Time is Money

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Benjamin Franklin, the illustrious American, is credited with saving: "Remember that time is money." Biographers say that the principle feature in the character of Franklin was "worldly wisdom." This is doubtless true. Worldly wisdom relates to the affairs of this life, but not entirely so, since it is worldly wisdom to be honest and truthful, true to obligation, and faithful to every trust, and it may be said that that sort of worldly wisdom reaches beyond this life, and has much to do with shaping affairs in the life to come. But we do not care to discuss such propositions here and now. We write for the eye and understanding of men whose largest and most valuable worldly possession is time — and Franklin said, "Time is money."

Maxims, which embody in a condensed form the wisdom of centuries gone, though often repeated, and universally accepted as axiomatic, do not, as a general proposition, exert the influence upon the lives of men as, in the very nature of things, society has a right to expect, and yet fortunately the great majority do heed the wisdom of the world's proverbial philosophy. In the line of the maxim "time is money," Solomon says, "Go to the ant, thou sluggard; consider her ways and be wise." The ant goes upon the principle that "time is money." "In all labor there is profit." "Seest thou a man diligent in his business? he shall stand before kings." "Whatsoever thy hand findeth to do, do it with thy might." Solomon was accounted a man

¹ Proverbs, chapter 6, verse 6.

² From *Proverbs*, chapter 14, verse 23: "In all labour there is profit: but the talk of the lips tendeth only to penury."

³ From Proverbs, chapter 22, verse 29: "Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men."

⁴ From *Ecclesiastes*, chapter 9, verse 10: "Whatsoever thy hand findeth to do, do it with they might; for there is no work, nor device, nor knowledge, nor wisdom, in the grave, whither thou goest."

with large resources of worldly wisdom, and his proverbs, if followed, would keep men from a multitude of mistakes and advance them on the road to prosperity,

Among the English proverbs in the line of Franklin's saying, "time is money," it is said that "an hour in the morning is worth two in the afternoon," that it is better "to go to bed supperless than to rise in debt." "Diligence is the mistress of success," and "every man is the architect of his own fortune." Again "idleness is the parent of want and shame." "Of all prodigality that of time is the worst." "Opportunities neglected are irrecoverable." Such wise sayings could be reproduced to weariness. They emphasize the maxim, "Time is money." To throwaway time is to throw away money. By the proper use of time men obtain money. Money will purchase every thing except time— a minute, an hour, a year, past is gone forever. Every man has just so much time allotted him, but he can never know how much will fall to his share — hence, we assume there is the greater necessity for making the best possible use of the hours as they come.

"Time is money." Indeed, time is something more and better than money. He who squanders time is profligate of God's most precious gift. It is not worthwhile to reason upon such self-evident propositions. We read of self-made men. Honestly analyzed, the term "selfmade" may be somewhat fanciful; still, there is a large element of fact in it. Every man credited with being "self-made," has had help, by the examples of others, by books, and by men who were appreciative of effort to overcome embarrassments which lie in the pathways of men who inherit nothing to be accounted as aids except indomitable purpose and noble ambition. And it will be found in every instance, that self-made men regarded "time as money" and that they husbanded it with miserly care. They did not throw away opportunities. And it should be remembered that the present is more favorable for those who must rely upon themselves for advancement in their chosen profession, trade, avocation, or calling, than the world has ever known schools and books have multiplied; the newspaper is everywhere. The schoolmaster is abroad as in no other age of the world. If the young man desires to learn, opportunities are on every hand. He may grow in wisdom and in knowledge, multiply the sources of happiness and advance to commanding positions of influence.

In discussing the maxim, "time is money," a great many men will say, "when my day's work is done, there is only time for rest, that I may regain my strength for another day of toil." Such declarations

ought not to be brushed aside as the croakings of slothfulness. There is too much truth in them to be treated lightly, and yet, when prudently scrutinized, it will be found that there is a margin for self-culture which is all too often thrown away. And here it should be said, that we address more particularly young men; men advanced in years, with large families on their hands, find it difficult to form habits of study and investigation, but young men cannot plead such excuses.

A day is divided into 24 hours. Suppose that the average day's work is 10 hours, there is a remainder of 14 hours. Of this, say 8 hours should be devoted to sleep, in that case every workingman has 6 hours every day at his command, or 36 hours a week, Sundays excepted. This is equal to 3-6/10 days of 10 hours each every week. If we deduct 1-6/10 of a day a week for recreation, fun, if you please, we have 2 full days of 10 hours each, 20 hours a week which may be devoted to mental culture, or 104 days of 10 hours each every year, which is equal to three months of 30 days each and 14 days over, or three and a half months. Now, suppose that this saving of time for study begins with a young man at 18 and continues until he reaches the age of 50 years; in that case there are 32 intervening years — in each of which three and a half months of 30 days each, are rescued for mental culture — reading, study, investigation? The result would be that he would secure eight and a half years for self-improvement. In such calculations there is not a particle of vagary, nothing utopian, nothing impractical, and if there is a will, the way will be open and results would justify all reasonable anticipations.

Most earnestly do we invite young locomotive firemen to consider the subject. Beginning at 18 years of age and continuing the course mapped out, until 30 years of age, three and one-half years would be gained for study, rescued from waste, and we claim, if adhered to with unflagging fidelity, the country would see an army of locomotive engineers such as the world never saw before, men largely self-made, scientific, practically and theoretically educated, thoroughly educated, advancing to even higher positions than the throttle, demonstrating that "Time is money" and better than money. We doubt if there is any business in the world that presents such an inviting field as railroading to inspire ambitious young men to work and study to save their time from waste, to devote their leisure hours to study, self-education. Such devotion to self-culture is certain to lead to success, to promotion, and we hail with special satisfaction the fact

