

Mr. Micawber on Thrift

Interview With a Great Authority

By W. F. RALPH

MR. MICAWBER, sitting meditatively upon his haunches on the far shore of the Styx, was aroused by the arrival of Old Charon with another load. Arising from his easy, if somewhat Oriental posture, he stretched himself with his accustomed elegance, and prepared to meet with his usual affability the more distinguished passengers. Among these latter was Mr. Ernest Nosey, late reporter and special writer on the *Evening Blare*. Mr. Micawber, scenting more fame, approached.

"Ah, good morning, my dear sir, am I right in presuming to designate you as a leading member of the staff of that, shall I say, internationally famous journal, the—in short, are you Mr. Ernest Nosey, of the *Evening Blare*?"

"That's me."

"Ah, glad to meet you: My name is Micawber, Wilkins Micawber, Esquire, late of London, Canterbury and Australia, a name, perhaps, not entirely unknown to the teeming throngs which pervade the—ah—"

"Sure, I knew you at once, Mr. Micawber," said Mr. Nosey, at the same time producing a thick pad of paper, and the grimy remains of a pencil.

"In fact, I was thinking about you when Old Charon came along with his chug-boat."

"Is it possible, my dear sir? You do indeed flatter one of the most humble men who ever trod the shores of —"

"Yes, yes, ain't I telling you. The managing editor told me to chase up three columns of dope on the 'Decline in the Practice of Thrift among the Poor.'"

"Very interesting commission, my dear sir, very interesting."

"It sure is," replied Mr. Nosey, "if a trifle hard to get at. But you, I believe, got a very profound remark off your chest on one occasion anent the desirability of living within one's income."

"You allude, no doubt," said Mr. Micawber, "to an occasion when, in a period of financial embarrassment, with several little bills outstanding, and with little prospect of anything turning up to dissipate the gloom by which my otherwise hopeful mind was enveloped. I delivered myself of the axiom: Income twenty pounds, expenditure twenty pounds, one shilling—result, misery. Income twenty pounds, expenditure nineteen pounds, nineteen shillings—result, happiness."

"That's it," agreed Mr. Nosey, transcribing the axiom verbatim. "Now, Mr. Micawber, can you favour me with any further observations on the subject?"

"With pleasure, my dear sir, with the greatest pleasure. If you think that, using a term so greatly favoured by my late colleague, Mr. Heep—the opinion of so 'umble an individual will be of interest to your large circle of intelligent readers, I will—in short, yes."

"Well, go ahead, proceed, get busy."

"In the first place," proceeded Mr. Micawber, "and speaking from this elevated plane whence we may view the doings of the world from a decidedly detached point of view, I would say that the practice of thrift has always been declining and never has been a characteristic pursuit of the poor—that's why they are so numerous."

"How?"

"Well, for instance, the poor, with indefatigable zeal, take to their hearts and implicitly obey the command given to the Hebrew patriarchs of old to increase and multiply and replenish the earth; to become as the sands of the—in short, they have a habit of creating more mouths than they can adequately provide bread for."

"Very true. Go on."

"Now, I ask you, Nosey, as man to man, dwelling in a sphere, the harmony of which is, I may say with perfect truth, seldom broken by the noise of controversy, does this indicate the possession of an eye to the future, which is, so to speak, the essence of thrift?"

"No, indeed, Mr. Micawber, it would seem not," replied Mr. Nosey.

"In the second place," continued Mr. Micawber, "and speaking as a man who, in a former state was not infrequently compelled by an unkind fate and an accumulation of overdue bills to exist in direst poverty, the poorer a person is the more energetically will he strive to emulate to the greatest possible extent the habits and appetites of the wealthy; or, as you modern journalists might say, the poorer

the person the more apt is he to desire pickles and beans on a bean income."

"What do you mean exactly, Mr. Micawber? Why pickles and beans?"

"I allude," continued Mr. Micawber, with that suave condescension of manner towards inferior intellects which so distinguished him, "I allude, my dear Nosey, to an instance reported recently by a man of your own profession, a profession, I may say, which draws to itself the—ah—the noblest and most erudite minds of the—ah—in short, many very capable men."

"And women," suggested Mr. Nosey.

"And women," agreed Mr. Micawber. "I thank you for reminding me, for was I not myself for many years the husband of the most charming of her sex? In the instance to which I allude the journalist was assigned by his editor to investigate the high cost of living as it affects the very poor. While interviewing a grocer whose trade consisted principally in the retailing of foodstuffs in the most infinitesimal quantities, a boy came in, sent by his mother, a woman abjectly poor, to buy two cents' worth of beans and two cents' worth of pickles."

"A very large order!"

"Very. But the insignificance of the amount serves all the better to illustrate the inherent thriftlessness of the very poor."

"How?"

"In this way, my dear Nosey. The bean is, I take it, essentially a vegetable designed by nature for food. On the other hand, the pickle is a vegetable

put the pickle money aside for a more useful purpose?"

"Why indeed?"

"Because, my dear Nosey—and I think you will credit me with some experience in unwise expenditure—that would have been thrift. It is an unfortunate characteristic of the very poor that they can never fully realize that a degree of wealth sufficient to make pickles an every-day affair, can only be attained by an avoidance of such toothsome appetizers at a period when they cannot be afforded without encroaching on the bean money. In short, without thrift of this nature, you cannot expect to get your expenditure within this year's income and have anything left to meet next year's half way."

"That sounds true!"

"It is true," replied Mr. Micawber, "and I think you will not dispute it when I say it is the essence of truth. Unless you make your needs shrink to the size of your income, you will, as likely as not, find yourself in a situation where that most fatal of all documents so far as peace of mind and ultimate comfort are concerned—need I say I allude to a bill?—is the only way out. And I assure you, as the living shade of a man of honour, that the discounting of a personal bill is the surest way in the world to prevent anything desirable turning up."

"That is no doubt correct," said Mr. Nosey. "But I take it that you have no sympathy with the very poor and would have them grind themselves to save two cents?"

"You wrong me, Nosey, you wrong me. I do indeed sympathize with the very poor. My bosom was ever tenanted by a heart most tender. But since my transfer to the exalted state in which you find me—and which, indeed, you share—all tendency toward sympathy of a maudlin character has disappeared to be replaced by sympathy of a more rational nature. I now sympathize with the very poor not because of their poverty—which is, to an enormous extent, preventable by themselves—but because of

their lamentable failure to learn the lesson of thrift which their condition teaches."

"You have altered, Mr. Micawber," said Mr. Nosey.

"Yes," mused Mr. Micawber, "my feelings, after all, may better be described as impatience with the block-headedness of the poor rather than as sympathy with their condition. How we do progress in our ideas, even up here! In my time, to be drunk occasionally was a badge of manhood; now it is held to be the quintessence of folly. In those days—even now to a lesser extent—we coddled the poor and by so doing encouraged their self-pity instead of developing their self-respect; but now I observe there is a growing tendency to quit coddling them and to make them buy themselves out by practising thrift."

"Well," exclaimed Mr. Nosey, "I'm glad I quit the place when I did. If what you say is true, and thrift is to be the order of the day, the population of the earth will soon consist of tightwads."

"Not necessarily, my dear sir, not necessarily. There is a huge

difference between the prudent man and the tightwad, which word is, doubtless, another way of describing a skinflint."

"Define it."

"Well, speaking of men with moderate incomes I would roughly classify the various degrees of thrift this way: The man who saves one quarter of his income is prudent; he who saves between a quarter and a half is tight; if a man save more than that he is apt to be a miser and is almost certain to be an unpleasant companion."

At this point, the plash of oars out on the dark stream announced another band of pilgrims.



"Sure, I knew you at once, Mr. Micawber."

that has been divorced, so to speak, from its legitimate career and treated artificially so that it may serve the purpose of an appetizer, which is a luxury, and not, strictly speaking, a food."

"Quite true."

"Well, you see, in this case we have the spectacle of a woman who can scarcely afford food, splitting the food-money for the purpose of indulging in a luxury. Now why in the Dickens (I am sure you will pardon the passing allusion to my creator, a form of exclamation which, I believe, has attained considerable vogue in respectable circles), why in the Dickens did not this woman buy the beans and