NEW WAYS OF MAKING MONEY.

THE fortunate few with settled incomes can get more for their money to-day than ever before, but as the population increases, the difficulty of earning money becomes greater. All the old walks are crowded with persons making haste to get rich. The majority will never reach the desired goal unless they strike out new paths for themselves. Let us consider what new opportunities there are for making money. Civilisation has restricted these opportunities for end-of-the-century mortals, although its march cleared the ground for pioneers.

Place aux dames. Women have far greater means of earning a livelihood than formerly; but they get money not so much in fresh channels as at the expense of men. In only one industry, as shown by the census report recently issued, have the number of the women engaged decreased and the number of men increased—namely, glove-making; and this is to be explained by the fact that machinery has superseded sewing by hand. There is no need to catalogue the callings once monopolised by men into which women have effected an entry. Women dentists are gaining ground among us every day, as well as women doctors, and women parsons and lawyers have acquired a firm footing in America. It can only be a question of time before we have women judges who shall address juries of matrons—now sometimes empanelled—and women bishops: for already the office of deaconess is magnified, and there are surpliced female choirs. We have women commercial travellers—in perambulators and half-a-dozen other lines. Quite recently I saw one lady, whom I judged to be "on the road." She was smoking a cigar in the corner of a second-class compartment of a western express. The train was standing still at a junction platform, but the lady did not attempt to hide the weed. There are lady book-canvassers, who call on the proper "at home" afternoons, and are ushered into the drawing-room. Canon Ainger felt constrained to complain of this new practice only the other day. A lower class of woman intrudes similarly in the hopes of selling furniture polish; and I have heard of one of these who, while the lady of the house was being fetched, polished one of the chairs to show the merit of her nostrum. Lady guides flourished for a season, but are now, I believe, a thing of the past. In their stead we have professional chaperons, who sell their position in society (and their friends) to ambitious Americans. We have also ladies who relieve hostesses of all trouble in providing an entertainment when giving a party. This suggests, of course, that ladies are not above dining out for a fee, or calling in faultless carriages and pair at suburban "at homes." This last is expensive, but paying. Those who remember Mr. Du Maurier's picture of a suburban afternooon "at home" will readily understand that this novelty fills a long-felt want. There are women, too, who call from house to house to arrange the flowers on the dining-table and in the window-boxes, to superintend the cooking, to look after the pet dog, or to trim the lamps.

The number of girl clerks has increased enormously, especially since the typewriter has come into common use. Lady inspectors, imperial and municipal female officials, excite no comment now, except such as is written by the facile pens of the growing band of women journalists, who really are more enterprising than male members of the fourth estate. But women do not so much invent as adopt. That they should encroach upon the domain of professional sport is not surprising, and we have lady cricketers, cyclists, divers, swimmers, and scullers—all of whom compete for money—to say nothing of female teachers of gymnastics. Another sport they indulge in is telling the fortunes, reading the bumps, or palms, or the handwriting of the impressionable sex. We have lady pavement artists, flower-sellers (who do a great business in "button-holes" for City men), women who earn money by shaving, massage, and manicure. Everybody has seen in barbers' windows women knitting, with their magnificent hair over their shoulders, advertising somebody's hair restorer; and if they have a "smart" figure, they try on new bonnets and dresses, so that customers may see how novelties look when worn. Common to the two sexes are the occupations of window-dressing and of advising how to lay out a garden or furnish a house in the most artistic fashion. The autograph hunter who sells his ill-gotten gains is a disgrace to both sexes.

Men guests at dinners and dances are always in request, and Mr. Anstey's sketch of "The Man from Blankney's" is no great exaggeration. Men earn a livelihood by being connoisseurs in horse-flesh, wines, and what not; but parasites are no new breed, as any reader of old plays knows. A fresh departure in hygiene is inspecting for a fee the sanitary arrangements of houses for intending occupants. Professional men, doctors and lawyers, both enjoy large retaining fees. Neurotic old ladies pay medical men to call on them every day to keep them well—much as the Chinese do: only the celestials stop the fees when they fall ill; and lawyers are retained *inter alia* by newspaper proprietors who have the fear of the law of libel before their eyes. Signor Tosti's engagement to sing daily to the late Duchess of Cambridge was a novelty, too, and so is earning money by organising charity. Then newspaper cutting agencies, and such

a thing as the universal information bureau, are of mushroom growth. But my list in this direction threatens to be far too long.

All forms of sport are over-run with professionals. The Association game of football has become ruined by the inrush of paid players, who are bought and sold by rival clubs like so many head of cattle. Since 1881 the number of showmen (other than actors) and professional sportsmen, who are classed together in the census, has been augmented eighty per cent. We are all familiar with the pseudo-amateur cyclist—the maker's amateur—who receives a large retaining fee for always racing on a certain make of machine. This is a comparatively new calling. The whole cycling industry, indeed, has grown as fast as Jack's beanstalk. In 1881 there were 1,072 bicycle makers and dealers in this country; in 1891 there were 11,524. Billiard champions, too, enjoy a yearly stipend for only playing on certain tables, or with certain cues, balls, etc.

The profession of teaching is expanding rapidly; but, of course, within well-defined limits. University extension lecturing provides a livelihood for a deserving and able class. Technical education brings new grist to the mill. For instance, the County Councils have to employ secretaries for organising technical education. Again, the Northumberland County Council has been training fishermen in the mysteries of their craft—in coastal navigation, etc.—and after a few weeks "at school" these men have been sent home to impart their learning to their fellows in classes assembled. Then the education of deaf-mutes has at last been set on a proper basis, and new teachers are required for this department at schools. The specialisation of educational work tends to make this country—where, of course, State endowments are less liberal—resemble Germany, the land where professors in plenty be—

> The land which produced one Kant with a K,
> And many Cants with a C.

Similarly the profession of journalism, which is advancing in importance and dignity with rapid strides, affords many occupations of a new character. This suggests more dubious means of living by one's wits. If I were to treat of *chevaliers d'industrie*—old foes with new faces—at all adequately, this MAGAZINE would not contain the tale. There is little novelty in swindling, after all, although application of old principles are often novel. For example: a man was about to be sent to prison in Paris the other day, when it was discovered accidentally that he was personating the real offender, and had been supplied by an agency established for the very purpose. "Philanthropic finance," which has been so much before the public of late, is a very old thing. Street hawkers have increased very largely—with the population—but the class of wares which they sell presents no great novelty. Cheap toys and fal-lals have long been profitable merchandise, and the inventor of a new "line" in them, if he has been a business-like man, has generally reaped a good harvest. The penny-in-the-slot machines have interfered somewhat with hawkers' profits. The latest application of the penny-in-the-slot principle is to the electric light supply in the underground railway trains of London; and the mention of electric light suggests a large industry, expanding every week. Edison, who is so conspicuously associated with latter-day invention, has provided the class of men who used to give mild electric shocks for a penny with a new and profitable toy—the phonograph, which may be met with in the most unlikely places.

The census affords much food for reflection. In the first place, it shows that machinery has ousted men from factories, and that more than ever the English may be described as a nation of shopkeepers. From 1881 to 1891 shopkeepers—among whom the peerage figures — increased 27.9 per cent. Yet here every walk of life is being crowded out. Look at the tobacco trade. The hands employed in tobacco factories are nearly twice as many as ten years or so ago. This throws a side-light on cigarette consumption, for it is noteworthy that the total number engaged in the pipe trade has remained almost stationary. There are already far too many tobacconists. The number of male and female agricultural labourers (I know one gentleman who employs women gardeners under a male head gardener), on the other hand, has fallen off more than ten per cent.

The largest increase of all is in those following financial pursuits. Lotteries having been abolished, people gamble instead by means of the Stock Exchange. The country is suffering from a plethora of companies. Everything nowadays is turned into a limited liability company. "Bucket-shops" are no new institutions, but they have developed proportionately—with financial journals. The most remarkable increase is in the direction of insurance companies. Life and fire insurances have multiplied amazingly, and it is now possible to insure against burglary, frozen pipes, broken window-panes, burst kitchen boilers, and employés' dishonesty. Those who are unable to gamble in stocks and shares bet on sporting events. There never was, perhaps, more general betting than now. There is an enormous class of sporting men, as opposed to a very different set—sportsmen (a nice distinction, which most will fully appreciate)—who will wager on anything under the sun. A reader of sporting papers will be familiar with the challenges published in them to clean pewter pots, to wheel a barrow, to match singing canaries or linnets, to play mouth-organs, etc., for stakes to be held by representatives of the papers in question.

Not long ago an excellent authority in the East End, in the course of some conversation with me on present-day evils, laid emphasis on the disappearance of the apprenticeship system and the mischievous specialisation of labour. Mr. John A. Hobson, in a recent lecture on "Over Specialisation," wittily said:—"Once there was such a being as a watchmaker; now one man is about the three hundred and seventieth part of a watchmaker. Once it was said it took nine tailors to make a man; now it takes more than nine men to make a tailor. There is no such thing as a tailor—there are only 'cutters,' 'basters,'

'button-holers,' etc." When a man made a whole chair the article cost more to the general public; and as he could not make every part equally easily, from want of practice, there was a certain amount of time wasted in the process. Now, however, the man only makes—say—the legs; and as he does nothing else, he becomes as much a machine as the painters who in the Italian art galleries do nothing but copy over and over again the same work of some old master.* There is only one thing to be said in favour of excessive specialisation—it enables more men to earn wages, provided the demand for the articles produced is maintained.

I referred just now to the march of civilisation. An old sea captain of my acquaintance was deploring the departure of the days when steamboats and means of land transport were few. I remember that in one voyage this captain took out from England hundreds of ladies' ready-made dresses, for which he gave 30s. apiece. He sold them in various ports on the west coast of South America, obtaining from twenty-five dollars (£5) upwards for every one of them. The good old days when colonists could make fortunes without capital in very few years are gone for ever. Money is the true begetter of money now.

Where are we to look for new outlets? Inventors and discoverers are the saviours of society. The photographic art is modern enough to be a useful case in point. Photographers increased 41 per cent. from 1871 to 1881, and 59 per cent. in the following decade. New industries give rise to new wastes; and it was long before it was discovered that the precious metal used in the developing solutions could be recovered, or that the yolk of eggs, whose white was employed in providing albuminised paper, need not be thrown away as valueless, but would realise handsome prices from pastry-cooks. The history of waste products, indeed, is extremely instructive, and very pertinent to this article. Lord Palmerston declared that "dung was only gold in the wrong place." In some cases by-products have become the main products. Gas-tar—truly an unpromising material—now yields numberless products, as any science primer shows. From even more unlikely sources scents are obtained. As Lord Playfair once said: "Many a fair forehead is damped with the *huile de mille-fleurs* without knowing that its essential ingredient is derived from the drainage of a cow-house."

To the French belongs the greatest credit in discovering new means of making money. The Parisian *chiffonnier* is much sharper than his London brother, who does a queer trade in cigar ends and old hats, boots, etc., which are "faked" to look as good as new. It was a Parisian who first utilised old sardine tins, long regarded as worthless. He extracted the solder, and utilised the tin in the manufacture of toys and for beating into furniture. Another Parisian, an old soldier, collected old crusts and made them into bread-crumbs for cooks, and in time started a place of business, whence were supplied *croûtes au pot*, so dear to connoisseurs in soups. One of the latest novelties reported from across the Channel is a process for washing packs of playing-cards and renewing the edges. Unless the Government interfere, this industry is likely to become a large one, for the duty on cards makes the constant purchase of new packs a considerable item in the accounts of restaurants and other places of public resort.

Remember how trade has been affected by inventions such as Arkwright's spinning-frame or Howe's sewing-machine; and think what has followed from discoveries such as Sir Titus Salt's—that alpaca wool was not wholly valueless. Explorers abroad are constantly finding new worlds to conquer. We have it on Lord Salisbury's authority that Sir John Kirk, Her Majesty's minister at Zanzibar, discovered within his jurisdiction a plant that has yielded £200,000 worth of indiarubber a year since. To-morrow the handsome premium—many thousands of pounds—offered by the Indian Government, for a machine that shall extract the fibres from the ramie plant may be won, and the textile industries revolutionised.

It is easy to point the moral which adorns this tale. There is no royal road to riches, but there is one way of making money as new to-day as it was thousands of years ago. I mean by down-right hard work—the "gospel of grind." Carlyle's noble praise of work will be familiar to all, but none the less are Kingsley's sad words true:—

"Men must work, and women must weep,
And the sooner it's over the sooner to sleep."

R. M. L.

* A grim instance of specialisation is that of a man who ties down ginger-beer bottles—25,000 a week.

MISS CYNTHIA.

A COMPLETE STORY.

IT was at a little seaside place in West Cornwall that I met with Miss Cynthia Treleven. I never saw her before, and have never seen her since; yet in the short time of our acquaintance I think I was a witness of the one romance—the one pitiful little tragedy—of Miss Cynthia's life.

She was certainly a middle-aged lady, and yet that term gives altogether a wrong idea of her. Though her youth was past, there was still something girlish about her. She had preserved the shyness and innocence of youth, though its freshness and bloom had fled long ago; the bashfulness that was pretty at eighteen was a little awkward now; the blush that came so readily to her thin cheek was more painful than becoming. I don't think she could ever have