

THRIFT.

THRIFT.

BY SAMUEL SMILES,

AUTHOR OF 'CHARACTER,' 'SELF-HELP,' ETC.

“ 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
Makes 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,
Nor for a train attendant ;
But for the glorious privilege
Of being Independent.”

ROBERT BURNS.

LONDON :

JOHN MURRAY, ALBEMARLE STREET.

1875.

The right of Translation is reserved.

Works by the same Author.

LIVES OF THE ENGINEERS: from the Earliest Period to the Death of the Stephensons. Illustrated by 9 Steel Portraits and 340 Illustrations in Wood. *Cabinet Edition.* 5 vols., crown 8vo, 37s. 6d.; or, at 7s. 6d. each,

Lives of BRINDLEY and the Early Engineers.

Lives of SMEATON and RENNIE.

Lives of METCALFE and TELFORD.

Lives of BOULTON and WATT.

Lives of GEORGE and ROBERT STEPHENSON.

LIVES OF GEORGE AND ROBERT STEPHENSON. *Library Edition.* With Portraits and Illustrations. Medium 8vo. 21s.

LIVES OF BOULTON AND WATT. *Library Edition.* With Portraits and Illustrations. Medium 8vo. 21s.

SELF-HELP. With Illustrations of Conduct and Perseverance. Post 8vo. 6s. Or in French, 5s.

CHARACTER. A Companion Volume to "SELF-HELP." Post 8vo. 6s.

INDUSTRIAL BIOGRAPHY: Iron-Workers and Tool-Makers. Post 8vo. 6s.

THE HUGUENOTS IN ENGLAND AND IRELAND: their Settlements, Churches, and Industries. (*Out of print.*)

THE HUGUENOTS IN FRANCE, after the Revocation of the Edict of Nantes. Post 8vo. 6s.

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 are 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.