

"Wait one moment, Tom," said the landlord; "what's the name on the card fastened to the portmanteau? Ah, I see: 'Mr. H. Aston, London to Fordham.' Go on, Tom."

"Aston!" repeated the landlord, as the porter passed on with his burden. "Aston—from London to Fordham—hem! Must be some visitor to the squire's by his asking so partic'lar about the 'Mortons;' but I don't recollect any such name ever visiting at the Hall before. Well, I s'pose we shall know all about it by'm by; but I seldom seen a gentleman have so little to say for himself."

They kept early hours at the "Wheatshaf." The last night-coach had changed horses and gone on its way. Soon after the traveller retired the shutters were closed, and long before midnight all the inmates of the house had retired to their beds.

### READY-MONEY HOUSEKEEPING.

THE praiseworthy endeavour "to make both ends meet"—an endeavour which ought never to relax, inasmuch as one's comfort and respectability depend on its success—is often defeated by the practice of taking needless credit; that is, by running into debt for things which should be and might be paid for with ready cash. At the risk of being suspected of poaching on the manor of Poor Richard, and warming up an old dish, we shall devote a column or two to the inculcation of ready-money dealing, viewing the subject in the light of to-day, in the hope that our desultory remarks may prove of use to housekeepers, and to young housekeepers more especially, who in the present day, when credit is so general and so easily obtained, are too apt to be led into difficulty by its delusive fascinations.

First of all, let us jot down a few remarks, the results of a long and varied experience, on the advantages of "cash down." To start with, we may point to the fact, not at all a trifle in itself, that he who goes into the market with money in his pocket, prepared to pay for what he buys, is master of the whole market, can deal where he likes, and with whom he likes. If one dealer's goods are not to his taste, he can have recourse to another; and, in fact, to the extent of his purchasing power, is master of them all. Consequently, he can use his own judgment in the selection of the wares he wants, and need not be put off with inferior ones. He is under no obligation to the seller, but can assert his independence, and bargain with him on equal terms, while his very independence will secure for him a greater degree of civility and attention than he would dare to expect were he deep in the seller's books. In the next place, the man or the woman who deals for cash only, and runs up no accounts, avoids the risk of paying twice over for anything. This may seem at first view of comparatively small importance, but in truth it is not so. Demands are constantly being made for such second payments—not so much, it may be charitably inferred, from the dishonesty of tradesmen and shopkeepers, as from their carelessness. In the bustle of business over the counter, they neglect to cross off small sums received, and forget all about it afterwards. Their memories are more tenacious of debts incurred than of accounts settled; and, if they have any doubt as to whether a "little bill" is settled or not, it is scarcely to be wondered at that they should give themselves the benefit of it. Shopkeepers, though perfectly honest, often fall into errors of this kind, and sometimes damage themselves seriously by their laxity; while, on the other hand, there is little

doubt that careless or unsuspecting customers who take credit are frequently victimised from the same cause.

Again, the ready-money purchaser escapes the risk, all too common, of paying for goods and consumable wares which he has never had. There are plenty of dishonest shopkeepers, ever ready to take advantage of a customer's indifference and carelessness. Some of them are so well skilled in the art and mystery of overcharging, that they even prefer doing business on credit to doing it for ready cash, because the credit system gives them the opportunity they want—provided always that the customers they trust are in respectable circumstances. Dr. Trusler, in his "Domestic Management," gives a rather flagrant instance of the effrontery of persons of this class. A gentleman was one day complaining to his butcher, with whom he had dealt with ready cash for a year or two, of the quality of the meat he was sending in.

"I don't value your custom a straw," retorted the burly trader: "You may carry it elsewhere if you like. You never run up a bill."

"What did he mean," asks the doctor, "but that the gentleman never gave him the opportunity of charging for a joint which had not been sent in?"

A further advantage enjoyed by the ready-money dealer, lies in the fact that he can economise his means. He is not likely to buy too much of a thing he wants, or anything he does not want, because the penalty of paying for it is always at hand, and not put off for a future day. Credit, as everybody knows, is the parent of extravagance. Cash down, we may add, is the best of all checks to any tendencies in that direction, and the best security for prudence and thrift. He or she who accepts general credit must be often in doubt as to the actual state of the domestic finances, and is liable to grievous discoveries at those critical periods when the debits and credits have to be balanced and scores wiped off. With those who pay cash the case is different. They can always tell the state of the exchequer by referring to the balance in hand, which they have the pleasure of knowing is their own and not another's.

The last advantage we shall notice here, though many others suggest themselves, lies in the satisfaction a man must feel in the consciousness that, whatever else there may be to plague him, his money-matters are all right and square. This satisfaction belongs peculiarly to the class who, turning away from the allurements of credit, pay their way as they go. The ready-money man, albeit his means are limited and confined to the earnings of his own hands or brain, is more free and independent, and is so far more happy and comfortable, than any man can be who is loaded with the obligations of debt. In his walks abroad he is never afraid of meeting a creditor; he need not take circuitous routes to avoid the shops of suspicious or suffering tradesmen; and is never put to dismay by certain oblong slips of paper bearing her Majesty's name, in the hands of those ominous-looking myrmidons who affect the dusky splendours of velvet and corduroy. At home he can enjoy the welcome tranquillity of his fireside. Whatever knocks, single or double, come to his street door, he can listen to them unperturbed, or can answer them himself without a thought of misgiving or the apprehension of a dun. Like Longfellow's Village Blacksmith, "he looks the whole world in the face, for he owes not any man;" and so no man has the power to put him out of countenance by a demand which he is unprepared to meet.

The disadvantages of taking credit are even more obvious than are the advantages of the cash-down system. If you go into debt for necessaries you limit your market

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 necessities, 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