

escorted by her friends. On arriving at the temple, they stand before the family shrine, and the priest places his hand over the child's head, and calls it by the name which is to individualise it, and which corresponds with our Christian name.

The names of brothers and sisters bear a certain relation to each other, being distinguished by an affix; for instance, if the name of a brother be *Yos-yero*, the sister's name will be *O-yosi*, making use of the two first syllables, with the prefix *O* to distinguish the sex.

The priests sometimes choose these names, because they are supposed to be learned in the knowledge of lucky and unlucky designations; at other times the name is selected by the parents. When a female child has been thus named, she is taken to her nearest kinsman, who gives her a shell filled with paint.

There is no religious sentiment connected with this ceremony of naming, which yet, in its outward form, bears a curious resemblance to our christening service. The family name is added to the one conferred at the temple, exactly as amongst ourselves.

WORLDLY WISDOM OF BENJAMIN FRANKLIN.

**READY MONEY.**—In buying goods it is best to pay ready money, because he that sells upon credit reckons to lose five per cent. by bad debts; therefore he charges on all he sells upon credit an advance that shall make up that deficiency.

**KEEPING ACCOUNT OF EXPENSES.**—If you take pains to write down 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 saved, and may for the future be saved, without occasioning any great inconvenience.

**HEAVY TAXES.**—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.

**THE WAY TO BE RICH.**—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 everything. He that gets all he can honestly, and saves all he gets, necessary expenses 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.

**CHEAP BARGAINS.**—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. Buy what thou hast no need of, and ere long thou shalt sell thy necessaries.

**DOING GOOD.**—"When I was a boy," wrote Dr. Franklin to Dr. Cotton Mather, of Boston, "I met with a book entitled 'Essays to do Good,' which I think was written by your father. It had been so little regarded by a former possessor that several leaves of it were torn out, but the remainder gave me such a turn of thinking as to have an influence on my conduct through life; for I have always set a greater value on the character of a doer of good than any other kind of reputation; and if I have been, as you seem to think, a useful citizen, the public owes the advantage of it to that book."

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

**BUNYAN'S PILGRIM'S PROGRESS.**—Honest John is the first that I know of who has mixed narrative and dialogue together, a mode of writing very engaging to the reader, who, in the most interesting passages, finds himself admitted as it were into the company and present at the conversation. De Foe has imitated it with success in his "Robinson Crusoe," and other works, as also Richardson in his "Pamela."

**WATER OR BEER?**—I drank nothing but water. The other workmen (at Watts's printing-house, near Lincoln's Inn Fields), to the number of about fifty, were great drinkers of beer. I carried occasionally a large forme of letters in each hand up and down stairs, while the rest employed both hands to carry one. They were surprised to see, by this and many other examples, that the American Aquatic, as they used to call me, was stronger than those who drank porter. The beer boy had sufficient employment during the whole day, in serving that house alone. My fellow-pressman drank every day a pint of beer before breakfast, one between breakfast and dinner, one at dinner, one again about six in the afternoon, and another after he had finished his day's work. This custom appeared to me abominable; but he had need, he said, of all this beer in order to acquire strength to work. Every Saturday night he had to pay a score of five or six shillings for this cursed beverage, an expense from which I was wholly exempt.

**HOW TO BORROW £100.**—For £6 a year you may have the use of £100, provided you are a man of known prudence and honesty. He that spends a groat a day idly spends idly above £6 a year, which is the price for the use of one hundred pounds. He that wastes idly a groat's worth of his time per day, one day with another, wastes each day the privilege of using one hundred pounds.

**EARLY RISING.**—How much more time than necessary do we spend in sleep! forgetting that "the sleeping fox catches no poultry, and that there will be sleeping enough in the grave." Sloth makes all things difficult, but industry all easy. 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, and let it not drive thee; and early to bed and early to rise makes a man healthy and wealthy and wise."

**WASTING TIME.**—Dost thou love life? Then do not squander time, for that's the stuff life is made of. If time be of all things the most precious, wasting time must be the greatest prodigality. Lost time is never found again, and what we call time enough always proves little enough. Let us then be up and doing, and doing to the purpose.

**PRIVATEERING.**—The United States of America, though better situated than any European nation to make profit by privateering (most of the trade of Europe, with the West Indies, passing before their doors) are, as far as in them lies, endeavouring to abolish the practice, by offering, in all their treaties with other powers, an article, engaging solemnly, that, in case of future war, no privateer shall be commissioned on either side; and that unarmed merchantmen on both sides shall pursue their voyage unmolested. This will be a happy improvement of the law of nations.

**DEISM.**—I soon became a perfect deist. My arguments perverted some other young persons, particularly Collins and Ralph. But in the sequel, when I recollected that they had both used me extremely ill, without the smallest remorse; when I consider the behaviour of Keith, another free-thinker, and my own conduct, which at times gave me great uneasiness, I was led to suspect that this doctrine, though it might be true, was not very useful.

**DIVINE PROVIDENCE.**—Let me with all humility acknowledge that to Divine Providence I am indebted for the felicity I have hitherto enjoyed. It is that Power alone which has furnished me with the means I have employed, and that has crowned them with success. My faith in this respect leads me to hope, though I cannot count upon it, that the Divine Goodness will still be exercised towards me, either by prolonging the duration of my happiness to the close of life, or by giving me fortitude to support any melancholy reverse which may happen to me, as to many others. My future fortune is unknown but to Him in whose hand is our destiny, and who can make our very afflictions subservient to our benefit.