Savings Banks will take into safe keeping every sum he can keep together above ten pence.—What satisfaction must it be to him to think, that, as his health and strength enable him to lay by little sums, he may be certain of getting them; in the day of sickness, or in a severe season, when the price of provisions encreases, he may require them, and get them too encreased?

The poor man may be thrown out of employment. If he has been prudent in laying up a little in the Savings Bank, he may call upon this until times become better; and that too with the advantage that every ten pence he has deposited has added to itself.

Let him again consider the consequence of his being, as it were, the treasurer of his family. Every month adds to his means, and therefore every month adds to his consequence and independence, and to the power of providing for his family. He feels that the support of his wife and children no longer depends upon *his* life, but that, if he should be suddenly cut off, they are not left to want or beggary. He is thus free from all worldly cares upon that score, and is prepared to meet, with greater composure, the dispositions of Providence, and to submit with the fortitude and resignation that become a Christian mind. This example also will give habits of prudence to his children, and will excite feelings of gratitude, on their parts, towards a parent whom they see anxious to provide for their future happiness. It will also add one to the many other motives that naturally exist, to filial affection. Thus contributing to domestic happiness, which is most effectually obtained by union among all the



members of the family, arising from obedience to its natural head.

Some persons recommend that a poor man ought to deposit his money with an individual, who is very responsible for what is placed in his hands, and will give higher Interest than the Bank allows. This man, they will say, is a neighbour, and is well known to be a man of sufficient property; it is better then to lodge money with him, than with others who may be quite unknown to the person who has saved it, and who will not give so high an Interest. This Interest, though it may be higher, is very doubtful, as to payment; and, what is worse, the Capital is, while in his hands, by no means secure, while, in the Savings Bank, it is perfectly safe.

A person fond of speculation, engages in some scheme, which requires a larger sum of money than is in his possession, and consequently endeavours to obtain it by extravagant offers of advantage to all who will furnish him with it. He induces all his neighbours to entrust to his hands all their

little savings, promising to give them great interest, and assuring them, that every farthing they entrust to him is quite as safe as if it were in the National Bank. Bye and bye, he meets with a misfortune, and all, principal and interest, goes together. It was thus a poor woman suffered, who placed all her savings, amounting to twelve pounds, in the hands of a respectable tradesman, and regularly for some years received interest. For some time, she was proud of her skill in putting out her money so well, but, in the end, the person on whom she placed so much confidence, failed, and then the capital, and all future interest, fell altogether.

People may be inclined to give their money into the keeping of private Banks, particularly in the country; but these are liable to the most unexpected accidents; a Bank in full credit to-day may be ruined to-morrow. This cannot be the case with a Savings Bank. It's only object is to relieve the poor, by receiving their little savings; it engages in no speculations, and is

consequently in no danger; it has no other business than to take care of, and to keep an accurate account of all monies received, and of the Interest which may be due.— Let the poor man then lodge his money, whatever it may be, *there*; for *there* he may be certain that it is safe.

One of the greatest blessings in this world is independence; not merely that independence of mind, which puts a man above the performance of a bad action, at the command of another; but that independence of property, by which he is placed above many of the little chances and temptations of this life. Let a man think with himself in what condition he should be, if, by being out of employment for some time, or by the sickness of any part of his family, he should be put to such expense, as might render it impossible for him to pay the rent of his little cabin. His wife, his children, and himself turned out to the open air, perhaps in nakedness and hunger.— Let him think what must be his feelings then, while he is convinced that a little

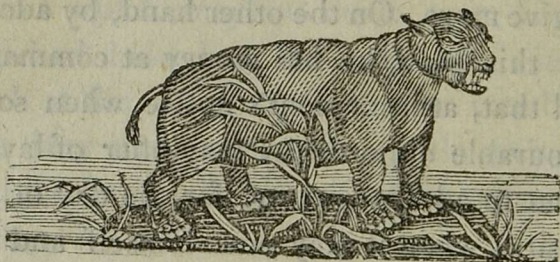


economy on his part, a little saving, the putting by every week, even of a sixpence, would have saved them and him from such misfortune. The small sums, which were thrown away—or worse, were spent in the public-house, if they had been saved, would then be of great service to him; instead of having his heart torn at seeing the misery of his wretched family, and all of it occasioned by himself, he would have the comfort of seeing them sitting about him at his fire side, in his own cottage, from which no one has the power to turn him, because he has the means of meeting every demand which may be made upon him. Wretched indeed is the man who must crouch at the feet of another, must tremble at his very nod, when, by a little saving, he might have put himself above all such meanness!

But above all, how shall he answer to God? By frightful negligence, perhaps assisted by the love of drink, he exposes his children to all the miseries and vices of the lowest poverty, he corrupts their minds by

setting them a bad example, and renders it impossible for him to take care of their Education, which might render them useful and respectable members of Society.— Even if he should be free from the cares of a family, is there no poor fellow-creature who may ask him for assistance? Should such a one apply to him, the application is useless, instead of saving something in time for the works of kindness and benevolence, he has squandered all, no matter to him in what misery his friend may be, all that he can give is his good wishes, and too soon will he cease to give *them* when he is unable to give more. On the other hand, by adopting this plan, he has money at command, and that, at a moment's notice, when some favourable opportunity may offer of laying it out to advantage; or, for the day of adversity, when it may save himself and his family from ruin. This little store, which he has laid up, may also be an equal gratification to him, by affording him the means of assisting a friend in distress, the satisfac-

tion of relieving whom would be in itself ample compensation, though probably not the only one, as in better times, when prosperity returns, the sum may be all repaid with gratitude.



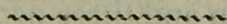


# ADVICE

TO

A YOUNG TRADESMAN,

Written in the Year 1748.



*To my Friend, A. B.*

As you have desired it of me, I write the following hints, which have been of service to me, and may, if observed, be so to you.

Remember that *time* is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon *that* the only expence; he has really spent, or rather thrown away, five shillings besides.

Remember that *credit* is money. If a man lets his money lie in my hands after it

is due, he gives me the interest, or, so much as I can make of it during that time. This amounts to a considerable sum, where a man has good and large credit, and makes good use of it.

Remember 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 three pence; 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 and 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.

Remember that six pounds a year is but a groat a day. For this little sum (which may be daily wasted in time or expence, unperceived,) a man of credit may, on his own security, have the constant possession and use of a hundred pounds. So much

in stock, briskly turned by an industrious man, produces great advantage.

Remember this saying, "The good paymaster is lord of another man's purse." He that is known to pay punctually and exactly to the time he promises, may, at any time and on any occasion, raise all the money his friends can spare. This is sometimes of great use. After industry and frugality, nothing contributes more to the raising of a young man in the world, than punctuality and justice in all his dealings: therefore never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friends' purse for ever.

The most trifling actions that affect a man's credit are to be regarded. The sound of your hammer at five in the morning, or at nine at night, heard by a creditor, makes him easy six months longer; but, if he sees you at a ball-court, or hears your voice at a tavern, when you should be



at work, he sends for his money the next day—demands it before he can receive it in a lump.

It shows, besides, that you are mindful of what you owe; it makes you appear a careful, as well as an honest man, and that still increases your credit.

Beware of thinking all that you possess your own, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account, for some time, both of your expences and your income. If you take the pains at first to mention particulars, it will have this good effect; you will discover how wonderfully small trifling expenses mount up to large sums, and will discern what might have been, and may for the future be saved, without occasioning any great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to 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, every thing. He that gets all he can honestly, and saves all he gets (necessary expences 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, otherwise determine.

#### AN OLD TRADESMAN.







*Necessary hints to those that would be rich,*

Written in the year 1735.

THE use of money is all the advantage there is in having money.

For six pounds a year, you may have the use of one hundred pounds, provided you are a man of known prudence and honesty.

He that spends a groat a day idly, spends idly above six pounds a year, which is the price for the use of one hundred pounds.

He that wastes idly a groat's worth of his time, loses five shillings, and might as prudently throw five shillings into the sea.

He that loses five shillings, not only loses that sum, but all the advantages that might be made by turning it in dealing, which, by the time that a young man becomes old, will amount to a considerable sum of money.

Again—he that sells upon credit, asks a price for what he sells, equivalent to the principal and interest of his money, for the

time he is to be kept out of it; therefore, he that buys upon credit, pays interest for what he buys; and he that pays ready money, might let that money out to use: so that he that possesses any thing he has bought, pays interest for the use of it.

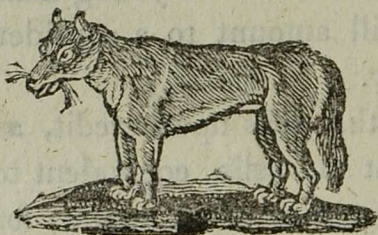
Yet, in buying goods, it is best to pay ready money, because he that sells upon credit, expects to lose five *per cent*, at least, by bad debts; therefore he charges, on all he sells upon credit, an advance that shall make up that deficiency.

Those who pay for what they buy upon credit, pay their share of this advance.

He that pays ready money, escapes, or may escape, that charge,

A penny sav'd is two-pence clear;

A pin a day's a groat a year.



*The way to make Money plenty in every  
man's pocket.*

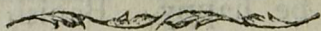
At this time, when the general complaint is, that "money is scarce," it will be an act of kindness to inform the moneyless, how they may reinforce their pockets. I will acquaint them with the true secret of money catching, the certain way to fill empty purses, and how to keep them always full. Two simple rules, well observed, will do the business.

First, let honesty and industry be thy constant companions; and

Secondly, spend one penny less than thy clear gains. Then shall thy hide-bound pocket begin to thrive, and will never again cry with the empty belly-ache; neither will creditors insult thee, nor want oppress, nor hunger bite, nor nakedness freeze thee.—The whole hemisphere will shine brighter, and pleasure spring up in every corner of thy heart. Now, therefore, embrace these rules, and be happy. Banish the bleak



winds of sorrow from thy mind, and live independent. Then shalt thou be a man, and not hide thy face at the approach of the rich, nor suffer the pain of feeling little, when the sons of fortune walk at thy right-hand: for independency, whether with little or much, is good fortune, and placeth thee on even ground with the proudest of the golden fleece. Oh, then, be wise, and let industry walk with thee in the morning, and attend thee until thou reachest the evening hour for rest. Let honesty be as the breath of thy soul, and never forget to have a penny, when all thy expences are enumerated and paid; then shalt thou reach the point of happiness, and independence shall be thy shield and buckler, thy helmet and crown; then shall thy soul walk upright, nor stoop to the silken wretch, because he hath riches, nor pocket an abuse, because the hand which offers it, wears a ring set with diamonds.



*Preliminary Address to the Pennsylvania  
Almanack,*

ENTITLED,

"POOR RICHARD'S ALMANACK,"

FOR THE YEAR 1758,

*Written by Dr. Franklin.*

I HAVE heard, that nothing gives an author so great pleasure, as to find his works respectfully quoted by other learned authors. This pleasure I have seldom enjoyed; for though I have been, if I may say it without vanity, an eminent author, (of Almanacks) annually, now a full quarter of a century, my brother authors, in the same way, (for what reason I know not) have ever been very sparing in their applauses, and no other author has taken the least notice of me; so that, did not my writings produce me some solid pudding, the great deficiency of praise would have quite discouraged me.

I concluded, at length, that the people were the best judges of my merit, for they

buy my works; and besides, in my rambles, where I am not personally known, I have frequently heard one or other of my wise sayings repeated, with "As poor Richard says," at the end on't. This gave me some satisfaction: as it shewed not only that my instructions were regarded, but discovered likewise some respect for my authority; and I own, that, to encourage the practice of remembering and repeating those wise sentences, I have sometimes quoted myself with great gravity.

Judge, then, how much I have been gratified by an incident, which I am going to relate to you. I stopped my horse lately, where a great number of people were collected at an auction of merchant's goods. The hour of sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean, old man, with white locks, "Pray, father Abraham, what think you of the times?—Won't these heavy taxes quite ruin the country? How shall we be ever able to



pay them? What would you advise us to?" Father Abraham stood up, and replied—If you'd have my advice, I'll give it to you in short: "for a word to the wise is enough: and many words won't fill a bushel," as poor Richard says. They joined in desiring him to speak his mind; and, gathering round him, he proceeded as follows:

"Friends, (said he) and neighbours, the taxes are indeed very heavy; and if those laid on by the Government were the only ones we had to pay, we might more easily discharge them; but we have many others, and much more grievous to some of us.—We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly: and from these taxes, the commissioners cannot ease or deliver us, by allowing an abatement. However, let us hearken to good advice, and something may be done for us. "God helps them that help themselves," as poor Richard says in his Almanack.

It would be thought a hard government, that should tax its people one-tenth part of their time, to be employed in its service; but idleness taxes many of us much more, if we reckon all that is spent in absolute sloth, or doing of nothing, with that which is spent in idle employments, or amusements that amount to nothing. Sloth, by bringing on diseases, absolutely shortens life. "Sloth, like rust, consumes faster than labour wears, while the key, often used, is always bright," as poor Richard says. "But dost thou love life? Then do not squander time, for that's the stuff life is made of," as poor Richard says. How much more than is necessary do we spend in sleep! forgetting, that, "the sleeping fox catches no poultry, and that there will be sleeping enough in the grave," as poor Richard says. "If time be of all things the most precious, wasting time must be, (as poor Richard says) the greatest prodigality;" since, as he elsewhere tells us, "Lost time is never found again; and what we call time enough,

always proves little enough." Let us then be up and be doing, and doing to the purpose: so by diligence shall we do more with less perplexity. "Sloth makes all things difficult, but industry all easy," as poor Richard says; and "he that riseth late, must trot all day, and shall scarce overtake his business at night; while laziness travels so slowly, that poverty soon overtakes him," as we read in poor Richard; who adds, "Drive thy business, let not that drive thee;" and "early to bed, and early to rise, makes a man healthy, wealthy, and wise." So what signifies wishing and hoping for better times? We make these times better if we bestir ourselves. "Industry needs not wish," as poor Richard says; and "he that lives upon hope will die fasting," "There are no gains without pains; then help hands, for I have no lands; or if I have, they are smartly taxed; and, (as poor Richard likewise observes,) "He that hath a trade, hath an estate, and he that hath a calling, hath an office of profit and ho-



neur:" but then the trade must be worked at, and the calling well followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious, we shall never starve; for, as poor Richard says, "At the working-man's house, hunger looks in, but dares not enter." Nor will the bailiff or the constable enter; for, industry pays debts, but despair encreaseth them," says poor Richard. "What though you have found no treasure, nor has any rich relation left you a legacy? "Diligence is mother of good luck," as poor Richard says; and, "God gives all things to industry; then plough deep while sluggards sleep, and you will have corn to sell and to keep," says poor Dick. Work while it is called to-day; for you know not how much you may be hindered to-morrow; which makes poor Richard say, "One to-day is worth two to-morrows;" and farther, "Have you somewhat to do to-morrow, do it to-day." If you were a servant, would you not be ashamed that a

good master should catch you idle? Are you then your own master, be ashamed to catch yourself idle," as poor Dick says.—When there is so much to be done for yourself, your family, and your gracious king, be up by the peep of day;" Let not the sun look down, and say, without glory here he lies!" Handle your tools without mittens: remember, that "the cat in gloves catches no mice," as poor Richard says.—It is true, there is much to be done, and, perhaps, you are weak-handed; but stick to it steadily, and you will see great effects; for, "continual dropping wears away stones, and by diligence and patience the mouse ate into the cable; and light strokes fell great oaks," as poor Richnrd says in his Almanack, the year I cannot just now remember.

Methinks I hear some of you say, "must a man afford himself no leisure? I will tell thee, my friend, what poor Richard says: "Employ thy time well, if thou meanest to gain leisure; and since thou art not sure of a minute, throw not away an

hour." Leisure is time for doing something useful: this leisure the diligent man will obtain, but the lazy man never: so that, as poor Richard says, "A life of leisure, and a life of laziness are two things." Do you imagine that sloth will afford you more comfort than labour? No; for as poor Richard says, "Troubles spring from idleness, and grievous toil from needless ease. Many, without labour, live by their own wits only; but they break for want of stock." Whereas industry gives comfort, and plenty, and respect. "Fly pleasures, and they'll follow you; the diligent spinner has a large shift; and, now I have a sheep and a cow, every body bids me good morrow; all which is well said by poor Richard.

But with our industry, we must likewise be steady and careful, and oversee our own affairs, with our own eyes, and not trust too much to others; for, as poor Richard says,

"I never saw an oft-removed tree,

"Nor yet an oft-removed family,

"That throve so well as those that settled be."



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

"He that by the plough would thrive,

"Himself must either hold or drive."

And again, "The eye of the master will do more work than both his hands:" and again, "Want of care does us more damage than want of knowledge;" and again, "Not to oversee workmen is to leave them your purse open." Trusting too much to others' care is the ruin of many: for, as the Almanack says, "In affairs of the world, men are saved, not by faith, but by the want of it;" but a man's own care is profitable; for, saith poor Dick, "Learning is to the studious, and riches to the careful, as well as power to the bold, and heaven to the virtuous." And farther, "If you would have a faithful servant, and one that you like, serve yourself." And again, he adviseth to circumspection and care, even in the smallest matters; be-

cause, sometimes, “A little neglect may breed great mischief;” adding, “For want of a nail, the shoe was lost; for want of a shoe, the horse was lost; and, for want of a horse, the rider was lost;” being overtaken, and slain by the enemy, all for want of care about a horse-shoe nail.

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

“Many estates are spent in the getting;

“Since women, for tea, forsook spinning and knitting,

“And men, for punch, forsook hewing and splitting.”

“If you would be wealthy, (says he, in another Almanack) think of saving, as well as of getting.” “The Indies have not made Spain rich, because her out-goes are greater than her in-comes.”

Away, then, with your expensive follies, and you will not have much cause to complain of hard times, heavy taxes, and chargeable families; for, as poor Dick says,

“ Women and wine, game and deceit,

“ Make the wealth small, and the want great.”

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

Here you are all got together, at this sale of fineries and nicknacks. You call them *goods*; but if you do not take care, they will prove evils to some of you. You expect they will be sold cheap, and perhaps



they may for less than they cost; but if you have no occasion for them, they must be dear to you. Remember what poor Richard says, "Buy what thou hast no need of, and ere long thou shalt sell thy necessaries." And again, "At a great penny-worth pause a while." He means that, perhaps, the cheapness is apparent only, or not real; and by straitening thee in thy business, may do thee more harm than good. For, in another place he says, "Many have been ruined by buying good penny-worths." Again, as poor Richard says, "It is foolish to lay out money in a purchase of repentance;" and yet this folly is practised every day at auctions, for want of minding the Almanack. "Wise men (as poor Dick says) learn by other's harms, fools scarcely by their own; but fortunate are those whom the losses of others render cautious." Many a one, for sake of finery on the back, have gone with a hungry belly, and half starved their families.— "Silks and satins, scarlet and velvets, (as poor Richard says) put out the kitchen

fire." These are not the necessities of life; they can scarcely be called the conveniencies, and yet only because they look pretty, how many want to have them?—The artificial wants of mankind thus become more numerous than the natural; and, as poor Dick says, "For one poor person, there are a hundred indigent." By these and other extravagancies, the gentleel are reduced to poverty, and forced to borrow of those whom they formerly despised, but who, through industry and frugality have maintained their standing; in which case it appears plainly, "A ploughman on his legs, is higher than a gentleman on his knees," as poor Richard says. Perhaps they have had a small estate left them, which they know not the getting of; they think "It is day, and will never be night;" that a little to be spent out of so much, is not worth minding. "A child and a fool (as poor Richard says) imagine twenty shillings, and twenty years, can never be spent; but always taking out of the meal-tub, and

never putting in, soon comes to the bottom;" then, as poor Dick says, "When the well is dry, they know the worth of water." But this they might have known before, if they had taken his advice: "If you would know the value of money, go and try to borrow some; for he that goes a borrowing goes a sorrowing; and, indeed, so does he that lends to such people, when he goes to get it again." Poor Dick farther advises, and says,

"Fond pride of dress is sure a very curse;

"Ere fancy you consult, consult your purse."

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

"Vessels large may venture more,

"But little boats should keep near shore."



'Tis, however, a folly soon punished, for "Pride that dines on vanity, sups on contempt," as poor Richard says.— And, in another place, "Pride breakfasted with plenty, dined with poverty, and supped with infamy." And after all, of what use is this pride of appearance, for which so much is risked, so much is suffered? It cannot promote health, or ease pain; it makes no increase of merit in the person; it creates envy; it hastens misfortune.

"What is a butterfly? at best

"He's but a caterpillar drest;

"The gaudy fop's his picture just."

as poor Richard says.

But what madness must it be to run in debt for these superfluities! We are offered, by the terms of this sale, six month's credit; and that, perhaps, has induced some of us to attend it, because we cannot spare the ready money, and hope now to be fine without it. But, ah! think what you do, when you run in debt. You give to another, power over your liber-

ty. If you cannot pay at the time, you will be ashamed to see your creditor: you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses, and, by degrees, come to lose your veracity, and sink into base, downright lying; for, as poor Richard says, "The second vice is lying: the first is running in debt." And again, to the same purpose, "Lying rides upon debts' back;" whereas a free-born man ought not to be ashamed, nor afraid to speak to any man living.—But poverty often deprives a man of all spirit and virtue. "It is hard for an empty bag to stand upright," as poor Richard truly says. What would you think of that prince, or that government, who would issue an edict, forbidding you to dress like a gentleman, or gentlewoman, on pain of imprisonment, or servitude? Would you not say, that you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet you are about to put yourself under that

tyranny, when you run in debt for dress or drink! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol, if you should not be able to pay him. When you have got your bargain, you may, perhaps, think little of payment, but "Creditors (poor Richard tells us) have better memories than debtors." And, in another place, he says, "Creditors are a superstitious sect, great observers of set days and times." The day comes round before you are aware, and the demand is made before you are prepared to satisfy it. Or, if you bear your debt in mind, the term which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels, as well as at his shoulders. "Those have a short Lent, (saith poor Richard) who owe money to be paid at Easter." "Then since," as he says, "The borrower is a slave to the lender, and the debtor to the creditor," disdain the chains, preserve your freedom, and maintain your independency;



be industrious and free; be frugal and free; be sober and free. At present, perhaps, you may think yourself in thriving circumstances, and that you can bear a little extravagance without injury: but

“ For age and want save while you may,

“ No morning sun lasts a whole day,”

as poor Richard says. Gain may be temporary and uncertain; but ever, while you live, expence is constant and certain; and, “ It is easier to build two chimneys, than to keep one in fuel,” as poor Richard says. So “ Rather go to bed supperless, than rise in debt,” as poor Richard says. And when you have got the philosopher’s stone, sure you will no longer complain of bad times, or the difficulty of paying taxes?

This doctrine, my friends, is reason and wisdom: but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things; for they may be blasted without the blessing of heaven; and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want

it, but comfort and help them. Remember Job suffered, and was afterwards prosperous.

And now, to conclude, "Experience keeps a dear school; but fools will learn in no other, and scarce in that; for it is true, we may give advice, but we cannot give conduct," as poor Richard says. However, remember this. "They that will not be counselled, cannot be helped," as poor Richard says; and further, "That if you will not hear reason, she will surely rap your knuckles.

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon: for the auction opened, and they began to buy extravagantly, notwithstanding all his cautions, and their own fear of taxes. I found the good man had thoroughly studied my Almanacks, and digested all I had dropped on those topics during the course of twenty-five years.—The frequent mention he made of me must

have tired every one else; but my vanity was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own, which he ascribed to me, but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it; and though I had first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine.

RICHARD SAUNDERS.

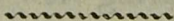




# REMARKS

CONCERNING

## *The Savages of North America.*



SAVAGES we call them, because their manners differ from ours, which we think the perfection of civility: they think the same of theirs.

Perhaps if we could examine the manners of different nations with impartiality, we should find no people so rude, as to be without any rules of politeness; nor any so polite, as not to have some remains of rudeness.

The Indian men, when young, are hunters and warriors: when old, counsellors; for all their government is by the counsel or advice of the sages; there is no force, there are no prisons; no officers to compel obedience, or inflict punishment. Hence they generally study oratory; the best speaker having

the most influence. The Indian women till the ground, dress the food, nurse and bring up the children, and preserve and hand down to posterity the memory of public transactions. These employments of men and women, are accounted natural and honourable. Having few artificial wants, they have abundance of leisure for improvement in conversation. Our laborious manner of life, compared with theirs, they esteem slavish and base; and the learning on which we value ourselves, they regard as frivolous and useless.

Having frequent occasions to hold public counsels, they have acquired great order and decency in conducting them. The old men sit in the foremost ranks, the warriors in the next, and the women and children in the hindmost. The business of the women is to take exact notice of what passes, imprint it in their memories, (for they have no writing,) and communicate it to their children. They are the records of the council, and they preserve tradition of the stipulations in treaties, a hundred

years back; which, when we compare with our writings, we always find exact. He that would speak, rises. The rest observe a profound silence. When he has finished, and sits down, they leave him five or six minutes to recollect, that, if he has omitted any thing he intended to say, or has any thing to add, he may rise again and deliver it. To interrupt another, even in common conversation, is reckoned highly indecent. How different this is from the conduct of public assemblies in Europe, where scarcely a day passes without some confusion, that makes the chairman hoarse in calling *to order*; and how different from the mode of conversation in many polite companies in Europe, where, if you do not deliver your sentences with great rapidity, you are cut off in the middle of it, by the impatience of those you converse with, and never suffered to finish it!

The politeness of these savages in conversation is, indeed, carried to excess; since it does not permit them to contradict or deny the truth of what is asserted in



their presence. By this means they, indeed, avoid disputes; but then it becomes difficult to know their minds, or what impression you make upon them. The Missionaries, who have attempted to convert them to Christianity, all complain of this as one of the great difficulties of their mission. The Indians hear with patience the truths of the Gospel explained to them and give their usual tokens of assent and approbation: you would think they were convinced. No such matter; it is mere civility.

When any of them come into our towns, our people are apt to crowd round them, gaze upon them, and incommode them, where they desire to be private. This they esteem great rudeness, and the effect of the want of instruction in the rules of civility and good manners. "We have," say they, "as much curiosity as you; and when you come into our towns, we wish for opportunities of looking at you; but for this purpose, we hide ourselves behind

bushes, where you are to pass, and never intrude ourselves into your company."

The manner of entering one another's villages, has likewise its rules. It is reckoned uncivil in travelling, for strangers to enter a village abruptly, without giving notice of their approach. Therefore, as soon as they arrive within hearing, they stop, and halloo, remaining there till invited to enter. Two old men usually come out to them and lead them in. There is in every village, a vacant dwelling, called the stranger's house. Here they are placed, while the old men go round from hut to hut, acquainting the inhabitants, that strangers are arrived, who are probably hungry and weary, and every one sends them what he can spare of his victuals, and skins to repose on. When the strangers are refreshed, pipes and tobacco are brought, and then, but not before, conversation begins, with inquiries who they are, whither bound, what news, &c. and it usually ends with offers of service, if the strangers have occasion of guides, or any necessaries for

continuing their journey; and nothing is exacted for the entertainment.

The same hospitality, esteemed among them as a principal virtue, is practised by private persons; of which *Conrad Weiser*, our interpreter, gave me the following instance. He had been naturalized among the Six Nations, and spoke well the Mohuck language. In going through the Indian country, to carry a message from our governor to the council at *Onondaga*, he called at the habitation of *Connassetego*, an old acquaintance, who embraced him, spread furs for him to sit on, placed before him some boiled beans and venison, and mixed some rum and water for his drink. When he was well refreshed, and had lit his pipe, *Connassetego* began to converse with him; asked him how he had fared the many years since they had seen each other, whence he then came, what occasioned the journey, &c. *Conrad* answered all his questions; and when the discourse began to flag, they retired to rest.





# THE ART

OF

## *PROCURING PLEASANT DREAMS.*

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As a great part of our life is spent in sleep, during which, we have sometimes pleasing, and sometimes painful dreams, it becomes of some consequence to obtain the one kind, and avoid the other ; for whether real or imaginary, pain is pain, and pleasure is pleasure. If we can sleep without dreaming, it is well that painful dreams are avoided. If, while we sleep, we can have any pleasing dreams, it is so much added to the pleasure of life.

To this end, it is, in the first place, necessary to be careful in preserving health, by due exercise and great temperance ; for in sickness, the imagination is disturbed : and disagreeable, sometimes terrible ideas, are apt to present themselves. Exercise should

precede meals, not immediately follow them: the first promotes, the latter, unless moderate, obstructs digestion. If after exercise, we feed sparingly, the digestion will be easy and good, the body lightsome, the temper cheerful, and all the animal functions performed agreeably. Sleep, where it follows, will be natural and undisturbed. While indolence, with full feeding, occasions night-mares, and horrors inexpressible; we fall from precipices, are assaulted by wild beasts, murderers, and demons, and experience every variety of distress. Observe, however, that the quantities of food and exercise are relative things. Those who move much, may, and, indeed, ought to eat more; those who use little exercise, should eat little. In general, mankind, since the improvement of cookery, eat about as much as nature requires. Suppers are not bad, if we have not dined; but restless nights naturally follow hearty suppers after full dinners. Indeed, as there is a difference in constitutions, some rest

well after these meals; it costs them only a frightful dream, and an apoplexy, after which they sleep till doomsday. Nothing is more common in the newspapers, than instances of people, who, after eating a hearty supper, are found dead a-bed in the morning.

Another means of preserving health, to be attended to, is the having a constant supply of fresh air in your bed-chamber.—It has been a great mistake, the sleeping in rooms exactly closed, and in beds surrounded by curtains. No outward air that may come into you, is so unwholesome as the unchanged air, often breathed, of a close chamber. As boiling water does not grow hotter by longer boiling, if the particles that receive greater heat can escape; so living bodies do not putrify, if the particles, as fast as they become putrid, can be thrown off. Nature expels them by the pores of the skin and lungs, and in a free open air, they are carried off: but in a close room, we receive them again and again, though they become more and more cor-



rupt. A number of persons crowded into a small room, thus spoil the air in a few minutes, and even render it mortal, as in the black hole at Calcutta. A single person is said only to spoil a gallon of air each minute, and therefore it requires a longer time to spoil a chamber-full; but it is done, however, in proportion, and many putrid disorders have thence their origin. Physicians, after having for ages contended that the sick should not be indulged with fresh air, have at length discovered that it may do them good. It is therefore to be hoped, that they may in time discover likewise, that it is not hurtful to those who are in health, and that we may then be cured of the fear of sleeping in the air, that at present distresses weak minds, and makes them choose to be stifled and poisoned, rather than leave open the window of a bed-chamber, or put down the glass of a coach.

Confined air, when completely filled with perspirable matter, will not receive more: and that matter must remain in our bodies, and occasion diseases; but it gives

some previous notice of its being about to be hurtful, by producing a certain uneasiness, slight indeed at first, and such as, with regard to the lungs, is a trifling sensation, and to the pores of the skin a kind of restlessness, which it is difficult to describe, and few that feel it know the cause of it. But we may recollect, that sometimes, on waking in the night, we have, if warmly covered, found it difficult to get to sleep again. We turn often, without finding repose in any position. This fidgettiness, to use a vulgar expression for want of a better, is occasioned wholly by an uneasiness in the skin, owing to the retention of the perspirable matter—the bed-clothes having received their quantity, and refusing to take any more. To become sensible of this by an experiment, let a person keep his position in the bed, but throw off the bed-clothes, and suffer fresh air to approach the part uncovered of his body, he will then feel that part suddenly refreshed; for the air will immediately relieve the skin, by receiving, licking up, and carrying off the

load of perspirable matter that incommodes it. For every portion of cool air that approaches the warm skin, in receiving its part of that vapour, receives therewith a degree of heat that rarifies and renders it lighter, when it will be pushed away, with its burden, by cooler, and therefore heavier fresh air; which, for a moment, supplies its place, and then, being likewise changed, and warmed, gives way to a succeeding quantity. This is the order of nature, to prevent animals being infected by their own perspiration. He will now be sensible of the difference between the part exposed to the air, and that which, remaining sunk in the bed, denies the air access: for this part now manifests its uneasiness more distinctly by the comparison, and the seat of the uneasiness is more plainly perceived, than when the whole surface of the body was affected by it.

Here, then, is one great and general cause of displeasing dreams. For when the body is uneasy, the mind will be disturbed



by it, and disagreeable ideas of various kinds will, in sleep, be the natural consequences. The remedies, both to prevent and to cure, follow :

1. By eating moderately, (as before advised, for health's sake) less perspirable matter is produced in a given time ; hence the bed-clothes receive it longer before they are quite filled with it ; and we may, therefore, sleep longer before we are made uneasy by their refusing to receive any more.

2. By using thinner and more porous bed-clothes, which will suffer the perspirable matter more easily to pass through them, we are less incommoded, such being longer tolerable.

3. When you are awakened by this uneasiness, and find you cannot easily sleep again, get out of bed, beat up and turn your pillow, shake the bed-clothes well, with at least twenty shakes, then throw the bed open, and leave it to cool ; in the meanwhile continuing undrest, walk about your chamber, till your skin has had time

to discharge its load, which it will do sooner as the air may be drier and colder. When you begin to feel the cold air unpleasant, then return to your bed; and you will soon fall asleep, and your sleep will be sweet and pleasant. All the scenes presented to your fancy will be of the pleasing kind. I am often as agreeably entertained with them as by the scenery of a play.

These are the rules of the art. But though they will generally prove effectual in producing the end intended, there is a case, in which the most punctual observance of them will be totally fruitless. I need not mention the case to you, my dear friend: but my account of the art would be imperfect without it. The case is, when the person who desires to have the pleasant dreams has not taken care to preserve what is necessary above all things,

A GOOD CONSCIENCE.

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THE HANDSOME  
AND  
*DEFORMED LEG.*

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THERE are two sorts of people in the world, who, let their degrees of health and wealth, and the means of enjoying the other comforts of life, be perfectly equal, are, nevertheless, the one happy and the other miserable. This arises very much from the different views in which they consider things, persons, and events; and the effect of those different views upon their own minds.

In whatever situation men can be placed, they may find conveniencies and inconveniencies; in whatever company, they may find persons and conversation more or less pleasing: at whatever table, they may meet with meats and drinks of better or worse taste, dishes better and worse dressed: in whatever climate, they will find good and



bad weather : under whatever government, they may find good and bad laws, and good and bad administration of those laws ; in whatever poem or work of genius, they may see faults and beauties : in almost every face, and every person, they may discover fine features and defects, good and bad qualities.

Under these circumstances, the two sorts of people above-mentioned, fix their attention ; those who are disposed to be happy, on the conveniencies of things, the pleasant parts of conversation, the well dressed dishes, the goodness of the wines, the fine weather, &c. and enjoy all with cheerfulness. Those who are to be unhappy, think and speak only of the contraries.—Hence they are continually discontented themselves, and by their remarks, sour the pleasures of society ; offend personally many people, and make themselves every where disagreeable. If this turn of mind was founded in nature, such unhappy persons would be the more to be pitied. But

as the disposition to find fault, and to be disgusted, is, perhaps, taken up originally by imitation, and is, unawares, grown into a habit, which, though at present strong, may nevertheless be cured, when those who have it, are convinced of its bad effect on their felicity; I hope this little admonition may be of service to them, and put them on changing a habit, which, though in the exercise, it is chiefly an act of imagination, yet it has serious consequences in life, as it brings on real griefs and misfortunes. For as many are offended by, and nobody loves, this sort of people, no one shews them more than the most common civility and respect, and scarcely that, and this frequently puts them out of humour, and draws them into disputes and contentions. If they aim at obtaining some advantage in rank or fortune, nobody wishes them success, or will stir a step, or speak a word, to favor their pretentions. If they incur public censure or disgrace, no one will defend or excuse, and many join to ag-

gravate their misfortune, and render them completely odious. If these people will not change this bad habit, and condescend to be pleased with what is pleasing, without fretting themselves and others about the contraries, it is good for others to avoid an acquaintance with them, which is always disagreeable, and sometimes very inconvenient, especially when one finds one's self entangled in their quarrels.

An old philosophical friend of mine was grown, from experience, very cautious in this particular, and carefully avoided any intimacy with such people. He had, like other philosophers, a thermometer to shew him the heat of the weather; and a barometer to mark when it was likely to prove good or bad; but there being no instrument invented to discover, at first sight, this unpleasing disposition in a person, he for that purpose made use of his legs; one of which was remarkably handsome, the other, by some accident, crooked and deformed. If a stranger, at first interview,



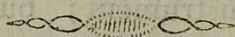
regarded his ugly leg more than his handsome one, he doubted him. If he spoke of it, and took no notice of the handsome leg, that was sufficient to determine my philosopher to have no further acquaintance with him. Every body has not this two-legged instrument; but every one, with a little attention, may observe signs of that carping, fault-finding disposition, and take the same resolution of avoiding the acquaintance of those infected with it. I therefore advise those complaining, discontented, unhappy people, if they wish to be respected and beloved by others, and happy in themselves, they should *leave off looking at the ugly leg.*



## THE WHISTLE,

### A TRUE STORY,

WRITTEN TO HIS NEPHEW.



WHEN I was a child, at seven years old, my friends, on a holiday, filled my pocket with coppers. I went directly to a shop where they sold toys for children; and being charmed with the sound of a *whistle*, that I met, by the way, in the hands of another boy, I voluntarily offered him all my money for one. I then came home, and went whistling all over the house, much pleased with my *whistle*, but disturbing all the family. My brothers, and sisters, and cousins, understanding the bargain I had made, told me I had given four times as much for it as it was worth. This put me in mind, what good things I might have bought with the rest of the money; and they laughed at me so much for my

folly, that I cried with vexation; and the reflection gave me more chagrin, than the *whistle* gave me pleasure.

This, however, was afterwards of use to me, the impression continuing on my mind, so that often, when I was tempted to buy some unnecessary thing, I said to myself, *Don't pay too much for the whistle*; and so I saved my money.

As I grew up, came into the world, and observed the actions of men, I thought I met with many, very many, who *gave too much for the whistle*.

When I saw any one too ambitious of court favour, sacrificing his time, in attendance on levees, his repose, his liberty, his virtue, and perhaps his friends to attain it, I have said to myself, *This man gives too much for his whistle*.

When I saw another fond of popularity, constantly employing himself in political bustles, neglecting his own affairs, and ruining them by that neglect, *He pays, indeed, says I, too much for his whistle*.



If I knew a miser, who gave up every kind of comfortable living, all the pleasure of doing good to others, all the esteem of his fellow-citizens, and the joys of benevolent friendship, for the sake of accumulating wealth, *Poor man*, says I, *you do indeed pay too much for your whistle.*

When I meet a man of pleasure, sacrificing every laudable improvement of the mind, or of his fortune, to mere corporal sensations, *Mistaken man*, says I, *you are providing pain for yourself instead of pleasure ; you give too much for your whistle.*

If I see one fond of fine clothes, fine furniture, fine equipages, all above his fortune, for which he contracts debts, and ends his career in prison, *Alas !* says I, *he has paid dear, very dear, for his whistle.*

In short, I conceived that great part of the miseries of mankind were brought upon them by the false estimate they had made of the value of things, and by their *giving too much for their whistles.*

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THE OLD MAN'S COMFORTS, AND HOW  
HE GAINED THEM.

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“ You are old, father William,” the young  
man cried,

“ The few locks that are left you are gray :  
You are hale, father William, a hearty old man :  
Now tell me the reason, I pray.”

“ In the days of my youth,” father William  
replied,

“ I remember'd that youth would fly fast,  
And abus'd not my health and my vigour at first,  
That I never might need them at last.”

“ You are old, father William,” the young  
man cried,

“ And pleasures with youth pass away,  
And yet you lament not the days that are gone :  
Now tell me the reason, I pray.”

“ In the days of my youth,” father William  
replied,

I remember'd that youth could not last ;

I thought of the future, whatever I did,  
That I never might grieve for the past."

"You are old, father William," the young  
man cried,

"And life must be hast'ning away;  
You are cheerful, and love to converse upon  
death:

Now tell me the reason, I pray."

"I am cheerful, young man," father William  
replied,

"Let the cause thy attention engage—  
In the days of my youth I remember'd my God,  
And he hath not forgotten my age."




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