to the narrowest bounds, and often shut yourself out of the benefit of declining prices, seeing that without money in hand you must deal with the traders who are willing to trust you, and must have their goods at their own price, or go without them. To a poor man with a scanty and hardly-earned income this is a serious consideration indeed, and in practice often proves fatal to the health and comfort of his family. It is in the "general shops" of the courts and back streets, where everything that the working man's family wants is sold, and where everything is sold on credit, that the very worst provisions and household materials of all kinds are found in the greatest abundance. This is the market for the tea of home manufacture—tea that is made up of a mixture of dried tea-leaves and leaves of the sloe; for coffee which has lain for long in the show-windows of the regular grocers, where it has parted with all its native flavour; for sugar that will not sweeten, but will deposit a nauseous refuse of slimy sand; for dried fruits in which decomposition has already set in; for bread in which flour can hardly be said to be the prevailing ingredient; and for fifty other things of as vile a description made to sell upon credit to the poor man, and which in a ready-money market would never command a sale at all. To this market the working man who takes credit is ultimately driven, because the more respectable shops will not give credit to men of his class; and it shall happen that from this cause alone his own health and that of his family are undermined.

Again, it is well known that by some means or other—what are the means the traders know best—wherever credit is given, those who ultimately pay are made to pay not only their own quotas but those of the defaulters as well. We forbear to inquire whether this is done by the adulteration or sophistication of goods, or by some more recondite process—we mention it only for the sake of reminding the debtor of the contingencies to which he is liable, and which he may avoid by paying ready cash. Theodore Hook tells a story of a shopkeeper who used to solace himself on wet and stormy days, when no customers came to his counter, by taking down his account-books and going through them pen in hand, interpolating entries and setting down imaginary transactions wherever he could find room for them, and could persuade himself they would pass unchallenged. We should be sorry to think there were many such knaves as this fellow to be found behind the counter; at the same time the trader is always subject to a temptation to take advantage of the neglect of a careless customer who trusts himself entirely in his hands. We have before now seen some astounding bills sent by tradesmen when accounts have been suffered to stand over for a long time—bills which seemed to prove, as far as figures are proof, that the ordinary consumption of a family may become double on occasions without any appreciable cause. It is of no use to grumble at such accounts, or to resist the payment of them; the trader who makes a false entry will boldly stand up for it; and if you refer the matter to the decision of a court of justice the jury will accept the evidence of his books unless you can produce some proof of fraud, which it would be quite impossible to do in such a case.

It is not at all a difficult thing to set out in life on the ready-money system, seeing that when we are young and have our way to make, it is generally forced upon us: the difficulty is rather to resist the seductions of credit when the sun of prosperity has begun to smile on us, or, which is pretty much the same thing, when people think it has. The best preservative against the temptation to run into debt is the practice of self-denial. Make up your mind early in life to purchase nothing that you can well do without until you can not merely afford to buy it but have the money in hand to pay for it. Let this be your golden rule, and act upon it continually from year to year. If you are single, do not even take a wife on credit—that is, do not think of marrying until you can begin housekeeping on the ready-money system. If you once start upon credit you are in a fair way to go on so to the end, and if you do that you will never enjoy the satisfactions of real freedom and independence, and further, will never, as we have shown above, reap the full benefit of your income, be it large or small.

Let us counsel those among our readers with whom economy and the thrifty investment of their finances is an object of importance—if they have been in the habit of taking credit hitherto—to make a stand against the practice from this time forward, and to persevere until their names have altogether disappeared from the shopkeeper's books. The thing is difficult in some cases, it must be confessed, but it is not impossible, and may be done by perseverance in a little self-denial. In the case of a working-man paid by weekly wages, the method is simple enough. Let him give up some small indulgences, or even necessaries, for a time, and lay by their cost until the savings have grown to the amount of his weekly wage. Such saving will be a good discipline in itself, and the ready cash thus gained will enable him to drop his dealings on credit, and start as a ready-money man. Clerks and managers who are paid quarterly will find it a harder matter to get clear of credit after being long accustomed to it; but, if they cannot do it at once, they can yet do it, as we have seen it done, by degrees. The same self-denial that helps the artisan will help them, and the practice of it will enable them to transfer one item of housekeeping stores after another from the credit to the ready-money system, until the whole of the domestic outlay is so transferred, and the reform is complete. The result will be, on an average, that persons of their grade, thus emancipating themselves from the predicaments of constant debt, will add practically some twenty per cent. to the purchasing power of their incomes—to make no mention of the superiority of the goods purchaseable for cash over those which are systematically thrust upon the humbler classes who buy on credit.

Meanwhile, so long as credit *must* be had, let the buyer remember that the shorter he makes his credit the better, as a rule, the shopkeeper will serve him. And let him keep a check against his tradesmen, or rather let him make them keep it, by entering in the buyer's book, as well as in their own, every article they sell him.

THOMAS CARLYLE.

Thomas Carlyle was born at a farm-house in Middlebie parish, near Ecclefechan, in Dumfriesshire, on the 4th of December, 1795. His father was a true specimen of the better class of Scottish yeomen in Annandale—a man of shrewdness and energy, and with religion of the old Presbyterian type. His mother was a woman of superior intelligence, kind-hearted and pious; so that his home was like that described by Burns in his "Cottar's Saturday Night." In the parish school, in those days, the children of all sects met on common ground; and here the boy got his first lessons, till old enough to be sent to the Grammar School of the town of Annan. The highest ambition of many a humble

mother in Scotland is "to see her son's head wag in a pulpit;" but this desire in Carlyle's parents was prompted by the noblest motives, as might be expected from their devout character. His training at the Grammar School was intended to prepare him for the University, where all candidates for the ministry in Scotland have to pass through a three or four years' curriculum of study, before commencing the special classes for theology.

In his last year at Annan, in the summer of 1809, when in his fourteenth year, Carlyle first became acquainted with Edward Irving. Long after, in 1835, he described the impression which Irving, his senior by one or two years, made upon him on his first return from Edinburgh College. "The first time I saw Irving was six-and-twenty years ago, in his native town, Annan. He was fresh from Edinburgh, with college prizes, high character, and promise. He had come to see our schoolmaster, who had also been his. We heard of famed professors, of high matters, classical, mathematical, a whole wonderland of knowledge. Nothing but joy, health, hopefulness without end, looked out from the blooming young man." This passage is doubly interesting when read along with another and more personal fragment of autobiography, part of the address at his inauguration as Rector of Edinburgh University, on the 2nd of April, 1866: "There are now fifty-six years gone, last November, since I first entered your city, a boy of not quite fourteen—fifty-six years ago—to attend classes here and gain knowledge of all kinds, I knew not what, with feelings of wonder and awe-struck expectation; and now, after a long, long course, this is what we have come to. There is something touching and tragic, and yet at the same time beautiful, to see the third generation, as it were, of my dear old native land rising up and saying, 'Well, you are not altogether an unworthy labourer in the vineyard; you have toiled through a variety of fortunes and have had many judges.' As the old proverb says, 'He that builds by the wayside has many masters.' We must expect a variety of judges, but the voice of young Scotland, through you, is of some value to me, and I return you many thanks for it, though I cannot describe my emotions to you, and, perhaps, they will be much more conceivable if expressed in silence."

Of his college career, the only memorable point in written record is that he studied mathematics with great success, and obtained the notice and friendship of Professor Sir John Leslie. If, as is usually supposed, he narrates his own experience, in the person of Herr Teufelsdröckh, in his "Sartor Resartus," his life at Edinburgh did not fulfil the early dream of "a whole wonderland of knowledge." "What vain jargon of controversial metaphysic, etymology, and mechanical manipulation, falsely named science, was current there, I indeed learned better, perhaps, than the most. Among eleven hundred Christian youths, there will not be wanting some eleven eager to learn. By collision with such, a certain warmth, a certain polish was communicated. By instinct and happy accident I took less to rioting than to thinking and reading, which latter also I was free to do. Nay, from the chaos of that library, I succeeded in fishing up more books than had been known to the very keepers thereof. The foundation of a literary life was hereby laid. I learned, on my own strength, to read fluently in almost all cultivated languages, on almost all subjects and sciences."

For a time Carlyle continued the studies required for entering the Church, but it is evident that "the foundation of a literary life" was already laid. The irregular appetite for books "in almost all languages, and on almost all subjects and sciences," including modern German philosophy and romance, could hardly co-exist with the earnest study of theology. For the Christian ministry, notwithstanding the pious wishes of his good parents, he felt he had no special calling; and it would be well if many others were equally honest in judging their own qualifications for so sacred a vocation.

On relinquishing his purpose of entering the Church, Mr. Carlyle supported himself for some years by teaching mathematics; and, in 1823, became tutor to Mr. Charles Buller.* At this time he wrote his "Life of Schiller," which was published in three portions in the "London Magazine," in 1823 and 1824. Already he had contributed some articles to the "Edinburgh Encyclopædia," edited by Sir David Brewster, and to the short-lived "New Edinburgh Review." He had also published a translation of Goethe's "Wilhelm Meister," and of "Legendre's Geometry," to which he prefixed an "Essay on Proportion."

The translation of "Wilhelm Meister" appeared anonymously. The "Monthly Magazine" spoke of the translation as "executed in a masterly way;" and "Blackwood" said "Goethe, for once, has no reason to complain of his translator," who was congratulated on his promising *début*, and encouraged to produce other similar works. This was done in four volumes of "Specimens of German Romance," one of which was a version of Wilhelm Meister's "Wanderjahre," a sequel to the "Lehrjahre," or Apprenticeship. The other three volumes contained selections from Richter, Hoffmann, and other German romancers.

The translation of "Wilhelm Meister" was made the occasion of a slashing attack by Jeffrey, in the "Edinburgh Review," on Goethe, and on German literature generally. To the translator, however, the great critic gave praise, as "one who is proved by his preface to be a person of talents, and by every part of his work to be no ordinary master at least of one of the languages with which he has to deal." Two years later, in 1827, Mr. Carlyle became a contributor to the "Edinburgh Review," his first article being "The Critical Biography of Jean Paul Richter," followed by an "Essay on German Literature," and his still more popular "Essay on Robert Burns."

Mr. Carlyle was now fairly embarked in literature as the business of his life. In 1827 he had married Miss Welsh, daughter of Dr. Welsh, of Haddington, a young lady who had been his pupil. Another event about the same time happened which exerted no little influence on his future career. His "Life of Schiller" had been published as a separate work; although attracting comparatively little notice in England, it was immensely popular in Germany, having been translated by Goethe, with a laudatory preface. The friendship and correspondence of Goethe confirmed all Mr. Carlyle's German proclivities. From "Eckermann's Conversations with Goethe," we learn how highly the great German appreciated the more liberal tone which Carlyle gave to British criticism:—"It is pleasant to see," said Goethe, "that the Scotch are giving up their early pedantry, are now more in earnest and more profound. When I recollect how the 'Edinburgh Review' treated my works, not many years since, and when I consider Carlyle's merits towards German literature, I am astonished at the important step which has been taken towards a better end." "In Carlyle," said he, "I venerate most of all the spirit and character which lie at the foundation of his tendencies. He looks to the culture of his own nation; and, in the literary

* A fine tribute to the memory of Mr. Buller, from the pen of his former master, appeared in the "Examiner" in 1846.

productions of other countries, which he wished to make known to his contemporaries, pays less attention to art and genius than to the moral elevation which can be attained through such works." "Yes," said Goethe, "the temper in which he works is always admirable. What an earnest man he is, and how he has studied us Germans! He is almost more at home in our literature than we ourselves are. We can by no means vie with him by our researches in English literature."

At the time when this conversation took place, Carlyle was residing at Craigenputtoch, a farm in Nithsdale, about fifteen miles from Dumfries. There Emerson found him, some years later, when he first visited this country. "I found the house," says his New England admirer, "amid desolate heathery hills, where the lonely scholar nourished his mighty heart." In that mountain solitude he wrote his exquisite article on "Burns," for the "Edinburgh Review;" several articles on Goethe and other German authors, for the "Foreign Review;" and "Sartor Resartus." Of his mode of life at this period he gave the following interesting sketch in one of his letters to Goethe, which was published by him in his preface to the German translation of the "Life of Schiller":—

"Craigenputtoch, September 25, 1828.

"You inquire with such warm interest respecting our present abode and occupations, that I am obliged to say a few words about both, while there is still room left. Dumfries is a pleasant town, containing about fifteen thousand inhabitants, and to be considered the centre of the trade and judicial system of a district which possesses some importance in the sphere of Scottish activity. Our residence is not in the town itself, but fifteen miles to the north-west of it, among the granite hills and the black morasses which stretch westward through Galloway, almost to the Irish Sea. In this wilderness of heath and rock, our estate stands forth, a green oasis, a tract of ploughed, partly enclosed and planted ground, where corn ripens, and trees afford a shade, although surrounded by sea-mews and rough-woolled sheep. Here, with no small effort, have we built and furnished a neat substantial dwelling; here, in the absence of a professional or other office, we live to cultivate literature according to our strength, and in our own peculiar way. We wish a joyful growth to the roses and flowers of our garden; we hope for health and peaceful thoughts to further our aims. The roses, indeed, are still in part to be planted, but they blossom already in anticipation. Two ponies, which carry us everywhere, and the mountain air, are the best medicines for weak nerves. This daily exercise, to which I am much devoted, is my only recreation, for this nook of ours is the loneliest in Britain—six miles removed from any one likely to visit me. Here Rousseau would have been as happy as on his island of Saint Pierre. My town friends, indeed, ascribe my sojourn here to a similar disposition, and forebode me no good result. But I came here solely with the design to simplify my way of life, and to secure the independence through which I could be enabled to remain true to myself. This bit of earth is our own: here we can live, write, and think, as best pleases ourselves, even though Zoilus himself were to be crowned the monarch of literature. Nor is the solitude of such great importance, for a stage-coach takes us speedily to Edinburgh, which we look upon as our British Weimar. And have I not, too, at this moment piled upon the table of my little library a whole cart-load of French, German, American, and English journals and periodicals, whatever may be their worth? Of antiquarian studies, too, there is no lack. From some of our heights I can descry, about a day's journey to the west, the hill where Agricola and his Romans left a camp behind them. At the foot of it I was born, and there both father and mother still live to love me. And so one must let time work. But whither am I wandering? Let me confess to you, I am uncertain about my future literary activity, and would gladly learn your opinion respecting it; at least, pray write to me again, and speedily, that I may ever feel myself united to you."

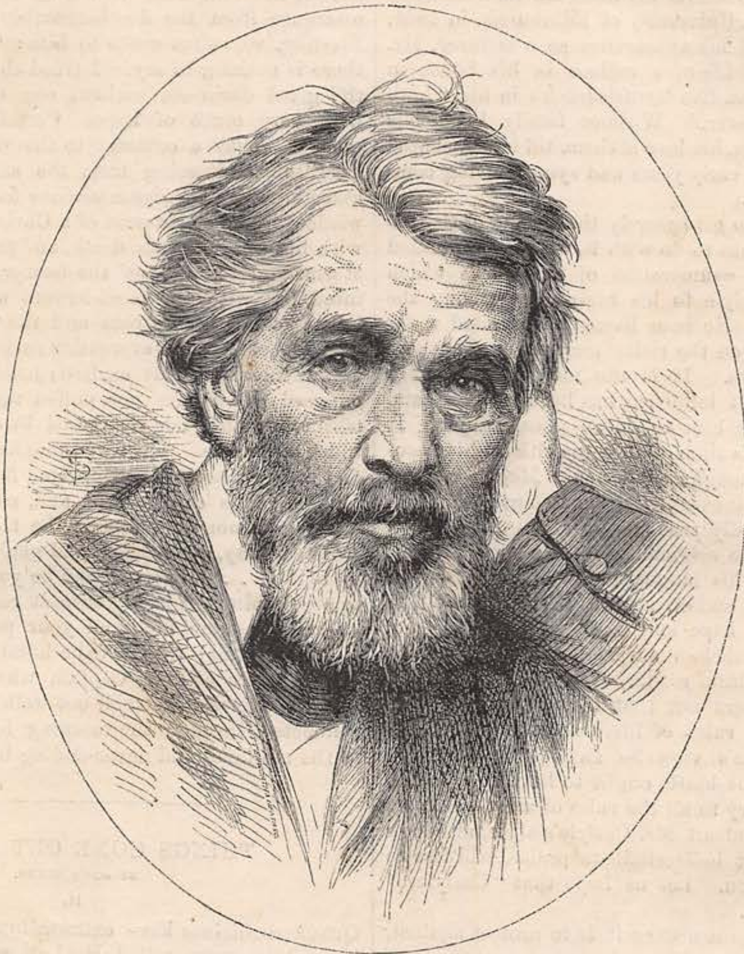
Thus early he seems to have aspired to be a "man of letters" by profession, and has always consistently magnified his office, even on the ground of the highest of all usefulness. "The writer of a book," he says, "is he not a preacher preaching not in this parish or that, on this day or that, but to all men in all times and places?" And again, "He that can write a true book, to persuade England, is not he the bishop, and archbishop, the primate of England, and of all England? I many a time say, the writers of newspapers, pamphlets, poems, books, these are the real, working, effective church of a modern country." Such was his personal justification of the choice of his profession. But it is an exaggerated statement of only a partial truth. The power of the press can rarely be compared with that of the pulpit. Of a book like the "Pilgrim's Progress," or Baxter's "Saint's Rest," the spiritual influence may reach beyond all spoken and unprinted teaching; but how rarely, alas! does the man of letters touch the same themes as the Christian minister! For the most part literature deals with the things of earth and of time alone, not with those of heaven and of eternity. It is a vain boast, therefore, to talk, as Carlyle has done, of "the priesthood of the writers of books" as above "other priesthoods." It is higher only when it deals with the highest of all themes, and with a genius and power attained by few. How far Mr. Carlyle himself has come up to the standard his works must testify, and others besides "men of letters" must be the judges.

About the year 1830 Mr. Carlyle came to London to push his fortune as a man of letters. He brought with him a work which he had composed in his Scottish seclusion, "Sartor Resartus; the Life and Opinions of Herr Teufelsdröckh." Written when under the spell of German influence, this work is characterised by the eccentricity, as well as power, that mark more or less all his subsequent writings. In its main features, as already hinted, the hero of the book is accepted as a kind of mental portraiture of the author. "The world is prone to believe," as one said, "and perhaps it was meant that it should so believe, that the resemblance extends farther than the two lineaments that 'Professor Teufelsdröckh, at the period of our acquaintance with him, seemed to lead a quite still and self-contained life,' and the closing 'private conjecture (of the author), now amounting almost to certainty, that, safe moored in some stillest obscurity, not to lie always still, Teufelsdröckh is actually in London!'"

After various unsuccessful attempts to find a publisher, the manuscript was sent in successive portions to "Fraser's Magazine," where it appeared in 1833 and 1834. The readers of "Fraser" in the United States were the first to discover the worth of "Sartor Resartus" under its strange masquerade of style and opinion. An edition was printed at Boston in 1836, since followed by editions of all Mr. Carlyle's works, including his miscellaneous early writings, which were collected and published in America before they acquired that mark of public approval in England.

In 1837 was published "The French Revolution; a History, by Thomas Carlyle"—the first of his books bearing the author's name.

In the same year he delivered a course of six lectures on German literature in Willis's Rooms, which did not attract much public notice, though the newspapers described the audience as "very crowded yet select." A course of twelve lectures next season, at the Marylebone Institution, on the history of European literature, gave promise of greater celebrity as a speaker. Leigh Hunt, in the "Examiner," thus records his impression of the lecture:—"He does not read. We doubted, on hearing the first lecture, whether he would ever attain in this way the fluency as well as depth for which he ranks among celebrated talkers in private; but the second discourse relieved us. He strode away like Ulysses himself; and had only to regret, in common with his audience, the limits to which the hour confined him. He touched, however, in his usual masterly way, what may be called the mountain-tops of his subject—the principal men and things." Two other courses were given—in 1839 on the "Revolutions of Modern Europe," and in 1840 on Hero-worship, the most popular and best known of his spoken discourses. Many applications and entreaties have been made, at home and in America, to deliver other lectures; but, on finishing the last-named course, he declared his fixed determination to have done with that mode of utterance.



with many kind regards

Chelsea. T. Carlyle

Returning to his published works, "Chartism" appeared in 1839, his mind having been turned from more pleasant but fruitless fields of literature and history, to the social problems of the time. The same purpose appeared in his "Past and Present," published in 1843, and "Latter-day Pamphlets," in 1850, the strain of which has been re-echoed in his recent political manifesto, "Shooting Niagara." This class of his works displays the earnest thinker and emphatic speaker, but also a man crotchety and erratic, straining after impossible optimisms, but giving little help to real and practicable reform and progress.

Meanwhile, the great work had appeared by which Mr. Carlyle's name will be known in English literature and history, "Oliver Cromwell's Letters and Speeches, with Elucidations." "The Life of John Sterling," published in 1850, though praised by Mr. Carlyle's

admirers, and containing much that is interesting, is a melancholy production, to be best passed over in silence. His last great work is "The History of Frederick the Great," of which he has made the most in his own way, but evidently finding it up-hill work to make a hero of old Fritz.

Until summoned to deliver his inaugural address when elected Rector of the University of Edinburgh, in 1866, with the exception of his appearance as a lecturer, Mr. Carlyle has lived the life of a recluse in his house in Cheyne Road, Chelsea, like Teufelsdröckh in his "high Wahngasse watch-tower." Without family, his books have been his children, his love of them, till lately, shared by the partner of his early years and sympathising companion of his studies.

Our object being to give merely the outline of the life so far as the public has to do with it, we have contented ourselves with bare enumeration of the works which have raised Mr. Carlyle to his high place among the notables of the age. No man living has exerted wider and deeper influence on the rising generation of authors and educated readers. It is the more necessary to point out how far that influence has been for good, and how far we consider him to be an unsafe guide. It would be idle, at this time of day, to criticise his peculiarities either of thought or diction. *Magnæ virtutes sed magna vitia*—great excellences but also great faults—is a saying emphatically true in his case. The power, the independence, the originality of his views, and the rugged strength of his language, are admitted on all hands. What faults and eccentricities there are, either of matter or manner, have long been essential parts of the man, who nevertheless surprises, and sways, and delights every thoughtful reader, even when dissenting from him. It matters not that his writings defy all canons of taste and rules of literature. After one of Frederick the Great's victories an old field-marshal demonstrated that the battle ought to have been lost—it was fought contrary to all the rules of war! Success silences all criticism about Mr. Carlyle's style, although it ought not to extort indiscriminate praise, still less to invite servile imitation. Let us hope that "Carlylese" will die with Carlyle.

A far more important matter it is to protest against, not merely the aping of his style, but the utterance of his paradoxes. At the bottom there appears in Mr. Carlyle's works a reverence for truth and religion, but overlaid with what he would himself call guano-mountains of cant and rubbish. No man could write as he has done about Luther, and Knox, and Cromwell, without a belief in things not dreamed of in mere philosophy. But when he makes "earnestness" the one great test of truth, and "sincerity" the sole test of moral greatness, when he talks of "the gospel of labour" and "the sacredness of work," when he denounces all existing political and social systems as "shams," he utters the ravings of a self-deluded "prophet." True, men must believe, men must be earnest, must be sincere, or there is no hope of them. But men must also take heed what they believe, and about what they are in earnest. In Mr. Carlyle's earnestness, truth and falsehood, good and evil, are confounded, and all moral distinctions broken down. With him sincerity covers a multitude of sins. With him zeal is good, whether with or without knowledge. Amidst all his paradoxes he himself may distinguish between human and divine truth; but the effect of this confusion of right and wrong, this calling good evil and evil good, must be disastrous on the minds of many who look to him as an oracle. It is a terrible responsibility for a man to wield such influence, and to use it in a way likely to foster unbelief in revealed religion, and to throw discredit on the gospel of Christ, as the divinely appointed remedy for the wrongs of life. In his last and greatest public effort, the address at the University of Edinburgh, while there was much shrewdness of statement and earnestness of advice, the tone rose no higher than that melancholy utterance from the death-chamber of his friend John Sterling, who thus wrote to him: "On higher matters there is nothing to say. I tread the common road into the great darkness, without any thought of fear and with very much of hope. Certainty, indeed, I have none." What a contrast to the words of Archbishop Leighton, addressing from the same place a similar assembly:* "The wise man alone feels true joy, and real wisdom is the attainment of a Christian only, who bears with life, but hopes for death, and passes through all the storms and tempests of the former with an undaunted mind, but with the most fervent wishes looks for the latter, as the secure port and the 'fair havens,' in the highest sense of the expression; whose mind is humble, and at the same time exalted; neither depending upon outward advantages nor puffed up with his own; and neither elevated nor depressed by any turns or vicissitudes of fortune. The only thing he desires is the favour and countenance of the Supreme King; the only thing he fears is his displeasure; and, without doubt, a mind of this cast must of necessity be the habitation of constant serenity, exalted joy, and gladness springing from on high. . . . Whatever may be your fate with respect to other things, it is my earnest request that it may be your highest ambition and your principal study to be true Christians; that is, to be humble, meek, pure, holy, and followers of your Captain wherever he goeth; for he that follows Him shall not walk in darkness, but be conducted, through the morning light of Divine grace, to the meridian and never-ending brightness of glory."

THINGS GONE OUT OF USE.

BY JOHN TIMBS.

II.

QUACK medicines have extraordinary longevity. There is an old nostrum called Heal-all, which may have been taken from the All-heal of the Druids, our most ancient doctors. Daffy's Elixir is of early date. Godfrey's Cordial has been working its mischief many years; for, more than a century ago, in 1756, we find it enumerated among the medicines employed by the nurses at the early periods of the Foundling Hospital, to give a long and effectual quieting to the children committed to their care. Scot's Pills were sold upon the same spot for nearly two centuries, in the Strand: they were originally made by a physician to Charles I, and we find them advertised in 1699, as "sold at the Golden Unicorn, over against the Maypole, in the Strand;" the shop disappeared in the year 1865. John Moore, "author of the celebrated Worm-powder," lived in Abchurch Lane, in the time of Pope, who thus apostrophised him :—

"O learned friend of Abchurch Lane,
Who sett'st our entrails free!
Vain is thy art, thy powder vain,
Since worms shall eat e'en thee."

The great worm-destroying school of our time was Dr. Gardner's, in Long Acre, with its rows of worms preserved in spirits; but they have "gone out of use."

* "Exhortations," by Archbishop Leighton, Principal of the University of Edinburgh.