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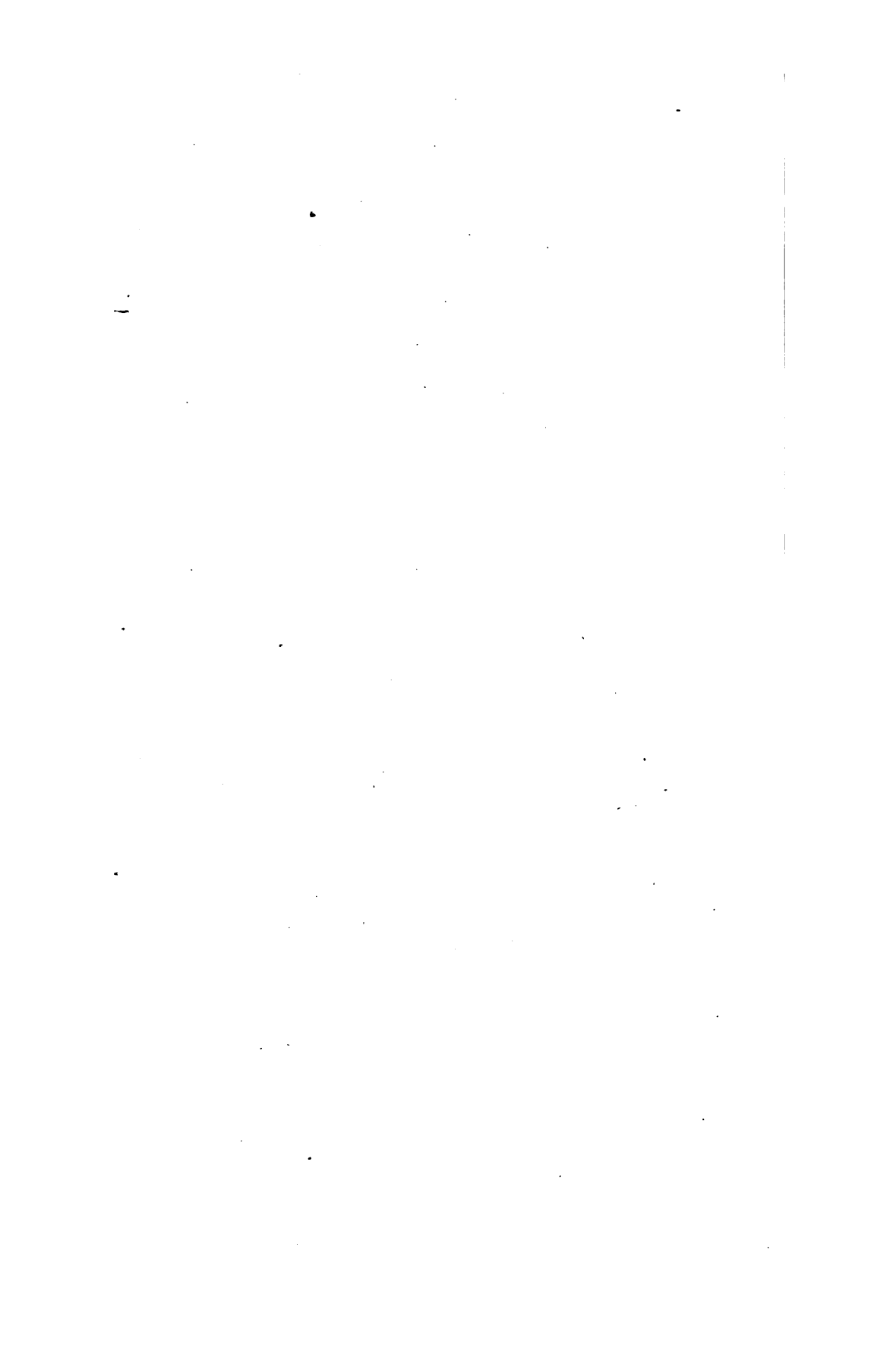
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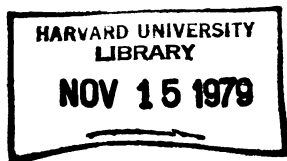
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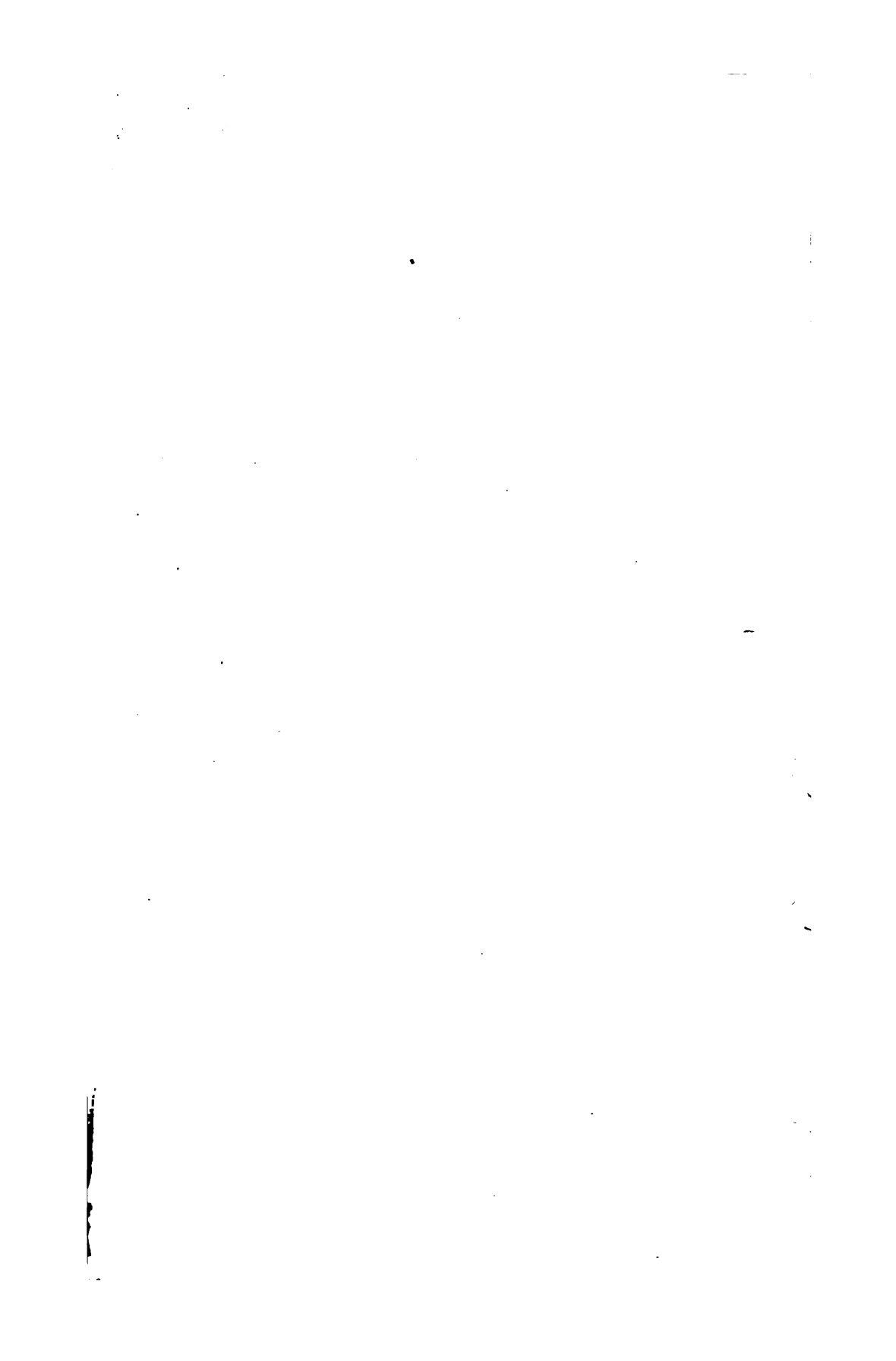
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The documents contained in this Pamphlet are printed in compliance with the desire of many friends of Mr. Peabody. It is expected, therefore, that the reader into whose hands they may fall will remember that their re-production in this form is intended for private circulation only.

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THE PEABODY DONATION.

CORRESPONDENCE OF MR. PEABODY WITH THE TRUSTEES.

From the "Times," London, March 26th, 1862.

MR. PEABODY'S LETTER TO THE TRUSTEES.

London, March 12, 1862.

GENTLEMEN,—In reference to the intention which it is the object of this letter to communicate, I am desirous to explain that from a comparatively early period of my commercial life I had resolved in my own mind that, should my labours be blessed with success, I would devote a portion of the property thus acquired to promote the intellectual, moral, and physical welfare of my fellow-men, wherever, from circumstances, or location, their claims upon me would be the strongest.

A kind Providence has continued me in prosperity, and consequently, in furtherance of my resolution, I, in the year 1852, founded an Institute and Library for the benefit of the people of the place of my birth, in the town of Danvers, in the State of Massachusetts, the result of which has proved in every respect most beneficial to the locality, and gratifying to myself.

After an absence of twenty years, I visited my native land in 1857, and founded in the city of Baltimore, in the State of Maryland, (where more than twenty years of my business life had been passed,) an Institute upon a much more extended scale, devoted to science and the arts, with a free library, coinciding with the character of the institution. The corner-stone was laid in 1858, and the building is now completed; but its dedication has been postponed in consequence of the unhappy sectional differences at present prevailing in the United States.

It is now twenty-five years since I commenced my residence and

business in London as a stranger ; but I did not long feel myself a stranger, or in a "strange land," for in all my commercial and social intercourse with my British friends during that long period, I have constantly received courtesy, kindness, and confidence. Under a sense of gratitude for these blessings of a kind Providence, encouraged by early associations, and stimulated by my views as well of duty as of inclination to follow the path which I had heretofore marked out for my guidance, I have been prompted for several years past repeatedly to state to some of my confidential friends my intention at no distant period, if my life was spared, to make a donation for the benefit of the poor of London. Among those friends are three of the number to whom I have now the honour to address this letter.

To my particular friend, C. M. Lampson, Esq., I first mentioned the subject five years ago. My next conversations in relation to it were held about three years since with my esteemed friend, Sir James Emerson Tennent, and with my partner, J. S. Morgan, Esq. I also availed myself of opportunities to consult the Right Rev. Bishop McIlvaine of Ohio, and with all these gentlemen I have since freely conversed upon the subject in a way to confirm that original intention.

My object being to ameliorate the condition of the poor and needy of this great metropolis, and to promote their comfort and happiness, I take pleasure in apprising you that I have determined to transfer to you the sum of £ 150,000, which now stands available for this purpose on the books of Messrs. George Peabody and Co., as you will see by the accompanying correspondence.

In committing to you, in full confidence in your judgment, the administration of this fund, I cannot but feel grateful to you for the onerous duties you have so cheerfully undertaken to perform, and I sincerely hope and trust that the benevolent feelings that have prompted a devotion of so much of your valuable time will be appreciated, not only by the present, but future generations of the people of London.

I have few instructions to give, or conditions to impose ; but there are some fundamental principles, from which it is my solemn injunction that those entrusted with its application shall never under any circumstances depart.

First and foremost among them is the limitation of its uses absolutely and exclusively to such purposes as may be calculated directly to ameliorate the condition and augment the comforts of the poor, who, either by birth or established residence, form a recognised portion of the population of London.

Secondly. It is my intention that now, and for all time, there shall be a rigid exclusion from the management of this fund of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics.

Thirdly. In conformity with the foregoing conditions, it is my wish and intention that the sole qualifications for a participation in the benefits of this fund shall be an ascertained and continued condition of life, such as brings the individual within the description (in the ordinary sense of the word) of "the poor" of London, combined with moral character and good conduct as a member of society. It must therefore be held to be a violation of my intentions if any duly qualified and deserving claimant were to be excluded either on the grounds of religious belief or of political bias.

Without in the remotest degree desiring to limit your discretion in the selection of the most suitable means of giving effect to these objects, I may be permitted to throw out for your consideration, amongst the other projects which will necessarily occupy your attention, whether it may not be found conducive to the conditions specified above for their ultimate realization, and least likely to present difficulties on the grounds I have pointed out for avoidance, to apply the fund, or a portion of it, in the construction of such improved dwellings for the poor, as may combine in the utmost possible degree the essentials of healthfulness, comfort, social enjoyment, and economy.

Preparatory to due provision being made for the formal declaration of the trust and for its future management and appropriation, the sum of £ 150,000 will be at once transferred into your names and placed at your disposal, for which purpose I reserve to myself full power and authority. But as a portion of the money may probably not be required for some time to come, to meet the legitimate purposes contemplated, I would suggest that, as early as possible after the organization of the trust, one hundred thousand pounds (£ 100,000) should be invested for the time being in your names in Consols or East India Stock, thus adding to the capital by means of the accruing interest, and the stock so purchased can be gradually sold out as the money is wanted for the objects designated. Meantime, pending the preparation of a formal trust-deed, you shall be under no responsibility whatever in respect of the fund, or its investment or disposition.

With these preliminary stipulations I commit the fund to your management, and to that of such other persons as, by a majority of your voices, you may elect, giving you the power either to add to your number (which I think should not at any time exceed nine) or to supply casual vacancies occurring in your body. It is my further

desire that the United States' Minister in London for the time being should always, in virtue of his office, be a member of the trust, unless in the event of his signifying his inability to act in discharge of the duties.—I have the honour to be, gentlemen, yours very faithfully,

(Signed) GEORGE PEABODY.

To His Excellency Charles Francis Adams, United States' Minister in London.

The Right Hon. Lord Stanley, M. P.

Sir James Emerson Tennent, K. C. S., LL D., &c., London.

Curtis M. Lampson, Esq., London.

Junius S. Morgan, Esq., London.

REPLY OF THE TRUSTEES.

London, 15th March, 1862.

SIR,—We have to acknowledge the receipt of your letter of the 12th inst., apprising us of your munificent appropriation of one hundred and fifty thousand pounds towards ameliorating the condition of the poor of London; and intimating your wish that we should act in the capacity of trustees for the application of this fund on principles which you have indicated for our guidance.

Whether we consider the purity of the motive, the magnitude of the gift, or the discrimination displayed in selecting the purposes to which it is to be applied, we cannot but feel that it is for the nation to appreciate, rather than for a few individuals to express, their gratitude for an act of beneficence which has few parallels (if any) in modern times.

For ourselves, we are deeply conscious of the honour implied by the confidence you have reposed in us as the administrators and guardians of your bounty; and it only remains for us to assure you of the satisfaction with which we shall accept this trust, and the zeal with which we shall address ourselves to the discharge of its duties so soon as its precise nature is sufficiently defined, and the arrangements for its administration sufficiently organized.—Ever faithfully yours,

CHARLES FRANCIS ADAMS.

STANLEY.

J. EMERSON TENNENT.

C. M. LAMPSON.

J. S. MORGAN.

To George Peabody, Esq., London.

VOTE OF THE COMMON COUNCIL TO PRESENT THE
FREEDOM OF THE CITY OF LONDON TO MR. PEABODY.

From the "Times," London, May 23rd, 1862.

Yesterday, at 12 o'clock, a Court of Common Council was held at Guildhall for the despatch of business, the Lord Mayor presiding. There was a numerous attendance of members, including many of the Aldermen.

THE PEABODY GIFT.

Mr. Charles Reed, pursuant to notice, proceeded to move a resolution founded on the recent munificent donation of £ 150,000, by Mr. George Peabody towards the relief of the deserving poor of the metropolis. At the present time, he said, the country rang with the name of a man hitherto but little known among us, who by an act of unparalleled munificence had laid this city and the nation at large under the deepest obligations. (Cheers.) If it were a mere question of money-giving, large as the amount undoubtedly was, he should not have submitted a motion such as that he was about to propose to the Court, because the bestowal of money did not in itself, of necessity, give any evidence of the charity of the donor (hear, hear); some men gave grudgingly and meanly, others lavishly and indiscriminately, while some bequeathed, by a regretful relaxing of a sordid grasp, hoarded treasure which it was impossible for them to retain. But the free-handed charity of which he spoke commanded their profoundest admiration, and it was because it bore about it the tokens of unaffected and overflowing benevolence that he asked them to confer upon the donor an honour which, if it could be purchased with money, would be utterly valueless; but being the reward of the truly meritorious alone, was ever accepted as a mark of high distinction. (Hear.) About fifty years ago a youth entering upon the busy scenes of commercial life, with a patriarchal example before him, registered this vow:—"If God spares my life and prospers me in business, then the property with which I may become possessed I will devote to His glory in seeking the good of my fellow men, wherever their claims may seem to rest most upon me." (Hear, hear.) The promise of the youth had been the life-long purpose of the man, and George Peabody had given to the world a splendid example of unwavering fidelity to an early resolution. (Cheers.) Prospered beyond

his utmost expectations, he revisited the home of his childhood in 1852, and founded in Danvers, Massachusetts, an educational institution for the benefit of his fellow townsmen at a cost of £ 30,000. "There is that scattereth and yet increaseth," and the wealthy London merchant went out again in 1857 to build and endow in Baltimore, where he had first commenced his business career, an institution devoted to science and morality, and embracing a free library, which had already cost him more than £ 100,000. (Cheers.) This might seem to have been enough for one man; but, resolute to his purpose, Mr. Peabody considered that a residence in this metropolis implied a claim upon his bounty, and he was not slow to recognise the liability. He said,—“It is now 25 years since I commenced my residence and business in London as a stranger; but I did not long feel myself a stranger or in a strange land, for in all my commercial and social intercourse with my British friends during that long period I have constantly received courtesy, kindness, and confidence. Under a sense of gratitude for these blessings of a kind Providence, encouraged by early associations, and stimulated by my views as well of duty as of inclination to follow the path which I had hitherto marked out for my guidance, I have been prompted for several years past repeatedly to state to some of my confidential friends my intention at no distant period, if my life were spared, to make a donation for the benefit of the poor of London.” And thus the opulent banker, retiring from business, and with enfeebled health returning to his native land, ratified his word by securing at once and for ever the sum of £ 150,000 for the poor of this metropolis. (Cheers.) It was nobly done; the gift was as graceful as it was great, and one knew not which most to admire—the breadth of the liberality, or the pious simplicity of spirit which enhanced it. (Cheers.) Here was a man, a denizen of this city, bound to us by no ties but those of common humanity, at a crisis when some men delighted themselves in reviving the memory of ancient jealousies, talking fiercely of national animosities and implacable hates, who stood out and rebuked our unworthy suspicions by an act of kindness to our poor, which brought the blush of shame to our cheeks as we thought of merchant princes of our own, who, living, had been strangely insensible to the claims of Christian charity, and, dying, had left no trace behind. (Hear, hear.) This stranger might have founded an hospital for Americans; endowed a church for his own people; enriched the foundations of our great schools of learning, or reared to himself a monument; but no, he had no selfish ends to serve, and in an age of avarice and cupidity, he descended to the lowest grade of our social

scale, and found in our poorest poor fitting objects for his splendid liberality. He had made himself familiar with distress that he might learn how best to mitigate woe; he had become acquainted, by personal investigation, with the overwhelming vicissitudes of the labouring poor, that he might ameliorate their condition; and he had given a practical illustration of the way to do it, which left busy theorists far behind. He had seen the natural result during a series of years of the expenditure, by the Corporation of London, of a million and a-half of money in the improvement of our thoroughfares and the adornment of our public buildings, in the thrusting out beyond our walls of our artizan population (hear, hear); and he desired to inaugurate a movement which should place within the reach of the working man the means of living at a moderate rent near the scene of his daily toil, without submitting to the degradations consequent upon a residence in those most unhealthy and most expensive dens of misery which, by a kind of cruel mockery, were called their "homes." (Hear, hear.) In all this we had a common interest, and he (Mr. Reed) need not say, that the constant solicitude of that Court had been to provide improved dwellings for the poor, with good air, pure water, and effective sewerage; and while they had spared no cost to improve their city, no niggard hand had been laid upon their purse, from which, during the same period, the sum of £ 200,000 had been drawn mainly for the benefit of the poor of the metropolis. (Hear, hear.) Nor was it in this alone that our great benefactor was in sympathy with the Corporation, for he had charged upon his trustees certain conditions which were dear to them, giving it as his "most solemn injunction" that "from these fundamental principles they shall never, under any circumstances, depart." (Hear, hear.) One of these required a recognition of the superior claims of the deserving poor. Mr. Peabody had drawn a distinct line between the idle, thriftless, and mendicant, and the striving, industrious, and yet unfortunate poor. He had no thought of helping such as did not help themselves, and he proclaimed it to be his intention that none could claim to be the beneficiares of his bounty but such as were of "good moral character and conduct." Such persons, overtaken by sudden calamity, deprived temporarily of the means of subsistence, receiving a little timely help, might, without the loss of self-respect, recover their position, and maintain their proper pride of independence; but, wanting this, thousands fell back upon the public purse, and, once the self-reliant principle was broken down within them, they settled down into an easy despairing idleness, as the confirmed paupers of the land, who crowded our unions and lay as a permanent

incubus on an industrious but overtaxed community. (Hear, hear.) Then again, there was another provision which added additional lustre to the gift. "It is my intention," said the donor, "that now, and for all time, there shall be a rigid exclusion from the management of this fund of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics." (Hear, hear.) If there was one rule of conduct which that corporation had laid down for its guidance, it was, that in the distribution of its varied benevolence no worthy applicant should suffer disability or loss by reason of his political views or religious creed. By the omission of this most righteous provision many a noble bequest had been perverted, and by the avoidance of the trust the poor had been frequently and grievously wronged. (Hear, hear.) This great calamity could not happen in this case, for if any should seek to hedge round this noble monument of pious benevolence with the barriers of intolerance and bigotry, they must do it in the face of a protest, once and again repeated in the most solemn terms; for Mr. Peabody said, "It must therefore be held to be a violation of my intentions if any duly qualified and deserving claimant were to be excluded either on the grounds of religious belief or political bias." Thus did this large-hearted man testify his allegiance to those sacred principles of religious freedom for which, if he (Mr. Reed) mistook not, his ancestors suffered, chased out from this their native land by the rough hand of persecution to secure personal liberty and a clear conscience on a foreign shore. (Hear, hear.) The deed spoke for itself, the gift was unprecedented, and it came from the hand of a stranger, who in his own life-time becomes his own almoner, preventing the chances of litigation, and his own executor, so to speak, at hand to give counsel and to be the living interpreter of his own intentions. He (Mr. Reed) now asked the Court, standing in the relationship of the guardian of the City poor, to make the response which the great heart of this teeming population had already striven to utter for itself. He asked them to confer upon Mr. Peabody the greatest honour which it was in their power to give, and to do it in the name of the poor to the poor man's benefactor; the man who in a time of national panic saved the credit of his country in becoming guarantee for one of her greatest States; who, when a great Congress failed in fulfilling the wish of the people, charged himself with the cost of that memorable Arctic expedition, which under Dr. Kane went forth to the rescue of our poor Franklin and his devoted crew (hear, hear); who, in an assembly of his own countrymen in this land, had the moral courage publicly to denounce a man

—and he a high official personage—who had rendered his name conspicuous as perhaps the only one so utterly destitute of the true spirit of chivalry as to refuse to the Queen of these realms the honour and respect which even the enemies of her Crown generously accorded to her person. (Hear, hear.) George Peabody was one of nature's true nobility. He was related to the two greatest nations of the world—nations whose common interest it was to be as closely bound by friendship as they were allied by blood (hear, hear); and if he (Mr. Reed) were asked for the motive which had prompted this enlarged liberality he found it in these emphatic words, uttered with a kind of prophetic prevision in 1851:—"My object is to promote to the very utmost kind and brotherly feelings between Englishmen and Americans. There has recently been much excitement in America in reference to the maintenance of the union of the States. I have felt that, important to us as is that bond of union, there is another which is no less important to the whole civilised world—I refer to the moral and friendly union between Great Britain and the United States." (Hear, hear.) The Corporation of London reciprocated those noble sentiments; England accepted this token of good will; they earnestly desired that the blessings of peace might be restored to that distracted nation; and, with it, they prayed for an accession of liberty to her people; and he ventured to express his belief that, despite envy and uncharitableness, there were attachments which underlaid the surface, an ancient spirit of brotherhood, which would render it for ever impossible that the red cross of old England and the stars and stripes of America should become the rallying cries of hostile armies. (Cheers.) He moved:—"That the honorary freedom of this city, in a gold box of the value of 100 guineas, be presented to Mr. George Peabody, in grateful recognition of the princely munificence displayed by him in devoting the sum of £150,000 towards the relief of the needy and deserving poor of this metropolis, and of the Christian liberality of sentiment which dictated that the fund thus created should be administered irrespective of the distinctions of nationality, party, or religious belief."

Alderman Phillips expressed the pleasure he felt in seconding the motion that had been so gracefully and eloquently proposed by his excellent friend. Mr. Reed had said this munificent gift was the result of a promise of youth faithfully fulfilled in manhood. That strongly reminded him of a saying of one of our ancient sages, that blessed was the youth which could contemplate old age without fear, and blessed the old age which could look back on the days of youth without regret. (Hear, hear.) Noble as was this gift, the condition

that accompanied it went to the heart of every enlightened and intelligent man. (Hear, hear.) We lived in an age of so much toleration and liberty that it was difficult for the present generation fully to appreciate the value of that condition. He rejoiced to think that men appeared now to be struggling, not to circumscribe or exclude, but to throw open, far and wide, the portals of their bounty, to bless and make happy the human race, and to unite mankind into one universal brotherhood. (Cheers.)

On a show of hands the motion, in favour of which Mr. Rowe also spoke, was put and carried with acclamation.

CEREMONY OF PRESENTATION.

ADDRESS OF THE CITY CHAMBERLAIN AND MR. PEABODY'S REPLY.
—BANQUET GIVEN BY THE LORD MAYOR TO MR. PEABODY.

From the "Times," London, July 11th, 1862.

Yesterday afternoon, at a Court of Common Council, specially convened for the purpose at Guildhall, and at which the Lord Mayor presided, the honorary freedom of the Corporation of the City of London, in a gold box of the value of 100 guineas, in conformity with an unanimous resolution passed on the 22nd of May, was presented to Mr. George Peabody, "in grateful recognition"—adopting the language of the resolution—"of the princely munificence displayed by him in devoting the sum of £150,000 towards the relief of the needy and deserving poor of this metropolis, and of the Christian liberality of sentiment which dictated that the fund thus created should be administered irrespective of the distinctions of nationality, party, or religious belief."

The ceremony took place at three o'clock in the Council Chamber, which was especially prepared for the occasion, in the presence of his Excellency Mr. Adams, the American Ambassador, the Lady Mayoress, Lord Stanley, Sir J. Emerson Tennent, Mr. Lampson, Mr. Morgan, Mr. Somerby, of Boston, Mr. Thayer, the American Consul General for Egypt, Hon. Charles Hale, of Boston, Francis Brooks, of Boston, Henry B. Adams, of Boston, the

members of the Court of Alderman, the Sheriffs of London and Middlesex, all the principal officers of the Corporation, and a great number of ladies. The Aldermen and Sheriffs wore their scarlet robes, and the members of the Common Council their violet gowns. A great number of people, unable to obtain admission, lined the approaches to Guildhall to witness the civic procession, and to catch a glimpse of the man whose extraordinary munificence has been a theme of conversation for months past. The Lord Mayor having taken the chair, Mr. Peabody was introduced to the meeting by Mr. Charles Reed and Alderman Phillips, the mover and seconder of the resolution conferring the honorary freedom. As he modestly made his way through the crowd to the seat assigned him on the left of the Chief Magistrate, the hon. gentleman was received with every mark of respect by the whole assembly.

The Town-clerk (Mr. Woodthorpe) having read the resolution to which the Council was convened to give effect, and Mr. John Sewell (an officer of the Corporation) having reported that Mr. Peabody had been recently elected a freeman and liveryman of the ancient Company of Clothworkers,*

Mr. Scott, the Chamberlain, (addressing Mr. Peabody, who remained standing), said,—Previously, Sir, to inscribing your name upon the roll of honorary citizenship of this ancient city, in conformity with the resolution now read, it is expected that I should address to you a few words in the name of this Hon. Court. This duty, at all times onerous and responsible, is one of peculiar delicacy on the present occasion; for, however it may be permitted to sound the praises of the hero and the statesman who have deserved well of their country, it is difficult—not to say unusual—to speak of personal excellence in the presence of its possessor; and I am conscious that it will be more acceptable to you, Sir, and will best become myself, if on this occasion my remarks are as brief as possible, and assume the form of congratulation only. It is a circumstance to which you doubtless recur with unfeigned satisfaction, that in the early period of your commercial career it was put into your heart to resolve that “should your labours be blessed with success, you would devote a portion of the property so acquired to the promotion of the intellectual, moral, and physical welfare of your fellow men.” It was a noble and unselfish resolution, recognising “that the acquisition of property is not a mere game of hazard, but the result of the blessing of Him who giveth power to become rich” (cheers), and that a corresponding obligation exists to appropriate some portion of

* Preparatory to receiving the Freedom of the City. See page 28.

acquired wealth to the relief and comfort of His suffering children. It is not, however, every good resolution which attains to accomplishment. (Hear.) Alas! for the uncertainty and frailty of human affairs, some possess the will to make noble appropriations of wealth, but lack the possession of the means, while others, possessing the wherewithal, have not the heart to devise or practice "liberal things." (Cheers.) It is, then, a fair subject for congratulation that, having acquired by your persevering and well directed industry the means of carrying into effect your generous aspirations, prosperity did not obliterate the recollection or frustrate the performance of that good, which, under other circumstances, you had purposed in your heart. (Cheers.) Danvers, the place of your birth; Baltimore, the scene of your early success; and now London, in which you have completed a commercial career with the highest credit, alike bear witness that the possession of wealth does not necessarily incapacitate the heart for the exercise of generous emotions. It is unnecessary that I should dwell upon the particulars of your munificent gift to the poor of this metropolis, for they are already the subject of recorded history. There are, however, one or two aspects in which that gift and the period of its announcement may be regarded as enhancing very greatly its value in the estimation of this Hon. Court. Forbearing to give to your intentions a testamentary character, you generously relinquished during life the possession and enjoyment of the large sum which you have preferred to appropriate as a donation rather than to bequeath as a legacy. (Hear, hear.) And not only so, but we bear in mind that it is the gift of a stranger sojourning in our midst. (Loud cheers.) You selected also for the announcement of your unprecedented liberality a period in which untoward and exceptional circumstances had disturbed for a time the harmonious political relations of Great Britain and the United States, as if to convince us that your benevolence rose superior to the claims and predilections of nationality, and could soar above the disturbing and irritating influences which had been unhappily evoked. (Cheers.) Although an American by birth and in heart, you have ever manifested kindly feelings towards Great Britain. (Hear, hear.) On a memorable occasion you publicly vindicated the honour and respect due to our beloved Sovereign (cheers), and you also fitted out, at your own cost, an expedition in search of Franklin, the illustrious and lamented British navigator. (Renewed cheers.) You have now again afforded an illustration that it is the predominant desire of your heart that the people of this country and those of your own—brethren as they are in lineage, language, and literature, with a

common origin, faith, and historical traditions—should live as brethren in the cultivation of sentiments of mutual esteem. (Cheers.) This Hon. Corporation has ever taken a deep interest in all that concerns the promotion of civil and religious liberty, having waged unceasing war with that intolerance which in times past excluded deserving citizens from municipal office on account of religious profession, and subjected Christians and Jews alike to pains and penalties, such as drove your own ancestor from our shores to seek freedom of worship across the Atlantic. (Hear, hear.) I should not, then, faithfully reflect the sentiments of those for whom I speak on this occasion if I failed to proclaim as the brightest feature of your munificent benefaction that it enjoins a rigid exclusion of every influence calculated to impart to it a character sectarian as regards religion, or exclusive in relation to party politics. (Cheers.) And now, Sir, permit me to offer you the right hand of fellowship as the first American to whom the compliment of Honorary Citizenship has been accorded by this city (cheers), and to request your acceptance, in the name of this Hon. Court, of this humble souvenir of their esteem. In returning to pass the remainder of your days in the land of your birth, may you be the harbinger of returning peace to your distracted country—peace based upon the enduring foundation of liberty and equal rights to all. (Renewed cheers.) May the evening hours of your useful life be spent in the enjoyment of health and tranquillity, your happiness augmented by the consciousness that, although far removed from us in person, your munificent gift is daily diffusing much good in this our city,—“The poor your clients and Heaven’s smile your fee.” (Cheers.)

The gold box, enclosing the formal document relating to the freedom is handsomely chased, and, in pursuance of the terms of the resolution, is of the value of 100 guineas.

Mr. Peabody was greeted with cheers. He said—his voice at times faltering with emotion—My Lord Mayor and gentlemen of the corporation, I accept at the hands of the Chamberlain, with deep sensibility, the very great honour bestowed upon me this day by the city of London. But I am conscious that I do not altogether deserve the generous praise you have attached to the act which has been the occasion of this distinction, for I am not unmindful of the fact that my ability to make a gift for the benefit of the poor of London is less due to my own merits than to the kind Providence which has so highly favoured me in the acquisition of property; and I should have neglected an obvious duty if I had failed to employ a portion of my means for the advantage of others. (Cheers.) It is but just to say

that in my effort to do good I am not a pioneer, but a follower of many public benefactors whose munificent charities have illustrated your history. I have always held the opinion that among those who had a special claim to participate in whatever good fortune I might enjoy were the communities in which I acquired the means of being useful to my fellow men (cheers); and I should indeed be ungrateful if in carrying out my long-cherished design I should forget the great city where I had experienced so much kindness and passed so many years of happiness and prosperity. (Cheers.) But, my Lord Mayor, I cannot deny that the fulfilment of my resolution as an American resident in London is peculiarly grateful to me. I remember with gratitude and satisfaction the kindly relation which has for such a length of time subsisted between my native country and this ancient city. From the birth of the nation to the present time America has seldom failed to find in this stronghold of civil and religious liberty a willing response to her own emotions of fraternity and good-will (cheers); and it is likewise to me a circumstance of unexpected happiness if my gift, by reason of the particular time at which it was made, tended in any degree to soften asperities of feeling which had unhappily arisen between the two great nations of the Anglo-Saxon family. (Cheers.) If it has reminded the people of both countries of their common origin and natural sympathy (hear, hear), I am fortunate indeed, I am more than repaid. I am gratified, my Lord Mayor, to learn that, in banishing distinctions of party or creed from the application of this gift for the benefit of those who are less favoured than myself I have met with the approval of your distinguished body. Such distinctions fade away in the presence of the common claim of human nature (cheers), and it would be unnatural indeed, were I to exclude from my regard on such narrow grounds any portion of those with whom my early disadvantages ought to place me in perpetual relations of sympathy and good will. (Cheers.) I have never forgotten, and never can forget, the great privations of my early years; and, to encourage and stimulate to exertion the youth of this great city and country who have no reliance except on their own characters and exertions to raise themselves in society, allow me to say that there are few persons among them whose opportunities for a prosperous life are not better than were my own at their age. (Hear.) Let me, then, once more, my Lord Mayor, acknowledge the signal honour which you have bestowed on me—an honour grateful to me both as a citizen of the United States and as a resident in the great city by whose Corporation it is conferred. I reciprocate most sincerely the friendly sentiments you express with

regard to my native land; and most heartily do I respond to the aspirations that their present trials may result in the permanent triumph of liberty and good government. (Cheers.) Most fervently do I pray that my country, governed in the spirit which animated the illustrious Washington (cheers), and yours, under the guidance of your good and beloved Queen (renewed cheers), may advance through coming years, hand in hand, promoting those great interests of civilization and humanity which have ever been espoused by those two great and kindred nations. (Cheers.) I thank you, also, for your good wishes for my health and happiness; and although I could desire that your generous praises were better deserved, I cannot refuse to accept your kind words. The remembrance of them, together with this memento of your goodwill, will ever be treasured by myself and those near to me, and so long as Heaven prolongs my life and grants me power for free action it shall be my aim to attain the exalted character which you have been pleased to ascribe to my humble name. (Loud cheers.)

On the motion of Mr. Kelday, the Chairman of the City Lands' Committee, seconded by Alderman Gibbons, it was unanimously resolved that the address of the Chamberlain, and Mr. Peabody's reply should be entered on the Journals of the Court in perpetual remembrance of the occasion; and with that the ceremony terminated.

THE BANQUET.

The Lord Mayor and Lady Mayoress afterwards entertained in the Egyptian-hall at the Mansion-house Mr. George Peabody, whose recent princely gift of £ 150,000 to the poor of the metropolis has so largely earned for him the gratitude of its inhabitants. Among the guests invited to meet Mr. Peabody were the American Minister and Mrs. Adams, Miss and Mr. H. B. Adams, Rt. Hon. Lord Stanley, M.P., Sir J. and Lady Emerson Tennent, Mr. and Miss Emerson Tennent, Mr., Mrs., and Miss Lampson, Mr., Mrs., and Miss Morgan, Mr. and Miss Gooch, Sir H., Lady, and Miss Holland, Hon. Charles Hale, Mr. Thayer, Mr. Somerby, Mr. Everett, Mr. T. Brooking, Mr. and Mrs. Story, Mr. E. Baines, M. P., and Miss Baines, Mr. and Mrs. Morse, Hon. Mr. and Mrs. Percy Wyndham, Hon. P. Dutton, M. P., Sir W. Farquhar, M. P., Sir Edward Crogan, M. P., Sir Joseph, Lady, and the Misses Oliffe, Sir Cusack Roney, Dr. Lyon Playfair, C. B., and Mrs. Playfair, Mr. Edgar Bowring, C. B., and Mrs. Bowring,

Mr. Charles Reed, (mover of the freedom of the city to Mr. Peabody), Mrs. Reed, Mr. Alderman Phillips (seconded) and Mrs. Phillips, Major-General and Mrs. Malcolm, Colonel and Mrs. Farmer, Major and Mrs. Gage, Mr. Pickersgill, B. A., Captain Burstal, Mr. S. C. Hall, Professor Doremus, Professor Quain, Dr. Blake, Mr. Bowman, F. R. S., Mr. Stephens, F. R. S., Mr. Moffat, M. P., and Mrs. Moffat, Mr. Cobbold, M. P., Colonel Dunne, M. P., Mr. Jackson, M. P. Mr. Pilkington, M. P., Colonel Pinney, M. P., Mr. H. D. Seymour, M. P., Mr. Collins, M. P., Mr. Phillips, M. P., Mr. Kendall, M. P., Mr. Hume, M. P., Mr. Fenwick, M. P., Mr. Norris, M. P., Mr. Miller, M. P., Mr. Gard, M. P., Mr. Brooks, M. P., Mr. Lee, M. P. Mr. Robertson, M. P., Major Parker, M. P., Mr. G. Cubitt, M. P., and Mrs. G. Cubitt, Mr. Greaves, M. P., Mr. and Mrs. La Steere, Mr. W. H. Humphery, Mr., Mrs. and Miss Cuthill, Mr. and Mrs. A. Cuthill, Mr. J. Humphery, Mr. J. Gassiot, Dr. Garrod, Dr. Evans, Dr. and Mrs. Alderson, the Misses Alderson, Miss Dickens, Mr. Dunning, Mr. Robinson, Mr. Rogers, Mr. and Mrs. Somes. Captain Duke, Mrs. Lefevre, Mr., Mrs., and Miss Sumner, Mr. and Mrs. Darkin, Mr. Akroyd, Mr. and Mrs. C. Turner, Mr. Gore, Mr. Angell, M. de Franqueville, Professor Cloquet, Miss Ada Cubitt, Mr. and Mrs. Salmon, Mr. E. Humphery, Mr. Bulmer, Mr. Eaton, Miss Besley, Mrs. Eaton, Mr. Alderman Wilson, Mr. Alderman Humphery, Sir J. Musgrove, Sir F. G. Moon, Mr. Alderman Salomons, M. P., Sir B. Carden, the Recorder, Mr. Alderman Hale, Mr. Alderman Mechi, Mr. Alderman Conder, Mr. Alderman Abbiss, Mr. Alderman Gibbons, Mr. Sheriff Cockerill, Mr. Sheriff Twentyman, Mr. Sheriff-elect Jones, Mr. Under-Sheriff Farrer, Mr. Under-Sheriff Gammon, the Chamberlain of London, and Mrs Scott; Mr. Secondary Potter, the Master of the Mercers' Company, the Prime Warden of the Goldsmiths' Company, the Master of Merchant Taylors' School, Master of the Haberdashers' Company, the Master of the Fishmongers' Company, the Master of the Vintners', the Dyers', Leathersellers', Pewterers', Barbers', Cutlers', Bakers', Wax Chandlers', Tallow Chandlers', Armourers', and Butchers' Companies, the Deputy-Governor of the Hon. Irish Society, the Chairman of the Corporation Committee, Mr. Tandel, Dr. Letheby, Mr. J. Parrott, Dr. O'Leary, Mr. O'Sullivan, Mr. and Mrs. de Loos, Mrs. and Misses Slee.

On the removal of the cloth, "The Healths of Her Majesty, the Prince of Wales, and the rest of the Royal Family" were proposed, and were received with enthusiasm.

"The Healths of the Army, Navy, and Volunteers" were next

proposed, and were responded to by Major-General Malcolm, Captain Burstal, and Colonel Forbes.

The Lord Mayor then rose and said,—My Lords, ladies, and gentlemen,—I have now to propose the health of a very distinguished gentleman, on whom the city of London has to-day conferred the honour which she holds in reserve for those who, by great merit and extraordinary deeds, have won not only her esteem but the approbation of the world. (Cheers.) I may well be proud of the privilege of of entertaining a guest so eminent and well so worthy of the honour as is Mr. Peabody. (Cheers.) It has been from time to time the lot of successive Lord Mayors to preside in this hall on occasions on which the city of London does honour to distinguished men, but this is, I believe, the first time on which the chief magistrate of this ancient corporation has had the opportunity of assembling a large company like the present to recognize and acknowledge merit such as that which we are now met to honour. (Cheers.) Mr. Peabody has performed the crowning act of an honourable career. With generous and unalloyed philanthropy he has at once divested himself of a portion of his well-acquired wealth, preferring that the objects of his broad and vast benevolence should immediately participate in the beneficial and ameliorating influence of his princely liberality to deferring it to an indefinite period. (Hear, hear.) I am very happy to find that he who has conferred so great a benefit on the metropolis is able to appear among us this evening in a state of health as good as that which Mr. Peabody enjoys (cheers), and I think I may say for those around, as I sincerely say it for myself, that we hope he may for a very long period have the gratification of knowing that his ample munificence has been productive of the good which he contemplated, and that he may enjoy the consciousness that the noble deed he has done will, from generation to generation to come, prove a living monument of his name and character. (Cheers.)

Mr. Peabody, who in rising to respond to the toast, was loudly cheered, said,—My Lord Mayor, my lords, ladies, and gentlemen, I beg to express to you the most grateful feelings of my heart for the warm and enthusiastic welcome with which my name has been received (cheers), preceded as it was by the too flattering remarks of my right hon. friend the Lord Mayor. Persons in every situation in life enjoy the hope of success or tremble at real or imaginary calamities, and none more so than the merchant. At the same time, I, as a merchant, avow from a full and grateful heart, that the high honour this day bestowed upon me by the city of London, as well as the kind hospitality of your Lordship in bringing together this

distinguished company in compliment to my humble name this evening, goes far to compensate me for all the labour, care, and anxiety of fifty years of commercial life. (Cheers.) Within the last few hours I have had the honour to address your Lordship and many of those before me in the council chamber, and were I to say more at present it would be merely to repeat what I there expressed, and to take up the time which rightfully belongs to the eminent gentlemen who may speak after me. I shall simply, therefore, again beg to thank you for your kind reception, which I am proud to acknowledge as an evidence of your approval of my acts. (Cheers.) As I do not claim to be an orator, I ask you to accept on this occasion my deeds for my words. (Loud cheers.)

The Lord Mayor then said,—The administration of a fund so large and so important as the splendid donation of Mr. Peabody necessarily requires that men of station, of influence, and of probity should be selected for the performance of that duty. I am now about to propose the health of five gentlemen who have kindly undertaken a task so full of labour. You can easily imagine that the dispensation of the interest of £150,000 involves no small amount of anxiety on the part of those on whom is imposed the burden of its due distribution, and I am sure you will feel proportionately grateful to those who have not hesitated to accept the position of becoming its administrators. They who have done so are Lord Stanley (cheers), Sir E. Tennent, Mr. Lampson, Mr. Morgan, and the American Minister for the time being—the gentleman who on this occasion represents America being Mr. Adams. You will, perhaps, in proposing this toast, permit me to state that I should be happy to be able to announce that the greatest anxiety with which Mr. Adams has to contend is that which results from the administration of this fund. I, however, am not in a position to do so, and, if I allude to the present state of the great country which it is his privilege here to represent, I can assure you I do so with the greatest sorrow and sympathy so far as relates to the unhappy position in which she is placed. If that position arose from any difference between America and England, we might, I feel confident, safely trust to the diplomatic powers of Mr. Adams for its adjustment; but, as it is, we can only indulge in the hope that the difficulties with which America has to contend may be soon ended, and that we may shortly again enjoy the benefit of that liberal and enlightened intercourse which has hitherto proved so beneficial to both countries. I have the honour to propose “the health of the Trustees of the Peabody Fund.” (Cheers.)

Mr. Adams, in responding to the toast, said,—I think it is the

great dramatist who makes one of his characters utter the saying that "some men are born great, some achieve greatness, and some have greatness thrust upon them." It seems to me that any chance I may have must come into the same category as that of Malvolio. A fortuitous concurrence of circumstances has had the effect of putting me here as the representative of my country at the minute when our excellent friend determined to announce his munificent benefaction, and to couple that representative with the first organization to carry it into practical effect. If reputation be held to consist in the the notoriety that one gets, especially among those whom we are told we are to have always with us, I must admit the progress of mine of late is astonishing. On the whole I must consider myself as in great luck, for the name thus acquired has clearly come without a single motion of my own to deserve it. I accept it as a present from my friend without the least embarrassment. However serious the trial may be to his well-known modesty to receive the homage paid to him to-day, I shall make no scruple to enjoy my reflected light; and, unlike him, I shall not blush if I should find it fame. (Cheers.)

Fortunate is the man who is hoisted to such a height simply by his accidental association with one of the most magnificent projects of private benevolence recorded in the annals of mankind. But this may be thought rather trifling for a grave occasion. Let me, then, turn for a moment, to consider the grander characteristics of this extraordinary event. The city of London does honour to Mr. Peabody to-day. Why? The reason is that Mr. Peabody has done honour to human nature. (Loud cheers.) I, on my part, honour Mr. Peabody, because he has done honour to the country that bore him. He stands in a position peculiar to himself as a benefactor to portions of his race on the two continents. (Cheers.) He is eminently the friend of both. Born and bred in America, he goes out into the world, as most of his countrymen do, the artificer of his own fortune. Successful in his own land, after a time he careers over the Atlantic on a wider field. His native sagacity has traced the rapid growth of commercial enterprise between the two shores: and he comes in the hope of finding a place for his sickle at harvest-time. His judgment proves sound, and in the lapse of twenty years he finds himself the gleaner of stores enough to gratify his utmost ambition. (Cheers.)

How has this happened? The answer is simple. It was by making an honest use of the friendly relations existing between the two countries. Mr. Peabody has drawn a legitimate benefit from the expanding trade of the eastern and the western world. His prosperity is, then, the type of the reciprocal benefit which the respective nations

have gained from mutual intercourse. (Cheers.) The moral which his career teaches is the advantage of exchanging good will. In practising habits only of kindness and courtesy equally to the people of both nations he inaugurates a policy which promotes their useful ends at the same time that it advances his own. That policy is essentially one of peace. Its vital principle is harmony. It eschews malevolence as a spirit of evil, and regards the breeders of strife on either side as downright enemies of the common good. (Cheers.) In quietly facilitating a class of operations augmenting in their pecuniary importance with the rapid development of an immense trade, Mr. Peabody, though silent becomes a most eloquent apostle of permanent peace. By his success, we may form a faint idea of the unity as well as the magnitude of the respective interests which that peace protects. And now that the day has come when our friend feels that he must rest from his labours, he looks back with increasing affection to the scenes whence he drew his prosperity. With laudable impartiality he determines to mark his sense of it by endeavouring to spread his benefits over them, whether in his native land or in that in which he has made his domicile. Neither does he await that last moment when the goods of this world must cease to be in estimation with us all. He gives at a time when, to most of us, it seems to be a sacrifice to part with our own. (Cheers.) It is the great orb of heaven, my Lord, which, while it shines, gathers slowly to the sky from every object in nature those minute particles of vapour which so soon as it sets in the west begin gently to fall down again to refresh and fertilize the parching earth. Just so will it be with him whom you this day honour. The precious grains of metal which the labours of his years of toil have slowly collected will, long after the hour when he shall pass away, come down, sprinkling their blessed fruits for the benefit of successive generations of his kind. All honour, then, to George Peabody. Henceforth his works establish his name as a new bond of sympathy between two nations. (Loud cheers.)

The Lord Mayor next proposed the "Health of the House of Commons," coupling with it that of the House of Lords, of which he said there was no representative present, and the name of Lord Stanley, one of the Trustees of the Peabody Fund.

Lord Stanley said,—My Lord Mayor, ladies, and gentlemen,—I hope that in coupling, as you have done, the Houses of Lords and Commons in one toast, you have furnished us with a happy emblem of the unbroken connexion which we all trust may continue to exist between both branches of the Legislature. For my own part I have great pleasure in returning thanks on behalf of the House of Commons.

It is the pride and happiness of my life to be a member of that body. I know no English gentleman, however exalted may be his position, or however fortunate his career, who does not feel it to be an additional honour to share in the labours and responsibilities of an assembly which, whatever may be its real or alleged defects, is undoubtedly the oldest, the most famous, the most powerful, and the most popular of all representative institutions. You will always find persons who love to exalt the past, to depreciate the present, and to look with anxiety to the future. I have heard such persons say that the power of Parliament over public opinion was declining, and that Parliamentary oratory was no longer what it used to be in former days. From both of those opinions I totally dissent. I have often had the opportunity of conversing with men who remember what Parliament was before the days of the Reform Bill of 1832, and whatever the party might be to which those men belonged, I have always found them admit, with hardly a dissentient voice, that while at the present day, we have some eminent men who stand as high in point of eloquence and debating power above the mass as any did in the days of Pitt or Canning, our debates on the average, both as regard matter and manner, are very greatly improved. (Hear.) Again, I have heard complaints of the inaction of Parliament during the last two or three years, but I do not think those complaints are as a matter of fact well founded. I believe that a glance at the statute-book would establish the justice of a contrary conclusion: but, be that as it may, I for one do not regard a restless activity as a sign of health any more in a public than it is in an individual body. To complain that we who are elected by the people, and who are responsible to the people, have been tranquil when public feeling in general is apathetic is as unjust as it is to find fault with a windmill because it stands still in a calm. (Hear, hear.) There is one word more I would say on behalf of the House of Commons. I have sometimes heard it described—but never by those who know it—as a body in which wealth and influence and connexion exercise a preponderating influence. Now, I do not, of course, deny that these adventitious circumstances do render the entrance into that House easier than would otherwise be the case; nor do I dispute that sometimes, and to some extent, they aid one at the outset of a Parliamentary career. But they do so only at the outset. Every popular assembly is sincere. To be so is its very instinct, and no influence, wealth, or connection ever, in my opinion, procured for a weak or incapable man the ear of the House of Commons, while a capable man is sure of succeeding in it if to his other talents he only adds perseverance. I have often known the

House of Commons to discover a man of ability almost before he arrived at the knowledge himself, while I have as often seen gentlemen of provincial celebrity—gentlemen who happen to have a great gift of speech with nothing particular to say (a laugh), come among us and immediately find their level; nay, some discover that their natural position was to remain silent members. (Laughter.) I may now perhaps be allowed to say one word in my capacity as a trustee of Mr. Peabody's fund—a position of which I am not less proud than of that of being a member of the House of Commons. (Cheers.) Mr. Peabody told you just now that he relied upon your favour rather because of his deeds than of his words. We have all heard the saying with respect to taking "the will for the deed," but I am sure we are glad that in the present instance the proverb has been reversed, and that Mr. Peabody's liberality has been exhibited to us rather in deed than simply in will. (Hear, hear.) We all know that in modern days there has been no gift equal in amount to that of Mr. Peabody's, conferred upon the public in his lifetime. But that which to my mind is of more importance than the magnitude of the gift is that no endowment of equal amount has ever been more wisely appropriated. (Cheers.) Charity in the vulgar sense of the word—I mean the giving alms to those who ask us for aid—is, as we all know, except under very exceptional circumstances, apt to create as much distress as it relieves; but if a man were to sit down to consider how with a certain amount of money he could assist his poorer fellow-creatures to the greatest extent, and provide for them the largest amount of happiness, he could not, I think, find out a better means of effecting his object than that which Mr. Peabody has adopted. (Cheers.) By his munificent gift, I may add, Mr. Peabody has entitled himself to the thanks not only of the people of London, but of England, and when I say of England I mean not alone the present, but all future generations of our countrymen. (Cheers.)

Sir J. Emerson Tennent said he premised that the toast he was about to propose, would give the highest satisfaction; it was "The Health of the Right Hon. the Lord Mayor." It was a rare event in this city, to have for its chief magistrate a gentleman who had been twice elected; and he hoped the City of London might never cease to be represented by such gentlemen. His Lordship had alluded to the happy event which had brought them together to-night; the archives of the city will never have a more distinguished name than that of the gentleman who was received here on this occasion. One thing, however, seemed to have been overlooked; that this gift came not from

one of ourselves, but from a stranger; one, however, who had this day been adopted by the city of London. With that great country from which he comes, we have been accustomed to associate the idea of vastness, and compared with the ordinary streams and channels of charity in this country, this gift rises before us as the very Niagara of Charity. (Cheers.) He had great pleasure in proposing "The Health of the Lord Mayor."

The toast was drunk upstanding with all honour.

The Lord Mayor in reply, said, that he had humbly but earnestly endeavoured to perform the duties of his office during the period of his Mayoralty; but no duty devolving upon the Lord Mayor brought its own reward more surely than what he had had the pleasure of doing to-night.

G. Peabody, Esq., said he had a very pleasing duty to perform, he was about to introduce a toast, the name of the subject of which required no words of his either to precede or follow it, he should call on them all to greet his toast with the warmest enthusiasm, it was "The Health of the Lady Mayoress."

The Lord Mayor said that the Lady Mayoress felt high gratification for the manner in which her health had been proposed and received, and she desired him to say that it would ever be her study so to comport herself, as to gain their esteem.

The toast was received with great enthusiasm.

The healths of the foreign gentlemen present, and the Magistrates and Sheriffs of the city of London were proposed and duly honoured.

A selection of vocal music, under the direction of Mr. J. L. Hatton, assisted by Miss Poole, Master Howden, Mr. G. Perren, and Mr. C. Beale, was performed during dinner.

MR. PEABODY, AND THE CLOTHWORKERS' COMPANY.

From the "City Press," London, August 2nd, 1862.

At the Court of the above ancient and Worshipful Company, held on Wednesday last, it was moved by

Alderman Sir John Musgrove, Bart., and seconded by Mr. Alderman Humphery, "That the Freedom and Livery of the Company be presented to George Peabody, Esq., in consideration of his recent munificent donation of £ 150,000 to the poor of the City of London."

Alderman Sir John Musgrove, Bart., in an eloquent address, gave a short history of the life of Mr. Peabody, with a statement of his liberal contributions to the education of the rising generation in his native city, in America, and other acts of truly Christian benevolence.

On the motion being carried unanimously by the Court, Mr. Peabody was introduced, when he was addressed by the Master, Josiah Wilson, Esq., who adverted to the number of eminent individuals who had had a similar honour conferred upon them, numbering among them the late Sir Robert Peel, Lord Hardinge, and the lamented Prince Consort.

Mr. Peabody, in reply, thanked the Court for the honour they had done him, and made a short and graceful allusion to the circumstances which had placed him in so honorable a position. He informed the Court that the nobleman and gentlemen he had appointed trustees had commenced their labours, and had collected a large amount of information, which would enable them efficiently to carry out his intentions, and that they were prepared immediately to contribute to the contemplated objects. He then alluded to the fact that the Clothworkers' Company was well known in his native country, by the worthy descendants of Adam Winthrop, Esq., of Groton Hall, in the county of Suffolk, who, in the year 1551, occupied the chair so worthily filled by the present Master.

Mr. Peabody was then escorted over the building by the Master and Wardens, and expressed himself highly pleased with the appearance of the great hall, which was then prepared for the usual dinner given at this season of the year to the Masters of the City Companies, the Treasurers of the Royal Hospitals, and some of the judges and members of the House of Commons.

The ceremonies concluded with a splendid banquet which was served up in the new hall, at which a large number of gentlemen of distinction were present.

APPENDIX.

REMARKS OF THE ENGLISH PRESS.

From the "Times," London, March 26th, 1862.

We have to-day to announce an act of beneficence unexampled in its largeness and in the time and manner of the gift. Mr. George Peabody, who has been so long known in the city as an American merchant of the highest position, and who in general society has, during a residence of many years among us, distinguished himself by the kindness and geniality of his disposition, is about to perform a work which will for ever place his name among the chief benefactors of this capital. In another column will be found, under Mr. Peabody's own hand, the particulars of this munificent scheme. Desirous of devoting a portion of his wealth to purposes of charity, and anxious to testify his good will to the country where he has lived surrounded by the respect of so many friends, Mr. Peabody has determined to give the sum of £150,000 to "ameliorate the condition of the poor and needy of this great metropolis, and to promote their comfort and happiness." He has placed this great sum in the hands of a committee, consisting of Mr. Adams, the United States' Minister, Lord Stanley, Sir James Emerson Tennent, Mr. C. M. Lampson, and his own partner, Mr. J. S. Morgan, who are to determine in what way it may be used so as to "ameliorate the condition and augment the comforts of the poor who either by birth or established residence form a recognized portion of the population of London." Only one condition of importance is attached to this gift—namely, that "now and for all time there shall be a rigid exclusion from the management of this fund of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics."

We feel sure that there is no one who hears of this noble act who will not join us in offering to Mr. Peabody the tribute of English gratitude and good will. There is in the present age much to record of private and public beneficence. Not a calamity befalls a locality or a class, not a case of obscure and patient misery is brought to light, without a display of charitable feeling which does credit to the land. But it is indeed seldom that good works are done on the scale

which this American gentleman has now made familiar to us. A sum which must be a considerable portion of any fortune is alienated by its possessor during his own life for the benefit of the poor of a city where he is only a sojourner. There have been many among us who, from various motives, have bequeathed large sums, and even their whole fortunes, to charitable uses, or for the promotion of literature or art, or to carry out some scheme which was their fancy during life. But this posthumous liberality has little in it that resembles the personal sacrifice of Mr. Peabody. The testator deprives himself of nothing; he only diverts the destination of that which he must necessarily leave behind. He cannot carry with him to the grave the wealth which was his enjoyment during life; and he may, without any impulse of exalted virtue, be willing to enrich an institution rather than an heir. But he that gives during life shows an earnestness in well-doing that is beyond suspicion. He takes that which ministers to the power, the pride, the pleasures of mankind, and gives it to those who can make no return to him. It is only in the satisfaction of a good deed that the new benefactor of the London poor can find a reward. He abandons a sum which is a fortune in itself, in order that the poor of that vast, dirty, ill-built, ill-kept city which the wealthier classes never see shall have among them one great range of dwellings provided with the necessaries of comfort and respectability. And this he does in a country which is not his own, and in a city which he may any day leave to return to his native land. Certainly such an act is rare in the annals of benevolence.

But we feel sure that Mr. Peabody will be more gratified with the practical success of his good work than by any praises which it can receive. The best return that the English public, acting through the committee of management, can make to him is to take care that the £150,000 which is added to the charitable funds of the metropolis shall not be wasted or diverted from the real purpose of the donor. Mr. Peabody's former acts of generosity have been singularly useful. At Danvers, Massachusetts, the place of his birth, there is an institution founded some years since which confers great benefits on the place, and at Baltimore another on a much larger scale has been equally successful. The gift Mr. Peabody has made to the English capital will have other uses. In this country there are, unhappily, other needs more pressing even than the need of education. Institutes and Libraries have their advantages, but the thing that strikes the foreigner, and even the thoughtful Londoner, is the social condition of great numbers of the poorer classes. No one can fail to be shocked by the absence of morality and cleanliness and decency among the population which is to be found in the more neglected parts of the metropolis. It has long been said that the first step to raising their moral condition and giving them the instincts of respectability and social ambition must be the improvement of their dwellings and the consequent recruiting of their health and bodily forces. If it be the wish of Mr. Peabody that the fund be devoted to any such purpose we think that there is a certainty of a good result. May the work be one of lasting success, and remain a valued inheritance to future generations and a monument to its founder's memory!

From the "Times," London, April 29th, 1862.

The wisdom as well as munificence of Mr. Peabody's recent gift to this metropolis is forcibly shown in a document just issued. For the thirteenth time the Officer of Health makes his report upon the Sanitary Condition of the city of London, and for the thirteenth time is the old story told. The city is by no means a bad city to live in. There are very many places with worse air as well as fewer resources for the preservation of health. Of course, such a residence must have its drawbacks, but it also has its advantages, and the balance ought not to be much on the wrong side. Yet the statistics show a very bad case, indeed. The years of man in the city of London are cut down to about half their proper span, and infant life, especially, is precarious in the extreme. We need not recapitulate the figures, for it is but the other day that we recorded and explained them. It must be remarked, however, that Dr. Letheby now ascribes the excessive mortality, without the least hesitation, to definite and preventable causes. The conditions which prove so fatal to existence in the city are conditions which would prove equally fatal anywhere. It is true that the struggle for life is hard, and the strain upon the toiling crowd almost incessant, but it is not this that kills. The Londoner has many chances of diversion and many opportunities of relief denied to a country labourer. If the atmosphere is impure, it is not so bad as to be intolerable, or, under proper arrangements, even absolutely unhealthy. The one great source of mischief is in the character of the dwellings which the working classes inhabit. Their alleys and courts are so built that general ventilation is impossible. The several houses are equally ill constructed, and are, besides, crowded to excess. For want of the appliances required for decency and comfort, the whole neighbourhood reeks with impurity, and the population breathes an atmosphere of ever-present decomposition. Here lie the seeds of disease, premature decrepitude, and early death. There is not a doubt expressed about the origin or cause of the evil, not a single misgiving felt about the means of cure. If the poor of the city could but be better lodged, they would live in London almost as well as in any other place.

But of late years great exertions have been made to remedy these evils, and the work of benevolence has doubtless produced its fruits. Nevertheless, there are serious obstacles in the way of reform, and Dr. Letheby tells us plainly what they are. The barriers in our way are formed by "the passive resistance of landlords, and the sullen "indifference of the poor." Some of our readers may be surprised, perhaps, at the mention of the latter impediment, but it is, probably, the more serious of the two. On the points in question the poor are usually ill-informed, often suspicious, and always jealous of interference. They do not connect uncleanness with suffering, but they do connect cleanliness with trouble, and, as they have little spare time, they prefer dirt to avoidable fatigue. Then, they have their own ideas

of domestic independence, and do not like to be meddled with. A still more awkward consideration is that of expense. Improvements are expected to bring improvement rates, and no imaginable prospect of good drains or tidy pavements would induce the tenants of these courts to accept a new tax. In short, so long as disease is not actually in the house, they take no great offence at the squalor of the habitation. There are even proverbs claiming a kind of comfort for such living—meaning, no doubt, that careless and easy ways are more enjoyable than pains-taking and anxious house-keeping.

Of course, a poor man taking a house would rather take a good one than a bad one if it could be had for the same money, but the choice is rarely put before him. Even model lodging-houses are by no means universally popular. They are cheap, wholesome, and convenient, but they involve restraints to which the poor are unwilling to submit. Admission is by a kind of favour, and occupation by sufferance. Regulations are imposed—necessary, indeed, and unobjectionable in themselves, but still obnoxious in the sight of the applicants. They want to be independent, and rather than yield that point they will put up with any amount of dirt or discomfort. As to economy, the poor are bad managers. They take the lodging they can get, and trust to chance for the means of payment, without thinking sufficiently over the merits of the bargain. Unfortunately, their choice is extremely limited, and it may be said, indeed, that, apart from lodging-houses erected on charitable systems, there is no regular or sufficient class of good wholesome dwellings constructed to meet the wants of the poor.

It is a sad aggravation of the case that all this while the rents paid by the tenants of these miserable abodes are extremely high. A well-accustomed "weekly" property as the phrase goes, returns large interest for money. It is not altogether a desirable kind of investment, but it pays well—so well, indeed, that we must go to the best thoroughfares of the metropolis to find any property that pays better. This profit is produced by large receipts combined with small expenditure. The landlords get high rents, but spend nothing on the houses. To propositions of improvement they offer a "passive resistance," and are by no means willing to incur an outlay which would lower the per centage of their gains. This is all in the way of trade. When men are getting 20 per cent. for their money they are not often disposed to turn the 20 into 10 by increasing the capital account on which interest is to be forthcoming. A landlord who would voluntarily spend money on his house property in the way which philanthropists suggest would be doing much the same as if he subscribed to a model lodging-house. He would be making the matter not entirely one of business, but of charity too. Now, Dr. Letheby seems to be of opinion that if reforms are ever to be successfully achieved the element of charity must be altogether excluded in favour of pure commercial principles, or, at any rate, that the charitable foundation which Mr. Peabody has laid must receive a commercial superstructure. The question is not without its embarrassments.

What is needed is a good class of houses just one degree lower in the scale of tenements than any now erected. It is singular enough

that, while the wants of all but the very poor are liberally consulted, they, and they only, are left entirely helpless. A professional man, a tradesman, a clerk, or a prosperous mechanic, can suit himself to a shade out of rents ranging from £2,000 to £20. Houses are built adapted to every species of calling except that of the daily labourer, while he is left to find shelter with swarms of his fellows in miserable abodes deserted by better tenants. Why should not his wants receive attention as well as those of others? It is not that he cannot pay, for he actually pays more than the rest. Then, why is it that nobody chooses to supply his demands in the ordinary way of business? We fear that part of the blame must be laid upon himself. He is often improvident, often uncleanly, so that his rent is thought precarious, and his tendency altogether troublesome. A property composed of dwellings for the working classes is not everybody's money; in fact, those who have had most to do with small tenements would give them the worst name. Still, if reform is to be accomplished, it must have a beginning somewhere, and at present the poor have not a chance. They crowd into the pestilential courts of the City because there are no other places to receive them. If they had the option of better dwellings, they might unlearn some of the habits which they contract unconsciously under their present conditions of existence. As it is, the high rents which they pay would be justified probably by the character of the property which they create, but we cannot see why an attempt should not be made to improve their ways and their bargains together. What they want is simply a class of dwellings with accommodation fairly proportioned to the rents—dwellings which they may hire without sacrifice of their independence, and occupy without any sense of obligation. We see plainly enough that a move must be made from both sides together before the desired results can be brought to pass, but we cannot think that the object is unattainable, especially with such means of commencement as Mr. Peabody's benefaction has furnished.

From the "Daily News," London, March 27th, 1862.

The splendid gift of George Peabody to the poor of London is more than an act of personal greatness and worth. High as it deserves to be rated in this respect—and none will put it higher than we do—it has a value and a meaning at the present time which is even loftier and nobler. One hundred and fifty thousand pounds judiciously invested, and its yearly produce well applied, will bring comfort and solace to many a shattered struggler in the combatant rank and file of life, and not only in the present generation, but in generations still unborn, many will learn to bless the generous American banker who lived and prospered amongst us during the last five-and-twenty years. And as it is unerringly written that it is more blessed to give than

to receive, the happiness which the benefactor must feel at having done so much good with his vast wealth ought to be greater than any which the most grateful recipient of his bounty can express. Yet on public and permanent grounds, we repeat, this magnificent donation for the relief of one of the great masses of human misery in the world, is worthy of being regarded in a more comprehensive point of view. At a season when blind and reckless men on either shore of the ocean are indefatigably toiling at the work of mutual estrangement, and while every engine of hatred, envy, malice, and all uncharitableness is busy in the deepening of reciprocal distrust, an irrevocable act is calmly and deliberately done by a private person, at his own expense, calculated to thwart, by pure and peaceful means, machinations of the malignant, and to confound the most obstinate believer in the antagonism of two kindred nations. Social fact is stranger than political fiction, and instinctive sympathy is far more reliable than factitious hate. An American gentleman, whom the accident of commercial speculation induced to fix his residence in the Old Country many years ago, has by thrift and enterprise realized a rapid fortune here; and on the eve of his retirement from business, while preparing to return to the home of his childhood, there to enjoy in tranquillity the fruits of a life of honourable toil, he looks around the scene where he has dwelt, and is penetrated with the thought that he can do nothing better than to bequeath by anticipation a tithe of his acquisitions for the benefit of the many poor among whom his active years have been spent. To use the touching words of a great writer of our day, applied to a very different man—"from the down hill's steep, life seems to him to be all limited;" the end, though it may be distant, is still discernible; and the vanity of the world, and the deceitfulness of riches are, he feels, the snares of success to be avoided, and, if possible, escaped. The miserable distinctions of local birth and breeding are as nothing in the eyes of a man casting up his life account with the world. Before all things he wishes it to be remembered of him that he was a just man, and that he did good in his day and generation. A preference for those whom he knows best, whom in early life he trusted most, and amongst whom at the close of age he hopes to pass a tranquil eventide, is but natural, and reasonable, and right. But all this is compatible with a cordial and grateful remembrance of the somewhat less closely related kinsmen among whom he has lived his busiest years, and thrived. The temporary distinctions of political forms and political prejudices fade away before the catholic feeling of proud affection for the Anglo-Saxon race: and the destitute myriads whose necessities he has ever been ready to relieve from time to time during his sojourn in our capital, silently put in their melancholy claim to his compassion when about to withdraw from amongst them; and they plead not in vain. This is indeed a nobler protest against international ill-will—a noble testimony to the untruth of mutual repulsion. Though a thousand pens be dipped in gall, they will not be able soon to efface the impression which this gracious and generous deed has made upon the minds of all sincere men.

The manner of the thing is as good as the substance. The fund

is secured by special trusts to be rendered useful at all future times to deserving persons without distinction of birthplace, creed, or opinion; and it is to be vested for ever in a given number of trustees, who are to be chosen with a like indifference as to the grounds on which prejudice is usually formed. Of those who have in the first instance been named by Mr. Peabody to dispense his princely benevolence, some are American citizens, some Englishmen or Irishmen. It was but fitting that the representative of the great Commonwealth of which he himself is a citizen should head the list; and there is a significance not to be mistaken in the association with him of the liberal and enlightened heir to one of the oldest earldoms of England. And so with the others there is a fitness and meaning in the choice of each. The whole scheme has been maturely considered and beneficently framed; and we doubt not that it will be found to work well for the truly philanthropic and pious purposes for which it was intended.

From the "Star and Dial," London, March 27th, 1862.

An act of such munificent generosity as that of Mr. George Peabody, in presenting £150,000 to the poor of London, almost bewilders us by its magnitude and splendour. We are not at all unaccustomed, in this old and wealthy country, to great and good deeds of public charity. Our cities abound with institutions of benevolence. In nearly every village there is a Lady Bountiful—the living representative of a long pedigree of benefactors. The spirit in which our poor law was devised, and in which it is generally administered, is one of honest recognition that property has duties as well as rights. If the law limits those duties to the bare provision of shelter, food, and clothing, the genius of our people insists also upon the amelioration, by voluntary aid, of poverty wherever it may be found—even of poverty in close association with recklessness, impurity, or crime. There is scarcely a form of human suffering for which some relief has not been stored up by the prescient benevolence of our ancestors—and constant additions are being made by successive generations. The creation of hospitals for the cure of diseases, bodily or mental, has kept pace with the growth of population and the progress of medical science—and the last work of a lately deceased philanthropist was to originate a hospital for the incurable. Every profession, trade, or industry, has its asylum, its pension list for its widowed, fatherless, or disabled members. The reclamation of the erring and the criminal has been attempted, in addition to the succour of the unfortunate or improvident. The vagrant and the convict can no longer complain that society is as much an enemy to them as they to society. The world, if not the law, offers to be their friend, on condition that they renounce the ways of disorder and

dishonesty. There is so much of benevolence among the wealthy and the well-to-do, that to prey upon it by imposture has been found to be a profitable branch of crime. Yet is there an incalculable amount of downright suffering from stress of poverty. Among the three million inhabitants of this city, there are, no doubt, a hundred and fifty thousand who might put in an honest claim to share in Mr. Peabody's bounty—a hundred and fifty thousand to whom a pound would be a gift rather below than above the object of his donation—"poor and needy" persons, whose "comfort" would not so much be promoted as created, for the time being, by the possession of a sum which many of us spend in an evening's amusement, or give without an effort on the first appeal. The great American merchant could not live in London twenty-five years without knowing that it has necessities unlike those of Boston, or even of Baltimore. In his native country he has founded institutions like that which Mr. Brown, with kindred munificence, bestowed on Liverpool. In London there is room for libraries, museums, colleges; but there is also a vast mass of helpless poverty which, though much of it is out of sight, arrests the eye and moves the pity alike of visitors and residents. If Mr. Peabody did but go daily from his West-end mansion to his City counting-house and back again, he would see something of this—many living effigies of unmistakable destitution. If, like the writers on the morning press, he was wont to pass along the streets in the sharp cold or dismal wet of winter nights, he would see much more of it; scores of wretched beings couchant in doorways, or begging piteously for pence, or hanging wistfully about the coffee stalls—thankful for any crust or cup that chance may give, and more than resigned to the hazard of being locked up by a policeman humane enough to exceed in that respect his duty. In the newspapers, every morning for many months, he would read well-authenticated appeals for help to refuges and night asylums, where a lodging and a loaf are dispensed so long as there is room to stretch a rug or money to buy bread. These houseless, foodless tenants of the streets are the poorest poor. They are the very dregs of destitution. They are the sediment that is left on the pavement when all the warmth and vigour and hope of life are drained off into the homes where rest restores the capacity of doing and enduring. It is in higher strata, in running streams, there will be found that decent poverty, that virtuous need, which alone has really claims to systematic help. Our criminal classes we must aim to extirpate—to reform and to correct them out of existence. Those grosser forms of vice which directly involve destitution are deserving but of repression—and their miserable offspring must be placed in new conditions before they can be permanently succoured. But both classes are fed from those just above them in social gradation. It is the forced company of the honest and laborious poor with thieves and mendicants that make so many boys and girls candidates for the reformatory and the refuge. To break off this compulsory association, to release the good from the degrading and contaminating neighbourhood of the bad, is the true work of a wise philanthropist. And it is to this particular object Mr. Peabody wishes his magnificent endowment to be appropriated.

With a purpose as enlightened as it is generous, he suggests the devotion of at least a portion of the fund he provides to "the construction of such improved dwellings for the poor as may combine in the utmost possible degree the essentials of health—fulness, comfort, social enjoyment, and economy." His unprecedented munificence will thus follow the best precedents of modern philanthropy. The affluent stream of his bounty will flow into channels already marked out by the experience of contemporary benefactors to our great cities. Neither churches nor schools are so much needed as dwellings. Tradesmen and artisans find themselves straitened to obtain residences at once healthful, pleasant, and cheap. The labouring poor are, of course, subject in a much severer degree to the same difficulty. They are crowded together in defiance of all sanitary laws, and very often of all proper sensibility. In a vitiated atmosphere and in chronic discomfort, that they should contract habits of intemperance and even of impurity is nothing marvellous—still less that they should be the ready victims of sickness or death. To relieve them from these hard and noxious conditions—to enable them to breathe more freely, and therefore to live more healthfully and happily, is the special object of Mr. Peabody's stupendous act of charity. Twenty-five years a resident in London, he devotes the splendid result of his speculation and his saving to the grandest improvement of which London is susceptible. If he had raised and endowed a cathedral or university, he would have surpassed in munificence the proudest of our territorial nobles, the most generous of our merchant princes. In rebuilding the homes of the poor and needy, he will erect the noblest because the simplest monument of Anglo-Saxon philanthropy.

From the "Daily Telegraph," London, March 27th, 1862.

Considering the pleasant sight the memorial of a good man's benevolence must be to him, it is somewhat strange that those who have it in their power to purchase it, so seldom avail themselves of the opportunity. A posthumous fame for generosity is in no way gratifying to the defunct donor, and is occasionally not highly agreeable to the feelings of the surviving relatives. When a man by industry and perseverance has succeeded in amassing a gigantic fortune, one would imagine the delight occasioned by a foretaste of the benefit his money was meant to confer would induce him to sacrifice some of the selfish pleasure the possession of his gold afforded him—to that holier and deeper sense of true happiness which would inevitably result from witnessing its wide and wholesome employment. And yet this generosity is so uncommon that the noble gift of Mr. Peabody actually takes away the public breath with its unexpected munificence, and sends a thrill of almost overwhelming admiration through the public

heart. Had this liberality taken the form of a legacy, it would have been welcomed with thankfulness, and have awakened a sense of deep regard for the memory of a good and generous man, but Mr. Peabody has not cared to live on in the luxurious enjoyment of a fortune more than ample for his comfort and independence. He has dwelt amongst us for five and twenty years, and throughout that time has had one noble object at his heart, one generous desire over-ruling the cares and anxieties of a mercantile career; the mighty mark at which he has aimed—the generous goal towards which his steps have been directed—has been the alleviation of the sorrows of the poor, the sheltering and succouring of the hungry and the homeless. With this glorious object in view the merchant's ventures have succeeded and filled his coffers with that gold which shall, by God's help, serve to gladden many a gloomy fireside, and smooth away the wrinkles from many a careworn brow! Party strife and national bickerings have not warped the steady and unswerving determination of this good American; wars and rumours of wars have not turned him aside from his mighty purpose. To quote his own honest words, he did not feel himself a "stranger;" for in all his commercial and social intercourse with his English friends he had constantly received courtesy, kindness, and confidence. It is in return for this, and under the sense of gratitude for these blessings of a kind Providence, that our generous Transatlantic brother holds forth his liberal right hand to help the poor and needy in his adopted home. It is in no spirit of pride, or overbearing and oppressive generosity that Mr. Peabody presents the "old country" with this gracious gift, since he has already left memorials of his benevolent nature in the annals of his native land. In the town of Danvers, in the State of Massachusetts, ten years ago, he founded a literary institute for the benefit of the people of his birth-place. In the city of Baltimore, where nearly a quarter of a century of his business-life had been passed, he founded five years ago an institute devoted to science and the arts, with a free library; in 1858 the corner-stone was laid, and the building is now completed; its dedication being postponed in consequence of the unsettled condition of the United States. There need be no feeling of jealousy, then, amongst the Americans at his generous conduct towards the poor of England, for they have two evidences of his liberal love, and, in a quarter of a century, a man gets to sympathise with, and feel an affection for, a land in which he has lived and laboured.

Perhaps the most gratifying portion of the unvarnished letter which announces the gift is that which states it to be his intention that there shall be "a rigid exclusion from the management of this "fund of any influences calculated to impart to it a character either "sectarian as regards religion, or exclusive in relation to local or "party politics." This wholesome admixture of sound sense renders the donation doubly welcome and doubly valuable. This is as it should be, but, alas! this is as it so seldom is. How many a legacy which might have worked a world-wide good has been hampered with some narrow-minded clause, imparting to it a sickening savour of uncharitableness, strangely at variance with the apparent benevolence of the deed! How many a gift has been embittered by the ungenerous

demands of the donor, and that which appeared at first sight to be the greatest blessing has proved in its result almost a curse! The charity which not only begins at home but actually never gets beyond the contracted domestic circle, is a mere mockery of benevolence. It is that broad, unfettered, cosmopolitan philanthropy which sows the seeds of happiness broadcast, which recognises no clique, no narrow-minded sect, no particular party, which has no petty prejudices, no unchristianlike aversions, but which includes all shades of sentiment and all manner of men in its generous grasp—it is that charity which covers a multitude of sins, and which places its possessor on a pedestal in the temple of Fame higher far than heroes who have fought their way with fire and sword to the foremost ranks among the great. We hope that the large sum which Mr. Peabody has placed at the disposal of competent trustees will not be hastily applied to the purposes for which it is intended, but that the subject will obtain, as it demands, deep and serious consideration. As to the interest of a hundred and fifty thousand pounds, which would not produce more than about five thousand pounds annually, being applied to the alleviation of distress among the poorer classes, we fear it would prove to be simply frittering away a great gift in a comparatively ineffective manner. Five thousand pounds is a mere drop of oil on the great ocean of London poverty, and we certainly deprecate anything like experimentalising in soup kitchens or institutions of a like character. This large sum might form a nucleus, if added to by the public, for a great undertaking, such as building—as has before been proposed—numberless clusters of labourers' cottages beyond the narrow courts and sickening alleys in which whole families huddle together more like brute beasts than human beings, in the slums and purlieus of St. Giles's and other filthy and overcrowded localities. The little children of the labourer might, if this were done, even in our lifetime, exhibit in their ruddy cheeks and stalwart limbs proof of the potent power of fresh air on the thew and sinew of the kingdom. The hollow-eyed wan women who pass their squalid lives in these miserable dens would surely welcome the pleasant change; and the cheap trains which might convey the artisan to his daily work would save him that fearful walk which makes him rise at five, obliges him to breakfast at a road-side "stall," and leaves him, before his day's labour is over, weary, dispirited, and footsore. In the category, too, of "poor and needy," come those numberless struggling gentlewomen who have declined into hopeless poverty, and whose emberless hearths are rendered the more desolate from the ever-present shadows of their former associates, and the bitter recollections of bygone joys. In this mighty city, how many a "lady-born" languishes in a half-starved state, too proud to beg, unable to gain a subsistence by her industry, eating her heart out in her loneliness, unpitied and unknown. Again, the claims of those unfortunate children for whom the Foundling Hospital was originally established might strongly be urged. An institution, having for its object the shelter and education of these hapless little ones would be highly serviceable; it would tend to rescue thousands of infants from an untimely death, and despairing mothers from the bitter pangs of remorse and the menacing doom of the law.

There are numerous ways truly of extracting good from the noble gift of Mr. Peabody, although it is a difficult task for those who have to fulfil the parts of almoners. We need not remind them of the grave trust which is confided to them, that they hold in their power that which may lay the foundation for a gigantic philanthropic work—a work which will date its commencement from a time when the donor's countrymen and the inhabitants of his adopted land were irritated with each other from mutual misunderstandings; a fact investing the gift with an additionally peculiar grace, and which will serve to hand down its founder to posterity as a great and generous benefactor.

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*From the "Morning Post," London, March 23th, 1862.*

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The inspired chronicler, after telling us of one of the best of the Jewish kings, that in every work he began he did it with all his heart, adds, "and he prospered." The like prosperity attends upon hearty efforts in all ages and countries, and in all ranks of life, but seldom in the same degree in which it has crowned the honorable career of Mr. George Peabody, in this metropolis. Still more rarely has such a prosperity been employed by the successful merchant to effect purposes of such princely liberality as those which Mr. Peabody is about to carry out. Wealth, it has been truly said by a powerful writer, a countryman of Mr. Peabody, can assume many characters. It is an artist, for by its patronage men are encouraged to paint, to carve, to design, to build, and to adorn. It is a master mechanic, for it inspires man to invent, to discover, to apply, to forge, and to fashion. It is a husbandman, for under its influence men rear the flock, till the earth, plant the vineyard, the field, the orchard, and the garden. It is a manufacturer, for it teaches man to card, to spin, to weave, to colour, and to dress all useful fabrics. It is a merchant, for it sends forth ships, and fills warehouses with their returning cargoes, gathered from every zone. It is the scholar's patron, for it sustains his leisure and rewards his labours, builds the college in which he studies, and gathers together the library that enriches him with its literary and scientific stores. But, beyond all these characters, it is—and never more so than in this munificent act of Mr. Peabody—the practical, high-minded, and far-seeing philanthropist, mitigating the evils, improving the lot, and gladdening the hearts of the friendless and the poor; removing from their path the physical obstacles to their health and happiness, and enabling them to participate in the blessings which an improved sanitary science has conferred on the wealthier classes in the existing generation. The princely gift of £150,000, to be held in trust for the purpose of improving the lot of the London poor, especially as regards the character of their dwelling-houses, would awaken feelings of gratitude and admiration towards the donor at any time and under

any circumstances, but at the present moment, and made by one in the position of Mr. Peabody, the gift becomes invested with an unusual interest. From the plain, frank, and unaffected statement contained in Mr. Peabody's letter, it appears that he has already conferred boons of the same nature, at an earlier period, on those towns in his own country which, from native ties or early associations, possessed the first claim on his considerate philanthropy. It has not been until these prior claims were satisfied that the American merchant in London resolved to carry out his princely intentions towards the poor of the metropolis in which he now resides, and where he has so long and so worthily represented the commercial interests of his State. It is now, however, some years since he resolved to perform the act of munificence with which the whole country is now ringing. What must have been the feelings of such a man—of one whose ardent philanthropy embraced in its comprehensive spirit at once America and England—during those weeks of trying suspense, when the country whose agent he was, and the country in which he lived and laboured—but not for himself alone—seemed likely to be exposed to the calamities of a desperate and desolating war? We often hear fine phrases about transatlantic kinsmanship; about the ties which bind every American to the country of Bacon and of Shakespeare; about the family pride which makes every Englishman consider the glory of Washington as the true vindication of the national spirit and national rights inherited from forefathers imbued with a Milton's and a Hampden's resolution. But the fine phrases had marvellous little efficacy in moderating our criticism on the American question some three months ago.

We were only too much disposed to doubt the possibility of American republicanism ever again bringing forth, in policy or war, in social arts or letters, any valuable fruit. And now an American republican, long settled among ourselves, has just performed a great republican act, in the old and true sense of that much perverted word, by advancing the social welfare of the community in which so much of his life has been spent, and so much of his fortune earned, in a manner which all must gratefully admit is peculiarly calculated to promote the common weal. The sole conditions attached by Mr. Peabody to his gift are those which we must all feel he had a perfect right to make, and in making which he has but illustrated the most sacred principles of civil and religious toleration. He only stipulates that the really poor, of good moral character, whom his charity is designed to benefit, shall receive it without the slightest distinction of political party or religious sect. Desiring to do good unto his neighbour, he is resolved that no other standard shall be raised up than that by which our Divine Master has himself defined the character and conditions of neighbourly love and kindness. Neither the priest nor the Levite—the good Samaritan alone—is to preside over the administration of Mr. Peabody's noble charity. As in that divine parable he is not termed the neighbour who shares our creed, or who lives in the same house, or the same street or neighbourhood with ourselves—but two men are called neighbours who probably belonged to different nations, and were entire strangers to



one another, as if to teach us that the law of loving our neighbour as ourselves takes in every fellow-creature in the world—the principle affirmed in Mr. Peabody's donation is but a practical exemplification of the same. In merely recommending to the trustees' special attention the improvements so desirable in the dwellings of the poor, Mr. Peabody has gracefully and delicately paid his tribute to the memory of the Prince Consort, who had that cause so much at heart. Mr. Peabody's gift will be gratefully viewed by the English people, as being, in some measure, an Albert memorial, whilst it records a munificence exercised in behalf of the London poor by an American citizen which no contemporary Englishman has surpassed, or even at all equalled.

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*From the "Morning Herald," London, March 27th, 1862.*

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One of the merchant princes of the world has just presented the metropolis with a gift for which thousands will bless his name. The widow, the orphan, and the poor, for ages to come, in this great city will hallow the name of George Peabody as a benefactor, who, in his lifetime, set aside a sum rarely within the grasp of the most fortunate of men, to find bread and shelter for the outcast and the destitute, whose only claim on him was their misery and want. Mr. Peabody has for years been well known in the city as one of our first American merchants: he has not been merely distinguished by the large and various enterprises in which he has been engaged, but he has been accepted by the higher classes as one who had reached a position by his liberality, kindly demeanour, and genial disposition, which would not have been accorded purely to his opulence. Of all connected with him in business and general relations he has invariably won the good-will and esteem; and he now is about to establish one enduring link with those who are mostly unaided, unbefriended, and unknown. In a correspondence which has at last reached the public journals we learn that a sum of £ 150,000 is to be forthwith devoted by this gentleman "to ameliorate the condition of the poor and "needy of this great metropolis, and to promote their comfort "and happiness." The administration of this vast sum of money is entrusted to Mr. Adams, the United States' Minister, Lord Stanley, Sir Emerson Tennent, Mr. C. Lampson, and Mr. J. S. Morgan, who is Mr. Peabody's partner at the present time. The limitations over the uses of this noble fund are in like spirit with its foundation. It is declared to exist absolutely and exclusively "for the poor who, "either by birth or established residence, form a recognised portion "of the population of London;" and now and for all time, writes the donor, "there shall be a rigid exclusion from the management of this "fund of any influences sectarian as regards religion, or exclusive in "relation to local or party politics." The only title to participation

in its benefits shall be an ascertained and continued condition of life such as brings the individual within the description, in the ordinary sense of the word, "of the poor of London," combined with moral character and good conduct. There is but one return that can be rendered for this princely munificence. In the founder's lifetime let the just and unsullied distribution of this great gift commend his own gracious act to him, as he witnesses what a vast amount of good is being accomplished with the outlay of the fund. Let there be no trifling with this boon to the thousands of our distressed and suffering fellow-citizens. And especially, as far as possible, let the aspirations of the philanthropist himself, "for affording improved dwellings for the poor," be one of the chief aims of those who are concerned in the management and appropriation of Mr. Peabody's great gift. At present the "poor man's home" is nowhere, for the workhouse is but a mockery, and sways between a prison-house and an hospital. It will be a fitting honour to the name of George Peabody if a range of dwellings, clean, homely, yet cheerful, can, under our eyes, wearied with the squalor and desolate aspect of the existing domiciles of the indigent, be raised to inspire the poor man with the sacred love of home. It would be idle to attempt to find terms to commend this spontaneous and rare act of benevolence. Men seldom stamp their reputation with such noble deeds as this during a lifetime. Vast wealth is not ordinarily directed by its owner into very wide channels of charity during his own existence; when the grave is closed over him a man parts with his money by necessity, and only by that necessity carries out in his bequests his schemes of benefit and goodwill to his fellow creatures. Not so this merchant "stranger" and sojourner in our land. Under a sense of gratitude for the blessings of a kind Providence, encouraged by early associations, and stimulated by his views of duty and inclination, this gentleman has devoted a sum which any one would regard as a noble fortune in itself to the poorer mass of some three millions of the community who have probably never heard his name. "The work of righteousness," says the inspired seer, "shall be peace, and the effect of righteousness quietness and assurance for ever." Whilst his countrymen are warring cruelly and inveterately with each other, this generous American is working out his mission of goodwill among his adopted people, with whom his good name will endure for ever.

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*From the "Standard" London, March 27th, 1862.*

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It has been suggested by hasty generalisers that the English element in American character so nobly impersonated in the WASHINGTONS, the HENRYS, and the FRANKLINS, is dying out under the influence of soil and climate, and under the powers of the new

exigencies that have grown out of a very different social system. The letter of the eminent American merchant, Mr. George Peabody, which we this day publish, is one of the noblest answers that can be made to the suggestion. The gift of £150,000 to the poor neighbours whom he has been encountering in the metropolis of his adoption involves a munificence as to the gift and a liberality as to the direction which stands almost without a parallel not only among the citizens of the revolutionary period of America, but among those of any other country. The spirit of the letter is all that a FRANKLIN might have evinced in his happiest days, though we may be permitted to doubt from all we know of that illustrious sage whether his liberality, had it possessed even the same means, would have ascended to the height of the great argument reached by his mercantile countryman.

Few men are content to forego in the full maturity of their powers a possession which, however useless as an end, offers such immense attractions as an instrumentality. Brutus, in the full whirl of a people's downfall, was still higgling for cent. per cent. as the usance of his moneys, and showing himself ready for any expedient that might secure it for him. Seneca, while advancing doctrines of an almost Christian philosophy, took less care about the death he was always writing about than about living the richest slave Nero's empire knew. A false opinion sets out wealth as the *summum bonum* of life; and men who have acquired it by the foulest crimes and whose consciences have been the nests of a coiled remorse that allowed no instant of repose, have rarely or never been coerced, even by the power of religion, to relinquish their grasp until the presence of death left them no choice except that of directing the distribution of what, in fact, no longer belonged to them. It remained for this American merchant to rise, of his own good pleasure, to the singular magnanimity of divesting himself in full health of the surplus affluence he had honestly acquired, and of divesting himself of it, too, in favour of foreigners. Wise enough to feel that the superfluity of wealth is nearly as much a curse as its utter privation, and that the amount of it whose fruition we may really attain to is comparatively small, he has had the moral courage to eject from his coffers the splendid dross in order that he might have the good, in his own time, of seeing it "go Heaven-directed to the poor."

In the pursuit of riches every man who has not the organisation of the miser fixes for himself some subsidiary aim which spurs his industry in the pursuit, and sustains his courage under his difficulties. Mr. Peabody tells us that the aim he always proposed to himself in the acquisition of the fortune which has at length crowned his deserts was precisely that which this generous gift responds to. So far back as 1852 he established in his native town, Danvers, in the state of Massachusetts, an institute and library for the benefit of his old fellow-townsmen. He assures us that nine years' experience has justified every expectation he entertained in the foundation; and the satisfaction with which he speaks of this green spot in the memory of his past may suggest to many a capitalist whose countenance is now telling everybody a history of agony which poverty may rarely attain to in clearer language than that in which his ledgers set out his bad

debts, how he may acquire a pleasurable sensation for his future life, while doing a good much needed in many of our provincial towns.

A few years later Mr. Peabody bethought himself of another town—that of Baltimore—in which he had spent a later portion of his life. In revisiting his native land in 1857 Baltimore received the benefit of his kindly reminiscences, in the erection of a free library, coupled with an institute devoted, on an extensive scale, to the cultivation of the arts and sciences. Some men's lives are as a passage of light wherever they make their appearance. They live but to diffuse good around them; and the disposition, acquiring by distance and time but new and hallowing forces, returns, like the "bread on the waters" of Scripture, in a redoubling flood of kindness.

It is in this sense we are inclined to welcome the munificence Mr. Peabody dedicates to his acquaintance with London as much for the compliment it suggests as for the solid advantages it carries with it. The great metropolis never received from—we will not say a foreigner, for how can we regard Mr. Peabody in that character?—but from any of its adopted children so handsome an acknowledgment of the fair play and friendly feeling it offers every new comer who proves himself worthy of a welcome. No one knowing it will accuse us of prejudice in claiming that it is not only the largest but the most cosmopolitan city in the world; and the American merchant honours the fact, not only by his gift, but in the spirit in which it is conceived. While the fundamental principle which is to regulate the distribution of the fund is that there is to be no exclusion for religious belief or political bias, there is a restriction correspondingly binding to limit the benefits to the honest and reputable poor, who "either by work or established residence, form a recognised portion of the population of London." How this population may be best benefited he leaves to the discretion of the trustees, subject only to his suggestion that the fund, or a portion of it, should be employed in the construction of dwelling-places on the improved principles which shall best assist the health, comfort, social enjoyment, and economy of the inmates. One hundred and fifty thousand pounds is certainly a large sum to play with in charity, even in London, and the names of Lord Stanley and Sir J. Emerson Tennent, who are associated to the trust, assure us that great as is the amount, it will be actively as well as judiciously employed. They are among the last men to forget that charity loses more than half its value if it induce people to look upon it rather as a permanent reliance than as an exceptional aid; and we have no doubt that a cardinal point in their important almonership will be to direct the straying and stimulate the sluggish into those ways of self-assistance which may make them rather a boon than a bane to that society in whose midst, in one or other of the characters, they must live.

Let us say, as we leave the subject, that, rarely as the journalist has the pleasure of recording so noble an act—in the annals of even our age—of philanthropy, our envy, were we capable of any, would be less for Mr. Peabody's former possession of the money than for his present use of it. The £150,000 have taken to themselves wings

and flown, but they are not the less, but rather the more, his riches for that circumstance. As Cowper says of Howard—for every guinea he so spends,

“He makes the poor his clients, the smiles of heaven his fees;”

and whatever funds may fail or banks break, Fate itself cannot rob him of this portion of his fortune.

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*From the “Sun,” London, March 27th, 1862.*

It were ungrateful, indeed, not to notice with approbation the munificent benefaction of Mr. Peabody, the great American banker, to the poor of London. Not that he looks to public commendation as his reward—his motives are too apparent in the simple statement of his reasons, not to show that the good done to the poor and needy is the only reward he looks for, unless we add to this his sense of gratitude to the “kind Providence” which he points to as the source of the blessings he has enjoyed during a twenty-five years’ residence in London. He had already remembered his native land, having founded an institute and library at Danvers, the place of his birth, which had been as successful as he could wish; he had also founded a larger institution at Baltimore, in Maryland, where twenty years of his business life had been spent: and now he desires to mark in some way his gratitude to Providence, and to the natives of a land in which he has long received courtesy, kindness, and confidence, and but too appropriately to London—he resolves to remember its poor.

He sees that there is interest enough in education, home missionary, and church building operations, and everything in that line. He chooses, therefore,—and may the “blessing of the poor and needy” rest on him for it—“such purposes as may be calculated *directly* to ameliorate the condition and augment the comforts” of the poor of London. Such “direct” charity was probably but little needed in his own younger and less densely populated country; but with the eye of a benevolent resident he sees that it is needed here. We cannot commend too highly the wisdom, as well as the generosity of his selection of objects, and the one he hints at, without at all binding his proposed trustees by the hint, is every way worthy of his sagacity. No want is more deeply felt by thousands who work for low wages, than homes in which they can live and bring up their families with decency. The poorest class of families never know what decent accommodation is within a reasonable walk of the Exchange. And when the course of street improvements draws them to the suburbs, they are often but little better off there.

It were premature to speculate on the way in which benefits of this kind could be best conferred on the poor. Purchasing and thoroughly improving old property is a scheme which has been worked with great advantage already; the improved property, however, has, in these cases, been let out in a manner to pay 5 per cent. on the outlay. Mr Peabody would probably prefer that all effected through the noble fund he has created should be on behalf of those who could afford a merely nominal rent, enough, perhaps, just to keep the property in good repair. Then commences that greatest of all difficulties—the preventing idleness and imposture from reaping the advantages he intends for the “poor of moral character and good conduct.” This, however, as every one who has endeavoured personally to relieve the wants of his fellow creatures knows, is the universal difficulty in real charity. “Only let me know the really deserving poor,” is a prayer the benevolent have but too frequently to utter.

One express condition of the benefaction is a noble example to the present generation, and a rebuke of much done by the past. Mr. Peabody dislikes fettering the discretion of his present or future trustees, but he puts them on their honour as gentlemen not to fetter themselves. He doubtless has his own religious creed, and he can hardly be an American without leaning strongly to the political liberalism of his own country. But his beneficiaires are to be without distinction of either political or religious creed. Character and poverty are to be the grounds of their claim. And he concludes his few liberal limitations with these remarkable words:—“It must therefore be held to be a violation of my intentions if any duly qualified and deserving claimant were to be excluded either on the ground of religious belief or of political bias.” Noble words these! How does the opposite spirit infest our bequests and foundations of all kinds? Even our courts of law—in this respect not courts of justice—confine the emoluments and advantages of innumerable charitable and educational foundations to one sect. They always understand by *religion*, statutable religion only. And even if they allow a non-churchman a loaf of bread or an education for his child, they strictly exclude all who do not worship according to the Act of Uniformity from share in the trusts and management.

Mr. Peabody's munificence is no trifle regarded only in an international point of view. The bonds of commerce may be strong between nations, but the bonds of generosity and gratitude are stronger still. How can England ever go to war with a nation whose leading man among us thus sympathises with and blesses her poor. Who of us will not set the deed of Mr. Peabody, henceforth, against that of Captain Wilkes, and how shall we forget that the United States ambassador to our Court has, from this time officially, the office of a kindly benefactor to our poor. Let the noble act of one American, who knows us by five-and-twenty years' experience, atone for the foolish ravings of scores of American journalists who never set foot on English soil. Long may the generous American live to witness the good done by his gift while living. His will not be the pleasure of directing as he will, the use of property which he

can no longer enjoy. The happier blessing he will enjoy, of sacrificing a fortune while it is yet his own—of laying a vast estate at the feet of those who will assuredly prove themselves *true* successors of the Apostles, in their faithful distribution to the poor and needy.

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*From the "Morning Advertiser," London, March 28th, 1862.*

The announcement, which we, in common with our contemporaries, had the gratification of making yesterday, of the magnificent contribution of £150,000, by Mr. Peabody to the poor of London, has been received in a manner with which the British public could not fail to have greeted so unparalleled an act of benevolence. But while it must be pleasing to Mr. Peabody to hear from all quarters the plaudits which his more than princely benevolence has called forth, there is a something better still in store for him. The general public admire and praise the humane and munificent gift, but for the giver there remains a much more gratifying return, in the shape of the blessings of those who were ready to perish. These will come, not from the lips only, but from the very lowest depths of their hearts. And not only will Mr. Peabody be thus blessed in life by those whom his surpassing liberality will save from the horrors of want, and from other evils as well, but long after he has ceased to exist, his memory will be revered, and his name pronounced with blessings, by those who are the recipients of his bounty.

But it is not only because of the magnitude of Mr. Peabody's benefaction that we invite especial attention to it. On that account alone, were there no other, every journalist in the country ought to bring the gift before his readers, and in the name of humanity offer his hearty thanks to him who has performed so noble an act. But the benevolence of Mr. Peabody deserves to have all the prominence which it is in the power of the journalism of the country to assign to it. It is chiefly as an example to others that we refer to it in the most prominent part of our paper. Mr. Peabody has set all the wealthy men in the land an example of the most commendable kind. And our hope is that they will follow it. To one and all we say in words what Mr. Peabody says in acts,—“Go and do likewise.”

We are well aware that there are but comparatively few who, even if they had the disposition, possess the power to display a liberality equally great with that of Mr. Peabody. Probably there are not a dozen men in Her Majesty's dominions as opulent as he. But there are thousands, even myriads, in Great Britain, who are relatively rich. There are myriads who could, without at all inconveniencing themselves, afford to give from one thousand to several thousands to purposes of charity and mercy. Why should not these persons follow Mr. Peabody's example? If they cannot come quite up to him, let

them approach as near him as they may; and let those who cannot come near follow him even afar off. Better follow him at a great distance than not follow him at all. And if all whom, to use Mr. Peabody's humble and grateful expression, "a kind Providence has blessed," would only contribute a part of the wealth they possess to the amelioration of the condition of the poor, an aggregate sum would be raised which would fill our minds with surprise at its magnitude, while it would relieve an amount of misery which it would not be easy to exaggerate. Myriads of hearts oppressed with sorrow by reason of their destitute circumstances, would, in the supposed case, sing for joy at the benevolence which had reached their state of deep distress.

We wish we could reach the bosoms as well as the minds of those who are blessed with abundance, in reference to the duty of doing what they can to relieve those who suffer from the pangs of want. We wish we could prevail on them not to defer their benefactions until they have quitted this world. Little do they suppose how great is the happiness of which they deprive themselves by postponing their liberality, as regards its practical results, until they have ceased to be interested in, or cognisant of, the affairs of this world. We can conceive no purer pleasure, no higher happiness—always excepting the bliss which has its origin in religious feeling and religious conduct—than to be conscious that numbers are made at least comparatively comfortable by our ministering to their necessities. We venture to say that there is no comparison whatever between the happiness which Mr. Peabody enjoys at this moment in the contemplation of what he has done, and what he would have experienced had he not performed the noble act.

It was but the other day that one of the wealthiest of Her Majesty's subjects quitted the world in which he had made his large fortune. He had done nothing in life—nothing, at least, so far as the public are aware—to benefit or bless his suffering fellow-men. The thought is exceedingly sad,—that one who might have done so much, without inconveniencing himself in any way, to ameliorate the condition of the poor, did nothing at all. Still more lamentable is it, that even in making those arrangements, which are made for the settlement, as it is called, of one's affairs, in the contemplation of the closing scene,—not one sixpence should be appropriated, after his death, to the relief of the poor or needy, or to lessen the load of any one's sorrows, after he himself ceased to have any control over his enormous wealth. The death of such a man is not lamented: the memory of such a man is not blessed. But we forbear to carry out the contrast between those of whom the party referred to was a representative, and those who, like Mr. Peabody, feel it to be their duty to "remember the poor" in their life, and if not then, at least to do so when making arrangements for a dying hour.



*From the "Examiner," London, March 29th, 1862.*

We publish elsewhere a correspondence so extraordinary, that it appears superfluous to comment on, or even direct attention to it. London, for the last few days, has been in amaze at the announcement that one of her opulent bankers, in the high flow and enjoyment of prosperity and health, has deliberately conveyed to Trustees the unprecedented sum of £ 150,000, with the simple injunction that it shall be so applied as "to ameliorate the condition and augment the comforts of the poor, who, either by birth or residence, form a recognized portion of the population of London." Not only, therefore, may a native of any part of the United Kingdom be a participator in this magnificent bounty, but even a foreigner, if resident in London, may be benefited by it—nor is this all; the barriers with which we are so painfully familiar, of religion and politics, are both to be broken down, and the grand-hearted donor has enjoined as a condition of his bounty that "the sole qualifications for a participation in its benefits shall be an accustomed condition of life such as brings the individual within the description of 'the poor,' combined with moral character and good conduct as a member of society;" and he adds, "that it must be held to be a violation of his intentions if any duly qualified and deserving claimant were to be excluded, either on the grounds of religious belief or of political bias."

With these injunctions as to the appropriation of this prodigious sum of money, the giver of it commits it to the care of those whom he has selected as his administrators, with no limit on the exercise of their judgment as to its appropriation beyond a recommendation that amongst the many modes which may pass under review for expending it judiciously, they will not overlook the application of a portion of it at least to the "construction of such improved dwellings for the poor as may combine, in the utmost possible degree, the essentials of healthfulness, comfort, social enjoyment, and economy."

In our experience, and far beyond its range, in our memory of all we have read of the noble deeds that have been done for the struggling classes of England, we can recal nothing to equal this magnificent donation. The only instance that approaches it, in modern times, is the munificence of Mr. Brown, displayed in the foundation of the intellectual institutions which he has erected and endowed for the inhabitants of Liverpool; but even this, exalted as was the conception, is surpassed by the bounteousness of Mr. Peabody.

To satisfy the curiosity of the multitudes of every rank who have recently been reiterating the inquiry, *Who is Mr. Peabody?* we are enabled from a very imperfect Memoir of this now renowned gentleman, which we have seen in a New York publication, entitled *The Merchant's Magazine*, for April, 1857, to state that Mr. George Peabody is a native of Danvers, in the State of Massachusetts, directly descended from the stock of the "Pilgrim Fathers," his ancestor

having emigrated from St. Albans to New England in 1635. Like his hardy progenitors, he began the battle of life with no other equipment than his strong right arm; and when so young as eleven years of age he was already in the midst of the conflict. At fifteen he was a merchant; and at twenty-seven he was a partner in a house at Baltimore, with branches both at Philadelphia and New York. In 1837 he became resident in England, and eventually settled as a banker in London: and in the simple and expressive letter in our columns, in which he adverts to his present munificence, he thus couples it with these stages of his past career. "From a comparatively early period," he says, "of my commercial life I had resolved in my own mind that should my labours be blessed with success, I would devote a portion of the property thus acquired to promote the intellectual, moral, and physical welfare and comfort of my fellow-men; wherever from circumstances or location their claims upon me would be the strongest." In conformity with this steadily cherished resolution, Mr. Peabody, on the occasion of a recent visit to America, applied the sum of 100,000 dollars to found an Educational Institute and Library in the place of his birth: in Baltimore, where his commercial career may be said to have commenced, he expended, 500,000 dollars on a congenial purpose, by building and endowing an Institution devoted to science and the arts; and now, looking back on the prosperity which has flowed upon him in London, the place where his career may be said to close, he has devoted the vast sum of £150,000 to improve the condition and administer to the comforts of the poor.

Nothing in this brief narrative is more striking than the simple purity of the motive in which Mr. Peabody's gift has originated, coupled with the uniform consistence with which it seems to have occupied his thoughts, till he has brought it to a noble consummation. And so entirely disinterested is the act, that he bestows this donation on the people of this country at a moment when he is meditating a return to his own, thus debarring himself even of the gratification of witnessing the application of his bounty, and of receiving the grateful acknowledgments of those who are individually to benefit by it.

Nor is this event of the week dissociated from another reflection. Gifts equal in amount, and in some rare instances even in excess of it, have in former times been offered by persons on their death-beds, or bequeathed by will for especial objects. Far from undervaluing these, or ascribing as the motive in the one case that "repose of the soul" which was assumed to be the reward of moribund munificence, or adverting to the fact that in the other the donor purchases posthumous renown, at the expense of his heirs and successors: we cannot but point to the fact that the instance now before us is, so far as we know, without a parallel. A gentleman in the plenitude of life and its active pursuits and enjoyments has divested himself of a sum which is in itself an ample fortune, with no other object than the immediate advantage of those to whom this world has brought no greater blessing than the knowledge of such a benefactor.

*From the "Saturday Review," London, March 29th, 1862.*

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Mr. George Peabody has done too noble a thing, and done it in too noble a way, to permit the suspicion of a political investment in the splendid act of charity which has just been announced. Yet his munificence will do infinitely more for the North in public estimation than even President Lincoln's cheap bid for the Anti-Slavery fanatics. The popular sentiment in favour of at least something American, and of at least one subject of the Stars and Stripes, will be enlisted at the right moment. Happy in his endowment, still more happy is Mr. Peabody in timing or in announcing it. But it would be as ungracious to look a gift horse in the mouth as to speculate on the accidents and circumstances of the day on which he was sent round to our stables. Blood is thicker than water, as the good Southern captain said in the Pehio waters; and blood is thicker than water, says the good Northern merchant at his counting-house in London. Mr. Peabody has been long and deservedly esteemed in London and among business men. As a resident among us, he has honourably acquired a large fortune, and, already experienced in works of practical charity, he has now devoted the large sum of £150,000 for the benefit of the London poor.

Of course the remarkable value of this benefaction is that it is first a gift, and next the gift of a stranger. We all understand how much a gift exceeds a legacy. The easy virtue of posthumous liberality costs nothing, but charitable donations made in a person's lifetime are comparatively rare. Not even our Mortmain Statutes have been powerful enough to stimulate that stronger and better virtue—a charity which costs a man something substantial. And yet there are sufficient reasons for founding an institution while the founder himself can have the advantage of detecting the flaws in his own scheme of liberality. It may be that much, or at any rate somewhat, of the success of our older charitable foundations is to be traced to the fact that they rested upon the intentions of a living man, and did not depend on the construction which lawyers might fasten on the supposed intentions of the dead. This is a value, independent of all higher considerations, founded on the fact that a gift implies an actual sacrifice. The interest on £150,000 is no trifle for even a very rich man to surrender while it is open to him to enjoy it. But this is more than a gift—it is a stranger's gift. It recalls him whose especial praise as a foreigner was that he loved the nation in which he was not a citizen but a denizen, and built them a synagogue. Very probably Mr. Peabody, like the higher representatives of the better American mind, has desired to identify himself with the country from which his ancestors derived their blood; and, just as many Americans claim their own share in our great names, and in our fame in literature and politics, so it may be that Mr. Peabody seeks in his noble benefaction to identify himself for ever with our institutions. What he wants to show, as he evidently feels, is, that a true American has

a personal interest in London, and is himself in a high sense a London merchant and a London citizen. He looks on London as common to all English kith and kin. Some time ago, an Englishman long resident in Paris thought proper to leave an Art-Collection to France, and this was thought, and perhaps not unjustly, to be an unpatriotic thing. But the founder of the educational institute at Baltimore need not fear the charge of forgetting higher obligations due to his native land. We cannot at this moment recall an exact precedent for liberality such as Mr. Peabody's; and it is no slight praise to have innovated on the beaten track.

Mr. Peabody's opinion on the particular point in which he thinks English charity requires to be supplemented or stimulated may, perhaps, be regarded as unusually important. Strangers often understand domestic matters better than those most personally and directly interested in them. They stand apart from our sectional and temporary modes of viewing internal affairs. We are in danger of forgetting or undervaluing our worst deficiencies; and the opinion of a really intelligent foreigner is better than most of our own social experiences and confessions. Mr. Peabody sees that we are sufficiently alive to all that Government can do for the people—that as to education, and hospitals, and schools, and museums, we can do enough, and more than enough. Our great religious principles, and our acknowledged maxims in politics—nay, even our religious divisions and our party strifes—may well be trusted for acknowledging and supplying most of our class wants. But there is one great evil universally incident to humanity—at least to humanity under any and every social system which has yet been the result of study or accident. The poor shall never cease from the land. Above and beyond and below all our civilization—perhaps sometimes on account of our civilization—will seethe and fester a large, it may be an increasing, amount of personal human suffering. Poverty will be the social evil which no state-system and no benevolence can ever adequately cope with, and will never pretend to eradicate. There will always be the poor, and the poor will always want and require more than they can get. There will always be a great void into which Mr. Peabody's charity may be properly poured. He was quite right, therefore, in selecting the London poor as the exclusive objects of his bounty. His choice relieved him from the imputation of aiding a party or encouraging a crotchet. The largest and eldest want of our common humanity was the safest to select; and Mr. Peabody, in the manner of his beneficence, has shown as much wisdom as generosity in its matter.

At present, the details of the scheme are not settled; and the trustees nominated by the founder will have undoubtedly a serious responsibility to face. London is large enough to render impossible that evil which has proved fatal to merely local charities, and the temptation to flock to any particular town for the sake of qualifying for the local charities is in this case wholly out of the question. What definition shall distinguish the really poor—whether age or sickness, or what special chances and changes of this mortal life—may well be left to the future. Who shall be Mr. Peabody's almoners, and who his stewards for ever, we can readily decline at present to enquire.

Enough for us that the London poor are his objects. And, after all, they are the most substantial objects of charity. Poverty may be simulated; it may be impossible to fix its limits or define its range; but it exists. The majority of the visibly and really poor are no impostors. Men do hunger and thirst, and pine and starve. Want and wretchedness, and sickness and cold, and tattered clothing are, after all, the great true facts, and ever will remain so. As Christianity was the first to recognize the claims of poverty, so, on the very front of its charter, it placed the duty to relieve the hungry, the thirsty, the naked, and the homeless. Every corporate and perpetual charity may be, and is certain to be, abused; but a gift to the London poor must of necessity hit more blots than it misses.

Mr. Peabody has in a thoroughly practical way gone back to the old-fashioned, and at one time exclusive method of English charity. There is hardly a parish in England which, on some sumptuous board in its parish church, does not record the legacies and gifts of old time bestowed by our simple fathers on "the poor of this parish" or "the decayed inhabitants of this town." Poverty was the one and only appeal which founders and benefactors of old could understand. Of late years, we have grown, as we think, wiser. We say, and there is truth enough in the saying, that it is better to prevent poverty—that it requires a higher intelligence to make poverty impossible than to feed and clothe it when it stalks an offence and a disgrace in the land. And so it is. But we have not yet destroyed poverty, and we shall have to wait till the Millennium before this great work is achieved. Meanwhile, it is just possible that the really poor, whether their existence is economically justifiable or not, shriek and sigh, and there is but a scanty or fitful answer to special, and often not very remarkable, appeals, because we dislike the ugly fact that, after all, we cannot get rid of poverty, and bury it for ever out of our sight. Mr. George Peabody has done something in merely facing an unwholesome truth; and if we were to add that he has also done something to revive that particular sort of charity which we are in some danger of postponing to the showy charity of education, arts and sciences, parks and wash-houses, reading rooms and lecture halls, perhaps we should only say that our benefactor excels as much in good sense as in good feeling.

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*From the "London Review," March 29th, 1862.*

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America has of late given us little but sounds and sights of anger, excitement, or ferocity. Every breeze that swept across the Atlantic brought us the tidings of ruined forts, blazing villages, cities swept of their inhabitants, harbours doomed to desolation. The noisy language of mutual recrimination rang through the air, and showers of opprobrious epithets darkened the sky, as they descended upon enemies and neutrals alike. The prevailing animosity blazed

out in an act of insult towards ourselves,—an outrage so palpably unjustifiable, as to admit of no other explanation or apology than the sort of madness that passion generates. Peace, mercy, moderation, seemed to have bidden a final adieu to scenes too rude, and natures too implacable, for their gentle influences. The close ties of consanguinity and friendship that linked Englishmen and Americans together seemed dissolved for ever. A war, dreadful in itself, seemed still more shocking in the hatreds of which it was laying the foundation, and the eternal resentments that threatened to follow in its track.

In the midst of the uproar, the announcement of a great act of munificence on the part of an American citizen to the poor of London sounds like a note of peace, and recalls us to that calmer and more friendly mood which nature and common sense seem to enjoin between nations so nearly related. Mr. Peabody's gift is welcome in itself, and doubly welcome in the opportunity it will afford on both sides of the Atlantic for discarding prejudices, and burying dislikes which threatened, but so short a time ago, to range the two great liberal powers of the world in mutual encounter. We have had a desperate family quarrel, and almost come to blows; Mr. Peabody, as a really wise and good relation, by a well-timed act of generosity, awakens the better sentiments that underlie so much superficial dislike, and inclines both of the disputing parties to a renewal of affection. Americans too often imagine that Englishmen regard them with jealousy and coldness; Mr. Peabody, at any rate, during his twenty-five years' sojourn amongst us, has not found it so, and he accompanies his offering by the acknowledgment that though he came to London a stranger, he did not long feel himself in a strange land: "In all my commercial and social intercourse with my British friends, I have constantly received courtesy, kindness, and confidence." On the other hand, Englishmen are apt to dress up an ideal American as a sharp-dealing, calculating speculator, whose "cuteness" is only rivalled by his cupidity, whose one ambition is "to flog the 'varsal creation" in the way of good bargains, and who would view any piece of disinterestedness with the contempt due to virtuous innocence. They will be reminded for the future that in one instance at least an American merchant deliberately formed and realized the idea of dedicating a large portion of his wealth to the charitable purpose of alleviating the distress and increasing the happiness of people born under another rule than his own, and bound to him by no other than a sentimental connection. How rare amongst ourselves the delicate conscience, the keen sensibility, the ready sympathy with a remote class, that are implied by such a gift as this! Mr. Peabody, no doubt, is an opulent man, and £150,000 may not represent to him any very considerable sacrifice of income. Such a suggestion is answered by the extreme rarity of such acts of munificence, even in cases of the greatest wealth. The richest men are by no means those who part with their guineas with the least pang, and we may be quite certain that it is in no mere pride of riches, in no caprice of superfluity, that the successful New England merchant has divested himself of so large a fraction of his gains, and laid down so noble a contribution for a purpose in which he is so little personally inter-

ested. It is a romantic act, and Englishmen will, for the future, remember that romance on the largest scale, and involving the most considerable sacrifices, is to be found among a race of men, whom European fastidiousness affected to despise as vulgarized by commerce and the slaves of prudential considerations.

Mr. Peabody has exercised a wise discretion in calling in the aid of several gentlemen occupying varied positions, and representing various interests, for the management of his magnificent donation. A great gift, like a great book, may be but a monster evil, and several of the principal bequests that the charity of past ages have left to us, have long ceased to produce any useful effects, and have become a positive nuisance. The American Minister, Lord Stanley, and their colleagues, will have to take care that the sum entrusted to their hands is not frittered away in small charitable contrivances, which, though affording a momentary relief, in reality only aggravate habits of dependence, recklessness, and pauperism; nor suffered to assume a shape which would, by superseding the necessity of charity, check its natural flow amongst ourselves; nor wasted on those mendicant classes who are ever on the look out for a fresh booty, and who live in a state of chronic rebellion against the wholesome doctrine of the apostle, that eating and working should keep each other company. The evil to be dealt with is so vast, so multiform, and so complex, that any injudicious attempt to alleviate it may bring about still graver and more irremediable maladies than those which are already the shame and danger of our social system.

The trustees who will administer the charity, have only two guiding rules laid down by which to steer their course, and it would be difficult to devise two of more radical importance. In the first place, it is solemnly enjoined that "there shall be a rigid exclusion from the management of the fund of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics." No man, on account of his theological or political opinions, is to be excluded from the beneficent operation of the gift, and we are saved from the danger of its degenerating into a mere machine for bribery or intimidation on a monster scale. In the next place, the trustees, in selecting an object, are directed especially to "the construction of such improved dwellings for the poor as may combine, in the utmost possible degree, the essentials of healthfulness, comfort, social enjoyment, and economy." How this is most effectually to be achieved, and whether this scheme will be adopted to the exclusion of every other, are questions which, when so large a sum is at stake, deserve to have all the light that experience, inquiry, scientific knowledge, and patient consideration can throw upon them. Suggestions will, no doubt, be rained down plentifully upon the trustees, and their respective merits will be carefully weighed. In another column we have spoken of the wretched condition of the pauper incurables in our workhouses; might not some of the fund be usefully employed in erecting the distinct wards, which doctors, nurses, and patients alike declare to be so absolutely necessary; or, where this is impracticable, might there not be a central building to which the

incurables from London hospitals might be transferred? Again, the scheme of a suburban village, on one of the lines of railroad—allowing the labourer to reach his work with ease and his family to breathe the fresh air of the country,—has been often discussed, and as often dismissed as hopelessly expensive. May not this be an opportunity for trying an experiment which has so much to recommend it, and which, if successful, would add so enormously to “the healthfulness, comfort, and social enjoyments” of the squalid crowds who now swarm, sickly and multitudinous, about the dens and courts of the metropolis? Or will the trustees content themselves with carrying out on an enlarged scale the operations of those charitable building societies whose plan it is to buy up the worst and most pestilential “rookeries,” furnish them with every appliance for decency and health, get rid of a class of middlemen, and let them at moderate rates to the poor? The system has already been very nearly made to answer as a speculation, and Mr. Peabody’s gift would develop it into such proportions, as to colour the whole metropolis, and to infect even the worst neighbourhoods with some notions of cleanliness and propriety. If the centralized courts of justice are determined upon, it is but too probable that one of the most distressed sections of the London poor will be cast out of their homes, and fall back, as is invariably the case, upon the already overcrowded districts which surround the quarters from which they have been ejected. A row of good lodgings would save these poor people from a world of misery, and their neighbours from the disease, discomfort, and immorality incidental to over-packing. Again, would not some of the fund be well bestowed on purposes of education in those districts whose very helplessness seems, at present, to shut them out from help, and which no existing machinery seems adequate to reach? A good school, so well provided as to bring it within the scope of all Government assistance, planted in some of the wild regions “across the border,” which are only known to us by the occasional petition of some struggling clergyman,—might act as a sort of nucleus of civilization, and would justly fall within the benevolent donor’s intention. These and many such benevolent schemes will clamour for the trustees’ acceptance; nor is there a doubt that they will find £150,000 go a very little way towards satisfying the wants which will be brought to their notice. We congratulate them upon having been selected to perform a task which, however troublesome, is likely to confer so large an amount of happiness, and we trust that Mr. Peabody’s munificence and their discretion may succeed in achieving results which “will be appreciated not only by the present but future generations of the people of London.”



*From the "Weekly Dispatch," London, March 30th, 1862.*

MR. EDITOR.—I was about to address you on this constantly-pressing subject, when the letter of Mr. George Peabody to the American Minister at St. James's, Lord Stanley, and other gentlemen, announcing the devotion of no less a sum than £150,000 to the service of the London poor, caught my attention in the "Times." That letter is almost more valuable in its evidence than in the act it announces. At first sight, the recovery of so many, many thousands of our fellow-creatures from hopeless degradation, from filth, from all impurity, physical and moral, seems next to hopeless. Yet greater, far greater, than the destitution are the means for relieving it. Without supposing that every one is to apportion as great a share of his riches as Mr. Peabody does to the sacred and indispensable duty of helping his fellow-creatures, the spirit in which he does this deed, frankly accepted and acted upon by all, would root out the misery of this great aggregation of wretchedness. Somehow or other everybody about us manages to exist, and does so all the more wastefully because the means of life are snatched at by fits and starts instead of being the fruit of continuous, well-directed industry. Crime is the costliest thing in the world; dirt is the next to it, with the usurious interest it levies on neglect in the shape of sickness and incapacity for exertion, with the vice that is inseparable from its despairing sullenness. If the wealthy had sense enough—I will say nothing about generosity, humanity, charity—to go to the work with a will, putting the direction of their efforts in the hands of earnest and intelligent men, London might be cleared of its sickliest wretchedness in a twelve-month. Is it too much to hope that, others, our fellow-countrymen, will be stirred up by the noble example of this stranger, and bring forth from their hoards, as if for a work in which they take a vital interest, large sums capable of purchasing the means of eradicating the worst evils that we behold daily among us? At a time when the Federal States of America and Great Britain are not too good friends, a citizen of the Union gives a large fortune to the miserable of our metropolis. And he does this as to his fellow-labourers in a city in which he has amassed a great portion of his wealth, acknowledging at the same time the "courtesy, kindness and confidence" which, as a merchant, he has for twenty-five years invariably received here. This testimony to our civilized and genial hospitality cannot be without its effect on either side of the Atlantic. It tells the Americans what we are at home, how just and how unprejudiced is the conduct of our commercial classes. It tells us in how princely a fashion an American citizen can acknowledge the friendship, the estimation, the civic protection he has enjoyed. Let it not tell this in addition, that the successful citizen of a great democratic Republic is ready to do good in a stranger land to an amount which its own wealthiest, always with one or two illustrious exceptions, are utterly incapable of emulating.

The wisdom of Mr. Peabody's suggestion for the employment of the fund he creates is worthy of the benevolence of the gift. He directs attention to the dwellings of the poor; he would lodge them better. Now, this employment of such a sum not only begins at the right end for doing the most good, but it directly tends to perpetuate and to increase the means. Any sum, however large, devoted to the destruction of crapulous dens and the erection of wholesome homes, cannot be swallowed up, cannot be expended once and for all. Although the rents which may fairly be taken for cleanly, healthful, cheerful habitations, may give no great encouragement to capitalists, yet they will always return interest enough for the effecting of an immense extension of good by skilful reinvestment. Give but 5 per cent. as the annual net return of the outlay, and the next fifteen or sixteen years may see the £ 150,000 turned into a £ 300,000 capital for the perpetual help of the poor, and £ 600,000 may be so counted upon in from fifteen to twenty years after that. The benefit may be made to increase at compound interest, double upon double. All the while the poor are served without being in the slightest degree degraded by obligation. They are lifted, in fact, from squalor into decency, and they are helped by being enabled to pay their own way into respectability. They are part workers in the scheme which is to benefit others after them as well as themselves. They are made men of without the real cost of a shilling in what might be called almsgiving. Moreover, the mode of assistance is precisely that appropriate to the relief of the particular class which Mr. Peabody desires to benefit—the poor who “form a recognised portion of the population of London,” the “poor of London in the ordinary sense of the word,” and such as combine with that designation “moral character and good conduct as members of Society.” For such objects of kindness no deed can be performed so welcome or so beneficial as housing them worthily. I need not dwell, much as I should delight to do so, upon the large-minded and jealous foresight which earnestly and repeatedly shuts out “religious belief or political bias,” from any share whatever in the control of admissions. Heaven send something like honest conscience to the trustees in time to come, whoever they may be, to perform this most pious of all obligations.

I had intended, however, to recur to the cause of the poor before I read this letter of Mr. Peabody's. There were other and sadder facts that seemed to compel attention. Another letter, and a reply to it have appeared in the “Times.” “An Australian” was coming into the city on the “bitter cold and wet morning” of the 21st. He saw “as fair and beautiful a child as could well be seen,” in “garments miserably thin,” and with naked feet, “dragging herself along on the cold pavement” and “crying bitterly.” He watched her; she asked no alms. He accosted her; she told him she had no parents alive; he gave her a trifle and went on with a heavy heart. He pointed her out to a policeman, and the policeman stolidly pointed in return to half-a-dozen other children, not perhaps as interesting in appearance, but just as wretched, cowering and crouching out of the way of the pitiless weather. The Australian could only wonder, why these poor young creatures should not be conveyed to the land he had just come

from, where they would find food and to spare, and "in time become happy and prosperous mothers of families." On this, "W. D. B." a signature now well known as that of the promoter of a great scheme of metropolitan poor relief, sends a somewhat stereotyped answer to the Australian's published story. W. D. B. can, of course, show the terrible evil of encouraging street begging. He can picture, without much fear of being accessory to the prevention of useful almsgiving, the experienced conviction of the policeman that the wretch who sent out the poor child to beg was probably waiting the result of the exhibition of distress at the next gin-shop, and, having taken the money, would drive out the hapless little gainer of it with a curse to go and put herself in the way of extracting more from the compassion of the inexperienced. W. D. B. suggests that the Australian should have taken down the child's address in his pocket-book, "and he would have had the opportunity, either in person or by proxy, of helping, probably rescuing from a life of future fraud and crime, this one innocent and perhaps others." Instead of this, the Australian has only "helped the pretty face of the child to trade upon the better sympathies of humanity, till it is eligible to minister to its grosser vices." Mainly true, horribly true; but not all the truth. It is quite certain that we ought most resolutely to button up our pockets in the streets, most especially against the appeals of children; that if we help them it should be with bread or heartier food, and see them eat it; that we should take the sternest precaution against the villainous cruelty that trades upon the sufferings of the poor helpless little creatures. We see them in the streets as sure as the most miserable pitiless weather sets in; that is, their tyrants well know the season when they can most effectively set forth the wicked exposure. Infants are brought out in the rain, children are sent shoeless through the mud, because then they will palpably be suffering the most. The show will not pay at other times, when the accessories are not so effective. Well, to encourage the miscreants who live by the cruelty is to be an accomplice in their murderous acts. Give nothing. But this is only a part, and the smallest possible part, of our duty. As to taking down addresses, which of these parties, impostors or impostors' victims, will give their own? Who amongst us, over-worked and over-wearied strugglers in the London world, has the time and spare physical energy to hunt out these things? But are they, therefore, to exist? Is there no body of rich men—I will not say Peabodys, but folks of somewhat more than average desire to do good, and courage and resolution to carry their will through—who will determine to probe this sore to the very bottom? The parishes cannot do it. Those in which the child-murderers and their little slaves are nestled are the very poorest, with Union houses stuffed full, with out-door relief that means mere bread in quantity under starvation point, and with ratepayers themselves only trembling a little way off the jaws of the workhouse. The rich parishes will not make common cause with the poor ones. A metropolitan rate! It might make the Poor-law a charity instead of a mockery to thousands of the perishing, it might drive imposture out of the streets by the knowledge that all real distress would be really

relieved. But then it would cost sixpence in the pound tax upon rentals now nearly exempt, and would compel the wealthier portions of the town fully to provide for the industry engaged in ministering to luxury. It would be also asserting that justice which the Hebrew language, in its best book, calls righteousness. Of course, it is not to be thought of till indignation once for all compels it. As soon leave off green wreaths because the manufacture kills certain working girls. If wearing them slays a few fashionables that is quite another matter. Let us appeal, then, to the interests of the rich.

What units cannot do, a body of the honestly charitable may. Subscribe largely, and make a razzia upon the streets on the first day and night of supremely English weather. We have often been told that the young "Arabs" shall be "taken up and educated." Send out emissaries enough to seize upon all and track them to their homes, or force them to the police-offices and the workhouses. Astound the profligates who live or drink upon this villany by the nonappearance of all their little slaves. Compel what we call "society," or the administration that stands in the place of it, to take note that there are so many thousands whom it is the very first duty to reclaim from a bondage which either ends life far more fearfully and prematurely than any negro slavery, or just suffers it to crawl on to far more pitiable maturity. It is the cowardice of the upper classes that shrinks from this supreme effort. An immense amount of misery would be found, and provision must be found for it, but the gulph would not be unfathomable. Count the sacrifices of this London Dahomey, the reckoning would not be beyond our power of redemption. When once the children were taken possession of, who, for the sake of any pounds or shillings he could in any wise spare, would ever permit them to go back again to their detestable owners—their destroyers by slow torture—lessors or lessees of their sufferings?

Extirpate this class of evil, which it only requires the generosity and the courage of a few thousands of us to do, and you have cut up the roots of the worst weeds in this rank soil. You have dug to the depth and reached the rock you can build upon. It is a dreadful thing that "An Australian" or any one else should see children in the street devoted, through bodily pain of the most destructive kind, to moral iniquity of the most wretched sort, and be told when he, however unskilfully, tries to alleviate the suffering, be it to satisfy his own human repugnance to the idea of such infliction, that he would have done well to let it alone, and yet that nothing effectual is at hand in the way of mitigation. Others should not do as he has done, but all should feel as he does. It is not the mere withholding of gifts, but giving wisely and largely, that will remove this deadly disgrace and cankering disease from us. In social economy it would be an admirable outlay, but let our hearts outrun such calculations: sure of our instincts, let us only guide them aright. Let us not have the commercial metropolis of the world, the centre of riches, luxury, power, abundance, represented in the eyes of any stranger by a beautiful child of eight years old in the extreme of sorrow who must not be relieved, who may excite pity, but whom it is most humane to pass away from with a refusal of alms.

CAUSTIC.

*From the "John Bull," London, March 29th, 1862.*

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We mentioned a little time back a rumour that an American merchant, a Mr. Peabody, had resolved to devote no less a sum than £100,000 for the benefit of the English poor. From some correspondence that has appeared this week, it would seem that the precise sum was misunderstood, and that £150,000 is the real amount he proposes to give, in order to increase the comforts of the less fortunate sons of toil in the land of his adoption, where he has amassed an immense fortune. Such instances of generosity are unfortunately rare enough to call for special comments, and the fact that the donor is a foreigner and an American, calls at this particular time for more immediate acknowledgment. It is for the trustees appointed by Mr. Peabody to see that his generosity is not abused, or the value of his gift diminished by careless administration. We confess that the object he has himself hinted at, viz., the improvement of the dwellings of the poor, has our warmest sympathy; but in whatever way it may be expended, we most earnestly hope that it may not be frittered away in expenses, but that those for whom it is intended, may reap the full benefits of so noble a charity.

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*From the "John Bull," London, April 12th, 1862.*

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The munificence of Mr. Peabody has been formally acknowledged by the ward of Portsoken, and the Corporation of the city of London is about to enrol his name amongst its citizens, and to present him in the usual manner with the freedom of the city enclosed in a gold box. These are but the beginnings, and so far as the outward expressions of gratitude may go, we have no doubt that the public sense of the bounty of Mr. Peabody will be far more generally and appropriately expressed. As the act of one who is not an Englishman, it is in every way noteworthy, and our thankfulness for his princely donation to the poor of London is increased when we are told that, so far from hindering, it has followed similar deeds of bountifulness to the poor of his native town and country. Long may the prosperous American merchant enjoy the power of bestowing with such large-handed munificence! Almsgiving, however, even when on so noble a scale as that of which we are speaking, is not a mere piece of luxury. It has its anxieties and its duties equally with other more prosaic and common-place actions. The knowledge which can successfully direct the course of a stream to irrigate and fertilise a thirsty soil is as important as the skill which enables us to discover the spring itself. For this reason we wait with some anxiety to know

how this large sum of £ 150,000 is to be expended. The greatest assistance which can at any time be rendered to the poor is that which will not encourage them to cease from efforts for their own advantage, but which will stimulate them to exertions, and secure to their exertions a proper reward. Indiscriminate and thoughtless bounty does but degrade and pauperize those whom the same bounty discriminately administered would raise from their poverty and elevate in the scale of moral beings. It is this fact which renders the spasmodic and even the regular and endowed charities of the metropolis oftentimes a curse rather than a blessing to the poor. It is not the lavish hand that is alone required if we would benefit our fellows, but more than this, the reflective head, patient of labour, and persevering in thought, how best to apply a remedy for those evils, the sight of which disturb the heart.

There is one wide field for the bounty of the philanthropist in the crowded streets and alleys of London, which we hope will not be overlooked by the trustees who have been selected to administer this large sum. Year by year, the dwellings of the poor have been becoming more and more insupportable. The mass of the population has been driven closer and closer together until the homes of the poor have been made also the homes of fever and of death. Every new street which we fondly dreamt would let light and air into a crowded neighbourhood, has but increased the evil. The poor, compelled by the exigencies of their daily needs to cling to one spot, have but been swept on either side of the new thoroughfare of trade, and have increased the inconveniences and sufferings of their neighbours. Palatial warehouses and magnificent and lofty shops are but too often like the gold lace which sets off a worn out and threadbare garment. They fringe a neighbourhood of squalor and of disease which has been increased, if not created, by the new and spacious street itself. We know of few things more disgusting than the prospectus of most of the public improvements which have been contemplated or carried out in the metropolis. In the project for a country railway, expectant shareholders are told of the absence of engineering difficulties; in one which is to pass through or into the heart of London, the invariable lure is that it will be made through "inferior property," a piece of euphemism which, expressed in plain language, means that it will drive out none but the poor. We are not, however, at this moment concerned with the causes of the evil which blights the lives of the labouring classes of the metropolis, nor do we care to track the selfishness which congratulates itself that it can put its iron heel, without hindrance, upon the bodies and the souls of the poor. The fact is undeniable, that physical suffering, and worse than this, that moral degradation have hitherto gone hand-in-hand with much of our town improvements. Not that the two are at all inseparable; if they were so, however much we might regret the fact, we should strive to submit in silence to what was inevitable. What we complain of is the cupidity which takes advantage of the necessity for public works to drive out the poor, and which resists every attempt to supply or to allow others to supply, fitting homes for our ejected labourers.

Here then, we believe, a good and legitimate field exists for the

employment of the money which the large-heartedness of Mr. Peabody has placed at our disposal for the use of the poor of London. Let it be used in such a way that a due return for his labours may be secured to the poor man. Let it be employed, not in pauperising the labourer, but in assisting to raise him from that degradation into which he has been forced by others, rather than has sunk of his own accord. If the money can be employed in giving us a practical instance how best to supply homes for the working men of London, in which their families may breathe an atmosphere that is not positively laden with fever, and in which the ordinary decencies of life may be somewhat observed, more will have been done to diminish want, to arrest disease, and to check vice, than by anything which has been attempted of late years. A pile of buildings devoted to such a purpose, with separate residences, not suitable for one class only, but in which various classes may reside without being mingled, and where the suite of rooms of the merchant's clerk, or of the superior and skilled artisan may be surmounted by the humbler but decent and wholesome abode of the labourer, would become an ever-increasing endowment for the poor. The net returns of such a building might be employed hereafter in the erection of similar dwellings, and the benevolent intentions of the donor might thus bear fruit to after generations. Some such a work as this appears to us necessary at the present moment, and it would be one which would aid the poor in the most unexceptionable of all ways. An hotel like this, to use the foreign word by which such a building would be called, might well perpetuate the name, whilst it evidently carried out the intentions, of Mr. Peabody.

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*From the "Illustrated London News," April 5th, 1862.*

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Mr. Peabody's career has another aspect beside the financial. His position as a merchant has served only as a foil to display him in the character of a humanitarian. The Anglo-American merchant, though no professional politician, early perceived that his position would enable him to act as a link between the English and American people. His Fourth of July dinners, where philo-American English and philo-English American gentlemen sat round the same table and made an annual demonstration of international fraternity in the eyes of the two worlds, constitute an event in the history of the relations of the two kindred, but alas! too often alienated, nations. These dinners were discontinued only when there was a body of American residents who were ready to take the good work out of Mr. Peabody's hands.

Mr. Peabody is not encumbered with family ties; he is a bachelor; his collateral relations, some of whom he supported when he was a very young man, have long since ceased to need help from

him. Of the copious stream of private benefactions which he dispensed to needy Americans in England we can speak only from general repute, but the monuments of his public beneficence are, or soon will be (we may almost say), scattered over the world. To his native town he has given about \$100,000 to found a library and lecture fund. The Peabody Institute of Danvers is now in active operation. To the citizens of Baltimore—the city where he spent more than twenty years of his business life, and where he gained that standing which was the source of his success in London—he gave, in 1857, the sum of \$500,000 to found an institute in that wealthy but heretofore unlettered city, which should embrace a free library, a fund to pay for lectures to which certain classes were to have free admission, an academy of music, a gallery of art, and premises for the accommodation of the Maryland Historical Society. The opening of this institution has been retarded by the war in America, which has brought upon Baltimore the inconveniences of a military occupation. His last public benefaction, that of £150,000 for the benefit of the poor of London, differing in kind as it does from those which he has bestowed upon his native country, surpasses them all in magnitude. It has long been the praiseworthy fashion of American millionaires, after providing amply for their families, if they have any, to found with the bulk of their wealth some public institution, promotive of the intellectual or physical welfare of their fellow-citizens. Thus, New Orleans has had her M'Donogh, Philadelphia her Stephen Girard, Boston her John Lowell and Abbott Lawrence, Oswego her Gerrit Smith, New York her John Jacob and William B. Astor and her Peter Cooper, and Baltimore her George Peabody. The last has excelled all other American public benefactors, not alone in the extent and variety of his munificence, but especially in this respect—that while *they* will be remembered by a grateful posterity in one branch only of the English-speaking race, the memory of *our* Anglo-American Mæcenas will be an inheritance shared equally between Britain and the United States, and will add one to that long list of names in politics and literature which both nations delight to honour, and which serve to nourish a sentiment which moderates the violence and survives the effects of temporary causes of estrangement.

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*From the "Press," London, March 29th, 1862.*

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Mr. George Peabody's donation of £150,000 to ameliorate the condition of the poor of London is one of those unprecedented acts of beneficence which can only be fitly acknowledged by the gratitude of the nation at large. A nobler use of wealth could not be made than to relieve the sufferings, and contribute to the comforts, of those who have fallen under the ban of poverty through no especial fault of their own. We see around us everywhere distress in all its forms, of which a great deal, no doubt, may be due to causes which might



have been avoided—to imprudence, recklessness, vice, and even crime. But after excluding all cases of poverty as could justly be attributed to such causes, how many will there not remain that would fairly come within the class for the relief of which Mr. Peabody especially wishes his munificent gift to be devoted—the poor of London possessed of “moral character and good conduct as members of society.” We are sadly reminded of our own shortcomings when we reflect that the gentleman who has thus appropriated a sum equal to a large fortune for the relief of our poor is an American citizen. Mr. Peabody came to London a quarter of a century ago, and has during that time been known in the city, and in general society, as a merchant of the highest position. He had resolved from a comparatively early period, as he declares in his letter to the gentlemen whom he has named the trustees of the fund, “should his commercial labours be blessed with success,” to devote “a portion of the property thus acquired to promote the intellectual, moral, and physical welfare of his fellow-men.” How this noble-hearted man has prospered his princely acts of beneficence sufficiently proclaim. In the year 1852 he founded in the town of Danvers, in the State of Massachusetts, “for the benefit of the people of the place of his birth,” a library and an institute which have proved “most beneficial to the locality and gratifying to himself.” On his return to the United States in 1857, after an absence of twenty years, he again founded at Baltimore “an institute upon a much more extended scale, devoted to science and the arts, with a free library.” And now, after having so liberally promoted the intellectual and moral advancement of his countrymen in the States, he devotes this unparalleled gift to alleviate the physical wants of the poor of this metropolis. The only condition prescribed as to the management of this large fund is that no poor person shall be excluded from participating in its benefits “either on the grounds of religious belief or of political bias.” Simply with that stipulation this princely sum has at once been transferred from Mr. Peabody’s account to that of the trustees, in order that they may as soon as practicable give effect to the charitable intentions of the donor, who will henceforth be justly ranked among the greatest private benefactors not only of this city but of mankind.

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*From “Bell’s Life in London,” March 30th, 1862.*

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The world has often had reason to be grateful to the munificence of individual benefactors, but it never had more reason than on this occasion; for, not only is the sum given (part of the result of honest labour) very large, but the motives which dictated the gift, and the principles suggested for its application, are admirable. Here is no waiting till death threatens the donor to deprive him of all, and induces him to hand over a large portion in the hope of spiritual advantage, and of obtaining condonation for past sins. The selfish-

ness which the Mortmain Act was intended to prevent does not exist here. Here is the frank and honest gift of an honourable man, who has become wealthy by honest means, and in his lifetime gives up a part of that wealth, in the hope to do good at once, and to win, as he deserves, the unadulterated delight of having soothed the sufferings and increased the comforts of many of his fellow creatures. And then the conditions he imposes on the administration of the fund are such as the truest and most useful benevolence suggests. First, it is to be employed not in useless, and sometimes mischievous, alms-giving, but in an attempt to ameliorate the condition of the struggling and deserving poor, who "by birth or established residence form a recognised part of the population of London." There is not here an expression which does not point to those who labour, but whose labours have not been crowned with success—to those who do their best to maintain themselves honestly, but require to be assisted in the effort. Next comes that wise refusal to allow peculiarity of religious or political opinions to be a bar to a claim on the benefit of the fund, and this is felt so strongly that it is repeated in what is called the third condition of the gift. For ourselves, we look on Mr. Peabody's intention to be this, that they shall be assisted who have by their conduct shown that they deserve, as by their condition they show that they require assistance, and that the giving of this assistance is in no way to be affected by religious or political opinions. Nothing can be better than such a scheme. The consideration to be offered for the aid should be need, and that too a need which was not the consequence of misconduct, but of misfortune; while the receipt of this aid by the benefit it will confer on those who receive it, will act as practical incentive and encouragement to good conduct.

As yet we know nothing of the mode in which the benefits to be derived from this fund are to be conferred. But if it should be in the providing at a small rent in some cases, in others free from rent, improved dwellings for the poorer classes, it will confer a real benefit on society. We are not among those Utopians who fancy that crime and wickedness may be entirely banished from the world, but we do believe that they may be lessened, and that anything which tends to diffuse a taste for the cleanliness and good order of home tends to diminish the attractiveness of crime. A life of feverish excitement and a life of dirty squalor are often combined, and their combination is never advantageous. The steady good conduct which must be a qualification for obtaining the benefit of the Peabody Fund will operate to check both of these.

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*From the "Medical Times and Gazette," March 29th, 1862.*

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On behalf of that part of the English community, which is engaged in the Practice of Medicine, we offer our thanks to Mr. Peabody for his munificent gift to the poor of London. Mr. George

Peabody is known to many of our readers as a Northern American merchant, who has long resided in London, and has amassed a fortune fit for a prince, which he uses with even more than princely generosity. He has already founded libraries at Danvers, Massachusetts, the place of his birth, and at Baltimore; and now, after twenty-five years' residence in London, he gives the sum of £ 150,000 for the benefit of the London poor. And the manner in which the gift is to be bestowed is as judicious as the gift is liberal. He proposes to apply the fund, or a portion of it, in the construction of such improved dwellings for the poor as may combine in the utmost possible degree the essentials of "healthfulness, comfort, social enjoyment, and economy." Thus Mr. Peabody refuses to squander his wealth in the miserable shifts and expedients of doles and almsgiving, in Consumption Hospitals, Refuges for the Incurable, and other well-meaning and meddlesome attempts at palliating *consequences*. On the contrary, he aims at prevention rather than cure, and desires to surround the poor with the conditions necessary for their training in frugality, cleanliness, and virtue. It seems humiliating; but we hope Englishmen are not ashamed to confess the truth, even though at the expense of their pride. Mr. Peabody gives schools and libraries to his own countrymen. To our poor he offers what is one of the necessities of civilised existence—the decent home—without which schools are useless.

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*From the "Manchester Examiner and Times" March 27th, 1862.*

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An American merchant, Mr. George Peabody, has just made a donation of a most munificent character, to "ameliorate the condition of the poor and needy" of London. He has given the truly princely sum of £150,000 for this purpose, and he appoints a body of trustees to regulate the distribution of it. The American minister in London is one trustee, and Lord Stanley, Sir J. Emerson Tennent, Mr. C. M. Lampson, and Mr. J. S. Morgan, are the others. We refer to it fully in another column; it is sufficient to say here that Mr. Peabody considers this donation as a return he makes, "under a sense of gratitude for the blessings of a kind Providence."

It is assuredly a grateful task to call attention to a paragraph in another column of our paper, recording an act of unexampled munificence. Gratitude is generally open to the suspicion of being mixed up with inferior motives; but, on this occasion, we render homage to moral worth, and not merely to the bestower of a splendid boon. Strictly speaking, we are disinterested parties; no benefit whatever will accrue to these districts, and we have therefore the less restraint in our admiration. To our commercial readers it is unnecessary to volunteer any information in connection with Mr. George Peabody. They all know him as one of the world's merchant princes, a man of rare sagacity, unblemished honour, and enlightened as well as extensive benevolence. We may add, for the sake of others, that

he is an American citizen, who has resided for many years in London, where he has realised an unusually large fortune in mercantile pursuits, carried on chiefly between this country and the United States. Actuated by a sense of the goodness of Providence in the success which has attended him through life, and by the obligations thereby laid upon him to do good to others, he has made known his intention to appropriate the magnificent sum of £150,000 for the benefit of the poor of London. This generous act is not the result of a fitful impulse, but the carrying out of a design, or rather the fulfilment of a vow, which dates from the beginning of his business career. As knights, when chivalry was in fashion, vowed a pilgrimage to Our Lady of Loretto or the Holy Sepulchre, in return for success in love or war, so the *preux chevalier* of modern industry, guided by truer motives and an infinitely higher sense of duty, determined that, if God should increase him in wealth, he would tithe it all for the good of his poorer brethren. Let nobody impertinently boggle at theories of causation and a Special Providence. Mr. Peabody is too enlightened to be superstitious, but he is manly enough for piety of the most outspoken and practical sort. In pursuance of this long-cherished design, he began with his birthplace, the town of Danvers, Massachusetts, founding there, ten years ago, an institute and library for the benefit of the people. In 1857 he visited his native land, after an absence of twenty years. A Northern man by birth, he had spent the most of his life, before coming to England, in Baltimore, the capital of Maryland, a Southern State. Here, on the occasion of his visit, he founded an institute on an extensive scale, devoted to science and the arts, including a free library. The building is now finished, but the dedication of this temple of peace is delayed by the civil war. Having thus munificently displayed his attachment to his native land, he turns next to the land of his adoption, where for so many years he has been an honoured resident. He has found it no "strange land," and he acknowledges, in language very grateful to us, the courtesy, kindness, and confidence which he has received. His requital is certainly on a princely scale, and if his benevolent intentions are wisely carried out, his name will be perpetuated amongst us for many generations.

His method of procedure, as described in a letter to the gentlemen whom he has named trustees, is characteristic of the man. Guarding well the spiritual side of his philanthropy against all access of prosaic ideas, as far as that may be possible to natures not angelic, he has made it in its earthly aspect a matter of pure business. He had sufficient confidence in himself to look for several years together at £150,000 as a gift he intended some day to bestow; spoke of it to his friends, sought their advice and suggestions, without a shade of fear that the spirit of avarice, which is generally the more imperious as its victims are nearer slipping from its grasp into the grave, would ever interpose to make him inconsistent with himself. There is a moral bravery about this, which is admirable because it is so rare. There are moments in the lives of most men when they are capable of doing the grandest things. An *afflatus* comes upon them, making for a while the veriest gold-worshipper one of the most chivalrous

and unmercenary of beings. Happy is it, then, for any pet project which has been hovering about his conscience, and striving to bewitch his sentimentality for years, perhaps with but small success. A sudden thought, a rush of devout madness, the nearest approach he ever made to the sanity of higher natures, a dash of the pen, and the next day a newspaper paragraph records a munificent donation from &c., &c., to be glorified still further at some approaching anniversary. The way to a certain place is said to be paved with good resolutions, a large portion of which may be assigned to splendid deeds of unfulfilled generosity; but, as we often appear weakest in the light of our resolves, so it is there also that it is possible for us to be the strongest, and one form in which strength displays itself, in being able to look a good resolution, costing, when carried out, considerable sacrifice, steadily in the face without blenching, as certain that it will be redeemed as that it is yet only written in our thoughts. We have not the slightest wish to turn Mr. Peabody into an angel; he reflects too much credit upon humanity for that; but he is at least a strong and good man. The long contemplated act is now performed. The money has been transferred to five gentlemen, including Mr. Adams, the American Minister in London, Lord Stanley, and Sir Emerson Tennent, and a formal deed will shortly invest them with full powers over its disposal. Three conditions only are annexed to the trust. They are, first, that the money shall be devoted absolutely and exclusively to such purposes as may tend directly to ameliorate the condition and augment the comforts of the London poor; secondly, the rigid exclusion from the management of the fund of all sectarian influence, whether in religion or politics; and thirdly, that the sole qualification for sharing in its benefits shall be *bona fide* poverty, combined with moral character and good social conduct. Outside of these conditions the trustees are left to act, without any restrictions, according to the best of their judgment, though Mr. Peabody recommends, among other projects, the application of the fund, or some portion of it, to the construction of a better class of dwellings for the poor. Such a project, though one of the most beneficial that could be conceived, will be attended by many practical difficulties, but, to whatever extent it may be realised, it will tend directly, and, perhaps, still more indirectly, to better the condition of the London poor, and to do so in a mode which, while it deals solely with their physical wants, will have a very powerful effect upon their moral wellbeing.

We need not ask our readers to tender, one and all, their heartfelt homage to this noble American. Nor do we know that it is wrong, even at the risk of an indifferent pun, to make capital out of this great capitalist, for political uses. When so many causes conspire to keep up a mischievous irritation between the two families of the English race; when so many pens are busy, and so many arts are applied, to make them detest one another: when the novelists and the politicians of the two countries delight in holding up to contempt the hard-fisted, restless, unscrupulous Yankee, and the loud-mouthed, aggressive, and overbearing John Bull, why should we not be allowed to get all we can out of Mr. Peabody, in order to strike a friendly and just

balance, on one side at least, between the two nations? If we could only persuade some Englishman to do at New York what he has done here, we might then augur success on a complete scale. Mr. Peabody is a Yankee. He does not come from the "chivalrous" South or the piebald West, but from the spot where its most marked and characteristic features were first drawn,—from homely, rugged, manly Massachusetts. When any miserable reviler attempts to excite our prejudices by some one-sided caricature, of the Yankee nature, we shall have one practical argument in our mouths. It will be easy to tell him that we knew at least one man of that race who would have been an honour to any nation, and that if goodness is distributed among the people there, in the same proportions as in other parts of the world, we cannot think exceptionally ill of his countrymen. A pleasant souvenir of the nationality of one of London's future benefactors will be provided for by a clause in the trust deed, stipulating that the United States' Minister for the time being shall always be *ex officio* a member of the trust. In applauding Mr. Peabody, let us just admit that he has performed an act which, rationally viewed, is as wise in regard to himself, as it is benevolent in regard to others. He chooses to dispense his wealth while living, instead of enjoying the selfish satisfaction of clutching it all so long as breath remains, and only disposing of a portion in good deeds at the moment when he will be forced to resign the whole. After all, why should death be made our greatest almoner? Why, with the means of doing good in our hands, should we delay the doing of it till we are cold in the grave, and the warm hand of living charity is superseded by the perfunctory offices of our lawyers and executors? The "Go and do thou likewise" is too obvious to need quotation. We are grateful to Mr. Peabody for his beneficent example, and sincerely pray that, wherever he goes, all happiness may attend him.

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*From the "Leeds Mercury," Leeds, March, 27, 1862.*

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America is a wonderful country, and the Americans are a wonderful people. Whatever their faults may be, their greatness is incontestible. There is something majestic about all their proportions. Their rivers are rolling oceans, their cataracts are falling oceans, their states are kingdoms, their territories are continents, their daring is sublime, their very failures and misfortunes are so colossal in scale as to rank among the wonders of the world. They are the boldest of inventors in every branch of manufacture. In all things they set to work with a magnificence of conception and energy of purpose which seem almost ridiculous until rendered sublime by success. A few weeks ago the hopes of crushing the Southern rebellion were regarded as utterly vain. He would be a bold man who pronounced them altogether futile now. A year ago

they appeared, while the boldest of nations upon all other subjects, the most cowardly in dealing with the great subject of internal slavery. Now their elected President has proposed a scheme for its abolition, which, for magnificent vastness of design, as well as for the mighty social revolution it is intended to accomplish, is unequalled in the world's history. But it is in a different line that an American citizen has now come forward to excite the wonder and admiration of the world. A gift for charitable purposes, unequalled in modern times, has just been made by the well-known American merchant, Mr. Peabody—not to the poor of his own country—but to the poor of London, where he resided and laboured for the last twenty-five years. £150,000 is the princely fortune which this benevolent and truly large-minded man has placed in the hands of trustees to be devoted, according to their discretion, to the improvement of the condition of the poor in our metropolis.

There are many men who, after screwing their neighbours all their lives, astound the world by the so-called "munificence" of their dying bequests. Nothing is more astonishing than the reverence felt for the memory of persons who never did any benevolent action while they lived, but cheat their next of kin by "splendid benefactions" to public institutions when they die. The secret history of gifts of this kind would often dispel every feeling of gratitude, and even render the consciences of the receivers—if corporations had consciences—seriously uneasy. Others there are, who believe that wealth, like every other blessing, is given to man not merely for his selfish advantage, but for the promotion of the happiness and welfare of those around him. To such men, giving is both a principle and a pleasure. Yet even among these how many there are who give only as it were the leavings and overflowings of their income—sacrificing absolutely nothing, except the pleasure of hoarding what they could never spend. Perhaps, however, the most numerous class among persons who claim, and to some extent deserve, the name of benevolent, are the indiscriminate givers—a class who give something to everything and everybody, having far greater dread of the trouble of inquiry than of the loss of the money thus thoughtlessly squandered. To none of these classes does Mr. Peabody belong. Nor does he belong to another class of truly benevolent and useful men, who, having a single good idea, devote their time and their money with singular perseverance to the achievement of their work. With such men the object at length becomes so identified with self, that the expenditure of money and labour in its realisation affords the same sort of half-selfish pleasure as the improvement of one's own garden or the embellishment of one's own business premises.

Nobody will deny the tribute of gratitude due to men of this class. With one exception their labours and gifts are the most useful of all. They at least achieve something—and occasionally something well worth achieving. But a still higher class of benevolence is that which, without confining itself to one object, is yet careful in selecting the character of the things to which it is applied—neither concentrating its efforts on a principle of narrow exclusion, nor squandering them with a thoughtless, and often useless, liberality. Mr. Peabody's

splendid gift is one of this kind. With great wisdom he has handed over to trustees, gentlemen well acquainted with the wants of the poorer classes, the management of the whole fund, himself making no further limitation of its use than to guard against its being misapplied for the benefit of those who do not fairly come under the title of "poor," and against its diversion to serve the interests of any political party or religious sect. These are the only limitations. Their propriety every one must admit; indeed their necessity is only too obvious from the fact that many of the ancient charities of the country have either been altogether taken away in course of time from their original object, or else appropriated by a single sect or party to the exclusion of many whom the more large-hearted founder of the charity would probably have wished to benefit.

The application of this fund in the most useful manner will certainly be the subject for much anxious consideration. Mr. Peabody himself suggests, in the letter announcing his intention to the trustees, that a portion of it should be expended in building better houses—houses having more regard to decency and comfort in their construction—than those with which everybody who has availed himself of the "short-cuts" of London must be familiar. By purchasing "blocks" of this character, pulling down the existing receptacles for filth and vermin, building good, well-ventilated, healthily constructed working-men's houses in their place, and selling the renovated neighbourhood either in a mass or in lots, the fund thus placed in the hands of the trustees might be perpetually renewed, in part or in whole, and an almost indefinite amount of valuable work done with it. But the whole matter of the disposal of this fund will require much anxious care and thought, and happily it is in the hands of men by whom that anxious care and thought will be conscientiously given. To those who are not residents in London the matter is rather useful as affording a noble example of disinterested and princely generosity than for the direct results which it will accomplish. Even here, however, we should advise our fellow townsmen not to despair of getting good. The knowledge of how to do good is often quite as difficult to find as the disposition to do good. It is not often that such a splendid field for experiment and observation is afforded. Here are several able men devoting themselves to the task of finding out how a certain sum of money can be made to go farthest in the way of doing good, and permanently benefitting the poor. The very fact of such a committee being appointed proves the difficulty of the problem. On a smaller scale that problem has to be solved in every town where charity is exercised at all. We may learn much, then, from the splendid field for experiment which the liberality of our American sojourner has opened out. May the liberality of our fellow-citizens afford us opportunities of following up the experiments in the most approved manner.



*From the "Liverpool Mail," March 29th, 1862.*

Mr. George Peabody has been his own embalmer. His name will live, and his memory be fragrant, throughout all time. His most pregnant example, his more than princely munificence, will naturally tend to propagate and reproduce itself. As an American citizen, and an eminent merchant in London for the last quarter of a century, he has been blessed with such prosperity that he has acquired a fortune of from half to three-quarters of a million sterling. On retiring from business, with a rare considerateness and conscientiousness, he carries out the mental resolve with which he began and continued business:—in grateful recognition of that kind Providence which had so largely prospered him, he dedicates the magnificent sum of £ 150,000, for the benefit of the poor of London, that city of his adoption in which he had earned his vast wealth.

His splendid gift is incalculably enhanced and rendered yet more munificent by being given, like Mr. William Brown's, *in his life-time*. He has at once transferred it to trustees of highest character and prudence, without imposing any but the most liberal and comprehensive conditions, and simply intimating his hope that some portion of it may help to augment the domiciliary comforts of the well-conducted poor. His most interesting letter to his trustees will be found in another column. Without ostentation, without even naming the sums, this princely-hearted American gentleman modestly sets himself right with his own countrymen, by briefly intimating that he has not been unmindful of his native place, or of his native land; inasmuch as ten years ago he founded an institution which confers great local advantages in the town of Danvers, Massachusetts, where he was born; and five years ago he founded another, on a larger scale, in the city of Baltimore, where his earlier business life was passed. Such multiplied and right royal munificence—especially in its main and most useful form of practical help in ameliorating the condition of the struggling and deserving poor—is, we believe, wholly unprecedented in modern times. It distances and dwarfs down all comparisons. It may, however, well serve as a graceful and much-needed reminder to our territorial aristocracy of the urgent necessity for promoting and providing fitter dwellings for the labouring poor of their own neighbourhoods, and upon their own great estates; in place of those miserable hovels which, as we have repeatedly protested, rarely admit of domestic comfort, or of the commonest dictates of decency and morality. And it ought to serve as a perpetual example and a mighty incentive for a more general revival of the ancient munificence of our merchant princes and of our middle classes who, between them, have founded almost all the great public institutions of this great country.

As habitually and dearly loving all generous doers of all generous deeds, we can only re-echo what we are sure must be England's admiring and universal aspirations—that Mr. Peabody may yet be spared for many and happy years; that the calm evening of his days

may be mildly illumined and serenely gladdened by witnessing the beneficial working of the noble institutions his own munificence has founded; and that when the hour approaches for him to be gathered to his fathers, full of years and full of honours, he may enjoy the well-grounded satisfaction of humbly and thankfully realizing, in a more substantial and loftier sense than poet ever sang,—

“ My Monument shall be my Name alone.”

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#### A GREAT GIFT GRANDLY GIVEN.

*From the “Albion,” New York, April 12th, 1862.*

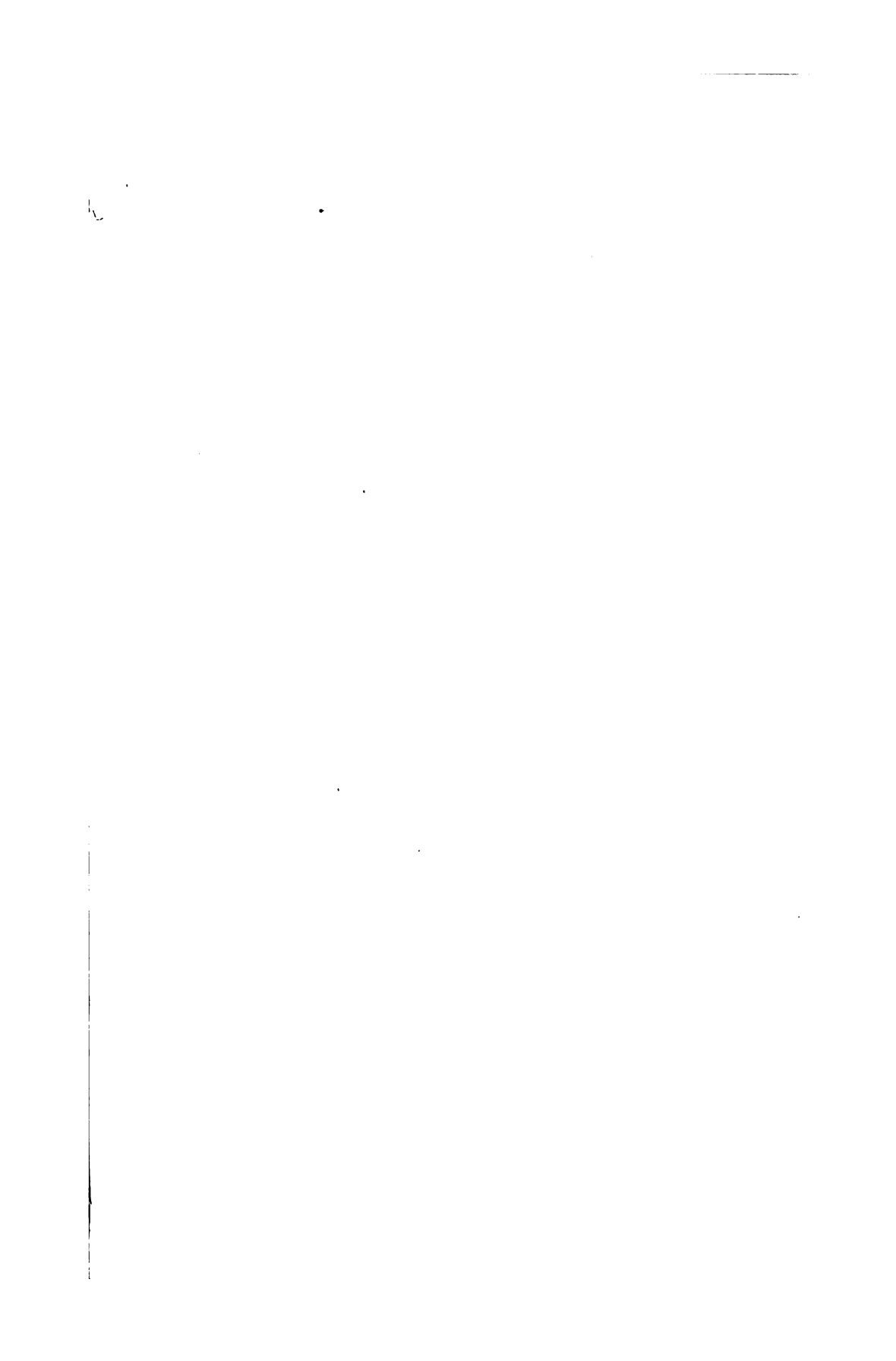
[The organ of the English public in New York.]

With a sense of infinite relief, we turn from records of blood and strife, and international bickerings, and comparisons between *Monitors* and *Warriors* and *Armstrongs* and *Dahlgrens*, to an act so munificent in itself and so gracious in the doing, that we lack words in which to offer an acknowledgement. We need not remind the reader, how embittered have been the relations of late between this Republic and the United Kingdom. It is precisely at this moment of reckless provocation and foolish recrimination, that an individual American sets an example of charity and good-will, taking largely from his gains, honourably acquired, to minister to the wants of those who are not his countrymen.

Rumour has for some time past been whispering that Mr. George Peabody, the wealthy banker, designed to signalise the close of his successful business career in London, by a bounteous action worthy of himself. And, for once, rumour was not guilty of exaggeration. Mr. Peabody has handed over the immense sum of one hundred and fifty thousand pounds sterling to five Trustees, who are to invest and manage it for the benefit of the poor of the city wherein he has acquired the bulk of his fortune. There are circumstances connected with this splendid endowment, which deserve to be publicly noted. It is not an uncommon thing for rich men to do posthumous good deeds, bequeathing to hospitals, and alms-houses, and other charitable institutions, wealth that must cease to be available to themselves ere they put it beyond their grasp. Others again, even during their lives, have been known to set up memorials of themselves, useful and admirable perhaps, but bearing their own names and standing amid their own daily haunts. Neither of these modes of easing conscience or winning applause has Mr. Peabody adopted. The grace, the bounty, the philanthropy once acknowledged—by press and public—there is an end of the incense of praise. The title of any establishment or institution, that may hence be founded for ameliorating the condition of the London poor, will undoubtedly suggest to them who is their benefactor; but by them he will be unseen, to them unknown, for them little more than a *nominiis umbra*. It was no slight matter for an American in the present day to bestow largely of his goods for the benefit of Englishmen; the liberality is enhanced, we say, when the gift will only benefit a class who can in no way express thanks to the donor.

In an extract elsewhere from a letter written by Mr. Peabody to the gentlemen whom he had requested, and who had consented, to be the administrators of his boon, it will be observed how carefully he desires to guard it from any abuses into which endowments of this nature are apt to degenerate, and how practically he suggests a mode in which amelioration may be sought. We need not therefore dwell on this point; nor in fact have we much more to say, beyond putting on record the names of the gentlemen in question, and adding a few words as to the origin of the act that we chronicle. And in the first place as to the Trustees. Mr. Peabody desires—and his wishes will be as sacred as the will of a testator—that the U. S. Minister in London for the time being should be *ex officio* a member of the trust. Mr. Adams therefore heads the list, and is followed by Lord Stanley and Sir James Emerson Tennent, on whose personal qualifications we need not touch further than to say that, though politicians, they are eminently men of business. Mr. C. M. Lampson, described “as a particular friend” of Mr. Peabody, and Mr. J. S. Morgan, his partner, complete the list. The number, if they think fit, may be increased; but it is recommended that it should never exceed nine.

A few lines may well be employed in calling attention to Mr. Peabody's simple and modest information—conveyed in the same letter—as to how and when he conceived the idea, that he has now so munificently executed. “I am desirous”—says he, and it would be hard to improve upon his words—“to explain that from a comparatively early period of my commercial life I had resolved in my own mind that, should my labours be blessed with success, I would devote a portion of the property thus acquired to promote the intellectual, moral, and physical welfare and comfort of my fellow-men, wherever, from circumstances or location, their claims upon me would be the strongest.” What a lesson of moral obligation may be learned from allusion to the “comparatively early period” with which the sentence begins! what broadness of philanthropy is seen in the “wherever” with which it ends!—After a brief allusion to his having founded an Institute and Library at Danvers, Massachusetts, his native town, and one scarcely longer to a similar but more extensive gift to Baltimore “where more than 20 years of my business life had been passed,” Mr. Peabody comes to the immediate subject, touching it however almost as briefly and with no more attempt at effect. He has been settled in London, it seems, for 25 years, but he soon ceased to be a stranger among his British friends, having in all his long commercial and social intercourse with them “constantly received courtesy, kindness, and confidence.” Prompted by grateful feelings, and mindful of his early resolutions, this high-minded merchant has now put as it were a crown upon a career that does honour to his country and himself; nor can we avoid expressing our additional satisfaction in finding that Mr. Peabody—after long residence in a country where a sense of duty is the chief stimulant to noble actions—points out that very incentive as the one that mainly moved him.





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