

## Lines To An Improvident Man.

*By the Poet, "Low-Rate."*

Ye Gods: Why cannot people see  
What Joy there is in being free  
Of Debt,  
And still there are so many Mutts  
Who run along in Credit's ruts,  
You bet.

I say that every man should save  
At least enough to buy his grave;  
Or more.  
It may be but a weekly dime  
But added to from time to time  
A store.

It matters not how small it be  
It shows he's balanced mentally,  
Is shrewd.  
No man has right to call on me  
To help support his family,  
It's rude.

I wouldn't have the state of mind  
Of half the thoughtless folks I find  
Around.  
What would their wives and children do  
If they should die or be shoved through  
The ground?

If he is so improvident  
To hardly have enough for rent,  
It shows  
He hasn't got the sense to see  
His own responsibilities,  
God knows.

And therefore let me say right here  
No "Deadbeat" needs to hover near  
My Dough.  
For if he does, by Gee, I swear  
I'll tell him mighty quickly where  
To go.  
Ah well,  
The word I didn't want to spell  
Is H——.