

# THRIFT

## By Samuel Smiles

"Be thrifty, but not covetous; therefore  
give  
Thy need, thine honour, and thy friend  
his due,  
Never was scraper brave man. Get to  
live,  
Then live, and use it; else it is not true  
That thou hast gotten. Surely use alone  
Make money not a contemptible  
stone."

GEORGE HERBERT.

"To catch Dame Fortune's golden  
smile,  
Assiduous wait upon her;  
And gather gear by ev'ry wile  
That's justify'd by Honour:  
Not for to hide it in a hedge,  
Not for a train attendant;  
But for the glorious privilege  
Of being Independent."

ROBERT BURNS.

## PREFACE.

This book is intended as a sequel to "Self-Help," and "Character." It might, indeed, have appeared as an introduction to these volumes; for Thrift is the basis of Self-Help, and the foundation of much that is excellent in Character.

The author has already referred to the Use and Abuse of Money; but the lesson is worthy of being repeated and enforced. As he has already observed,-Some of the finest qualities of human nature are intimately related to the right use of money; such as generosity, honesty, justice, and self-denial; as well as the practical virtues of economy and providence. On the other hand, there are their counterparts of avarice, fraud, injustice, and selfishness, as displayed by the inordinate lovers of gain; and the vices of thoughtlessness, extravagance, and improvidence, on the part of those who misuse and abuse the means entrusted to them.

Sir Henry Taylor has observed that "industry must take an interest in its own fruits, and God has appointed that the mass of mankind shall be moved by this interest, and have their daily labour sweetened by it." The earnings and savings of industry should be intelligent for a purpose beyond mere earnings and savings. We do not work and strive for ourselves alone, but for the benefit of those who dependent upon us.

Industry must know how to earn, how to spend, and how to save. The man who knows, like St. Paul, how to spare and how to abound, has a great knowledge.

Every man is bound to do what he can to elevate his social state, and to secure his independence. For this purpose he must spare from his means in order to be independent in his condition. Industry enables men to earn their living; it should also enable them to learn to live. Independence can only be established by the exercise of forethought, prudence, frugality, and self-denial. To be just as well as generous, men must deny themselves. The essence of generosity is self-sacrifice.

The object of this book is to induce men to employ their means for worthy purposes, and not to waste them upon selfish indulgences. Many enemies have to be encountered in accomplishing this object. There are idleness, thoughtlessness, vanity, vice, intemperance. The last is the worst enemy of all. Numerous cases are cited in the course of the following book, which show that one of the best methods of abating the Curse of Drink, is to induce old and young to practise the virtue of Thrift.

Much of this book was written, and some of it published, years ago; but an attack of paralysis, which compelled the author to give up writing for some time, has delayed its appearance until now. For much of the information recently received, he is indebted to Edward

Crossley, Esq., Mayor of Halifax; Edward Akroyd, Esq., Halifax; George Chetwynd, Esq., General Post Office; S.A. Nichols, Esq., Over Darwen; Jeremiah Head, Esq., Middlesborough; Charles W. Sikes, Esq., Huddersfield: and numerous other correspondents in Durham, Renfrewshire, Yorkshire, Lancashire, Staffordshire, and South Wales.

The author trusts that the book will prove useful and helpful towards the purpose for which it is intended.

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## **A FABLE.**

A grasshopper, half starved with cold and hunger, came to a well-stored beehive at the approach of winter, and humbly begged the bees to relieve his wants with a few drops of honey.

One of the bees asked him how he had spent his time all the summer, and why he had not laid up a store of food like them.

"Truly," said he, "I spent my time very merrily, in drinking, dancing, and singing, and never once thought of winter."

"Our plan is very different," said the bee; "we work hard in the summer, to lay by a store of food

against the season when we foresee we shall want it; but those who do nothing but drink, and dance, and sing in the summer, must expect to starve in the winter."

## **CHAPTER I. INDUSTRY.**

*"Not what I have, but what I do, is my kingdom."-Carlyle.*

*"Productive industry is the only capital which enriches a people, and spreads national prosperity and well-being. In all labour there is profit, says Solomon. What is the science of Political Economy, but a dull sermon on this text?"-Samuel Laing.*

*"God provides the good things of the world to serve the needs of nature, by the labours of the ploughman, the skill and pains of the artizan, and the dangers and traffic of the merchant... The idle person is like one that is dead, unconcerned in the changes and necessities of the world; and he only lives to spend his time, and eat the fruits of the earth:*

*like a vermin or a wolf, when their time comes they die and perish, and in the meantime do no good."-Jeremy Taylor.*

"For the structure that we raise,  
Time is with materials filled;  
Our to-days and yesterdays  
Are the blocks with which we  
build."-Longfellow.

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Thrift began with civilization. It began when men found it necessary to provide for to-morrow, as well as for to-day. It began long before money was invented.

Thrift means private economy. It includes domestic economy, as well as the order and management of a family.

While it is the object of Private Economy to create and promote the well-being of individuals, it is the object of Political Economy to create and increase the wealth of nations.

Private and public wealth have the same origin. Wealth is obtained by labour; it is preserved by savings and accumulations; and it is increased by diligence and

perseverance.

It is the savings of individuals which compose the wealth-in other words, the well-being-of every nation. On the other hand, it is the wastefulness of individuals which occasions the impoverishment of states. So that every thrifty person may be regarded as a public benefactor, and every thriftless person as a public enemy.

There is no dispute as to the necessity for Private Economy. Everybody admits it, and recommends it. But with respect to Political Economy, there are numerous discussions,-for instance, as to the distribution of capital, the accumulations of property, the incidence of taxation, the Poor Laws, and other subjects,-into which we do not propose to enter. The subject of Private Economy, of Thrift, is quite sufficient by itself to occupy the pages of this book.

Economy is not a natural instinct, but the growth of experience, example, and forethought. It is also the result of education and intelligence. It is only when men become wise and thoughtful that they become frugal. Hence the best means of making men and women provident is to make them wise.

Prodigality is much more natural to man than thrift. The savage is the greatest of spendthrifts, for he has no forethought, no to-morrow. The prehistoric man saved nothing. He lived in caves, or in hollows of the ground covered with branches. He subsisted on

shellfish which he picked up on the seashore, or upon hips and haws which he gathered in the woods. He killed animals with stones. He lay in wait for them, or ran them down on foot. Then he learnt to use stones as tools; making stone arrow-heads and spear-points, thereby utilizing his labour, and killing birds and animals more quickly.

The original savage knew nothing of agriculture. It was only in comparatively recent times that men gathered seeds for food, and saved a portion of them for next year's crop. When minerals were discovered, and fire was applied to them, and the minerals were smelted into metal, man made an immense stride. He could then fabricate hard tools, chisel stone, build houses, and proceed by unwearying industry to devise the manifold means and agencies of civilization.

The dweller by the ocean burnt a hollow in a felled tree, launched it, went to sea in it, and fished for food. The hollowed tree became a boat, held together with iron nails. The boat became a galley, a ship, a paddle-boat, a screw steamer, and the world was opened up for colonization and civilization.

Man would have continued uncivilized, but for the results of the useful labours of those who preceded him. The soil was reclaimed by his predecessors, and made to grow food for human uses. They invented tools and fabrics, and we reap the useful results. They discovered art and science, and we succeed to the



useful effects of their labours.

All nature teaches that no good thing which has once been done passes utterly away. The living are ever reminded of the buried millions who have worked and won before them. The handicraft and skill displayed in the buildings and sculptures of the long-lost cities of Nineveh, Babylon, and Troy, have descended to the present time. In nature's economy, no human labour is altogether lost. Some remnant of useful effect continues to reward the race, if not the individual.

The mere material wealth bequeathed to us by our forefathers forms but an insignificant item in the sum of our inheritance. Our birthright is made up of something far more imperishable. It consists of the sum of the useful effects of human skill and labour. These effects were not transmitted by learning, but by teaching and example. One generation taught another, and thus art and handicraft, the knowledge of mechanical appliances and materials, continued to be preserved. The labours and efforts of former generations were thus transmitted by father to son; and they continue to form the natural heritage of the human race—one of the most important instruments of civilization.

Our birthright, therefore, consists in the useful effects of the labours of our forefathers; but we cannot enjoy them unless we ourselves take part in the work. All must labour, either with hand or head. Without work, life is worthless; it becomes a mere state of moral

coma. We do not mean merely physical work. There is a great deal of higher work—the work of action and endurance, of trial and patience, of enterprise and philanthropy, of spreading truth and civilization, of diminishing suffering and relieving the poor, of helping the weak, and enabling them to help themselves.

"A noble heart," says Barrow, "will disdain to subsist, like a drone, upon others' labours; like a vermin to filch its food out of the public granary; or, like a shark, to prey upon the lesser fry; but it will rather outdo his private obligations to other men's care and toil, by considerable service and beneficence to the public; for there is no calling of any sort, from the sceptre to the spade, the management whereof, with any good success, any credit, any satisfaction, doth not demand much work of the head, or of the hands, or of both."

Labour is not only a necessity, but it is also a pleasure. What would otherwise be a curse, by the constitution of our physical system becomes a blessing. Our life is a conflict with nature in some respects, but it is also a co-operation with nature in others. The sun, the air, and the earth are constantly abstracting from us our vital forces. Hence we eat and drink for nourishment, and clothe ourselves for warmth.

Nature works with us. She provides the earth which we furrow; she grows and ripens the seeds that we sow and gather. She furnishes, with the help of