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Retrieved on 27th May 2023 from www.libertarian-labyrinth.org
Published in *The American Federationist* 8, no. 11 (November
1901): 471–472.

usa.anarchistlibraries.net

Once upon a time a pleasant, busy little manufacturing town stood on the banks of a swiftly flowing river. It seemed a happy and prosperous village, for the small cottages of the workers were neat and surrounded by flowers and trees. The windows were tastefully draped with muslin or lace curtains. In the evenings the tones of singers, mingling with the sound of organ and violin, floated out on the peaceful air. The young people dressed well and took an active part in the literary societies, socials and parties, where a gentle emulation existed as to who could furnish the best entertainment. There were churches, schools, libraries and lecture rooms, in which all took considerable pride.

Of course, there was a “great man” of the town—a man whom every one believed in and revered. He was one of the largest shareholders of one of the best business enterprises of the town, a fine furniture factory. He was known to be well educated and liberal in his views; was not a hard master, and paid as good wages as prevailed anywhere.

But he had a hobby. He preached economy in season and out of season. He was always telling the people of the town how he had risen to his present comfortable position by strict economy and thrift.

He had been left an orphan when a little boy, had blacked boots and sold papers. His first regular job was to sweep out the office of a large manufacturer, who took some interest in him. He earned \$1.50 a week at first, and saved a part of it; then he earned \$3, and saved more. He finally went into the shop and earned \$6, then \$9, then \$12, and continued to save in proportion to his earnings.

At twenty-one he had money out at interest, and in two or three years more he owned houses to rent. He was foreman for several years; then at last bought a small establishment and superintended his own work. He made a good profit on his goods, lent money at excellent rates, and made his houses pay well. When he reached the point where money came by these three methods of “getting something for nothing”—rent, profit and interest—his wealth accumulated very rapidly.

All along his course he never spent a cent that was unnecessary. He did not dress shabbily, and it is supposed that he had enough to eat. He believed that a man could not succeed without an education, and so secured a fairly good one. Now he owned thousands of dollars' worth of property, posed as a man of influence, and possessed a good yearly income, even though he should not choose to do a stroke of work.

“See what steady industry and economy had done for me!” he would say. Every one of his “hands” might follow his example and rise as he had done, if they worked hard and saved. They must learn to deny themselves the many useless expenditures in which they were wont to indulge. After all, men needed very little to keep them healthy and in condition to work, so why spend money for other things?

Economy was his watchword. He would lecture every group of his employes whenever he came upon them, and pose before them

existence, and they would not be obliged to spend any money whatever.

Of late there have been rumors of a strange race of beings which inhabit these lonely mountains; reports of curious-looking, unclothed creatures appearing now and then on the tops of the hills, but no one as yet has gone to investigate them. The story is vague and unreliable.

as an example of what it could accomplish. His words had a great deal of influence upon his audiences.

So it came about, that if a child yielded to the temptation to buy a stick of bright colored candy, he did so guiltily and ran away if he saw "old Mr. Blatchford" coming. If a poor woman, starved in her love of the beautiful, bought a pretty ribbon, she hid it under her shawl and told no one of it. If a man on a hot day indulged in a glass of beer, he did so furtively, and felt like a burglar as he sneaked away wiping his mouth. If a little girl got a new cheap doll, she covered it with her apron if she saw Mr. Blatchford coming down the street.

A young woman who had worked in the factory ever since she was a little girl, seemed to be the only one uninfluenced by the great man's admonitions. She was engaged to a young man who worked in another department, Frank Towne by name. They had bought a little home on payments and were furnishing it little at a time. She had already prepared linen for the household and was working on many little articles of decoration for their home. The two took great delight in this gradual furnishing, and each new acquirement was made the occasion of a small festival. The romance of the little working community was centered in the couple and all, even the old, thought of their youth and felt a tender interest in their affairs. Ellen Worth was pretty and industrious. Frank was strong and honest. Both deserved to be happy.

But Frank had become an object of Mr. Blatchford's special interest. He preached to the young man about spending money, of thrift and economy, until he hardly dared buy a paper collar for Sundays, when he went to visit Ellen. Frank became imbued with the idea that to spend money was the next thing to a crime, and that the best use to which one could put it to was to hide it away, or intrust it to old Mr. Blatchford. He changed completely.

When Ellen asked him to "walk around by the store" of a Saturday evening, to look at a delightful little center table that stood in the shop window, he fairly trembled; he could not bear to see her

spend money thus even if it was her own. All her shy little hints about wanting to go to a concert or a little play given by the one night troupes fell unheeded. He felt that he must not spend money on foolish amusements if he would follow in Mr. Blatchford's footsteps.

Ellen looked on this new tendency of her lover with dread. They had always been industrious, but had considered that their earnings were legitimately spent for comforts and enjoyments suited to their position. Now, this newly developed fad threatened to spoil all their plans and their happiness.

When she went about among her friends and acquaintances she found them all inoculated with the idea of "saving." They began to give up their little art classes, literary clubs and socials. The craze for hoarding money spread; next no one bought candy any more, or made ice cream or dainty pastries. Ribbons and jewelry were going out of fashion. No one was subscribing for magazines, or books, or buying new pictures.

The men became wonderfully temperate. The two saloon keepers went out of business and applied at the factory office for work. Their conversion should have been rewarded by good positions, but all the manager could promise them was a possible chance in the future.

A great change came over the village. Concert companies, and theatrical troupes skipped by the place; book and picture agents went around it. Candy and ice cream parlors closed up for want of patronage and the inn-keepers also applied at the factory for work.

The owners of the factory, discovering how cheaply their hands were living, reduced their wages. They could safely do this, as there were more applicants for work than could possibly be employed. The employees then worked harder than ever to save as much as they could and so had less and less inclination to spend money to improve their minds or upon little innocent amusements.

It seemed that a spasm of economy about that time was sweeping over the whole country. The orders for artistic cabinet ware and

fine furniture grew fewer and fewer and the manufacturers found themselves with very little business on hand. Wages were lowered again and the employers, wishing to be fair to everybody, put all the workmen on short hours at less pay.

Meanwhile, Ellen Worth struggled in vain against the power of the idea which Mr. Blatchford had inculcated. The man she expected to marry had become one of the most extreme of his disciples.

Ellen could only watch with sorrow the decline of the town and the degeneracy of her neighbors. At last she made up her mind that if she could not turn her affianced or her old friends from their miserly ways she must leave the place. She told Frank this in a choking voice and with tears in her eyes.

She bade a sad goodbye to Frank and all her old friends and left for regions a little less economical and thrifty. When her lover found she had actually gone, he rushed to the depot for the next train, resolved to fling to the winds all his saving habits, to spend all his money in finding her if necessary, to marry her and live with her as she wished to live. But when he opened his box and gazed on the little pile of gold and greenbacks and thought how very small it would look when he had taken what he needed to go away, his heart failed him, or rather he failed his heart; for he shut himself away from its pleadings as he locked away his money and went back to his work and his "saving" comrades.

Years went by. The factory whistles had ceased to blow and the great wheels to turn. Grass grew in the streets and the cottages were falling into decay. Capitalists had concluded it did not pay to run their factories in such a poor, dull place and had gone away. The older toilers had died and the younger ones lived in the meanest fashion and knew no other way.

Some one among them discovered that there were caves in the mountains in the dim distance, above the town, and roots and berries, and some game, also, which would afford them an