CHAPTER XX

THRIFT—THE SCOTCH NATURALIST—GEORGE MOORE, ETC.

In consequence of this sad breach in our family, my wife and I resolved to leave Blackheath. She could not bear to remain in a place associated with so much sorrow. There was nothing to attach me to Blackheath, more than to any other place. So we gave up our house, and warehoused our furniture. At first we thought of removing to Belfast, where three of our children were then settled. But after consideration we resolved to refurnish in Kensington, at the west end of London. On the whole it was more convenient, both for ourselves and our family. Our children were now all married, and they could see us there occasionally on their visits to town.

In the meantime my writing faculty had returned, and I was contemplating the preparation of a new book. In 1860, I had written an article in the *Quarterly Review* (No. 215), on the subject of "Workmen's Earnings and Savings."* This was

* The articles I published in the *Quarterly*—all written before my illness—were these : "Difficulties of Railway Engineering" (No. 205) ; "Iron Bridges" (207) ; "James Watt" (208) ; "Strikes" (212) ; "Cotton-spinning Machines and their Inventors" (213) ; "Workmen's Earnings and Savings" (215) ; "The Brunels" (223) ; "Workmen's Benefit Societies" (232) ; "Iron and Steel" (239) ; "The Great

afterwards published in a cheap form, and was out of print. An unknown correspondent at Malvern brought the subject under my notice, by informing me that it had been through the recommendations contained in the above article that he had been enabled to initiate many working people in the practice of "Thrift." I will venture to quote part of the gentleman's letter:—

"Many years since, when recovering from a protracted illness, I incurred a debt of gratitude to you for the pleasure and instruction I had derived from your writings, and only the other day I had to feel additionally grateful towards you, for one of the little *exquisite* enjoyments of life. A burly, hairy-faced workman stopped me in the street to thank me 'for making a man of him'! With great gusto he told me that he could never in his life keep a sovereign in his pocket, until he was induced by me to open a banking account with Her Majesty at the Post Office Savings Bank. He had now saved £37, and had just sent his mother 'a fat goose and giblets,' with a grand wool shawl for a New Year gift! 'If it hadn't been for you, Sir,' he said, 'I would never have saved a sovereign.' It may, perhaps, be a source of pleasure and satisfaction to yourself to know that it was entirely owing to your admirable article on 'Workmen's Earnings and Savings' that I took an interest in opening banking

Railway Monopoly" (250); "Life Assurance Companies" (255); "The Police of London" (257).—I ceased writing for the *Quarterly* and other periodical publications for several reasons. First, they were always worked off at high pressure. Second, because the articles cannot be reprinted without the consent of the publisher. When I suggested the republication of my articles in the *Quarterly*, my proposal was declined. Perhaps the proprietor was right, because the articles, being about events of the day, and based perhaps on illustrations of only temporary importance, might have lost their interest by the time of the republication. Besides, in writing articles for a Review, you hand over the fruit of your brain and diligence to another, and cannot afterwards reclaim them. I afterwards preferred writing for myself, at my leisure; and found it more satisfactory.

accounts for working-people. I started some scores by giving them the *first* shilling, and requiring that they should produce to me *their Bank Book*, with the magical letters on the envelope, 'O. H. M. S.' Since then the Post Office Savings Banks have effected a wonderful advancement in Thrifty Habits. In fact, they have educated the people in thrift."

After a good deal of praise from my unknown friend, of my own small efforts to help the upward-striving army of industry—and turning over in my mind the worth of good words thrown into fruitful ground, where they spring up apace into good works and individual progress—I bethought me whether I might not enlarge the above article, and devote a special treatise to the subject of Thrift. I consulted with my friend, Mr (afterwards Sir) Charles W. Sikes, Banker, Huddersfield, the initiator or inventor of the Post Office Savings Banks system; and he urged me to proceed with my proposed treatise.* I accordingly sought out all possible information on the subject—Blue Books, Post Office Reports,

* In answering my letter, Mr Sikes said: "Excuse my mentioning a very pleasing incident that occurred the other day. A Japanese gentleman visiting Huddersfield came to this Bank, and after being introduced—he talked English fairly—I, amongst other inquiries, asked what English books were translated into Japanese. He said, amongst others, Milton and Shakespeare, which were greatly admired. I asked whether they had not any translations of Mr Smiles' works *Self-Help* and *Character*. His countenance suddenly became lighted up with animation and pleasure. "Oh yes!" he said, "they are my favourites. They are admirable books, and read by nearly everybody." I was much gratified in hearing that the Institution in Japan answering to our House of Commons, has had a copy of *Self-Help* superbly bound in six handsome volumes, and formally presented to the Emperor of Japan, recommending it for His Majesty's studious perusal. I could not imagine a higher honour being paid to the writings of any English author." I hope the reader will excuse the vanity of making this extract from my esteemed friend's letter.

Co-operative Societies' Returns, and the raw material for a complete book.

As I was then upon the move, and my household furniture was warehoused, I went down with my family to St Leonard's, and there I began my treatise. It occupied me some time there. Then I went down to Haddington, and proceeded with it; and lastly, I went to Banff, in the north of Scotland, where I took lodgings for a few weeks; and there ended my little work.

The reason of my proceeding to Banff was, to have some conversation with Tom Edward, the Scottish shoemaker. I had written about him in *Self-Help* many years before as a hard-working naturalist, who, while maintaining himself by his ill-paid trade, had devoted himself, in the midst of great difficulties, to the study of natural science. While at St Leonard's, I had some correspondence with him, but as he was not very expert at writing out his thoughts, I thought that it would be better to cross-examine him on the spot. I did not think of writing a book about him; but wishing for a change of scene and change of air, and having little else to do, I went down to Aberdeen by steamer, and from there proceeded to Banff by railway.

I found it was as I had suspected. Thomas Edward had not told me the most interesting facts in his life. It required some art and a good deal of literary experience to do that. When I asked him how it was that he had told me nothing of the results of his exhibition of natural history at Aberdeen, he said he did not like to say anything about it. "How was that?" "I thought of making away with myself," he answered. And then I succeeded in extracting from him the whole of his interesting story.

I went along the coast, east and west of Banff, to see the scenes of Edward's exploits. I went along the sands to the kitchen-midden at Boyndie, and to Boyndie churchyard, where Edward had spent such a terrible night among the tombs; and then eastward, through Macduff, to the rocky coast near Tarlair, where Edward had nearly lost his life in falling from the rocks in pursuit of a wounded bird. I picked up a great many anecdotes in the course of these bits of journeys.

The herring season was on. The piers at Banff and Macduff were covered with herring-gutters; and the fishing-boats were going out in the evening, and coming in in the morning full of glittering fry. Everybody was active. There were numbers of foreign ships waiting for their loads, destined for Hamburg, Stettin, and other ports on the Baltic, for the herring is not caught merely for home use. The bulk of the annual catch is exported for foreign consumption.

Another question suggested itself—that of Race. Where had these fishing people come from, who take to the sea as naturally as the ducks take to water? It was the same question that had stirred me in making my journey through the North Frisian Islands. Take a map, and look at the proximity of Norway to Scotland. Right opposite to the Moray Firth, across the North Sea, lies Norway, containing the keenest sea-going population in the world. The country was too rocky and barren to support a large number of persons. As families increased, the younger people took to their boats—for they were all sailors—and made for new and unoccupied countries. The nearest land, on the western side, was Scotland; and there the immigrants landed in

boat loads, increasing from year to year; and eventually peopled the whole of the eastern parts of Scotland. That seems to me a perfectly clear origin of the lowland population of the north-eastern countries.

They settled also in the islands north of Scotland, in the Orkneys, the Shetlands, the Faroes, and Iceland; where they are still as Norwegian as they were a thousand years ago. Indeed, until within the last four hundred years, not only Orkney and Shetland, but the Hebrides, were governed by the king of Denmark and Norway. In 1469, the former islands were pledged for the dowry of Margaret, "Maiden of Norway," daughter of the Danish monarch, who became the queen of James III. of Scotland; but as the dowry was never paid, the islands thenceforward belonged to the latter country, though the race has continued the same. All round the northern part of the island, the people are still purely Scandinavian. Their features and configuration, the names of the towns and farms where they live, and of the headlands and firths or fiords of the sea, are, for the most part, Norse. Dr Jamieson also has shown, in his *Dictionary of the Scottish Language*, that the speech of the people of the lowlands of Scotland has been in a great measure founded on that of their Norwegian ancestors.

The new people brought with them their sea-going habits. The Celts will not go to sea, if they can avoid it. The Highlander is a capable soldier, but a bad sailor. He will fish in fresh water, but not in salt. There are many great Highland military leaders, but no great Highland admirals. Nearly all our leading naval men, discoverers, and arctic voyagers, have been of Scandinavian derivation.

I returned to London with my health recruited and my mind full of new information. The first thing I did was to finish *Thrift*, and put it in the hands of the printers. It was successful when published; and I believe it induced many hard working people to think of "the rainy day," and to lay by something as a store, not only for independence, but for help in the future. It was translated into many languages. The first translation was the Dutch. I bought a copy of the work in a bookshop in Amsterdam, and found that the translator had illustrated it with many notes. Besides being translated into French, German, and Italian, it was also given in Magyar for the Hungarians, and in Serbo-Croatian for the Serbs and Croats.

Of course it was reprinted in America. The Canadians tried to smuggle a low-priced edition into the States, but the London Copyright Association interfered, and in 1875 an action was commenced in the Canadian law courts in my name; and the illegitimate Canadian publishers were required to stop their further interference.* I may mention that the house of Harper Brothers, of New York, were disposed to pay me very fairly for advance sheets; but that, on the attempted smuggling of the Canadian publishers, and the piracy of my books by a big publishing house of New York (Monro), they stopped the practice; and I took my chance of what copies were sold of a book-printed edition, after they had passed the work through their "Franklin Library" series, at from 7d. to 10d. a number.

I then proceeded with my *Life of Thomas Edward, the Scotch Naturalist*. I thought that the

* This was the important case of Smiles *v.* Belford, a leading case on the subject of Canadian copyright.—ED.

volume might be made interesting enough; because the life of Edward was so full of human nature and love of science; besides setting forth a fine example of how difficulties, even the most harassing, might be faced, battled with, and overcome. But I wished to see my shoemaker again; and in the summer of 1876, I again proceeded to Aberdeen. Mr George Reid,* my friend, the artist, agreed to accompany me for the purpose of illustrating the book. We went by Fraserburgh round the north coast of Aberdeen, through Aberdour, Pennan, Troup, and Gamrie, to Macduff and Banff; and there Mr Reid finished his fine drawing of the old shoemaker at his last, with "Here I am Still" underneath, at the end of the volume. I was much indebted to Mr Reid for all that he had done; and the success of the volume was greatly owing to him. I need say nothing further here; for I have, in the last edition of the book, said all that has to be said about the subject of its publication.

In the following year, April 1877, I paid another visit to Holland. I found the country a good deal altered since I had first visited it some forty years before. Travelling by trickschuyt and diligence had been superseded by travelling by railway. It was now easy to travel through the entire kingdom, from one side to another, in less than a day. I still found the same indications of industry and cleanliness. But the old dresses were being superseded by those of French fashion. The ships were still sailing inland among the fields and trees; sometimes a little above them. Nearly every bit of land in Holland has been won from the sea, and it is still kept together by

* Now Sir George Reid, and some-time President of the Royal Scottish Academy.—Ed.

immense dykes and embankments. Everything is utilised by this industrious people. Even the shells cast upon the seashore at Katwyk are made into lime. The wind is not allowed to pass without paying a heavy toll of labour. It drives the windmills, pumps the water from the polders, grinds flour and mustard, and is used for all the purposes for which steam is used in England.

I landed at Flushing, visited some friends at Middelburg, and then went on to Utrecht and Amsterdam. One of my objects was to inspect the new canal cut across North Holland from the river Y to the North Sea west of Velsen, and then to visit our ancestors in the province of Friesland. A letter of introduction from Sir John Hawkshaw (the engineer of the above canal) provided me with every facility for my visit of inspection. When the canal is finished, it will be 23 feet deep, and in the harbour on the North Sea, the depth will be 28 feet at high water.

I stayed for a few days in Amsterdam. It is a remarkable city. It has been made by persecution, which drove into it first the Dutch and Belgian and French Protestants, and then the Jews, who abound there, to the number of 30,000, and are very industrious and wealthy. The Dutch would bear anything rather than the Inquisition. They sank piles into the sand—of from 30 to 50 feet in length—and built upon them houses, and fortifications, and windmills, which work when the wind blows.

M. Havard has written an interesting volume in which he compares Amsterdam to Venice. But they might better be contrasted. There is a constant busy hum at Amsterdam, while there is a perfect silence at Venice. At Amsterdam everybody is busy,

and all are on the move. New docks are under construction, and old docks are being repaired. New houses, warehouses, and places of business are rebuilding; while at Venice everything is sad and silent, and brawny fellows are lying asleep about the doorsteps of palaces, or on the canal stairs. At Amsterdam, you observe barges filled with goods poled along, while at Venice you meet gondolas filled with pleasure-seekers. At Amsterdam everything looks new; the oldest houses have their colour constantly renewed; the doors and window frames are always kept bright; but at Venice the finest buildings seem going to decay. The cleanliness of the two cities is not to be compared. The cold of Amsterdam makes men hardy, and incites them to work: in Venice the idea is, *dolce far niente.*

I went to Harlem to see the wonderful portraiture of Frans Hals in the museum there. The men are splendid. They are mostly men with fair hair and blue eyes, with muscular faces and large fleshy noses —men capable of taking hard knocks and giving them too. The portraits of the women are also superb. Jan de Bray also is very good, especially in his portraits of old men and women. In colour he is equal to Rubens. P. Soutman, though he is less known, is admirable. I fancy that from their colour, the old Dutch must have been considerable beer drinkers. In this respect they very much resemble the people of England, where beer is king. Teniers and Ostade make beer and human nature the subject of their pictures. One of Wouverman's works in the Riks Museum at Amsterdam (No. 461) represents a regular shillelagh fight of drunken men.

I went to the Hague, to take another view of the fine selection of pictures in the National Gallery there. The day was very cold (20th April), for the east wind was blowing bitterly. To show the care which the people take of their cattle, I found that the cows had still *their shawls on!* At the Hague Gallery, I was attracted by the fine portrait of William, Prince of Orange, who was murdered by the Jesuit Gérard in the Church at Delft, in the year 1584. It is a severe, sad portrait, surmounted with his last words: "Mon Dieu, ayes pitié de mon âme: mon Dieu, ayes pitié de ce pauvre peuple!" He died in the arms of his wife, the daughter of Admiral Coligny. Her portrait is also sad and solemn; and she must long have remembered her husband's violent death. I was again reminded of the likenesses of well-known Dutchmen to well-known Englishmen. For instance, Ferdinand Bol's portrait of Admiral de Ruyter at the Hague is very like Cooper's portrait of Oliver Cromwell.

Holland is so small, that by taking up one's quarters at Amsterdam, and using the railway, it is easy to see the whole country within a short time. Among my various journeys, I made one through North Holland to the Helder, to see the immense bulwarks thrown up to preserve the enclosed lands from inundations by the sea. It is curious, as we pass along the Grand Canal which unites Helder with Amsterdam, to see the sails of the vessels occasionally overtopping the roofs of the houses. And yet vessels of the largest kind pass from the North Sea to the capital of Holland in this way; for the Zuider Zee is too shallow to give access to larger ships.

The whole of North Holland, though won from

the sea, is covered with the richest verdure; and the numbers of cattle, the comfortable-looking houses, and the well-clad people, show that the inhabitants are enjoying the fruits of their industry. When I reached Helder, I was told that the bulk of the men were out herring-fishing. The same might have been said of the people at Yarmouth, right opposite Helder, on the further side of the North Sea. The men and women of North Holland and Norfolk and Suffolk are very like each other — not only in their sea pursuits, but in their farming operations.

As in the North Friesland islands, the house, barn, and byre are usually under one roof. Until the thirteenth century, North Holland was united with Friesland, on the other side of the Zuider Zee. A fresh-water lake, which the Romans called Lake Flevo, occupied part of the inland country, until a terrible storm from the north washed away the intervening land, and drove the sea inland as far as Naarden and Harderwijk; when Lake Flevo disappeared. But the race peopling both regions still continued to be the same.

One sometimes wonders where the Suffolk and east of England country people got their half sing-song, nasal twang, which the early Puritans carried with them to the New England colonies of North America, and which is now known as the Yankee dialect or twang. They got it, of course, from Friesland, where it still exists; and where the race is the same, the habits of the people are the same, and the language is in a great measure the same. Yankee is only another word for English; for the Indians could not compass the pronunciation of the latter word, but transformed it into "Yankee." The

Puritans long preserved the nasal twang. I knew it when a boy; and the last time I heard it was from the famous Mr Gurney, in the Quaker meeting-house at Leeds.

The works along the sea-face at the Helder (Hel-deur, or Hell's door) are of a gigantic character. The extremity of the tongue of land which forms North Holland, is exposed to the fury of the North Sea in storms, and is accordingly defended on all sides by a rampart of the very largest dimensions. It consists of gigantic blocks of granite, brought principally from Norway; and descends into the sea by a slope of about 200 feet. The dyke is nearly 2 leagues long, and is 40 feet broad at the summit, over which there is a very good road. The labour, and industry, and skill necessary to construct this magnificent bulwark, and to keep it in repair from day to day, must have been enormous.

From Amsterdam, on another day, I made a voyage northward by a *stoom-boot* to Harlingen, on the Zuider Zee. We were literally *let down* from the great canal, for the tide was low. Our vessel was let through three great sluices, capable of accommodating large ships—for the great dyke, through which we passed, is the key of the works of the great canal. The water was so shallow, that our steamer had to make long detours to keep off the sandbanks. At one place the water was only 6 feet deep; and we had occasionally to slacken speed until we reached deeper water.

We passed the island of Marken, and the decayed cities of Hoorn and Enkhuizen, so well described by Havard. An engineer who was on board described to me the storm which had taken place only three months before, on the 30th and 31st of January

1877. The waves had then flowed nearly all over the island of Marken ; and the inhabitants were only saved by taking refuge in the church, which is situated on the highest point of the island. All their furniture and provisions were swept away by the waves. The people were mostly fishermen, and a subscription was then being made for their relief.

This storm was about the worst which had been experienced for thirty years. It continued for nearly two days. The wind blew strong from the north-west, and sent the waves flying right over the sea walls. A breach was actually made near Hindeloopen, on the eastern shores of the Zuider Zee, and, had the storm continued for a few hours longer, the whole of Friesland would have been under water. But fortunately the wind abated, and the province was saved. The fact shows, that from day to day the principal part of Holland is preserved by careful industry and self-help—Providence being there, too, helping people to help themselves.

The engineer further told me of the project that was on foot for reclaiming the whole of the land on the Zuider Zee, south of the island of Urk. The Schellingwonde Dyk had already been constructed opposite Nieuerdamer. Ten thousand piles of from 50 to 60 feet in length had already been driven into the mud or clay ; and the rows of piles had been filled with various materials. It was believed that the land under the Zuider Zee, when reclaimed, would prove most excellent ; and that about 400,000 additional acres — or equal to the extent of our county of Surrey—would be added to the cultivated land of the country.

I landed at Harlingen, one of the principal sea-

ports of Friesland, on the Zuider Zee, from which England receives a considerable proportion of its butter, cheese, and eggs. The Frieslanders are intensely industrious, and not only produce enough food for themselves, but are able to spare a surplus for us. Harlingen stands on the site of a town swallowed up by the sea more than seven hundred years ago. It looks secure enough now; but when the islands of Texel and Vlieland are swallowed up (which now protect it against the stormy west), no one can tell what may again become of Harlingen. The country inland is splendidly cultivated; and the fields are full of well-fed cattle.

Here the people are mostly bright and ruddy, of good stature, fair-haired, and light-blue eyed. The women wear gold and silver plates over their temples; some of them have quite a family fortune round their heads. French fashions are, however, beginning to supersede the ancient Friesland dresses.

As we approached Leeuwarden, the capital of Friesland, I observed the Terpen, or built-up mounds, on which the old churches and farm-buildings stand. These resemble the same erections on the Halligs of the North Frisian islands. These high grounds afforded refuge to the inhabitants from inundation, before the country was properly dyked. They for the most part consist of earth; but as in Holland earth is too valuable to be raised in mounds, when the land became properly protected by embankments, the greater number of the terpen were levelled, and the earth used for raising the low-lying lands. Again here, as in North Friesland, the farmhouses are long and thatched, and house, barn, and byre, are all under one roof.

At Leeuwarden, I went to see the collection of Frisian antiquities. Mr J. Dirks, the director, permitted me to see it, although it was not yet opened to the public. I was helped by a letter from Mr Alma Tadema, a native of the town, some of whose pictures are in the collection of works of native artists. The carvings in wood, gold, silver, and ivory, are very fine. All the old houses of the Frisians, with their ancient furniture, were exhibited. The antiquities of Friesland — with their stone hammers, celts, and arrow-heads—were also there; with the succeeding works in bronze, iron, and gold. Specimens of Frisian dresses were also exhibited from various parts of the province.

After a journey eastward to Groningen—during which I observed that most of the engines on the Staats Spoorweg were constructed by Peacock & Co. of Manchester—a very different state of affairs from the time when we owed nearly all our English engineering to Holland—I returned to Amsterdam; then went on to Rotterdam; then to Middelburg in the island of Walcheren. I here paid a visit in passing to my friend, The Honourable M. Picke, formerly a judge and member of the Dutch Government. Like many of the best families in Holland, M. Picke is descended from a Huguenot, who left France for conscience' sake.

My visit to Middelburg was very pleasant. I was warmly received and hospitably entertained. I went to see the Museum and the new Church (St Peter's). In the latter, I found the monuments of the brothers Evertsen—Ian and Cornelius. They were natives of the town, and were both killed in 1666, in the same naval battle of Zeeland, while fighting for their fatherland. The shirt and coat worn by the leading

Admiral in this engagement, are still preserved under glass in the Museum of the town. There is also a picture of the Evertsen family in the Stadhuis, or Townhall; a fine building erected by Charles the Bold in 1468. Though Admiral de Ruyter was not a native of this place, but of Flushing, the wheel, on which he made ropes when a boy, is preserved in the Middelburg Museum.

M. Picke took me round the island of Walcheren to see the farming, the schools, and the great embankment at West Cappel. At one of the schools, the boys and girls—to whom my name seemed to be known, when it was mentioned to them—sang to me their national song, "Wien Neêrlansch bloed," in splendid style. They sang another popular ballad, which well embodies the national sentiments:—

> "Wij leven vrij, wij leven blij
> Op Neêrlands dierbren grond,
> Ontworsteld aan de slavernij,
> Zijn wij door eendragt groot en vrij
> Hier duldt de grond geen dwinglandij
> Waar vrijheid eeuwen stond." *

All over this little island, won from the sea by indefatigable labour, you see the fruits of Dutch thrift, industry, and love of freedom. The meadows, carefully manured, bear excellent grass. Fields of colza, in yellow bloom, are seen far and near. Everything is made to yield its tribute to industry. Even the rushes and reeds on the canal banks, when boiled and sprinkled with salt, are much relished by

* The following is a literal translation:—"We live free, we live blithe, on Netherland's dear ground; delivered from slavery, we are through concord great and free; here the land suffers no tyranny, where freedom has subsisted for ages."

the cattle, which thrive upon the food; and the cows yield abundance of excellent milk.

The fields, the gardens, and the plantations which we passed on our journey, imparted a picturesque and prosperous appearance to the country. There were numerous villas and country seats for the wealthy; the farmers and country people lived in clean, roomy, and comfortable houses; and everything showed that the people were fairly enjoying the fruits of their labour.

Even the storks seemed to be as busy as the people. We observed them at every bit of canal, standing with their long legs in the water, and scooping up with their long bills the abundant frogs or frog spawn for their breakfast or dinner. As the sound of our carriage reached their ears, they gathered themselves together, drew in their neck, shot out their wings, and went off in a long, straddling, unwieldy swing. These storks are, however, the "sacred bird" of Holland. They are not only protected by opinion, but protected by law. The man who killed a stork would almost be regarded as a public enemy.

We approached the great dyke or embankment of West Cappel. It is really an immense work. The island at this point is exposed to the full fury of the North Sea when raging in storms; and the inland country is only preserved from inundation by the tremendous strength and thickness of the embankment. Indeed, the entire region of Zeeland maintains a constant struggle for existence; and its motto is thoroughly appropriate—"Luctor, et emergo"—"I strive, and keep my head above water." Some seventy years ago (in 1808) the dyke burst, and in came the sea water over the whole of Walcheren.

The sea actually stood as high as the roofs of the houses in the streets of Middelburg, and only the strength of the walls saved the place from destruction.

When we saw the place, a large body of men were engaged in repairing the injury done to the embankments in January last; when Friesland so narrowly escaped submergence. About five hundred men were at work, inserting new blocks of masonry on the sea face of the sloping wall, and repairing the *paalhoofd* or groynes at the bottom of the embankment. The ravages of the paalworm (*Teredo navalis*) are prevented by the use of thick iron nails. M. Picke said that, costly though it was, the embankment was worth its weight in silver. And yet it is many miles long, is from 120 to 150 feet in width at the foundation, and has a splendid carriage road along the top. The annual expense of keeping this special embankment in repair amounts to about £700! Of course, the most skilled engineers are constantly at work to preserve the embankments in complete and perfect condition. All this furnishes a further illustration of the energetic vigour of the people of this sea-encompassed nation.

In conclusion, let me say that the following things strike me as marking the characteristics of the Teutonic race, of whom the Dutch form a prominent example: 1. Their individuality, out of which comes their independence. 2. Their respect for the rights of property. 3. Their respect for women, children, home (heim),* and family. 4. Their persistent industry. 5. Their love of the sea; which becomes developed in 6. Their commercial spirit. There may

* *Tuin* (equivalent to the English *ton*) in Dutch, means "garden" or "enclosure."

be other features; but these are enough for the present.

I returned to London from Flushing, on the 3rd day of May 1877. I required some little occupation. For the present I kept all my observations on Race in the form of notes. But I had already another work pretty far advanced, to which I again directed my attention. This was a Memoir of Robert Dick, a hard-working baker at Thurso, who, by dint of close observation, had made some considerable additions to science before his death in 1866.

After my last visit to Thomas Edward at Banff in 1876, I went northward to Thurso, and saw the various scenes of Dick's labours. I also succeeded in obtaining many of Dick's letters to his friends and intimate associates; from which I proceeded to elaborate a sketch of his interesting career. But I had not seen enough of the country itself, and in 1877, shortly after my return from Holland, I proceeded to Aberdeen by sea, then on to Wick, also by steamer; and thence I proceeded all round the northern coast to Thurso and Strath Halladale. I stayed for a few days at John o' Groats, and thence visited the wild coast by Duncansbay Head and Freswick. The late Earl of Caithness had seen an announcement of my visit to the north in an Aberdeen paper, and sent a messenger to John o' Groat's Hotel, asking me to come over and see him at Barrogill Castle. I went accordingly, and enjoyed the hospitality of his lordship. Barrogill Castle is a curious old building, consisting of a square tower with heavy battlemented turrets at each angle; and in the wild old times it may have been capable of making a considerable defence. From the summit of the tower, a fine view is obtained of the Pentland

Firth, with Dunnet Head to the westward, and the rocky coast of Hoy on the north-west. The neighbourhood of the castle is bare; for the winds are so powerful, and the site is so exposed, that trees will not grow there. An attempt has been made to enclose the castle with a plantation; but where the wall ceases, the tops of the trees are sharply cut away by the sea-drift, as if they had been shorn by a scythe. I went to see the remnants of "Pict's Houses" on the estate, and the little haven of Mey, which the earl had constructed for the accommodation of the people in the neighbourhood.

Returning to John o' Groats, I afterwards drove round the coast, by Canisbay and Dunnet, and across the sands to Thurso, or Thor's town, a regular Scandinavian settlement. Here I took up my quarters for several weeks, and visited the entire neighbourhood, making sketches of the principal coast scenery. I now found my taste for drawing useful. I had cultivated it by copying from Sir Richard Wallace's pictures at Bethnal Green; and I was now able to make pretty fair sketches in water-colour, which were afterwards used in illustrating the Life of Robert Dick. Mr Traill, of Castlehill, took me round Dunnet Head in his yacht; when I had the opportunity of making some sketches of that grand old cliff, round to the entrance of the Pentland Firth.

After picking up all necessary information, and making many drawings, I went southward, and after spending some pleasant days with Mr Fowler at Loch Broom, we went to Loch Maree and Gair-loch, and returned by Inverness to the Bridge of Allan, near Stirling. From this place I made excursions to Tullibody, Menstrie, Alloa, and the

neighbourhood of the Ochils, to visit the scenes and make drawings of the places connected with Robert Dick's early life. After some time in Edinburgh, during which I visited Mr Peach, the old friend of Dick, I returned home, with my note-book and sketch-book full of memoranda for future use.

I had not yet begun my work for the press. But before I could proceed, I was requested to take up an entirely different subject. My practice up to this time, had invariably been to select my own topics. I might have become a biographer general, and adopted the practice of Dumas, who employed other people to work for him in a sort of novel manufactory. But I refused all invitations to write biographies ; and I only selected those subjects towards which I felt specially attracted. Besides, I worked for amusement, as well as to fill up my unemployed time pleasantly. The only exception I made was in the case to which I am about to refer.

I received a letter from Mr Murray, enclosing one from the late Mr Thomas Longman, urging me to undertake the Life of the late George Moore. I did not know anything of Mr Moore. I had heard of his deeds of philanthropy, and seen an account of the accident in the streets of Carlisle, from the effects of which he died. But that was all. I did not take part in public meetings, and the state of my health required me to avoid them. So that I had never heard Mr Moore speak at Exeter Hall, or at the meetings of the Young Men's Christian Association, where he was so great a light.

I also received a letter from Mrs Moore urging me to undertake the work. After some consideration, I declined to undertake it. My reasons, I thought, were sufficient. I did not know enough of Mr Moore

to undertake his history; besides, my time was already occupied. This, however, was not enough. More pressure was put upon me. Then I began to make inquiries of London warehousemen as to the character and history of George Moore. One said that nothing could be made out of his Life, for that he was "only a warehouseman." Another, who did not agree with his religious views, said he was "a humbug"! A third, a dignified gentleman, who had been Lord Mayor, and had doubtless been "deaved" by George Moore for contributions towards his charities, said "he was a most obtrusive and effusive person"; while a fourth, who, however, was a Cumberland man, said "he was the noblest man he knew"! Here was an extraordinary difference of opinion about a person who had died little more than a year before.

Other views were pressed upon me. Dr Percival, then headmaster of Clifton College, and afterwards President of Trinity College, Oxford, gave me a very strong impression of the life and character of George Moore. Dr Bell, headmaster of Marlborough College, also spoke of him in glowing terms. The late Archbishop of Canterbury, one of the truest and noblest Christian gentlemen who ever lived, had almost a reverence for George Moore. Although warehousemen, even to each other, may not be perfect, there seemed to have been some sterling human merit about this merchant of Bow Churchyard, which seemed to be worthy of commemoration in a biography.

Still, I could not quite make up my mind. There was the poor baker of Thurso waiting. Was he to be abandoned in favour of the warehouseman, about whom there were so many differences of opinion? I

consented, however, to go down to Whitehall to look over the papers and correspondence. After that, it might be thought, I was committed. Still I hesitated. I thought that George Moore had behaved shabbily to his wife, by leaving her too little out of his large fortune—less favourably, in fact, than he had left his first wife by his will. Mrs Moore was, however, most loyal to her departed husband. She said that he had never read his will—that his solicitor had misconceived his instructions—and that, whatever the result might be, all his intentions were for the best. There must have been a really fine character in the man, for whom his wife—though wronged as I thought—could speak so feelingly and so nobly.

I found that a gentleman who knew George Moore, and had attended his prayer meetings, had written a memoir of him. But he spoke of the deceased merchant as of "a brand plucked from the burning." Mrs Moore did not like the memoir, and this is the reason why she was so anxious that I should take up the subject. Eventually I consented to go on with the work. I put a good deal of local colour into it, and made it illustrative of Cumberland as well as of London life. It must speak for itself. It was, of course, republished in America, though without my knowledge or consent. But when foreign publishers in France, Germany, and even Italy, think an English book worthy of translation into their tongue, I think it is, on the whole, a compliment to the author.

With this exception, I have always selected my own subjects. It has been said that I wrote the lives only of successful men. This is, of course, a mistake. Robert Dick was not a successful man, for he died not worth a farthing—the victim of

disease and hard work. Thomas Edward was not a successful man, for he rarely made ten shillings a week by his cobbling. The engineers whose lives I wrote, were by no means successful men, so far as accumulations of money were concerned. Many brewers, spirit dealers, and grocers die far richer. Brindley, Smeaton, Metcalfe, Telford, Rennie, Watt, and Stephenson, were men of moderate means, who lived in a very quiet fashion; but, as Mr Gladstone truly says, they were the pioneers of British civilisation.

I have indeed written more about the history of failure than of success. The *Huguenots in England and Ireland*, to whose history I devoted a good deal of time, were a beaten party. They sacrificed everything—property, money, and titles; though they triumphed in character and principle. The Camisards and Vaudois, to whom I devoted another book, *The Huguenots in France*, were thoroughly beaten by the tyrants who governed them. One of my early books related to the government of Ireland—one of the saddest periods in history. It was a record of utter failure. I hope there is nothing improper in wishing for the Irish, as a people, a larger measure of success than they have ever yet achieved.

What I have always endeavoured to do, was to show that perseverance and courage would, in the end, lead to success of the best sort. I may here mention a little incident in the life of George Moore. At one of the school examinations in Cumberland, as was his wont, he gave a number of prizes. On this occasion, Lord Brougham, who was present, presented *Self-Help* to a Wigton boy, named Carruthers. The boy was stimulated to exertion by what he read in his prize book; and "the circumstance exercised an

important and abiding influence on his whole life." He was "encouraged to look forward to a sphere of greater usefulness than the circumscribed limits of Wigton could afford." This is the description given in the *Life of Carruthers*, by Dr Whitehead, of Manchester. The boy served an apprenticeship in a chemist shop; he plodded on, until he became a surgeon, and settled at Manchester. After thirteen years of successful practice, he was called in to visit a family which had been seriously injured by the December gale of 1883. While attending to their wounds, a further portion of the building fell in, and broke the young surgeon's legs. He was fatally injured; and while lying on his deathbed, he was troubled principally by the thought that his wife and children would be left without provision. It was to appeal for help that Dr Whitehead published the brief memoir of his life.

The *Life of George Moore* appeared in May 1878; that of Robert Dick, with its many illustrations, six months later. As with the men, so with their lives. The one succeeded, the other did not. *George Moore* went through many editions; *Robert Dick* did not go through one. The multitude evidently like successful men. What is the use of reading about men who have failed? Perhaps if I had written about millionaires, I might have been more successful myself. Books, however, are always a lottery; and no one is better aware of this than I am. The best course is, to write full-hearted, and make the most you can out of your subject; and this is the method I always adopted, whether the result was likely to be successful or not.