

ADDRESS

UPON

AN INDEPENDENCE IN LIFE,

BY

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ADDRESS.

Mr. President,

Ladies and Gentlemen of the Association :

The invitation to address you this evening is an honor and a pleasure that is highly appreciated. Your society has from the start been admirably conducted. It has good and able men at its head. Warring factions have not divided it. You have wisely asked the co-operation of those in your state who are devoted to educating the deaf. Should you continue as you have begun, there would seem to be no end to the good that the society may be expected to accomplish.

It is a further tribute to your body that it is not organized merely for pleasure—for dancing, gossip and picnics—but is concerned with all that tends to the *advancement* of the deaf. For this reason I need make no apology for choosing to speak about

AN INDEPENDENCE IN LIFE.

The nerve that centers in the pocket has thrilled men in all ages and countries ; but never was it so sensitive as in our day and in our country.

Moreover, if money, here and now, is important to men in general, it is doubly so to the deaf man. His hearing brother has many avenues to an honorable place in society, while he has but few, and they full of obstacles. Among them, however, one that will lead him straight to the goal is, *to get money*.

The deaf man who is shiftless ; who lives from hand to mouth ; whose earnings enter his pocket to-day only to run out of it to-morrow ; who gathers no store with which he can defy adversity,

—that deaf man never will be regarded as more than a hanger-on in society. He may be good, inoffensive, reliable, industrious ; but if his neighbors see that at the end of the year, and year after year, all his virtues still leave him without a cent to bless himself or anybody else, he will simply be tolerated, will be regarded as useful, but he will certainly fail to win the respect of his fellow-citizens ;—and that, my friends, is something that all should covet.

On the other hand let the deaf man once prove that he has the power to get money, the decision to hold it, and the judgment to manage it well ;—and he will then be found, just as certainly, a person held in high esteem wherever he may dwell. True, he cannot talk, but for him his “money talks.” Very likely a stranger seeing him at his labors will say, “Poor man ! he is deaf and dumb ;” but that stranger’s pity will turn to respect, if not to admiration, when some resident rejoins, “Don’t waste your pity on *him* ; he knows how to manage his affairs as well as the best of us.”

INDEPENDENCE.

Independence is a large word. It means more than wealth. If utter poverty is always a state of wretchedness, utter wealth is often a state of slavery. Astor said that incessant toil over his teeming millions brought him nothing but board and lodging.

The independent man dwells midway between these extremes of misery and of care. He is the true king of existence. Enslaved neither by grinding poverty nor absorbing wealth, he is free both to gratify his own wants and to lend a helping hand to those less fortunate but perhaps not less worthy than himself. He can shake hands with the tax collector, smile upon the gas-man and coal-dealer, and face “the butcher, the baker, the candlestick-maker,” and all the rest of the bill-bringing horde, with placid front. Finally, when sickness or creeping age assail him, he still will have not only the comforts of life, but the consciousness, sweeter to every noble soul than life itself, that, come what may, he and his will not be forced to eat the bitter bread of charity. Surely, such a lot lies upon the heights of earthly felicity ; and we are justified in giving this hour to a consideration of how it may be reached.

AIM FOR IT.

The first requisite is to *aim* for it. He who pursues his labors constantly resolving to reach independence is not likely to fail.

But the resolve needs to be taken early. By far surest of success is he who, at twenty, determines to touch the goal at fifty. Many fail because they start too late. I am acquainted with a group of men all of whom are in the neighborhood of fifty years of age. All of them have been for twenty years or more in a position where the exercise of ordinary attention and foresight would almost certainly have made them independent by this time. But they did not exert that attention and foresight in this direction. Other objects absorbed them. Within a very few years they have become fully awake to the necessity of providing for the future, and are striving to that end. The result must be that either they will never reach independence or they will be obliged to do within the next ten or fifteen years that which they could have done much more easily within the past fifteen or twenty.

The aim must not only be taken early but kept steady. For him whose independence hangs upon his own exertions to lose the aim is to lose all ; and to divert the aim is scarcely less disastrous, for as often as it be diverted the worker must take a fresh start, often from the same point whence he started long before. Hence, he who would be independent must resolutely oppose whatever threatens to disturb his aim ;—whether it be the seductions of pleasure, the smiles of popularity, or even the nobler desire of fame.

WORK FOR IT.

The next requisite is *work*. A few inherit money, but, in America, this generally proves a misfortune : rich men's sons are proverbially clogged instead of winged. A few others get money by speculation or by some accident, but they seldom keep it, and besides they are so few that they need not be considered. For the great mass there is but one road to independence, and it is the hard long course of steady and persistent work. For most the prophet said "no sweat, no sweet." For most the poet sang

"Woulds't know the path where dollars lie?
At break of dawn let down the bars
And plow all day till sundown comes,—
Till evening—aye! till shine o' stars."

This is practically a universal truth. A man at hard work is often tempted to envy a rich man, and to fancy that he never toiled nor spun. But what are the facts right here in Pennsylvania? Childs carried packages at four dollars per month; Wanamaker clerked for a dollar and a quarter a week; Carnegie worked in a telegraph office for less than fifty cents per day. Each of these men, to gain his start in life, toiled as hard every day and as many hours in a day as any man that wields a pick or swings a hammer; and the very same qualities of common sense, the same exertions of energy and persistence that enabled them to get their first dollars have enabled them since to keep those dollars and make them yield other dollars.

This your city of Pittsburg is a great center of laboring men. I honor them. I have grubbed stones out of the high road and sweated in the hay-field from dawn to dusk for a few cents a day; therefore I know the burden of the laborer and rejoice with him when it is lightened by shorter hours or cheered by better pay. But yet, if my weak words could reach the ear of every man that toils, I would exhort, I would beg him to beware of nourishing a spirit of discontent. It carries ever with it a venom that will poison the happiest lot that ever fell to mortal man. I would warn him not to be governed by fallacies which the breath of reason quickly dissolves. Can journeymen bakers forcibly obtain shorter hours, or better pay, or both, yet neither increase the price of bread nor risk the chances of steady employment by driving many master-bakers from the business? Can carpenters, masons and plumbers do the same, yet neither raise rents nor divert from building the capital that gives them work? Can all of them conspire to prevent boys from learning trades, yet not increase the number of the idle and the vicious that prey upon society, and that must be curbed and cared for by increased taxation? To all these questions reason and experience answer, No. If, therefore, workingmen press their combinations too far, we may have in the future a tyranny of labor based on unreason, as we have had at times in the past a tyranny of capital based on greed. It is not all certain that the former rule will be less harsh than the latter; but it is quite certain that the poor will still be the chief victims.

What, then, is the remedy for the dissatisfaction of laboring

men? Does it not lie in the practice, upon both sides, of principles essentially Christian? The employer who begins a system of profit-sharing with his employes works on Christian lines. So does the workman who is patient with his lot until he can see a way to better it without violating the rights of others—who is willing and cheerful at his work—who does not pick up his tools five minutes after and drop them five minutes before the whistle sounds, but is prompt, like Nelson, who declared that he “owed all his advancement in life to the fact that he was always a quarter of an hour before his time.” Such a man, like Hugh Miller’s mason, “puts his conscience into every stone he lays.” He will be apt to become indispensable to his employers, and sooner or later find a road to success. Nelson and Miller are shining examples, but not better, all things considered, than Edward Carter, a deaf and dumb black boy in Washington. He worked in a brick-kiln, with many others. Not long ago he lost his life in an accident; and his employers said that his zeal, cheerfulness and accuracy had made him, in spite of his infirmity, as hard to spare as any man they had;—that there was not one in all the hundreds of their employes whom they valued more, nor to whom they paid higher wages.

SAVE FOR IT.

To work well is much, but not all. One must *save*. Saving is to getting an independence what the king-pin is to the wagon: if it holds, there is hope; if it fails, there is destruction. Poor Richard’s saying that “a penny saved is a penny earned” tells only half the truth. The penny saved is twice earned. Many think they would save money if they could get it; but the fact is it is much easier to get it than to save it. Most people will be convinced of this if they review the sums they have spent unnecessarily.

In order to save, three things are absolutely essential. The first is *Health*. One must keep out of the doctor’s clutches, for the double reason that sickness stops wages, and that the doctor’s clutches are too apt to clutch a large fraction of one’s savings. A cheerful disposition is one of the best assurances of health,—

“The merry heart goes all the day,
Your sad tires in a mile—a.”

Such a disposition can be cultivated. Look for the humorous side of events; read "the funny corner" in the paper; and if you catch some little fall in life save your bruises with a jest. It is wise, too, to take short views; not to worry over the future—lots of people have dug their own graves by crossing Fox Rivers that they only reached long afterwards or never reached at all. It is better to rely on such a disposition for health, and on good pure habits, than on "doctor's stuff." All the apothecary shops in the universe contain less virtue than the old rhyme

"Joy, and temperance, and repose
Slam the door on the doctor's nose."

The second necessity to saving is *Self-Denial*. Many laboring men tax themselves more heavily than the most grinding despot ever taxed them. In New York there are theaters supported entirely by the few and hard-earned cents of news-boys. The people of the United States pay more for strong drink than for bread, meat, schools, colleges and churches combined; and the greater part of this immense sum is paid by the poor. Once more, the enormous amount of money lost in lotteries nearly all comes out of the wages of the poor;—men that have money in the bank do not draw it out and throw it away in such transparent swindles. Out of its last so-called "distribution" of two million dollars leeches from the people—mostly from poor people—by the Louisiana State lottery company, that vampirish concern kept eight hundred and seventy-five thousand dollars—nearly one-half—to divide among its own stock-holders, besides drawing a large number of the prizes for itself. Was the company satisfied? Has it

"Dropt off gorged from a scheme that has left us flaccid and drained?"

By no means. But, emboldened by the power of its ill-gotten gains, it now aspires to buy even the manhood of the people and the State itself. If a workingman puts a dollar into one of its tickets let him remember that he simply tosses half a dollar into the maw of a shark, corrupts himself and his country, and all for the infinitesimal chance of an almost impossible prize.

If these seem large things, let us come down to small ones. A man who earns a dollar and a half per day, and does not lose a day's work in the year, but gets shaved at a barber's three

times a week, will spend just three and one-third *per cent.* of his wages for shaving ; whereas, he could get a good razor for a dollar or two, learn to keep its edge on, shave every day in the year if he wished, and only spend a few cents ; or he could let his beard grow, be all the healthier, and spend nothing at all. Again, suppose, as often happens, that this man is fond of his cigar and yields to his fondness. He will probably smoke three per day. If decent ones they will cost him five cents each, which will amount to ten *per cent.* of his earnings. But that is not all. On Sundays he gets no wages, while he smokes as much, if not more. Figure it out, and you will see that more than eleven and a half cents out of every dollar he earns goes up in smoke.

We say such a man smokes cigars ; but it is nearer the truth to say *cigars smoke him*. Indulgencies so disproportionate to income are confined to the poor. What business man continues to thrive while spending eleven and a half *per cent.* of his yearly income on a single little personal habit ? Not one ; and as for the workingman, whose pay is small and fixed, he might just as well kick at the moon as try to save while indulging in extravagancies. *His* only hope of laying the foundation of an independence is to smoke cigars little or never ; to visit shows seldom ; to avoid rich food ; to wear the old coat a little longer,—in fine, to put the brake resolutely down on tempting but unnecessary indulgencies that are certain to drain his pockets.

The third indispensable requisite for saving is *System*. System is chiefly a matter of arithmetic ; and arithmetic is in money matters what the compass is to the ship,—each tells the owner where he is and whither he is going. The great Lamartine despised arithmetic ; and when the great Lamartine became old his friends had to collect money for his support.

A man, and more than all others a workingman, should keep a record of what he receives, what he spends, and what it is spent for. Let him put down on Saturday the sums he must spend for necessities during the following week : so much for board or rent, so much for clothing, etc., and thus he will know how much he can spend for indulgencies and still save something. On the ensuing Saturday let him fill out from his record a form like this :

SUMMARY FOR THE WEEKS,—1890.

Week ending	Received.	Paid out.	Gain (+) or Loss (—).	Total.	How Kept.
May 17th.	\$9.	\$8.50	\$.50	\$.50	In pocket.
“ 24th.	9.	8.	1.	1.50	“ “
“ 31st.	9.	9.25	— .25	1.25	“ Savings Bank.

At the end of each week, month and year let him fill out similar forms, with such variations and improvements as his experience suggests. These forms, appearing successively, will give him a true photograph of his condition, past and present, actual and relative; the habit will lead to care and thrift, and will soon become easy. It may seem a small business to make note of every cent, nickel and dime; but remember that “mony a mickle maks a muckle.” When George Washington bought a pair of shoestrings (if there were shoestrings in his day) did not he put it down? How much more should the likes of us!

If our workingman is married, his wife can play a most important part in the matter of saving. She can study the market reports and advertisements, and so learn when and where to buy to advantage. She will soon learn that clothing, for example, can be bought for from one third to one half less at the middle than at the beginning of a season. If they live near enough to a food market she can get better food for less money by personal study of the market itself. She, too, should keep a record of receipts and expenses. In numberless ways she will find herself able to back up her husband in his efforts to save. This is the kind of wife of whom the Psalmist said “the heart of her husband doth safely trust in her.”

INVEST FOR IT.

He who has worked and saved can very soon get rewarded. The almighty dollar has no wife, yet he is a tremendous breeder. All he wants is a little management and he will then work day and night and all the year round in raising up other little mighty dollars for his master. A man who, from great poverty, rose to be one of the richest men in England, when asked how he succeeded, said “by never having an idle hour, *nor an idle guinea.*”

Here, time is all-important. The man who begins investing at

twenty has an untold advantage over him who begins at thirty or forty.

At the start, when one can save but little, the savings bank is usually his best resource. Some of these pay as high as four *per cent.* interest. But when one has accumulated fifty or a hundred dollars he can look out for something better. "It is the watched pot that boils," and the watched investment that grows. Certain classes of bonds in Philadelphia and elsewhere pay as high as six *per cent.*, and are safe. Six *per cent.* is a good return, but after one's fund has grown somewhat greater he may hope to do still better. Building associations and railway stocks frequently pay more than six *per cent.*; and investments in real estate, especially in such as will probably be needed for business uses, if wisely chosen, are likely to be very profitable in this country for many years to come;—but it is not advisable for any deaf person to put his money into any of these things unless he can have the very best advice, because success or failure in them very often depends upon intelligence "caught on the fly," and from this the deaf are precluded. In whatever way a man invests his savings, let him remember that the safety of his principal is vastly more important than the promise of a high rate of interest or increase in value.

COUNT ON IT.

Can one succeed in getting an independence by the practice of all that has been suggested? We ought to answer with regard to the average mute. I know one deaf man who is said to earn fifteen thousand dollars a year. We won't waste time on him; if he don't keep an independence he ought to be whipped. I know also quite a large number of deaf men who earn salaries ranging from nine hundred to twenty-five hundred dollars per year; these also, it would seem, ought easily to lay up something for rainy days.

But how is it with the average mute? He is usually an artisan earning from one to four dollars per day. Let us say, as before, that he earns one dollar and a half. Is it not reasonable to expect that he can, by practicing these suggestions, save an average of fifty cents per week? If he does, he will have at the end of a year twenty-six dollars, or a little more. Now, twenty-

six dollars is not much ; but the worker who has saved twenty-six dollars at the end of the year is vastly better off than one who gets there without a cent ;—and he is a king compared with one who ends the year in the gripe of twenty-six dollars of debt. Let him keep it up, and when he is two or three years this side of thirty he will be able to show three hundred dollars. Three hundred dollars, again, is not a great sum ; but the workingman who at twenty-five or thirty has saved three hundred dollars will be almost sure never to want thereafter. He has made *himself*. He knows how to get, how to save, and how to manage money. Even if his wages remain at one dollar and a half he will increase his property from this point in a still greater ratio, for every business man knows that it is the first few hundreds or thousands that cost the heaviest toil and strain. But such a man will be very unlikely to remain at his original wages. His thrift and steadiness will be noticed. He will be likely to win promotion ; to go into business on his own account ; to hear of good opportunities for investing. Moreover, the field of invention is open to him. Money is made every day by the invention of seeming trifles. The man who got up “pigs in clover” stepped into a fortune at once. So did he who first thought of sticking a bit of rubber on the end of a pencil.

In a word, while our workingman is still good for twenty or twenty-five years of labor, he is already well along and advancing on the road that leads to independence, with all the freedom, all the dignity, and all the power that independence gives ; and nothing but dire misfortune will be apt to jostle him permanently off that road.

USE IT.

Here, perhaps, my subject strictly ends. But I am loth to leave it so. The power to accumulate is far from being the highest characteristic of man. The ant, the beaver and the muskrat can hoard as well as he. Man is nobler than they only as he dedicates his hoard to nobler uses. By such uses only can he escape the belittling effects on the mind that spring from prolonged and sordid cares. How pitiful is that confession of Astor's !—his brain was as empty as his coffers were full. Let us beware, then, lest we also narrow our minds while we broaden

our estates. To that end it is good to spend what one can in promoting the joys and the intercourse of family and friends; in gaining the enlargement of travel; in reading, not only the newspaper, but the books that have proved themselves immortal, as well as the books and reviews that to-day are moulding the future. And if haply Providence did vouchsafe the lost sense long enough to bless with the appreciation of melody, let us also read the bards whose voices echo through the aisles of time, so keeping poetry alive within us and

"love of the old melodious lays
That softly melt the ages through :
The songs of Spenser's golden days,
Arcadian Sidney's silvery phrase,
Sprinkling our noon of time with freshest morning dew."

GIVE OF IT.

There remains one step more, which to omit would be to omit the divinest part of man. If devotion to money-getting narrows the mind it also hardens the feelings. It is of the essence of selfishness. Freely indulged it will make a Shylock of any man. Surely, we wish not to develop in such a way. We do not want a lean heart with a fat purse.

There is, however, only one way to escape so mean a destiny : it is to cultivate the habit of giving—the wish and the will to reach a helping hand to those less victorious than one's self in the battle of life. This will keep the heart tender and true, however proudly the purse may be swollen.

But one should give with discretion, so as to help, and not hurt. Money given to beggars usually promotes beggary; it assures perpetual birth to the very misery which it would abolish. In most large towns there are now societies which are organized to aid the worthy without pandering to the idle or the vicious, and money in small amounts can safely be entrusted to them if one has no friend or neighbor whom he thinks it best to aid. When, however, a man can give largely, it is not so much money as *thought* that is wanted of him. Your Carnegie has given millions to Pittsburg. He deserves no great honor for that. It is easy to give of one's abundance, and he can give a million without feeling the pinch as easily as many a man can give a dollar. But the manner of Carnegie's giving proves that he has

given intense and luminous thought, as well as money ; he has hedged his gifts with original and pregnant conditions that insure for them the enduring and intelligent care of every public-spirited person in your city ; and for *this* Carnegie shall have high honor forever ; he shall have the honor that belongs to every man who tries to live the doctrine he preaches ; for it is Carnegie who said “ the time is coming in America when the man who dies rich will die disgraced. ”

Friends, it is a far cry from Carnegie to us. What can *we* give ? Every one can answer for himself, but no man can answer for him. He who earns only a dollar and a half per day cannot give much. But let him give a little, with hearty sympathy ; and perhaps, in that realm where pure standards reign, his gift will count as heavily as that of the one poor widow who gave more than all the capitalists in Jerusalem. And if, perchance, as the years go by, the horn of plenty shall pour its treasures upon any of you, and you grow rich and prosperous, O then, much more, remember that

“ Thieves may break in and bear away your gold,
The cruel flame may lay your mansion low,
Your dues a faithless debtor may withhold,
Your fields may not return the grain you sow ;
A spendthrift steward at your cost may live,
Your ships may founder on some distant shore ;—
But wealth bestowed is safe, for what you give—
And that alone—is yours, forevermore. ”
