

Literary Analysis

Read the following passage, and then answer the questions that follow. How a man uses money – makes it, saves it, and spends it – is perhaps one of the best tests of practical wisdom.

Although money ought by no means to be regarded as a chief end of man's life, neither is it a trifling matter, to be held in philosophic contempt, representing as it does to so large an extent, the means of physical comfort and social well-being. Indeed, some of the finest qualities of human nature are intimately related to the right use of money; such as generosity, honesty, justice, and self-sacrifice; as well as the practical virtues of economy and providence. On the other hand, there are their counterparts of avarice, fraud, injustice, and selfishness, as displayed by the inordinate lovers of gain; and the vices of thriftlessness, extravagance, and improvidence, on the part of those who misuse and abuse the means entrusted to them. "So that," as is wisely observed by Henry Taylor in his thoughtful 'Notes from Life,' "a right measure and manner in getting, saving, spending, giving, taking, lending, borrowing, and bequeathing, would almost argue a perfect man."

Comfort in worldly circumstances is a condition which every man is justified in striving to attain by all worthy means. It secures that physical satisfaction, which is necessary for the culture of the better part of his nature; and enables him to provide for those of his own household. Nor ought the duty to be any the less indifferent to us, that the respect which our fellow-men entertain for us in no slight degree depends upon the manner in which we exercise the opportunities which present themselves for our honourable advancement in life. The very effort required to be made to succeed in life with this object, is of itself an education; stimulating a man's sense of self-respect, bringing out his practical qualities, and disciplining him in the exercise of patience, perseverance, and such like virtues. The provident and careful man must necessarily be a thoughtful man, for he lives not merely for the present, but with provident forecast makes arrangements for the future. He must also be a temperate man, and exercise the virtue of self-denial, than which nothing is so much calculated to give strength to the character. John Sterling says truly, that "the worst education which teaches self-denial, is better than the best which teaches everything else, and not that." The Romans rightly employed the same word (*virtus*) to designate courage, which is in a physical sense what the other is in a moral; the highest virtue of all being victory over ourselves.

1. What is the main idea of this passage?

- A. Wealthy people and poor people can both be virtuous.
- B. Money is insignificant.
- C. Money is the most important thing in the world.
- D. The way a person handles money indicates his or her general character.

2. The author's purpose in writing this essay is:

- A. to teach people how to earn a great deal of money.
- B. to warn readers about the dangers of greed.
- C. to describe the life of a wealthy person.
- D. to convince the reader that proper money management is a sign of good character.

3. Which is the best synonym for the word providence?

- A. prudence
- B. fate
- C. sustenance
- D. doom

4. What would be the author's response to those who say that poverty is noble?

- A. The author would agree with this statement.
- B. In order to cultivate other virtues a person must have money.
- C. Once a person gets rich, they can start worrying about self-discipline.
- D. The Romans believed that poor people are evil.

5. Which word best describes the author's attitude to Henry Taylor?

- A. admiring
- B. condescending
- C. skeptical
- D. disgusted

6. What does the author imply by saying that money provides ‘physical satisfaction, which is necessary for the cultivation of the better part of his nature’?

- A. People are more friendly after they have had a hot bath.
- B. In order to improve oneself in more lofty ways, one must attain the basic necessities.
- C. The most important thing in life is physical pleasure.
- D. Money can only provide physical pleasure.

7. What does the author mean by the comment, ‘The very effort required to be made to succeed in life with this object, is of itself an education’?

- A. In order to earn money a person needs to go to college.
- B. Money makes people seem smarter than they are.
- C. That learning to manage money effectively entails learning a number of other valuable skills.
- D. Only intelligent people can earn money.

8. Why must the ‘provident and careful man’ be a thoughtful man?

- A. because he has earned a great deal of money
- B. because he is familiar with the works of Henry Taylor
- C. because he gives most of his money to charity
- D. because he must always be planning for the future

9. The author brings up the Roman word for courage to illustrate:

- A. his knowledge of the classics
- B. that people throughout history have valued money
- C. that self-discipline is less important than physical bravery
- D. that self-control is similar to physical bravery

10. What is the definition of the word temperate as it is used in this essay?

- A. moderate
- B. irritated
- C. self-denying
- D. warm