1. Friendship.
2. Economy.
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 application. This sentence says who gives them! The answer is friend, meaning not an enemy. The two great classes we deal with in war are friends and 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 them, two extremes. The word friend was never made a definition according to its application—so much 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 friendship for each other to or a friendship between those which is a mere union in selfish interest to the warmest of attachment which binds two souls together by bonds ever strengthening and never breaking.

The derivation is from two words, fore and friend. I believe these to make it form. The root idea of friend is free, willing, generous. The thing is added to various words as: friendship, bond, brotherhood, 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 can 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 with as to forming friendships in youth and second as to preserving them.

I. The forming. Usually the friendships of very young people are based on superficial qualities in another. James is a sprightly boy he loves and Millan is witty & full of good humor. Therefore James imagines himself to Millan and the boys are soon much together and a friendship is cemented between them. Or Mary notices the pleasant manner & tasteful dress of Maud she would make a good friend and feels her companionship and very soon Maud is the closest intimacy. Friendships formed in this way mostly sometimes prove beneficial & lasting but too often the very reverse is the case. And it is a safer thought that young men should select young men of about the same age in respect of nearly the same degree of advancement in knowledge.
and it is common to have for witness of temper & disposition for 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 rivalry, more falling out. More more removed, the visits are more likely to come into stripe and less affection & harmony. Result. When we went with filling for college I found an attachment for a young man about four years my senior. I found in his knowledge that I did not have. He took pleasure in giving me by his example, by his manner, by his advice, by his assistance. He led me on little by little out of the temerity that kept me from public speaking and gave me encouragement & sympathy when my tongue was out of commission or my knees had trembled together with trembling in thoughtfulness. Why he cared for me I could not tell. I was quiet temperament, easily disturbed. He kept self-control, was cool, moderate. He was already polished in speech & refined in manner & taste. Any medical friend would have described as not by agreement but by contrast. Not a strong friendship, always caution between us until the day he closed his eyes in Re. He always seemed to love me better than I did him. Yet he was him more worthy. I will say, then, you will find it of mutual advantage not to enter into close friendship by a mere freak of fancy but select with care and do not deem the wisest to base friendship.
on the agreements of age, of attainment, and of temper but within
where there are essentials in these respects. The more you
reflect upon this subject the more you will appreciate the
philosophy of it. The youthful mind is drawn out & improved
the youthful heart is uplifted & won by something it conceive
above it is another — that other is benefitted by giving on
the principle that it is ever more blessed to give than
receive. So that the two who have apparent disparity of
gifts and graces are divided in a friendship of mutual
improvement. Furthermore, every human mind is conscious
of weaknesses. One faculty or power of the mind is strong
and helpful — 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
exceeds in memory. Others want our recollections that safely
gathers up facts. My room mate & myself in college presented
similar contracts. He had a remarkable memory, books that he
read he parroted with him prose & poetry were of his language
he could learn languages with ease & recite them with little
meditation. 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 hesitate and repeated myself
more in meditation. On the contrary it all demonstrated
reasoning I had the advantage. I learned from him to some extent to make Latin and Greek interesting to me & he learned 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 obvious omissions & interests 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 kindness of minds is not requisite to a useful friendship. Allowing 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 stimulus. 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 the propensity was kept under control. When they separated by his graduation the scholar, other friends with similar bias came in to undo the work of my building and soon the young man was fallen into dissipation—though I blame the influence of that
First friend was the means of his subsequent reformation. Character, firmness in the rights, and a large loving heart. Must keep their permanent strength on his head. Early friendship, our first to spring from his desire to have a confidante. My early life was much moreward. I think I suffer for it today—by his desire to have a friend of like passion, to make something strange & adventurous, to tell their own young stories. He himself was formed of sort of ebullent for mischief. They always had secrets, that I was never to know. His place where were deposited the mementos of planting apples, the places where were hidden the first fruits of the eggs-laying, the times & places of midnight feast. This excited young feeling—my heart and form I sought to emulate. These boys by my own example 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 enlarge with the excitement, improvements & facts of passion, mother, brother or sister—denominations from fancied cruelty of parents, and gradually alleviate his above own heart from those who alone have his real welfare in view, and have but a
poor fellow in me who is willing to receive his part in return such foolish secrets. The whole system of固然
is倒在 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 proverbs, his faults, his sins. They do not manifest any sorrow, nor consider how they may help him to become better, but there is an arch joy, sparkling in their eyes, and witty paradoxes are sharpened by the operation of exciting immediate laughter. So also young ladies in giving and taking the confidences of each other the absent third party, when a dress
what a bar! What manner. Did you ever see one so proud as to own or so modest? 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 is flattery. An author says: “A real friend will venture to displease me, rather than indulge my faulty inclinations or increase my natural vices.” 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 benefi-
From obtaining it, he had a Staff Officer who never flattered him. On one occasion he came to him. "Colonel," he noticed, "I note that you are giving way to a nervous habit as soon as the battle is coming on. You must watch against this so your regiment will not lose you both."

The Colonel was indignant at his frankness, but cached him of a habit of which he was till then unconscious. At a later time he afterwards remembered his Staff Officer with gratitude.

The Staff Officer had as you may imagine a magnificent spirit notwithstanding his courage in action. Again, this officer told him quickly one day: "Colonel, you sometimes seem to me to be the bravest of men t0 display extraordinary moral courage and men at other times you exhibit none at all."

Again the knife thrust and 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 by sincere friendship. Kind and generous open-hearted words of unselfish deeds are often needed. Mr. continued hunting for glories and finding of faults. The correction of faults in one another among friends is good but do not undertake too many or the same time and never forget Mr. example is the greatest, gentlest teacher.
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 confidence that friendship need not be hastily entered into. Of course self-examination will teach us ourselves. Our 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 really he is to be deceived by appearances. To take the show for the substance. Young people are particularly liable to be deceived. Habits and manner, manner our danger. But they are not needed. Teachers give warning, but they are not meant. But experience will finally be the correcting if it does not come too late. After years you will look back and wonder that you deemed such and such a companion a true friend. He was kind, he was affectionate; he was generous. He was thrifty, but he lacked uprightness. A pleasant manner, a pure and beautiful outside may be only the coating of bitterness inside. There is a host of characters who come to you in sheeps clothing who are really wearing...
VALUES. For example, the young man who is weakly to drink strong drink or who has become steeped in indulgence - one who is profane - his licentious, whose voice is gentle - who has learned to put blast to what is wrong, to right, vice for virtue. If your own heart is pure, its instincts will help you to discover a counterfeit, but you must consider the wisdom of those who have had much practice at detecting counterfeiters. I would mention a second requisite is a friend. At least a reverence for divine truth. If you are a sinner and suffer, there will be danger in associating too closely with him. I once wrote to an infidel friend to read Plato’s “Sun,” his rejoinder was “I do not take poison into your system.” A fearless, fearless companion who gets your warm attachment, your confidence will poison his every source of your enjoyment. We will make the spring better at the fountain head.

A third requisite to pure friendship is the subject of my first lecture: a good temper. This of course is attainable and I need not repeat what I said under that head. Yet I would advise a man who has an ungovernable temper, unless he can keep up a constant effort to get his mastery of it. A fourth requisite is what we call good sense. This comprehends a good deal - a man of good sense.
generally finds that it is best to speak when to keep silent. I have never been to much impressed with the power of silence as I late. In fact when a young man commits himself to a promise that he has little or none to make - he may be wiser and consequently happier in the future, if he is made, but it attaches to him a load of discourse for all his life. Good sense keeps up the bars of discretion and keeps out straggling thoughts from defacing the choice field 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 drinker. It was more than one year of misery to me before the mistake was corrected. As one of the young men I frequented with a company of our Washington friends and I was filled with pride. I let him stand at the bar of a grocery with a drinker and he is set down in society as a drinker. He is he amongst gamblers, horse races, prize fighters, circus-goers, or in any place two or three times when wicked profane low men do congregate. Men like public judgements was already gone war against him. Good sense will make
Mind circumstances and help him carefully to avoid bad 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. We never seem to know the proper use of his mouth as to what she puts into it nor when coming out of it. He does not know what to do with his hands or his feet even his nose serves all propinquity in his eyes. 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 and stopped my complaint— one was that none who claim you do when the clouds are around you are not really friends in the sunshine and the other reflection showed me that for some course of my own deserved his loss of friendship which I sustained as I am limited in time at this lecture permit me.
(13) Simply to surrender in favor of the cause in one's self of losing friendship of another.

1. Consequent selfishness: it makes us exacting, less kind, forbidding, less polite & attentive to a friend; in fact the quality escapes from our own bosoms, so that there is no link to sustain to the chain of another's attachment.

2. A habit of frank speaking, accompanying it by reproaches often—this is no substitute for speaking the truth in love.

3. Patience contains with skill friendship or the first blow. Few people can bear those that is without your anger when they are accused directly at them.

4. If friendship varies reproach are not his method of recovery, but self-examination, care not to notice it too plainly and increased effort to win to deserve his recent affection & confidence of your friend.

5. Pride is a good barrier to lasting attachment. If that is in confusion, it makes one appear what he is not; it leads straight to the door-way of contempt, while a friend never endures without turning away in resentment or in grief.
6. Branch of confidence. Telling of secrets. Some facts: for this, the friend must leave us.

To retain friends, we must respect our own
thoughts and keep them free. If we do, true friends will
remain and new ones will come to us. From
such traits, we uprightly exist.
The highest friendship exists between a man and a
wife. I have not spoken of this subject here. We may
remember that nothing else will ever take
its place of a sincere friendship—no doating, no
vanity, no pride, no attraction; but a devotion of passion can
ever be substituted for the esteem and confidence
that we win us growth of a real friendship. And
this is true in a friendship existing between a
man and woman, or between man and man or 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.
Reconciliation

Definition: quality of the heart feeling of attachment

I. The forming

1. The forming of friendships,
   - negative: not on agreements (but of course unfriend),
   - app.: i.e. knowledge, i.e. temper
   - (b) not from deceit, telling: a desire of a confidante simply
   - (c) not from flattery, through the thing considered:
   - (d) (general) Honesty
   - (e) Personal or Divine trust
   - (f) Good temper
   - (g) Good sense

II. The preserving

1. By avoiding change:
   - 2. Selfishness
   - 3. Esteeming in upbringing
   - 4. Pride & contempt
   - 5. Mistakenness
   - 6. Breach
   - 7. Confidence: telling secrets: treachery
   - 8. Being unfaithful upon
   - 9. By wronging one's own heart:
   - 10. Resentment 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, society; to arrangement of subjects in books, to different departments of study and to various other matters where system or order are required. These applications we meet with in like figures: the regularities in household with economy. This expression probably refers to money matters. Again: "the school is economically arranged." Here time and 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 church we know how to economize words." This means the use of no more words than are necessary. "In a corporation men in the smallest economy in the office & in the wages." Then we have a concrete order of arrangement to save money of men & to save expense. It is 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 others house. & homes, law or rule. putting these 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. out of it a well regulated habit of life
a well regulated mind. But for the purpose I have in mind
today I will confine this word to its limited use when applied
directly or indirectly to money.

A sound system of management on
the requirement is in the expenditure of money is good economy
a faculty system or bad economy. Whatever striking examples
people may show you to the contrary still this rule
holds good. I knew a young man who had a fair competency
and was living in comfort with all his wants supplied. He
became eager to acquire quick wealth by some short road. He
began to gamble, was quite successful. With sheerless
spirit he risked large sums. He was known to gain
as much as $2000 dollars. The last I heard
of this young man was that he had a large fine to pay
for misappropriating money. He was sentenced 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 succeeding
man or woman we secretly suspect to accuse all around them of
dishonesty. Young men are often attracted by the excitement of gaming; they may risk small sums to gain larger ones. Without referring to the laws of God which forbids it, let me say that all gaming is the poorest kind of economy. It will present itself to you in small stakes for pleasure as in cards, dice, football. It will come up in the way of lotteries, gift certificates, horse racing, and in a hundred other forms. The principle is the same. In the run of chances the man who indulges in gaming proves himself a failure. Now inquire what is the reason of this? My answer is: First it violates God's law which forbids cheating and stealing. It is poor economy to do so. For he who steals out of his hand against God, strengthens himself against the Almighty.

He remembered upon the steeple crosses of his huckle."

Next, it violates the natural law that we trace in everything stable, 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 tree grows in root, shoot, branches by steady, hardly noticeable additions. A man gains credit with his fellow man little by little till finally confidence settles down in his favor. The whole man, myself, whatever power or genius God implanted in him presents a growth in body, mind, and spirit. So that any reasonable man would anticipate that he could not come suddenly by a single crime against written or natural law into
Permanent possessions. But suppose several exceptions are thrown into the list where gambling has brought luxury and ease and it seems to remain with its possessors. For example a great contractor for Indian supplies has succeeded in acquiring the Government and his friends and has built himself up a large fortune. Has he not really suffered a loss more than commensurate with his gains? he has lost the favor of God. He is known to his fellow men as a man not really trusted by them. He has lost his peace of mind. At times he would give worlds if he had then to resign his wealth would like to dwell on this point and that you know sudden fortunes suddenly disappear. But we know of enterprises suddenly in society before you daily in these times. A man appears, falls in wealth and pride and sin. In a few days his wealth has gone or some maddening indolence has plunged him into himself. Beneath the surface he left his fortune to others. 

Common wisdom is to suppress in this aphorism: the that is economical in acquiring money will be economical in expending it. Big lawful gains in a lawful business you have gradually built upon. A competitor you have order system in everything of it. Your mind has order system in itself. The time is not likely to come when you will be able to understand, careless or prodigal like the spendthrift who has become rich by a sudden turn of fortune. You may wonder
Why I dwelle so long on gambling with its different phases & its consequences. The reason is that there is now so much danger in this direction. The mail road & the telegraph, almost annihilating time & distance, are symbols of our people if they do not tend to make the man what they are. Man is haste - haste. Haste in everything. Haste to be through with England & youth. Haste to be settled in life. Haste to be in office. Haste to be famous, & an almost universal pleasure in haste to be wealthy. This disposition, planted & fostered, may not restrained by positive & continued effort, will make of life a gaming table under some moral name. Character under such pressure is of course superficial. Epheasant, well then, what is the remedy? It is found in the beginnings. My first is: Never even play marbles to keep second - never violate expecs to retain from other. Third - never play any game where there is money. Fourth - never bet for on anything, whether a horse's speed, a chicken's fight, or an election.

Fifth - never invest in a lottery ticket of any sort.

Sixth - never sell long stocks, nor corn, nor values, what have no real existence.

Seventh - give all places where things are done a wide birth!

Practice with care and you can gradually lead from little to great, from
gambling to avoid dishonest practices or counterfeiting. Every attempt to abstain from the very beginning on matters of solid principle and it will be easy for you to keep from the grosser crimes. Your record will detect them even when covered with polite persuasion and concealed under the cover of benevolent design or pretense. I realize from my daily contact with students that the great proportion if not all are without much means. The wise man says, "Give me neither poverty nor riches." In this outward 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 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 know your follies or excess in this regard. For example: Suppose you pay 50.00 for a coat that you have to go without proper shoes to your feet - suppose you spend your money foolishly, for a day or 10 rides in the street cars and at the end of the week cannot buy a second book worth one dollar - or suppose you have lost the means to pay your own indebtedness and in some meanless moment spend money for cigar, tobaccos, nuts or candy 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 and 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 of balance accounts by the word sundries, or by saying food,
clothing, etc. This will not be good medicine; it is not dealing
honestly or fairly with ones self. An itemized account is a
wonderful aid to self-examination. It carefully keeps 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 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 stones 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 his future self. Then he would set up mills & machinery
and employ skilled workmen skilled in his 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. We will be obliged to make an outlay of money & times & labor
He must prepare his machinery; his mind with its various powers, and he must wait for permanent results. The advantage is in the student's favor for the stone quarry is deceptive and the market for stone is more variable than that of the mind. A well-trained mind is always in demand. Then do not be discouraged if it seems all uphill for a series of years. There must be a time of sowing, a time of reaping, and some when success begins to appear. Perhaps I may make a few useful suggestions by taking the 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 and paying all expenses for the coming year. Let him write down first what is absolutely necessary, as the cost of food, clothing, washing, tuition, books. Then consider 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 increase his necessary means. Now suppose $200 are provided in these various ways. What is he to do to buy pants as one student did when $15 flour would $70, and had $10. Making for these 8 items alone $5. Leaving but $145 for shoes, underclothing, better linen, and
9 other things you cannot do without. The item of bread for 40 weeks will be 1 12. Fla. do not speak of this to discourage you but to enable you to economize by previous thought and arrangement. Few 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 or private houses, where the lady of the house superintend everything for us and where good manners were never neglected. Can a student afford to spend one dime carelessly? Good clothing, clothing that is respectable & will wear well & the best to buy. It is the best economy for it will last. But often more depends on the ease of clothing than on the purchase. A young lady throws her dress into a chair & a heap & thoughtlessly sits upon it. It will wear again look as well as before. A young man wears his best coat in playing round ball, or as I have noticed in doing work that will soil it and strain it in his back and at the joints is a poor economist. At times I have no doubt students have thought too particular respecting their rooms: demanding a clean floor, sheets, hats, clothing, wash basin, brush etc. 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 thread of black or white thread can be purchased for a few pennies and a half hour's work in season will remedy this evil and often hides one
respects for months: This putting off a new purchase. Another reason I wish to leave with you as concluding to economy of expenditure, frequently look over your accounts for a period of a year and ask yourself can I not be more careful? This item will have more means.

One of the most fruitful sources of poor economy to a man of sensibility arises from the tyranny of fashion. Wealthy people have fixed the standard of respectability and every person is strained to conform to it. Now a community like ours has an economical remedy if it can act in concert. When I went to New York, Thomas Beecher Church in Harlem, 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 one day, 'What am I doing? the part Mr. Beecher has taught us to dress for church that the poor will not stay away because of a contrivance which will constantly remind them of their poverty. Here among ourselves, we can gradually fix a standard of respectability that will not excite envy and envy that will not tempt 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 condition of use and comfort. This is positive economy. I was in the United States one day on the cars. He used much tobacco and had to
spirit across his dauntless dress into the common receptacle for
her hand not learned the art of deluting the flour. This operation
ruined her nice traveling dress. I think it affected his coat and
you will find it spotted with the new crimson. Thence - a behavior
may be able to see on this waste but you I cannot. Certainly MATCH
would have preserved that nice dress. I own for months.

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

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

They tell you the spendthrift is liberal. From a wide experience I assume
you that no real liberality in him. His generosity is caused in ministering
to his own appetite, passions, and involves you in his needs
for present gratification or for some future blessing or leverage
to hold up his own ends. No true liberality here, no true benevolence.

The men who practice economy are those who have built
our universities, schools, sustained 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, convenience, his God approves.

I remember one instance of a poor Congregational Minister in the
Alaskan Northwest who had a salary as a Missionary of a few-
minded dollars. In the morning his wife says, My dear, we have no place,

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in the house, will you not send to me with a bag, no large sum of money, but a dollar or two which to pay.

On the afternoon of the first day, Mr. G. M. A. — the solicitor for the American Min. Soc. called and said before him the pressing needs of the Association. Those engaged in educating the Southern children can you spare anything? He says: "Yes, give me an adjoining room, open a little box & bring out my dollar & give it to the solicitor. He is my friend who has heard his statement about the day of slaves. In the morning, asked him what this meant? did you not do it? You had not a dollar! No, indeed, he said, but then in the books money & set it apart. I mean borrow it for anything else! You said, through him, we could not deny himself the help of contributing a portion of his income to the work of slave education. The vast work of benevolence in this land is done in this way by men of economy. I am just of a genuine liberality... And, if the students there will always let apart a portion of it, as ever so small a sum, for the meeting's use. An old gentleman was present whom I presented his case of a poor colored minister in distress. He gave a receipt for subscriptions by sending books. I advised that we deny ourselves one dinner — contribute. After the meeting he said as he was boarding he could not do so, but he denied himself to the dinner, and to us to give $20. One who offered a dinner, wines & cigars from a prodigal — afterwards..."
such conduct as this in humanity is a honest loss of his fellow men.

Allow me now to give you a brief recapitulation:

Economy is defined as: "prudent management"

Applicable to: Individuals, households, organized bodies, etc.,

(a) schools, churches, corporations, society, etc.

(b) Illustration of its use, referring to money, time, management.

Meaning of "Economy" by derivation = oikos - oikia - house, rule order of household, object method of teaching economy.

Applying the term to money:

I. Its acquirement
II. Its expenditure

(a) Good economy, a faulty economy, a very poor economy.

Illustrated by a young man gradually led into gambling.

By way of illustration, the example of a soldier in life.

(b) Influence of learning - Why is it bad economy to attempt so much wealth by sudden leaps? It is against nature, law both written and natural, against the law of childhood. Theft, also against the law of appetite. Exceptions considered and accounted for. Illustrated by a dishonest business contractor for India supplies.
II. Expending money considered. The economy is acquiring a generous economy in expense. Generally persons consider and rules given against it. All tending to avoid the very beginnings of this vice. The same consequences of wasting. The vice pointed out and the blessings of avoiding.

(a) A detailed consideration of the circumstances of our own condition.


(b) Education - all paid for it by the diligent student; an investment. Illustrated by a horse; quarry = profit considered.

(c) The student to forecast his means and arrange his outlay.

(d) Accurately afford to spend for what is needed.

(e) Preservation of economical, or judicious purchases.

(f) Habit of order in rooms. Mode of living habits of economy.

minister: a poor gentleman who subsisted himself by selling books.

Love to memory for their liberality.