

## Abraham Lincoln Denies A Loan

Abraham Lincoln wrote this letter to his stepbrother, John D. Johnston, who had written Lincoln that he was "broke" and "hard-pressed" on the family farm in Coles County, Illinois, and needed a loan. Lincoln's offer of a matching grant, as we call it today, was a recognition that "this habit of uselessly wasting time, is the whole difficulty," and that getting into the habit of working was far more important to Johnston than getting a loan. [Dec. 24, 1848] *Dear Johnston:* Your request for eighty dollars, I do not think it best to comply with now. At the various times when I have helped you a little, you have said to me, "We can get along very well now," but in a very short time I find you in the same difficulty again. Now this can only happen by some defect in your conduct. What that defect is, I think I know. You are not *lazy*, and still you are an *idler*. I doubt whether since I saw you, you have done a good whole day's work, in any one day. You do not very much dislike to work, and still you do not work much, merely because it does not seem to you that you could get much for it. This habit of uselessly wasting time, is the whole difficulty; it is vastly important to you, and still more so to your children, that you should break this habit. It is more important to them, because they have long to live, and can keep out of an idle habit before they are in it, easier than they can get out after they are in. You are now in need of some ready money; and what I propose is, that you shall go to work, "tooth and nail," for somebody who will give you money for it. Let Father and your boys take charge of your things at home - prepare for a crop, and make the crop, and you go to work for the best money wages, or in discharge of any debt you owe, that you can get. And to secure you a fair reward for your labor, I now promise you that for every dollar you will, between this and the first of May, get for your own labor wither in money or in your own indebtedness, I will then give you one other dollar. By this, if you hire yourself at ten dollars a month, from me you will get ten more, making twenty dollars a month for your work. In this, I do mean you shall off to St. Louis, or the lead mines, or the gold mines, in California, but I mean for you to go at it for the best wages you can get close to home - in Coles County. Now if you will do this, you sill soon be out of debt, and what is better, you will have a habit that will keep you from getting in debt again. But if I should now clear you out, next year you will be just as deep in as ever. you say you would almost give your place in Heaven for \$70 or \$80. Then you value your place in Heaven very cheaply, for I am sure you can with the offer I make you get the seventy or eighty dollars for four of five months' work. You say if I finish you the money you will deed me the land, and if you don't pay the money back, you will deliver possession - Nonsense! If you can't now live *with* the land, how will you then live without it? You have always been kind to me, and I do not now mean to be unkind to you. On the contrary, if you will follow my advice, you will find it worth more than eight times eighty dollars to you. Affectionately, Your Brother *A. Lincloln* This was taken from **The Book of Virtues - A Treasury of Great Moral Stories.** Edited, With Commentary, by William J. Bennett. A Touchstone Book. Published by William & Schuster.