1. Friendship.

2. Economy.

(1)

Friendship

The word friend is in everybody's mouth and seems to be very familiar, yet when we stop to consider its meaning it is not easy to define it with accuracy. Notice its applications - ~~[illegible]~~ - the sentinel says who goes there? The answer is friend meaning not an enemy = the two great classes we deal with in war are friends & enemies, yet no real friendship is implied - Again a friend that sticketh closer than a brother - here is the highest degree of attachment described - Between these two extremes the word friend has every shade of intensity according to its application - so that as you would anticipate, the substance which exists between persons that we call friendship varies in degree from a simple likeness, where colors are said to have a ~~likeness~~ friendship for each other ~~to~~ or a friendship between friends which is a mere union in selfish interest to that warmth of attachment which binds two souls together by bonds ever strengthening & never sundered.

The derivation is from two Saxon words frea and. freing, & (I believe) scip to shape, to form.. The root idea of friend is free, willing, generous. The ship is added to various words as: town - township - lord, lordship apprentice, apprenticeship

In all cases you pass from the person or the thing you mention to a quality. Friendship is a quality of the heart — a feeling of attachment — entertained towards a person or persons. So much for definition.

As we are social beings much of our happiness and much of our successes & failures in life will turn on the friendships we form & preserve. I wish simply to make a few suggestions first as to forming friendships in youth and second as to preserving them —

I. The forming. Usually the friendships of a very young person is based on some ~~fancy~~ fancied quality in another. James is a sprightly boy he loves fun; William is witty & full of good humor. Therefore James attaches himself to William and the boys are soon much together and a friendship is cemented between them — Or many notices the pleasant manners & tasteful dress of another young lady & thinks she would make a good friend and seeks her companionship and very soon there is the closest intimacy. Friendships formed in this way, hastily, sometimes prove ~~the~~ beneficial & lasting but too often the very reverse is the case; and for this reason it is a subject demanding early & careful consideration. It is natural that young men should select young men of about the same age in life & of nearly the same degree of advancement in knowledge.

and it is common to look for likeness of temper & disposition in forming a friendship. From my observation of children I have come to the conclusion that there are errors. Those of nearly the same age have more rivalries, more fallings out than those more removed. The wills are more likely to come into strife and less affection & harmony result. When at Portsmouth fitting for college I formed an attachment for a young man about four years my senior - I found in him knowledge that I did not have - he took pleasure in aiding me by his advice, he taught me by his manners, he led me on little by little out of the timidity that kept me from public speaking and gave me encouragement & sympathy when my tongue had stammered or my knees had knocked together with trembling in bashfulness. Why he cared for me I could not tell - I was quick tempered, easily disturbed - he kept self-control - I was simple, untutored - he was already polished in speech & refined in manners & taste. Any mutual friend would once have described us not by agreements but by contrasts - yet a strong friendship always existed between us until the day he closed his eyes in death. He always seemed to love me better than I did him yet I think he was ~~this worthiness of~~ more worthy. I will say, then, you will find it of mutual advantage not to enter into close friendships by a mere freak or fancy but select with care. And do not deem it the wisest to base friendship

on the agreements of age, of attainment, and of temper but rather where there are contrasts in these respects. The more you reflect upon this subject the more you will appreciate the philosophy of the course recommended. The youthful mind is drawn out & improved the youthful heart is uplifted & won by something it concieves above it in another - that other is benefitted by giving; on the principle that it is even more blessed to give than receive. So that the two who have apparent disparity of gifts and graces are linked in a friendship of mutual improvement. Furthermore every human mind is conscious of weaknesses - One faculty or power of the mind, is strong and wakeful while another is very sluggish in its operation. One is quick in numbers, quick in all the perceptive faculties, quick to think, comes quickly to conclusions - another excells in memory, labors hard over propositions but easily gathers up facts. My room mate & myself in college presented similar contrasts. He had a remarkable memory; books that he read he carried with him. prose & poetry were at his tongue's end - he could learn languages with ease & recite them with little hesitation. My memory of detail was far less accurate - I labored to memorize speeches and went through the languages as if climbing a steep hill, and hesitated and repeated myself more in recitation - On the contrary in all demonstrative

(5a)

reasoning I had the advantage - I learned on him to some extent to make Latin & Greek interesting to me & he learned on me to make Mathematics tolerable. His heart led him to poetry mine led me to prose. After we had been together a short time each realized how the other helped to fill up chinks & interstices in the other's mental constitution and the result was a wholesome & lasting friendship.

From these reflections it is easy to see at least that similarity of minds is not requisite to a useful friendship.

Suppose two young men have like propensities friendship between them may result in great harm. A propensity to anger, to passion or to appetite needs restraint & not stimulous. One who has self-mastery is the companion to be chosen to help another with such unfortunate propensities. A young man whom I knew well formed an intimate friendship with another two years his senior in his class. The former had a strong natural bias to drink. The latter was remarkable for his abstinence. While they roomed together the former was ever strengthened & helped by the latter and his evil propensity was kept under control. When they separated by the graduation of the Senior, other friends with similar bias came in to undo the work of upbuilding and soon the young man was fallen into dissipation - but I believe the influence of that

first friend was the means of ~~#~~ his subsequent reformation - cheerful character, firmness in the right and a large loving heart had left their permanent stamp on his soul.

Early friendships between two are apt to spring from the desire to have a confidante. My early life was much marred - I think I suffer for it today - by the desire to have a friend of like passions & to have something strange & adventurous to tell him - Some ~~young men~~ boys older than myself had formed a sort of cabal for mischief - They always had secrets, that I was never to know - the place where were deposited the finest of father's apples. the places where were hidden the first fruits of the eggs-laying. the times & places of midnight feasts. this excited great feeling in my breast and soon I sought to emulate these boys by my own cabal and entertained my friends by my own adventures & triumphs. This led me to do things that finally brought me to great mortification & sorrow.

What is here said will suggest to you that habit of telling secrets which often becomes very pernicious - a child sometimes enlarges to a confidante upon the weaknesses, ignorances & faults of father, mother, brother or sister - denounces some fancied cruelty of parents and gradually alienates his ~~[illegible]~~ own heart from those who alone have his real welfare in view, and have but as

poor substitute in one who is willing to receive & impart in return such foolish secrets. The whole system of scandal is moulded in this way - see two young men sit together, speaking in a low tone of voice. They are speaking of a third - not of his excellent qualities, but of his idiosyncracies, his faults, his sins. They do not manifest any sorrow, nor consult how they may help him to become better, but there is an arch joy sparkling in ~~they~~ the eye and witty sarcasms are sharpened by the operation often exciting immoderate laughter. So also young ladies in giving & taking the confidences of each other about the absent third party, what a dress! What a hat! What manners. Did you ever see one so proud or so vain or so insincere! In this way great unhappiness is produced; the heart is made the nursery of jealousy, envy and hatred and these are increased by mutual confidences under the cover of so called friendship.

Another source of unreal friendship or hurtful friendship is flattery. An author says: "A real friend will venture to displease me, rather than indulge my faulty inclinations or increase my natural frailties." Once I remember, how an officer of the army noted for his bravery seemed to have many friends who always spoke to him in flattering terms of his courage for they knew it would please him and they expected some benefit

from obtaining it. He had a staff officer who never flattered him. On one occasion he came to him & said "Colonel I noticed of late that you are giving way to a nervous habit as soon as the battle is coming on - you must watch against this or your regiment will think you have pluck". The Colonel was indignant at this frankness but it cured him of a habit of which he was till then unconscious - and he afterwards remembered his staff officer with gratitude. At another time ~~Again~~ the same officer had as you may imagine a manly spirit notwithstanding his courage in action. Again this officer said to him quietly one day: "Colonel you sometimes seem to me to be the bravest of men & to display extraordinary moral courage and then at other times you exhibit none at all". Again the knife hurt & the surgeon was blamed for it - but it did good and the operation was performed from sincere friendship. We must remember however that this sort of surgery is not always demanded of true friendship. Kind sayings, encouraging words & unselfish deeds are oftener needed than continual hunting for flaws and finding of fault. The correction of faults in one another amongst friends is good but do not undertake too many at the same time and never forget that example is the surest, gentlest teacher.

(9) We have considered the subject of forming friendships negatively. Now let us ask for positive suggestions: To form an intimate friendship with another the basis should be righteousness - uprightness. Common benevolence will lead us to treat all our companions, all people with kindness, common civility will make us courteous to those around us, but intimate, confidential friendship need not be hastily entered into. Of course self-examination will show us ourselves. One wishes to be worthy of the confidence himself - One may be conscious in his own heart of uprightness of intention - Yet when he meets another heart ready he is to be deceived by appearances, to take the show for the substance - Young people are particularly liable to be deceived - Fathers and mothers point our dangers, but they are not heeded - teachers give warnings but they are not heard - but experience will finally be the correction if it does not come too late. After years you will look back and wonder that you deemed such & such a companion a true friend. He was kind, he was attentive, he was generous, he was showy, but he lacked uprightness. A pleasant manner & a pure & beautiful outside may be only the covering of bitterness & woe. There is a host of characters who come to you in sheeps clothing who are really ravening

wolves — for example, the young man who is mighty to drink strong drink — or who has become blasé in indulgence — one who is profane — the libertine, whose voice is gentle & who has learned to put black for white, wrong for right, vice for virtue. If your own heart is pure its instincts will help you to discover a counterfeit & you must consider the wisdom of those who have had much practice at detecting counterfeits —

I would mention a second requisite in an intimate friend: at least a reverence for divine truth. If one is a scoffer & sceptic, there will be danger in associating too closely with him. I once took up an infidel tract to read from curiosity, a friend at my elbow said "Do not take poison into your system". A faithless, godless companion who gets your warm attachment & your confidence will poison the very sources of your enjoyment. He will make the springs bitter at the fountain head.

A third requisite to pure friendship is the subject of my 2nd lecture a good temper — This of course is attainable and I need not repeat what I said under that head — Yet I would avoid a man who had an ungovernable temper, unless I saw he was making constant effort to get the mastery of it.

A fourth requisite is what we call good sense. The term comprehends a good deal — A man of good sense

generally knows when it is best to speak & when to keep silent. I have never been so much impressed with the power of silence as of late. In haste a young man commits himself to a promise that he had better not have made - he may be upright & conscientiously fulfill it because it is made, but it attaches to him a load of discomfort for all his life. Goodsense keeps up the bars of discretion and keeps out straggling donkeys & swine from defacing the choice fields of his inner life.

A man is known by the company he keeps, a woman much more so than a man. My whole life came near being blasted by a reputed connection with a drunkard. It was more than one year of misery to me before the mistake was corrected. Let me see one of the young men frequently with a company of our Washington thieves and I am filled with suspicion - let him stand at the bar of a grogery with drinkers and he is set down in society as a drinker - let him be amongst gamblers, horse racers, prize fighters, circus-goers or in any place too or three times when wicked profane & low men do congregate, then the public judgement has already gone out against him. Goodsense will make

him circumspect & help him carefully to avoid and companions such as I have described. The lack of good sense in a companion is mortifying - He will have a thousand troublesome habits and never seems to have the ability to break them. He never seems to know the proper use of his mouth - as to what he puts into it nor what comes out of it. He does not know what to do with his hands or his feet - even his nose seems all propriety in its calls & his eyes never see what they should see and see what they should not see -

III The preservation of friendship is most important. A rule I learned in childhood was "Change not an old one for a new". It is well not to have too many intimate friends - but it is well to preserve every true one you have. Sometimes I have felt that ingratitude was the prevailing spirit among those upon whom I had relied for friendship - yet there were two reflections that relieved my bitterness & stopped my complaint - one was that those who leave you ~~in~~ when the clouds are around you ~~were~~ are not really friends in the sunshine. And the other reflection showed me that some course of my own deserved the loss of friendship which I sustained. As I am limited for time at this lecture permit me

(13) simply to enumerate some of the causes in ourselves of losing the friendship of another.

1 Comes of our growing selfishness: It makes us exacting, less kind & forbearing, less polite & attentive to a friend - In fact the quality escapes from our own bosoms, so that there is no ~~to~~ link to fasten to the chain of another's attachment.

2. A habit of fault-finding, accompanying it by reproaches often - This is no substitute for speaking the truth in love.

3. Satire, ~~contempt~~, sneering will kill friendship or the first blow. Few people can bear these darts without great anger when they are aimed directly at them

4. If friendship wanes reproaches are not the method of recovery - but self examination, care not to notice it too plainly and increased effort to win & deserve the sincere affection & confidence of your friend.

5. Pride is a good barrier to lasting attachment. It shuts up the confidence & makes one appear what he is not - It leads straight to the doorway of contempt which a friend never endures without turning away in resentment or in grief.

6. Breach of confidence - telling of secrets; ~~[illegible]~~ treachery: for ~~this thing~~ this the friend must leave us. ~~in~~
To retain friends we must their guard our own hearts & keep them true - if we do so true friends will remain and new ones will come to us from an angel the upright of earth.
The highest friendship ~~exists~~ adultes between ~~a~~ man and ~~his~~ wife - I have not spoken of this subject but we may remember that nothing else will ever take the place of a sincere friendship - no doating, no transitory fondness, no exhibition of passion can ever ~~replace~~ be substituted for the esteem & confidence that are the outgrowth of a ~~real~~ friendship - and this is as true in a friendship existing between ~~an~~ a man & woman as between man & man or woman & woman. I hope neither my children nor my pupils will ever enter into the marriage relation without understanding & possessing all that is meant by a sincere friendship.

Recapitulation .... Friendship =
Definition - quality of the heart - feeling of attachment -
3rd various application considered.
The derivation - "Friend", frieond (Sax.) from the verb freogan to free
& "ship" termination from "Scep" (Sax.), to form

Divisions, I. The forming II The preserving

I. The forming of friendships
negatively, not on agreements - (but often contrasts) in
age, in knowledge, in temper.
(b) not from secret telling - a desire of a confidante simply.
(family secrets considered)
(c) not from flattery - Frank - speaking considered:
Positively = 1 Our uprightness
2. Reverence for Divine Truth
3. Good temper
4. good sense
II. The Preserving - By avoiding changes - 2. selfishness 3.
Sneering 4 upbraiding. 5 Pride & contempt - 6 Breach
of confidence - telling secrets - treachery -
By guarding our own hearts - remarks upon Friendship between man & woman

Economy.

This term like that of temper has come to have a wide application. The general definition we may take to be: "System of management" and can therefore apply it to all household affairs, to organized bodies, as to a school, college, church, corporation or society - to arrangement of subjects in books, to different departments of study and to various other matters where system & order are required. The expressions we meet with are like these: "He regulates his household with economy". This expression probably refers to money matters. Again: "The school is economically arranged." Here both time & money are doubtless considered. "That Church is noted for economy in all its work". This signifies a good system of management, making all its means tend to produce desirable results - "In books he knows how to economize words". This means the use of no more words than are necessary - "In the corporation there is the strictest economy in the offices & in the wages". Here we imply a careful order of arrangement to save numbers of men & to save expense. In this way we might multiply examples "ad infinitum". The real meaning of the word is suggested by the derivation. Economy comes from two Greek

words oikos (οἶκος), house, & nomos (νόμος), law or rule. Putting them together we have house-rule. I cannot think of any better object-lesson to a young man or young woman than a well regulated house. One of its ~~[illegible]~~ should grow a well regulated habit of life - a well regulated mind. But for the purpose I have in view today I will confine the word to its limited use when applied directly or indirectly to money. First, the subject of getting money. ~~A~~ good system of management in the acquirement & in the expenditure of money is good economy - a faulty system is bad economy: Whatever striking examples people may show you to the contrary, still this rule holds good. I knew a young man once who had a fair competency and was living in apparent comfort with all his wants supplied. He became eager to acquire great wealth by some short road. He began to gamble. Was quite successful. With a fearless spirit he risked large sums. He was renowned ~~[illegible]~~ at one sitting to gain as much as ~~$~~ 25000 dollars. ~~in a single~~ points. The last I heard of this young man was that he had a large fine to pay for misappropriating money and not a dollar with which to pay it. He was condemned to several years residence in the penitentiary. Now the history of this young man with slight modifications will apply to thousands who were thought to be promising youths, but who are today mourning a life-failure, and perhaps are feeling a bitterness towards every prosperous man or woman & wickedly suspect & accuse all around them of

dishonesty. Young men are often attracted by the excitement of gaming: think they may risk small sums to gain large ones. Without referring to the law of God which forbids it - let me say ~~it is~~ that all gaming is the poorest kind of economy. It will present itself to you in small stakes for pleasure as in cards, dice & billiards - It will come up in the way of lotteries, gift enterprises, horse racing and in a hundred other forms. The principle, wherever it appears, is the same - In the run of chances the man who indulges in gaming proves himself a failure. You inquire what is the reason of this? My answer is: First it violates God's written law which forbids covetousness & stealing = It is poor economy to do so: "for, as God says of the wicked, he stretcheth out his hand against God & strengthenetth himself against the Almighty.. .. he runneth upon the thick bosses of his bucklers -" Next it violates the natural law that we trace in everything stable: strong & = the law of growth or gradual accretion - A foundation must be well arranged, slowly built, have time to settle - On such a foundation it is safe to raise a superstructure. A plant forms its roots & stock & branches by steady & hardly-noticeable additions - A man gains credit with his fellow men little by little till finally confidence settles down in his favor - The whole man himself, whatever powers & germs God has implanted in him, presents a growth in body, mind & spirit. So that any reasonable man would anticipate, that he could not come suddenly by a single crime against written & natural law into

large permanent possessions. But suppose several exceptions are shewn us where gambling has brought luxury & ease & it seems to remain with its possessors. For example a great contractor for Indian supplies has succeeded in cheating the Government-Officers & the Indians also & has suddenly built up a large fortune. Has he not really suffered a loss more than commensurate with his gain! He has lost the favor of God. He is known to his fellow men & is not really trusted by them. He has lost his peace of mind. At times he would give worlds, if he had them, to regain the peace he once had. I would like to dwell on this point. and shew you how sudden fortunes suddenly disappear. but we have plenty of examples before you daily in these times. A man suddenly appears in his society, rolls in wealth & pride & sin. in a few days his wealth has gone or some maddening indulgence has plunged the man himself beneath the surface & left his fortune to others. — ~~B~~ expenditure. A common maxim is ~~this~~ expressed in this aphorism: He that is economical in acquiring money will be economical in expending it. By lawful gains in a lawful business you have gradually built yourself up a competency. You have order & system in the whole of it. Your mind has attained order & system in itself, so ~~that~~ the time is not likely to come when you will become thoughtless, careless & prodigal, like the spendthrift who has become rich by a sudden turn of fortune. You may wonder

Why I dwell so long on gambling with its different phases & its consequences. The reason is that there is now so much danger in this direction. The Rail road & the Telegraph, almost annihilating time & distance, are at least symbols (or symbolic) of our people — if they do not tend to make them what they are. There is Haste, haste, haste in everything. Haste to be through with boyhood & youth, haste to be settled in life — haste to be in office, haste to be famous and an almost universal feverish haste to be wealthy. This disposition planted & fostered, may if not restrained by positive & continued effort, will make of life a gaming table under some other name — character under such pressure is of course superficial, spurious. Well then, what is the remedy? It is found in the beginnings. My first ~~rule~~ against which I give a few rules is: never even play marbles to keep —

second — never pitch copper & nickel from others.

third — never play any game whatever for money.

fourth — never bet ~~for~~ on anything, neither on a horse's speed, a chicken's fight, nor an election.

fifth — never invest in a lottery ticket of any sort —

sixth — never buy or sell stocks, nor corn, nor pretended values, that have no real existence —

seventh — give all places where these things are done a wide berth!

Practice these rules and you are gradually led from little to great, from

gambling to ~~[illegible]~~ other dishonest practices as counterfeiting, forgery & theft - Abstain from the very beginnings as matter of solid principle and it will be easy for you to keep from the grosser crimes - You soon will detect & abhor them even when covered with gentle persuasion and concealed under the cover of benevolent ~~design~~ pretense.

I realize from my daily contact with our students - that the great proportion if not all are without much means. The wise man says: "Give me neither poverty nor riches". In the outset we may have no option - We are poor & we cannot immediately help ourselves. Perhaps a few simple rules may not be amiss even under these circumstances.

I say to you as to my son: Have an account book and set down everything you receive & expend. It will help you to system in other matters than money - It will enable you to look your follies in the face: for example: suppose you pay so much for a coat or a dress that you have to go without proper shoes to your feet - suppose you spend your money, ten cts. per day for a ride in the street cars and at the end of ten days cannot buy a school book worth one dollar: or suppose you have not the means to pay your own indebtedness and in some thoughtless moment spend money for cigars, tobacco, nuts or candies that you can do without: Set it down and look it over. The account book will give you

most useful lessons. I remember well how mine used to look up into my face & condemn me at times. I remember how the blood would rise up into my face as my guardian read some of the entries. There will be a temptation to neglect the smaller items & balance accounts by the word sundries, or by saying: food clothing, &c. This will not be good medicine: it is not dealing honestly & fairly with ones self. An itemized account is a wonderful aid to self-examination. If carefully kept it is a standing protest against carelessness, extravagance, and vanity. Further - a man who carefully keeps his own accounts is the better prepared to keep the accounts of other people or and accounts with other people. In order to lay by something for future use, it is better to be systematic. A student is making the best possible investment by getting every lesson well. If there were a quarry of fine building stone on the bank of the Potomac and a man believed it would pay well, he would purchase the quarry paying in all he could raise and securing the rest upon the quarry itself. Then he would put up mills & machinery and employ workmen skilled in the business. After a few years of outlay the profits will begin to come in and soon his debts are paid and he has a property which he can call his own. Just so is it with the student. He is making an investment. He will be obliged to make an outlay of money & time & labor

He must prepare his machinery, his mind with its various powers, and he must wait for permanent results. The advantage is in the students favor for his stone quarry is deceptive and the market for stone is less variable than that of the mind. A well trained mind is always in demand. Then do not be discouraged if it seems all outlay for a series of years. There must be a time of plowing, harrowing & brushing - a time of seed sowing then afterwards a time of reaping - and even when success begins to appear remember to look first for the blade, then the ear then the full corn in the ear. Perhaps I may make a few useful suggestions by taking a case of a young man here who has but little to depend upon but his own earnings. Before the close of this term let him sit down with a piece of paper in his hand and think what will be the cost of living & paying all expenses for the coming year. Setting down first what is absolutely necessary as the cost of food, clothing, washing, tuition & books. Then consider how much friends, father, mother, guardian or others will do - then how much money he must earn or borrow from some source to meet the required amount. Then go to work at the close of the term resolutely to procure the necessary means. Now suppose $200 are provided in these various ways. Would it do to buy pants as one student did worth $15, coat worth $30, and hat 10. Making for these 3 items alone $55 - leaving but $145 for shoes, underclothing & linen and

Other things you cannot do without. The item of board for 40 weeks will be $120.. Now I do not speak of this to discourage you but to enable you to economize by previous thought and arrangement. Ten young men may combine in a club. hire a single good cook and probably bring their board to a less figure. When I was in college we had several clubs of this kind at private houses, where the lady of the house super-intended everything for us and where ~~the~~ order & good manners were never neglected. Tell me can a student, such as I have named, afford to spend one dime carelessly? Good clothing, clothing that is respectable & will wear well is the best to buy; it is the best economy for it will last. But often more depends on the care of clothing than on the purchase. A young lady throws her dress into a chair in a heap & thoughtlessly sits upon it. It will never again look so well as before. A young man wears his best coat in plunging round ball, or as I have noticed in doing work that will soil it and strain it in the back and ~~at~~ at the joints is a poor economist. At times I have no doubt students have thought us too particular respecting their rooms: demanding a clean floor, shoes, hats, clothing, wash basin, brush &c. in proper places - but it is to cultivate habits of order, of the careful preservation of necessaries & comforts, in brief habits of true economy.

Take one step further. Some students wear untidy garments by reason of rents in them. This is not at all necessary, a needle & a skein of black thread or a spool of white thread can be purchased for a few pennies and a half hours work in season will remedy this evil and often render one

respectable for months: thus putting off a new purchase.
Another thought I wish to leave with you as conducing to economy of expenditure. Frequently look over back accounts for a term or a year and ask yourself can I not leave out this item or more or less till I have more means?
One of the most fruitful sources of poor economy to a proud & sensitive heart arises from the tyranny of fashion. Wealthy people have fixed the standard of respectability and every nerve is strained to conform to it. Now a community like ours has an effectual remedy if it can act in concert. When I went to the Rev Thomas Beechers church in Elmira New York I was surprised to see all the ladies plainly attired: no gaudy hats, no flashy ornaments no brilliant colors. I said to a friend after church, how is this? She said Mr Beecher has taught us to dress for church that the poor will not stay away because of a contrast which will constantly remind them of their poverty. Here amongst ourselves we can gradually fix a standard of respectability that will not excite grief & envy, that will not tempt students to run up bills they never expect to pay, but will be within the compass of moderate means. Few people realize how far cleanly habits help one to favorable consideration. Keep the body clean & the clothing clean; they will last much longer in conditions of use & comfort. This is positive economy. I sat behind a Senator of the United States one day on the cars. He used much tobacco: and had to

spit across his dumpling's dress into the common receptacle for he has not learned the art of defiling the floor. This operation ruins her nice traveling dress: ~~I take~~ You are a stranger at his coat and you will find it spotted with the nauseous slime. A senator may be able to bear this waste but you & I cannot. Cleanly habits would have preserved that nice dress & coat for months.

Another source of poor economy arises from the desire to escape the charges of stinginess, parsimony, closeness, meanness - terms which are are often applied to the conduct of a good economist.

Those who make these charges are either themselves frauds upon society or they are sadly mistaken.

They tell you the spendthrift is liberal. From a wide experience I assure you I find no real liberality in him. His generosity is confined in ministering to his own appetites & passions and in involving you in his meshes for present gratification or for some future plucking or leverage to help on his own ends. No true liberality here, no true benevolence.

The men who practice economy are those who ~~and~~ build our churches, asylums & schools & sustain them. It is the man who sets apart a portion to give, who gives without grudging, who gives without complaint and who gives to proper objects, to objects that his common sense sustains, his conscience commends & his God approves.

I remember one instance of giving of a poor congregational minister in the extreme North West, who had a salary as a home missionary of a few hundred dollars: In the morning his wife says, My dear, we have no flour

in the house, will you not send to the mill for a bag. He says sorrowfully
no I have not a dollar ~~to send~~ with which to pay!
In the afternoon of the same day, Brother Me- the solicitor for
the American Min. Association called and laid before him the pressing
needs of the association there engaged in educating the southern children.
Can you give anything? He says O, yes- goes into an adjoining
room, opens a little box & takes out five dollars & gives to the
soliciting brother. His wondering visitor who had heard his statement
about the bag of flour in the morning, asked him what this meant?
Did you not say you had not a dollar! Yes, indeed, he said- but
that is not mine, it is the Lords money, & set it apart. I never borrow from or for
anything else! You see, though poor he could not deny himself
the luxury of consecrating a portion of his income to the
Lord's work. The vast work of benevolence in this land is
done in this way by men of economy, & yet of genuine
liberality.. And I hope the students here will always set
apart a portion, be it ever so small for the Master's use. An
old gentleman was present when I presented the case of a poor colored
minister in distress. The old gentleman gains a meager subsistence by selling books. I
advised that we deny ourselves one dinner & contribute- After the
meeting he said as he was boarding he could not so help, but he
denied himself ~~[illegible]~~ rides on the street cars, so as to give 30 cts. Now
no offer of dinners, wines & cigars from a prodigal approach

13/ such conduct as this in the liberality - in honest love of his fellow men -

Allow me now to give you a brief recapitulation.

Economy = defined = "system of management"

Applied = To individuals, households, organized bodies, as

(a) schools, churches, corporations, society, &c.

(b) Illustrations of its use referring to money, time & arrangement.

Meaning shown.

by derivation = Oikos nomos = house-rule { order of household a good object method of teaching economy.

2nd Applying the term to money

I. Its acquirement II. Its expenditure

(a) Good system good economy, a faulty system poor economy. Illustrated by a young man gradually led into gambling - bringing up in the Penitentiary - his example suggestive of other failures in life

(b) The excitement of gaining - Why is it bad economy to attempt to make wealth by sudden leaps - It is against science & law both written & natural = against the law of patience & thrift = also against the natural law of growth. Exceptions considered & accounted for. illustrated by a dishonest contractor for Indian supplies.

II Expending money considered = The economical in acquiring are generally economical in expending. Gambling further considered and rules given against it = All tending to avoid the very beginnings of this vice - The sure consequences of practising the vice pointed out & the blessings of avoidance.

(a) A ~~more~~ detailed consideration of the circumstances of our own students.

Rule = Have an account book of receipts & expenditure & put down everything on both sides - Honest dealing with ones' self - careful accts. promotion of self examination.

(b) Education = All paid for it by the diligent student an investment. Illustrated by a stone quarry = profits considered

(c) The student to forecast his means & and arrange his outlays =

(d) He cannot afford to spend for what in juse

(e) " " " " " for men their - carelessly

(f) Preservation as economical; as judicious purchases.

(g) Habits of order in rooms &c. producing habits of economy

(h) Sources of bad economy named = Fashion's demands how resisted illustrated by Rev Thomas Binkin's church. 1° Want of cleanly habits = a Senator of the U.S. 2° The charge of pensioners = necessary. No meanness in true economy = Illustrated by the liberal giver = a Cong.

pinnacle = a poor gentleman who subsists himself by selling books.
Look to economy for true liberality.