

PRESENT FOR AN APPRENTICE

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*Edw. Hutton*

A  
PRESENT

FOR AN

APPRENTICE;

OR, A

SURE GUIDE TO GAIN BOTH ESTEEM AND  
ESTATE :

WITH RULES FOR HIS CONDUCT TO HIS MASTER, AND  
IN THE WORLD.

---

BY A LATE

*Lord Mayor of London.*

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To which is added,

THE

*WAY TO WEALTH.*

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Dundee:

PRINTED BY F. RAY.

1808.

## LITERARY ARTICLE.

“ A small book hath been often published, called *A Present for an Apprentice*, which, on account of its unpromising title, I don't question but many others, as well as myself, have overlooked. Seemingly calculated for low and inexperienced life, it excited no curiosity in those above that level. It was therefore with not a little surprise that, on dipping into it, I found such a system of morality and economy, as persons of all ranks might improve by, delivered in such a style as the most accomplished readers might be delighted with; in short, a work, which, if universally known, would be universally good, as containing all the requisites to render mankind honest, wise, sociable, and virtuous.”



TO

SIR JOHN BARNARD.

SIR,

THE rules both moral and economic, laid down in the following tract, are so manifestly founded on right reason, and conducive to a virtuous and happy life, that they need neither patronage nor recommendation.

But precepts resemble pictures; they have form and colour, but want life and motion; and, to render them truly efficacious, they ought to be enforced by obvious and unquestionable examples.

If, therefore, our august metropolis is honoured with a living character, in which all the virtues that are here inculcated, as worthy the ambition of youth, appear in their strongest and most amiable light, and in which all the duties of public and private life, the citizen and patriot, are minutely understood, and greatly discharged, it would be an absurdity to publish an essay of this nature, without prefixing the name, to which these noble talents belong, in the front of it; *Be what you see*, carrying with it a much more commanding force than *Be what you read!* and Virtue herself becoming more venerable, when countenanced by such an illustrious authority.

It is possible, Sir, you may be offended with the application of what is here advanced; but I cannot be apprehensive of one man's resentment, when I am doing a sensible pleasure to all the world beside.

I am,

With true respect,

SIR,

Your most obedient humble Servant,

*The EDITOR:*



A  
P R E S E N T

FOR AN

*APPRENTICE.*

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DEAR SON,

**H**AVING already done all that is necessary in the article of expense, for your entering gracefully on the stage of the world, I have considered what might yet be added, to your acting your part well, in order to come off with applause.

Recollecting, therefore, that life is a scene of care, and prudence generally the child of experience and calamity, I have thought it advisable to make you the heir of what knowledge I am possessed of, as well as my estate; that you may be guarded against all the snares to which youth is obnoxious, and that you may be as well provided with advice in all exigencies, as when under my wing, or as if you had already suffered all I would teach you to avoid.

It is true, this is a task that many fathers (among whom are some names of great distinction) have undertaken already; and the pieces they have obliged the world with on this subject are yet extant; a circumstance that may seem to render

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this little essay of mine needless. But these have directed their thoughts to a pitch above the level of your station; and none, that I know of, stooped so low as an apprentice; to whom, nevertheless, advice was equally necessary.

Hence you will find many articles here, not touched on by their observations; yet such as, when tried, will be found well worthy your attention. But what concerns you most, is not the doctrine, but the use; for it is not so hard to give good counsel, as to apply it. Young men are apt to think themselves wisest: but that, in general, is impossible; because wisdom is the result of time and reflection; and youth must, of course, be almost as much a stranger to the one as the other.

You have at least this advantage, then, to trade on the stock I have already purchased; to which if you add your own acquisitions, you may be wiser at your outset in life, than many others in the close of theirs. If, therefore, this precaution of mine does not answer, the error will be your own; with this terrible aggravation, that your follies will be without excuse.

I have made it my care to place you with a man of character and ability in his profession; from whom, I hope, you will daily receive the most cogent inducements to the exercise of virtue, by his virtuous example. Remember, then, in the first place, that all duties are reciprocal; and if you hope to receive favour and indulgence from him, you must first of all endeavour to deserve it by your obliging and ingenious behaviour. As you fill the character of a servant, it will be ex-

pected you will act as a master; and, if you acquit yourself not only inoffensively, but meritoriously, you have as it were bespoke the opinion of the world in your favour, and may hope to be encouraged, trusted, and served accordingly; the grand foundation of which must be an inviolable attachment to truth, both in word and deed.

To *lie* to the prejudice of others, argues malice and villany; to lie in excuse of ourselves, guilt and cowardice; both ways a design *Lying*. to delude with false representations of things, and advantage ourselves by the deceit. Now, however artificially we may carry on this infamous practice for a while, in the end it is always discovered; and it is hardly to be imagined what infinite contempt is the consequence. Nay, the more plausibly we have conducted our fallacies before, the more severely shall we be censured afterwards; from that moment we lose all trust, all credit, all society; for all men avoid a liar as a common enemy: truth itself in his mouth loses its dignity, being always suspected, and often disbelieved.

If, therefore, you should ever unwarily fall into an offence, never seek to cover it over with a lie: for the last fault doubles the former, and each makes the other more inexcusable; whereas what is modestly acknowledged is easily forgiven, and the very confession of a small trespass, establishes an opinion that we are innocent of a greater.

But truth in speech must likewise be accompanied by integrity in all your dealings; for it is as impossible for a *Disbonesty*. *dishonest* person to be a good servant,

as it is for a madman or an idiot to govern himself or others by the laws of common sense. Dare not, therefore, allow yourself even to wish to convert the property of another to your own use, more especially where it is committed to your charge; for breach of trust is as heinous an aggravation of theft, as pretended friendship or murder. If, therefore, you should be lucky in your frauds, and escape without being punished or detected, you will nevertheless stand self-condemned, be ashamed to trust yourself with your own thoughts, and wear in your very countenance both the consciousness of guilt, and dread of a discovery; whereas innocence looks always upwards, meets the most inquisitive and suspicious eye, and stands undaunted before God and man. On the other hand, if ever your knaveries come to light, (to say nothing of the penalties of law,) with what shame and confusion of face must you appear before those you have wronged? and with what grief of heart must your relations and friends be made eye or ear witnesses of your disgrace? Nor is this all; for, even supposing you should be convinced of your folly, and sincerely abhor it for the future, you must nevertheless be always liable to suspicion, and others will have the boldness to pilfer, on the presumption that you will be understood to be the thief.

But it is incumbent on you, not only to be honest in yourself, but disdain to *connive* *Connivance.* at the dishonesty of others. He that winks at an injury he might prevent, shares in it; and it is as scandalous to fear blame or reproach for doing your duty, as to deserve re-

proof for the neglect of it. Should there be, therefore, a general confederacy among your fellow servants to abuse the confidence or credulity of your master, divulge it the very moment you perceive it, for fear your very silence should be thought to participate of their guilt.

There is still another sort of fidelity, which may be called that of *affection*, as the other is of *action*, being almost of as much consequence too, and what never fails to endear you to those in whose favour it is employed; I mean that of *defending* their reputations, not only negatively, by avoiding all reproachful, indecent, or even familiar terms in speaking of them; but positively, by endeavouring at all times to vindicate them from the open aspersions and base insinuations of others.

But that your integrity may be permanent, it must be founded on the rock of *temperance*. First, therefore, banish sloth and an inordinate love of ease; active minds being only fit for employments, and none but the industrious either deserving or having a possibility to thrive; which gave occasion to Solomon to exclaim, *The sluggard shall be clothed with rags, because he cries Yet a little more sleep, a little more slumber!* But the folly of sleeping away one's days, is obvious to the dullest capacity, it being so much time abated from our lives, and either returning us into a like condition with that we were in before our births, anticipating that which we may expect in the grave. In short, sleep is but a refreshment, not an employment;

and while we give way to the pleasing lethargy, we sacrifice both the duties and enjoyments of our being.

Neither is it enough to avoid sloth; you must likewise fly the excesses of that enchant-  
*Pleasure.* *ress, pleasure.* Pleasure, when it becomes our business, makes business a torment; and it is as impossible to pursue both, as to serve God and mammon. You may, perhaps, think this lesson hard to learn; but it is nevertheless the reverse of the prophet's roll; and if bitter in the mouth, is sweet in the belly.

To explain myself more fully on this head; don't imagine I mean by this, that though you must live by the sweat of your brow, you must not reap the harvest of your own labours. Neither God nor man exacts of you, nor would nature submit to the ungrateful dictate, if they did. I speak only of pernicious or unlawful pleasures, such as are commonly ranged under the word Intemperance, such as prey on the body and purse, and in the end destroy both.

*Excess* is a pleasurable evil, that smiles and seduces, enchants, and destroys. Fly her  
*Excess.* very first appearance then: it is not safe to be within the glance of her eye, or sound of her voice; and if you once become familiar with her, you are undone. Let me further add, that she wears a variety of shapes, and all pleasing, all accommodated to flatter our appetite, and inflame our desires.

To the epicure she presents delicious banquets; to the bacchanal store of exquisite wines; to the sensualist his seraglio of mistresses; to each the

allurement he is most prone to; and to all a pleasing poison, that not only impairs the body, but stupifies the mind, and makes us bankrupts of our lives, as well as our credits and estates.

Above all things then be temperate. And first, in *eating*. One expensive mouth will wear out six pair of hands; and a shilling will appease the wants of nature more effectually, as well as more innocently, than a pound. This caution deserves your attention so much the more, as you are stationed in a city, where one of the reigning vices is the riot of a prodigal table; a riot that has been severely inveighed against by our more abstemious neighbours, and which even an effeminate Asiatic would blush to be reproached with.

But, however injurious this species of excess may be to the body or the purse, it is not so criminal, in many respects, as that of living only to be a thoroughfare for *wine* and *strong drink*. For he that places his supreme delight in a tavern, and is uneasy till he has drank away his senses, renders himself soon unfit for every thing else. Frolic at night is followed with sickness in the morning: and then, what was before the poison, is administered as the cure; so that a whole life is often wasted in this expensive frenzy; poverty itself only cutting off the means, not the inclination; and a merry night being esteemed worth living for, though fortune, friends, and even health itself have deserted us; nay, though we are never mentioned but with contempt and disgrace, and to warn others from the vices that have been our undoing. When you are

most inclined to stay another bottle, be sure to go. That is the most certain indication which can be given, that you have drank enough. The moment after, your reason, like a false friend, will desert you, when you most need its assistance; you will be ripe for every mischief, and more apt to resent than follow any good counsel that might preserve you from it.

There is likewise an intemperance in *dress*; which, though not so blameable or dangerous as either of the others, is nevertheless worth your care to avoid. Though *Dress*. this folly is not of English growth, it agrees so well with the soil, that it flourishes rather more here than where it first sprung up. Pretenders at court, frequenters of public places of resort, and those who would dazzle the ladies, first adopted the fashion; and from them, though with tenfold absurdity, it has spread to the inns of court and Royal Exchange. Dress is, at best, but a female privilege; and in men argues but levity of mind, and effeminacy of manners: but in a citizen an affectation of this kind is never to be pardoned: in him it is a vice as well as a folly, as opening a door to extravagance, which never fails to be attended with ruin; and the prudent never care to deal with a man, who must injure either them or himself. Wherever there is a woman in a family, there is a natural issue for all the expense that can be spared on that article; and that poor wretch must have a miserable head, who would inflame his wife's follies by his own. In short, Son, to lay out money on fine clothes, may be justified in fortune-hunters, because it is their stock in trade,



but in nobody else ; the wall in the street, or some little difference where you are not known, being all the advantages attending it : and when you are, absurd finery is no more regarded, than a poor player on the stage in the robes of a prince. The top who came into the presence of Henry VIII. with an hundred tenements upon his back, would have had twice as many hats off, if he had put the rents into his pocket. It is therefore wisdom to wear such apparel as suits your condition, not sordid and beggarly, or foppish and conceited ; agreeable to what the poet puts into his father's mouth, speaking to his son of his habit, which he advises to be *rich, not gaudy, or expressed in fancy.*

*The art or virtue of holding your tongue,* is the next topic I shall lay before you, both a rare and an excellent quality, and what contributes greatly to our ease and prosperity. In general, therefore, remember it is as dangerous to fall in love with one's own voice as one's own face. Those that talk much, cannot always talk well, and may much oftener incur censure than praise : few people care to be eclipsed ; and a superiority of sense is as ill-brooked, as a superiority of beauty or fortune. If you are wise, therefore, talk little, but hear much : what you are to learn from yourself must be by thinking, and from others by speech : let them find tongue then, and you ears ; by which means, such as are pleased with themselves, which are the gross of mankind, will likewise be pleased with you, and you will be doubly paid for your attention, both in affection and knowledge.

When people *talk of themselves*, lend both your ears ; it is the surest way to learn man-  
*Talking of* kind ; for, let men be ever so much  
*one's self.* upon their guard, it is odds if some  
 such escape is not made, as is a suffi-  
 cient clew to the whole character. I need not  
 observe to you, that for the very same reason, you  
 are never to make yourself the subject of your  
 own conversation. Though, I hope, you will  
 have no vices to conceal, all men have infirmities ;  
 and next to the rooting them out, which is per-  
 haps impossible, is the concealing them.

If it is dangerous to speak of ourselves, it is  
 much more so to take freedoms with  
*Ill-natured* other people. A jest may tickle many ;  
*jest.* but if it hurts one, the resentment  
 that follows it may do you more injury  
 than the reputation service.

But it is more especially dangerous to make free  
 with the persons or characters of  
*Offending Women.* women, for they are naturally  
 prone to rage ; and through the  
 very frailty of their natures, seldom fail to avenge,  
 what braver minds either overlook or forgive.  
 Besides, conscious of their own feebleness, they lay  
 their designs more cunningly, and prosecute their  
 little quarrels more implacably, than could be ex-  
 pected from creatures so nearly resembling angels.  
 Fearful of disappointment, they never trust to after  
 games, but effect all purposes by one single blow ;  
 being taught by nature, likewise, the policy of  
 aiming at the head, not the heel, and of accom-  
 plishing their vengeance after the Italian mode.  
 For, however greatly they esteem the provocation,

they seldom suffer their anger to break out till sure of striking home. Hence, it is manifest from story, that no revenge so close-covered, or so inexorable as a woman's. Witness Sir Thomas Overbury's case,\* whom friendship itself could not ransom from being a victim to feminine rage. Neither does the truth or falsehood of what is said alter the case a jot; unless, by how much the truer, by so much the more provoking it is, it being with them as with Nero, who could not bear to be told what he took a delight to do. In a word, as to conceal is their principal artifice, they hate none so much as those who endeavour to prey into their actions.

But this must not be understood too comprehensively: for there are many of that sex whose innocency suits the delicacy of their constitutions; genuine turtles who being free from guilt are equally free from suspicion and malice. These deserve to be distinguished from the gloomy desperate tribe, alluded to above; and have nothing to fear from the licentious tongues of our sex, if they can escape those of their own.

But, over and above these general cautions for the government of the tongue, you must, in a more particular *Family Secrets*. manner, be careful of the *secrets of the family* where you live; from whence hardly the most indifferent circumstance must be divulged; for he that will drop any thing indiscreetly, may very justly be thought to retain nothing; and those who are on the watch for information, will, from a very remote hint, conjecture all the rest.

\* See Rapin, vol. ii. p. 182, 184.

But nothing can be more scandalously odious, than officiously to carry *inflaming Tale-bearing*. *Tales* between persons at variance, and hereby keep up that rancour, which for want of fresh provocations might otherwise expire. Besides, it is as dangerous an office as holding a wolf by the ears: you can neither safely proceed nor leave off; and if ever they come to an accommodation, the incendiary is sure to be the first sacrifice.

In all such cases, therefore, let your tongue be dipped in oil, never in vinegar; and *One's own quarrels*. rather endeavour to mollify than irritate the wound; and even where you yourself may become a principal, avoid anger as much as possible, that you may avoid getting any provocations almost inseparable from it. If injured, the less passion you betray, the better you will be able to state your case, and obtain justice: and if you are the aggressor, rudeness, reproach, disdain and contempt, but render your adversary more implacable; whereas by mildness and good manners, the most untractable may be qualified, and the most exasperated appeased.

I find I am insensibly stray'd from the government of the tongue to that of the heart; and, therefore, it will not be impertinent to inform you, that quarrels are easier avoided than made up; for which reason, don't let it be in the power of every trifle to ruffle you. A weathercock, that is the sport of every wind, has more repose than a choleric man; sometimes exposed to the scorn, sometimes to the resentment, and always to the

abhorrence of all who know him. Rather wink at small injuries, than be too forward to avenge them. He that, to destroy a single bee, should throw down the hive, instead of one enemy, would make a thousand.

It is abundantly better to study the good will of all, than excite the resentment of any of all; I mean, but those whose friendship is not to be gained but by sharing in their crimes. For there is not a creature so contemptible, which may not be somewhat beneficial, and whose enmity may not be as detrimental. The mouse in one fable, spared by the lion, afterwards, in gratitude, set the same lion free from the toils he was entangled in, by gnawing them to pieces; and in another, the goat is represented challenging the lion, and having the best of the combat.

Make a trial, therefore, and you will always find the force of *affability*; daily experience shewing us, that we make *Affability* only those brutes our playfellows, which are mild and gentle, and keep those at a distance, and in chains, which we take to be our enemies.

What I shall next recommend to you is *frugality*; the practice of which is expedient for all, but especially for such as *Frugality*. you, who are like the silk-worm, to spin your riches out of your own bosom; what I shall give you being your full share, and as much as I can afford; and what shall I *leave* neither decent or prudent to reckon upon; since, till my death, you can have no advantage from it; and it depends on your own behaviour, whether, even

then, it shall be yours or no. I say, therefore, it is incumbent upon you to be frugal; for, if you miscarry through the want of frugality, your first adventure will be your last, and I neither can nor will put it in your power to shipwreck your credit again. Besides, if I was both able and willing, to retrieve your fortune would be a much more difficult task than it is now to make it. You would have the same difficulties to encounter as you have at present, and, perhaps, such prejudices into the bargain, arising from your former errors, as no endeavours might ever get the better of.

Be therefore anxiously solicitous to preserve your credit even from suspicion; for next to losing it is that of its being endangered. In order to do which most effectually, I still say be frugal: credit, bought at the expense of money, belongs only to persons of estate, or such who have already made their fortunes: in every body beside, thrift approaches nearest to virtue, and will be esteemed accordingly.

By *thrift* I would have you to understand, not only the avoiding profusion, or the limiting your expenses to pounds and shillings, but even to pence and farthings. The neglect of trifles, as they are called, is suffering a moth to eat holes in your purse, and let out all the profits of your industry. Nothing is more true than the old proverb, *That a penny saved is twopence got.* When, therefore, you wrangle for a farthing in a bargain, or refuse to throw it away in sport, don't let fools laugh you out of your economy, but let them have their jest, and keep you your money.

Remember, the most magnificent edifice was

raised from one single stone; and every access, how little soever, helps to raise the heap. Let a man once begin to save, and he will soon be convinced that it is the straight road to wealth. To hope it may be gained from nothing, is to build castles in the air; but no trifle is so small, that will not serve for a foundation. He that hath one shilling may with more ease increase it to five, than he procure a penny who is not master of a farthing. It was on this principle the poor drover scraped together enough to purchase a calf, and from that contemptible beginning went gradually on, till he became master of thousands a year. He that is not a good husband in small matters, does not deserve to be trusted with great.

But this you are sacredly to observe: if you should be intrusted with the custody of your master's cash, look on *Master's cash*, it as a plaguesore, that, but touched, would be your utter ruin. Remember, the day of account must come, when the most minute trespass cannot be concealed, and when scarcely an oversight will be forgiven. In cases of property, men alter their very natures; are ever suspicious of wrongs; and if any are proved, incline rather to punish than forgive. Don't be seduced then into a fault of this nature, on any consideration whatever. Though you are taught to be frugal of your own money, you are forbid to covet another's; and while you are a servant, your master is entitled to the benefit of all your virtues.

But to be frugal is not sufficient; you must be *industrious* too. What is saved by thrift *Industry*. must be improved by diligence; for the last doubles the first, as the earth by reflection renders the sun-beams hot, which would otherwise seem but warm. What cannot be done by one stroke, is affected by many; and application and perseverance have often succeeded, even where all other means have failed; it having been often observed, that a small vessel, which makes quick and frequent returns, brings more gain to her owners, than the large hulk, which makes but few voyages, though she holds much, and is always full. *Go to the ant thou sluggard, (says Solomon,) and learn her ways, and be wise!* as if in her the power of industry was happily and clearly illustrated. Nothing can be more ridiculous than that, because our means will not suit with our ends, we will not suit our ends to our means; or because we cannot do what we will, we will not do what we may; depriving ourselves of what is in our power, because we cannot attain things beyond it; whereas the way to enlarge our ability is to double our industry; for, by many repeated efforts, we may compass in the end what in the beginning we despaired of.

The fool that promises himself success without endeavours, or despairs at the sight of difficulties, is always disappointed: but, on the contrary, he that is indefatigable, succeeds even beyond his expectations. Take this from me, Son: there is not a more certain sign of a *craven* spirit, than to have the edge of one's activity soon turned by opposition; as, on the contrary, there is no disputing his



fortitude, who contends with obstacles, and never gives over the pursuit, till he has reached the end he aimed at: indeed, to tempers of this last kind, few things are impossible; and the historian, speaking of Cosmo the first Duke of Tuscany, concludes with this strong remark; *That the Duke, by patience and industry, surmounted all those difficulties, which had otherwise been invincible.*

To say the truth, it argues a weak, pusillanimous spirit, to sink beneath perplexities and calamities, and rather lament one's sufferings, than attempt to remove them. If ever, therefore, you apprehend yourself to be in a manner overwhelmed with adversities, bear up boldly against them all: it will be the longer before you sink at least, and may perhaps give time and opportunity for some friendly hand to interpose for your preservation. It was a sensible advice that a man made use of by way of sign: A pair of compasses with this motto, *Constancy and labour*: one foot being fixed, the other in motion. Make this a rule, and you will be very little in fortune's power; there being, humanly speaking, as certain roads to wealth, if men resolve to keep within the proper bounds, as from one city to another.

You must, moreover, make industry a part of your character as much as possible. Be officiously serviceable to your master on all occasions: if possible, prevent his commands; understand a nod, a look; and do rather more than is required of you, than less than your duty. He merits little, that performs but just what would be exacted: but we learn to love him who takes a pleasure in his business, and seems obliged by our commands.

If you should even be enjoined to do these offices which are called mean, or which you think beneath your station, undertake them cheerfully, nor betray the least disgust at imposition. To dispute a master's will is but undutiful and unmannerly; and to obey him with reluctance or resentment, argues you obey only through fear, whereby you have both the pain of the service, and lose the merit of it too.

Above all things, learn to put a due value on *time*, and husband every moment, as if *Value of* it were to be your last. In *time* is *time.* comprehended all we possess, enjoy, or wish for; and in losing that we lose all. This is a lesson that can never be too often or too earnestly inculcated, especially to young people; for they are apt to flatter themselves, they have a large stock upon their hands, and that though days, months, and years, are wantonly wasted, they are still rich in the remainder. But, alas! no mistake can be greater, or more fatal. The moments thus prodigally confounded are the most valuable that time distils from his limbeck: they partake of the highest flavour, and breathe out the richest odour: and as, on one hand, they are irretrievable, so neither, on the other, can all the artifice of more experienced life compensate the loss.

But I have already promised that the bow of life must not be kept continually bent: *Company.* to relax sometimes, is both allowable, and even necessary; and as, in those hours of recreation you will be most in danger, it will behove you to be then most vigilantly on your guard. *Companions* will then be called in to

share with you in your pleasure; and according to your choice of them, both your character and disposition will receive a tincture: as water, passing through minerals, partakes of their taste and efficacy. This is a truth so universally received, that to know a man by his company, is become proverbial in the natural as well as the moral world, like associating with like, and labouring continually to throw off whatever is heterogeneous. Hence we see, that discordant mixtures produce nothing but broils and fermentations, till one becomes victorious: and as what God has joined he will have none to put asunder, so what he has thus put asunder he forbids to be joined. I have said this much, only to convince you how impossible it will be for you to be thought a person of integrity, while you converse with the abandoned and licentious: and by herding with such, you will not only lose your character, but your virtue too; for, whatever they find you, or whatever fallacious distinctions you may make between the men and their vices, in their end, the first qualify the last, and you will assimilate or grow like each other; that is to say, by becoming familiar with evil courses, you will cease to regard them as evil; and by ceasing to hate them, you will soon learn both to love and to practise them. And this may be concluded without breach of charity; for it is extremely difficult for frail human nature to recover its lost innocence, but as facile for it to precipitate itself into all the excesses of vanity and vice.

Nor does the danger of *bad company* affect the mind only. Say that you preserve your integrity,

which is as bold a supposition as can be made, by countenancing them with your presence, though not equally guilty, you may be liable to equal danger. In cases of riots and murders, all are principals, and you may be undone for another person's crime. Nay, in cases of treason, even silence is capital; and in such unhappy dilemmas, you must either betray your friend's life, or forfeit your own. Thus, the infamous assassin, who attempted the murder of one of the Princes of Orange, not only brought destruction upon himself, but on his confidant also, who, though he abhorred the fact, yet kept the counsel of the contriver; and the discovery of the last was made by observation, that he was often seen in company with the former.

Fly, therefore, the society of *sensual* or *designing* men; or expect to forego your innocence; feel your industry from a pleasure become a burden, and your frugality give place to extravagance. These mischiefs follow in a train; and when you are linked to bad habits, it is as hard to think of parting with them, as to plunge into a cold bath to get rid of an ague. Neither does the malignity of the contagion appear all at once: the frolic first appears harmless, and when tasted, leaves a longing relish behind it. One appointment makes way for another; one expense leads on to a second; some invite openly, some insinuate craftily; and all soon grow too importunate to be denied. Some pangs of remorse you will feel on your first degeneracy, and some faint resolutions you would take to be seduced no more, which will no sooner be discovered by these bawds and factors to de-

struction, but all arts will be used to allure you back to bear them company in the broad beaten path to ruin. Of all which, none is more to be dreaded than raillery; and this you must expect to have exercised upon you with its full force; business, and the cares of life, will be rendered pleasantly ridiculous; looseness and prodigality will be called living like a gentleman; and you will be upbraided with meanness and want of spirit, if you dare to persist in the ways of economy and virtue. Here then is a fair opportunity to shew your steadiness, courage, and good sense; encounter wit with wit, raillery with raillery, and appear above being hurt by banter ill-founded, and jests without a sting. There is as much true fortitude in standing such a charge as this, and being stanch to your integrity, as facing an enemy in the day of battle, or rolling undismayed in a tempest, when winds and seas seem to conspire your destruction. Many men, who could stand both the last shocks, have relented in the first, and through stark importance of mind have been undone.

I could enforce all these arguments to induce you to avoid ill company, with examples without number; but these will every day occur to your own observation. And, as I have already pointed out to you whom to avoid, I shall next direct you whom to choose, viz. persons as carefully educated, and as honestly disposed as yourself; such as have property to preserve, and characters to endanger; such as are known and esteemed; whose pursuits are laudable, whose lives are temperate, and whose expenses are moderate. With

such companions as these, you can neither contract discredit, nor degenerate into excesses; you would be a mutual check to each other; and your reputation would be so established, that it would be the ambition of others to be admitted members of your society.

Such should be your company in general: for particulars, as a life of trade is almost incompatible with study and contemplation, and as conversation is the most natural and easy path to knowledge, select those to be your intimates, who, by being excellent in some art, science, or accomplishment, may, in the course of your acquaintance, make your very hours of amusement contribute to your improvement. For the most part, they are open and communicative, and take as much pleasure in being heard, as you to be informed; whence you will attain, at your ease, what they achieved with great expense of time and study. And the knowledge thus procured is easier digested, and becomes more our own, than what we make ourselves masters of in a more formal and contemplative way; facts, doctrines, opinions, and arguments, being thoroughly winnowed from their chaff by the wind of controversy, and nothing but the golden grain remaining. Thus it is observed of Francis I. of France, that, though he came to the crown young and unlearned, yet by associating himself with men of genius and accomplishments, he so improved himself, as to surpass in knowledge the most learned princes of his time. And I myself knew a young gentleman, who was taken from school to sit in the house of commons, and had never much leisure to return

to his books, and yet so well did he choose his companions, and make so good a use of conversation, that nobody spoke better on almost all points, or was better heard ; it being immediately expected, from the characters of those he chose to be familiar with, that he was either already wise, or soon would be so : whence his youth and inexperience were so far from exposing him to contempt, that they greatly contributed to establish an universal prejudice in his favour.

Yet farther : with men of capacity, you may not only improve in your understanding by conversing, but may *Men of sense.* have the benefit of their whole judgment and experience, whenever any difficulty occurs that puzzles your own. Men of superior sense and candour exercise a ready and flowing indulgence towards those who entreat their favour, and are never more pleased than when they have an opportunity to make their talents more serviceable to mankind. Prudence, address, decorum, correctness of speech, elevation in this noble school ; and without affecting the vanity of the name, you imperceptibly become a finished gentleman. Whereas, low, sordid, ignorant, vulgar spirits, would debase you to their own level, would unlearn you all the decencies of life, and make you abhor the good qualities you could not attain. To preside among a herd of brutes would be no compliment to a man ; and yet this ridiculous pre-eminence would be all the advantage you could expect from such boorish companions ; which likewise not purchased, would not be allowed ; for

those who pay an equal share of the reckoning, allow no precedency; and our countrymen are too proud, I had like to have said too insolent, to make any concessions, unless they are paid for them.

In advising you to shun excess of wine yourself, it must be understood I have already  
*Sots.* advised you to shun such as *are mighty to drink strong drink.* Bears and lions ought not to be more dreadful to the sober, than men made such by inflaming liquors. Danger is ever in their company; and reason, on your side, is no match for the frenzy on theirs. In short, he that is drunk, is possessed; and though, in other cases, we are to resist the devil, that he may fly from us: in this to fly from the devil, is an easier task, than to make him fly from us.

I shall add but one word more on this topic. Beware of a false complaisance, or a  
*False complaisance.* too easy punctility in being swayed by another person's humour. If business calls, or you dislike the conversation, or you incline to go home, or whatever the call is, if it is reasonable, obey it. A man ought to be able to say, No, as well as a woman; and not to have a will of one's own, renders one ridiculous, even to the very persons who govern us. Take leave then resolutely, but civilly; and you will find a very few instances of steadiness, on such occasions, will secure you from future importunities.

Though I have said much under the head of  
*Friendship.* companions, it is still necessary to add something concerning friends. *Friend and companion* are terms often



used as meaning the same thing ; but no mistake can be greater. Many persons have variety of companions ; but how few, through their whole lives, ever meet with a friend ! Old stories, indeed, talk of friends, who mutually contended which should die for the other ; and talkative Greece has not been sparing to trumpet out their praises. But, even by the manner of celebrating these heroes of friendship, it is very evident such examples are very rare. Our records, at least, shew none such. The love of interest seems to be the reigning spirit in our bosoms ; and wherever this pure and delicate union is to be expected, (*meum et tuum,*) mine and thine, must be words utterly unknown. Friendship, therefore, in the strict meaning of the word, is not likely to be the growth of our clime ; and, according to the idea we entertain of it, is confined within very narrow bounds. For example, I may have lived for numbers of years in the strictest intimacy with a particular man ; we may have adventured in the same business, shared in the same pleasures, interchanged continual good offices, and treated one another with an unrestrained confidence ; but on these premises, that nothing should be exacted on either side to the prejudice of our darling interest ; that obligations should be exactly balanced ; and that on the least rupture, we should be free to complain mutually of mutual ingratitude. Whence you are to understand, that our very friendships are but a barter of services and civilities, and are not so much calculated to gratify the honest undesigning instinct of the heart, as for snares to redemand our own with usury.

This being the foundation of modern intimacies, you cannot be too wary in the choice of him you would call your *friend*; nor suffer your affections to be so far engaged, as to be wholly at his devotion. It is dangerous trusting one's happiness in another person's keeping, or to be without a power to refuse what may be your ruin to grant. But, if ever the appearance of wisdom, integrity, and every other virtue, should lead you to cultivate a more than ordinary friendship, never profess more than you design to make good; and, when you oblige, let it be freely, gallantly, and without the mercenary view of a rigid equivalent. Neither put your friend to the pain of soliciting a good office; but spare his modesty, and make it appear that you are happy in an opportunity of doing him service: but in this, as in all other things, be guided by discretion. As I would never have you apply to another for what would endanger his fortune, and of course ruin his family; so never be induced, on any consideration, to run the risk yourself. What interest you can make, what time you can devote, what ready money you can spare for the advantage of a friend, is nobly disposed of; and never upbraid him, even should he prove ungrateful.

But *bonds, notes, or securities*, which it is possible neither he nor you may be able to make good, I caution you on my blessing, never to engage in. It is not only mortgaging your whole credit and fortune, but peace of mind: you will never think of your obligation without terror;

nearer the day of payment approaches, the more exquisite will be your pangs. In a word, I have seen as many men dragged into ruin by these fatal incumbrances, as by a life of riot and debauchery. Consider, therefore, that it is a breach of friendship for any man to ask so unreasonable a kindness, and from that moment be upon your guard! it being but a poor consolation to be pitied under calamities undeserved, or have it said of you;—*He was a good-natured man, and nobody's enemy but his own.*

In fine, as to what concerns yourself, live in such a manner as challenge friendship and favour from all men; but defend yourself with the utmost vigilance, from ever standing in need of assistance from any. Though it is a glorious thing to bestow, it is a wretched thing to apply: and, over and above the tyranny, the capriciousness, ingratitude, and insensibility you will expose yourself to when reduced to such expedients, you will then see human nature in such a light as will put you out of humour with society, and make you blush that you are one of such a worthless species.

I find I have imperceptibly hurried too fast, and addressed you as if you were already acting for yourself, before I have finished what is necessary for your observation, while you are under the direction of a master.

In that station, it will be impossible for you to avoid the company and conversation of *female servants*; and it will be expedient, both for your ease and quiet, that you

*Female  
Servants.*

should live upon good terms with them; giving yourself no superior airs to provoke their pride, or exacting more observance from them than they are willing to pay: but it is a matter of the highest consequence for you to avoid all familiarities with them; either within doors or without. They are, generally, persons both meanly born and bred, with very few good qualities, often with none at all; wanton, mercenary, rapacious, and designing. They will make it both their study and ambition to ensnare you, affect to do you good offices, be ever ready to serve you, seem never to be so well pleased as in your company; injure the family to regale you; attempt to seduce you with smiles, blandishment, and all the stratagems of intriguing hypocrisy: If you fall into the snare, the least you can expect, is to have your attention taken off your business, your time lost, your pocket drained, and, perhaps, your integrity assailed, to gratify their pride or avarice, in a more prodigal manner than you can honestly afford. But if they happen to have a deeper reach than ordinary, they will probably aim at your utter undoing, by a clandestine marriage; in which, if wheedling, false pretences, falser caresses, and continual importunities fail, they will talk in a higher tone, take advantage of your fears, and threaten you with a discovery. On all accounts, therefore, keep yourself out of the reach of their ambuscades: but if you should be so weak as to suffer yourself to be entangled, remember, nothing can happen to you so fatal as to be linked to a bosom enemy for life; and that I, your friends, and the world will forgive you any thing, rather than you

should shipwreck your fortune, before you are out of the harbour.

Your next domestic danger will be from your *fellow-prentices*; every one of which, if less favoured, less diligent, or less honest than yourself, will be your enemy: not *Fellow-prentices*, openly and above board, but privately and maliciously, to accomplish your disgrace, without danger to themselves. Look upon them as spies, then; but never let them know you are on your guard. It is honest policy to use craft with the crafty; and the less suspicion you betray, the more easy it will be to prevent their mischiefs. It is a common artifice of the guilty, to endeavour to seduce the innocent, both because the first appear more odious in comparison with the last, and because they hope the crimes of another will help to extenuate their own. Whatever, then, are the bad inclinations or practices of these young profligates, they will endeavour to persuade you to become a party in them, and will give themselves more pains than their own reformation would cost them to bring it about. But you are now sufficiently warned; and you can neither expect forgiveness or pity, if you don't preserve yourself from the danger.

Having now said enough upon the head of company, I shall enlarge yet farther on that of *recreations*. Among which, *Recreations*, reading is to be ranked the first, as not only the most innocent, but justly to be esteemed both useful and laudable. In those leisure hours, therefore, which a shop allows, though never till the business in hand is done, let

books be your companions; not such as are merely amusement, such as romances, or deal too much with the imagination, as poetry and plays; or distract the mind with wrangling altercations, as controversy; but history, especially that of your own country; travels, I mean such as are to be depended upon; morals, some little law, and authentic tracts on the *British Constitution*. Though you are not to be so smitten with study, as to follow it to the prejudice of your business, there is no necessity for a man of business to be incapable or unused to study. While you are young, therefore, lay in a stock of knowledge, and, though crude at first, it will mellow by degrees; and when the hurry of advanced life leaves you no leisure for contemplation, you will find your memory will assist you almost as well.

It is observable, that we connect the idea of expense so closely with that of diversion, that we hardly reckon those among our pleasures, which we do not pay for. But this is both bad reasoning and bad economy. The most exquisite, as well as the most innocent of all enjoyments, are such as cost us least; reading, fresh air, good weather, fine landscapes, and the beauties of nature. Unbend, therefore, principally with these: they afford a very quick relish while they last, and leave no remorse when over.

*Fencing and dancing* are very fine accomplishments for courtiers, and very good exercises for all; but are very impertinent ingredients in the character of a man of business. In the first, too

little skill only exposes you to the more hazard; and too much is, perhaps, an inducement to seek quarrels, rather than to avoid them; the consequences of which are sometimes fatal, always dangerous. Leave then the sword in the hands of those who are to live by it. The last (dancing) can serve only as a recommendation to women; and you are always to remember you are a tradesman, not a gallant or fortune-hunter.

*Music*, which has so much engrossed the attention of the present age, is another of those accomplishments, which is perfectly superfluous in such a station as yours; nay, *Music* is not only useless, but absolutely detrimental; to have one's head filled with crotchets, being a proverbial phrase to denote a man beside himself. Frequent not, therefore, operas and concerts; at least but very rarely: affect not any skill in compositions, or to determine the merit of masters; nor trust yourself to perform on any instrument, or keep company with such as make music their profession. There is an infatuation that attends pursuits of this nature; and the moment you attach yourself to them, you will decline both in your credit and fortune. Loss of time, and increase of expense, are the immediate consequences. At taverns, you must think it a favour, if a performer contributes to your entertainment; for which you must both pay his reckoning, and load yourself and your friends with benefit tickets; most of which you must pay for out of your own pocket; and what you voluntarily do for one, will be demanded by the rest; whereby you will ex-

pose yourself to an annual rent and charge, and annual solicitations.

For the same reason, never be prevailed upon to set your foot behind the scenes of a *Play-House*. *House*; the creatures to be found there being like so many birds of prey, that surround you only to devour you: full of cunning and flattery, to win your favour, and insolently ridiculing the cit the moment your back is turned. Content yourself, then, with putting them to their proper use on the stage; and entertain yourself with their humour, out of reach of their impertinence. Not that I would be understood to recommend a frequent resort to the theatres on any terms: on the contrary, visit them but rarely, and patronize them never; at least, till they have undergone a very thorough purification, and appear what they ought to be, the schools of refined manners and unblemished virtue.

But Gaming is the curse that spreads widest, and sticks closest to the present times. *Gaming*. All ranks and degrees of people are infected with it: it is the livelihood of many, and so countenanced by all, that it is almost scandalous to forbear it, and esteemed downright ill-breeding to expose it. But wherever you are, if cards are called for, let it be a signal for you to take your leave. Nor let the proposal of a trifling stake be a bait to induce you to sit down. Adventurers heat themselves by play as cowards do by wine: and he that began timorously, may, by degrees, surpass the whole party in rashness and extravagance. Besides, as avarice is one of our strongest passions, so nothing flatters it more



than play. Good success has an almost irresistible charm; and ill prompts us to put all to the hazard to recover our loss: either way, nothing is more infatuating or destructive.

This is but a faint sketch of the mischiefs attending gaming, even upon the squares; but where it is otherwise, which often happens, as numbers have found to their cost, what can save the wretched bubble from imminent and inevitable ruin? or who can enumerate the snares, the blinds, the lures employed by sharpers, to entrap their prey, and ratify the premeditated mischief? To be safe, then, keep out of the possibility of danger. Strangers, however dazzling their appearance, are always to be mistrusted. Even persons who prided themselves on their birth, rank, and fortune, have, of late, been found confederates with these splendid pick-pockets. And to play with your friends, is an infallible receipt to lose them; for if you plunder them, they'll abandon you with resentment; and if they plunder you, they'll decline an interview, that must be attended with secret ill-will, if not open reproaches. To avoid all those hazards, play not at all; but when you find yourself giving way to the dangerous temptation, by casting your eyes on those who live in pomp and luxury by these execrable means, let their rotten reputations, and the contempt always connected with them, deter you from the detestable ambition of making your way to fortune by the same infernal road; or if that reflection prove ineffectual for your preservation, look with horror on the number of meagre faces that haunt gaming houses, as ghosts are said to

do the places where their treasure is buried, who earn an infamous livelihood, by being the tools and bawds of those very people to whom they owe their ruin, in order to reduce others to the like wretchedness.

I come now to the pleasure of *conversing with the ladies*, which is inseparable from *Company of the Ladies*. our constitutions, and yet often productive of very extraordinary mischiefs, is neither to be indiscreetly indulged, nor wholly restrained. Indeed, if a more serious turn was given to their educations, if the Roman Cornelia was made the model after which they were to form themselves, I would be first to advise you to devote all your leisure hours to the charms of their conversation. More humanity, more address, more politeness and ingenuity would be learned in an hour by the influence of their beauty, and the force of their example, than for years in the blunt and cynical dogmas of the schools, which was undoubtedly what the philosopher of old meant, when he advised an unpolished fellow to sacrifice to the Graces.

But this is beholding the sex in the most flattering light. Being early taught to admire themselves, they very seldom regard any thing else; and you may as well endeavour to set your seal upon a bubble, as to fix that mercurial which flies all off in vapour. To visit them only for your own amusement is what they will never away with; and to become the instrument of theirs, is to commence slave at once, and live only to be at their devotion. From that moment, neither your friend, your will, nor your purse, is your own; nay, you

must alter your very character, and appear not what you are, but what they would have you. Your dress, from henceforward, cannot be too fantastical, nor your discourse too vain; insomuch, that one would conclude that not only Venus herself was born of froth, but her votaries too.

Presents, pleasures; treats, must always be your harbingers, to bespeak your welcome; no business is so sacred, but must be postponed in compliment to them; no expense so great, but must be incurred to please them; and no friendship so dear, but must be sacrificed, when they fancy it interferes with theirs.

When, therefore, either by accident or choice, you venture into their insinuating company, consider them all as syrens, that have fascination in their eyes, music on their tongues, and mischief in their hearts. Let your correspondence with them be only to learn their artifices, unravel their designs, and caution yourself how to avoid them; or, if your inclinations render their society necessary to your happiness, let your prudence choose for you, not your appetite: search out those qualities that will blend most kindly with your own, and let the domestic excellencies outweigh more shining accomplishments. But of this I shall speak more largely towards my conclusion. At present, I shall close this topic with observing to you, that, after you have deliberately fixed on this choice, it is of the utmost importance to you to make a covenant with your eyes, as it is beautifully expressed in scripture, not to wander after other objects of desire and admiration. He that

once quits the anchor of constancy will be the sport of every wind, and tide of passion, for his whole life to come. Happiness, as well as charity, ought to begin and end at home; and, if ever you suffer yourself to think with disgust, or even indifference, of your wife, your days, from that unhappy moment, will lose their relish, and your nights their tranquillity; reproaches and debates will sadden your meals, and thwarting measures, perhaps, bring on your ruin.

Neither flatter yourself that you will proceed but certain steps in the dangerous *Inconstancy*. path of *inconstancy*. Once astray, it will be one of the most difficult tasks in the world to recover the right road. So many fallacious prospects would present themselves before you, so dark and intricate will appear the maze behind you, that once in, you will be tempted to wander on; and, though variety of adventures will produce but a variety of disappointments, you will still pursue the *Ignis Fatuus*, till it leads you to destruction.

But, that I may leave no avenue to this fatal labyrinth unguarded, I advise you most earnestly to let all your actions, intimacies, and amusements, be as unreserved, open, and avowed, as possible. The public eye, though a very severe, is a very wholesome monitor; and many a man has been restrained from ill courses, merely by knowing he was observed.

A *masquerade*, therefore, however innocent it may seem, or however speciously it may be defended, is a place where *Marquerade*. you are never to be prevailed upon,

either by your own curiosity, or the importunities of others, to visit. It is making too bold an experiment on human frailty; and, I am convinced, many persons have ventured on crimes there, they would otherwise have avoided, merely because they were *unknown*. It is a noble maxim of the Poet's, that "contempt of fame begets a contempt of virtue;" and to this may be added, "that to be out of the reach of fame, is to be in the way of vice."

To proceed.—Though riding is both an innocent and manly exercise, and I have formerly recommended it to you, *House-keeping*, as most fit for you to indulge yourself in; I have now lived long enough to retract a great part of what I have advanced on that head, and see cause to dissuade you from even keeping a horse, at least till your circumstances or improved sagacity render it allowable, or your health and business necessary; and what has induced me to alter my opinion, you will find as follows. It is generally observed, that the ancient laudable parsimony and frugality of the city is hardly any where to be found, and that luxury and expense reign in their stead; a very great article of which is now obviously to be placèd to the account of riding, and the consequences that are to become almost inseparable from it. The young tradesman is no sooner set up, than he searches Smithfield for a hunter; and, having heard certain terms of jockeyship bandied about among his companions, exposes himself by using them absurdly; and is cheated ten times over, before he acquires any better skill. The

charge of livery stables is now added to those of rent, house-keeping, &c. and opportunities are wanted for of producing his new equipage, and sharing in the frolics of the age. Seats, palaces, public places, are first visited in turn; and, as such expeditions are pre-supposed expensive, no article of prodigality is spared, nor any exorbitant bill taxed, for fear his spirit or his ability should be called in question. To these succeed horse-races and hunting-matches: whence intemperance in drinking is learned at the one, an itch of gaming at the other, and pride, folly, and prodigality at both. A country lodging is the next step, which is not esteemed properly furnished without a mistress, who must be kept ostentatiously, to make her amends for moping away the summer out of the reach of her old companions, and the amusements of the town. In consequence of all this, business is cramped into one half the week, that pleasure may be indulged during the rest; and servants are intrusted with the management of all, who seldom fail to put in for their share in the plunder, and by having their masters secrets in their keeping, are less anxious for their own. With so many inlets for ruin, is it any wonder to hear it takes place? to hear of notes discounted at a greater premium than the greatest trade could pay? goods taken up in one shop in order to be pledged at another? and, finally, of bills protested, and bankruptcies, with scarce effects enough remaining to pay for taking out the commission? This being the case, as fatal experience manifests it is, don't commence jockey till you are sure you can sit

firm in your saddle, and defy your horse to run away with his rider.

From diversions I now return again to business. And, in the first place, deal with those of the fairest characters, and *Proper Persons* best established circumstances; for *to deal with.* they can both afford to sell better bargains, and afford longer credit, and have too much depending on their conduct to be easily induced to do or to connive at a fraudulent action. Nevertheless, to be secure, you must put yourself in no man's power; for, if you neglect your own interest, how can you complain of infidelity in others? Besides, though we should allow there are numbers of men so unfeignedly honest, that no consideration could prevail with them to do an immoral thing, however covered from observation, yet experience will teach you there are many others who are only the counterfeits of these, who make use of virtue but as a stock in trade, and are ready to bring it to market the moment there is an opportunity to dispose of it for as much as they think it worth.

But, above all, be most cautious of those who profess the most; especially if their advances are sudden, ex- *Fair professions.* traordinary, or without a plausible foundation, depend upon it all the commerce of mankind is founded upon mutual interest; and, if it is not apparent by what means you could receive all these blandishments, conclude they are artificial, and keep yourself out of danger. For gilding the pill is not peculiar to apothecaries; the same craft prevails through every scene of

life; and more mischief has been done under the mask of friendship, than by the most powerful and inveterate enmity. In such cases men are upon their guard, and, generally speaking, very effectually provide for their own security: but where the heart is open, it is assailable, and you are undone before you suspected you were in harm's way.

But though you are to beware of credulity on the one hand, you are to beware as *Suspicion*. much of betraying your *suspicious* on the other; for that sets fire to the train at once, and, of a doubtful friend, you make a certain enemy. Besides, the circumstances that justify your fears may make but a very poor figure in evidence; and though you may be perfectly in the right in being upon your guard, you will appear as much in the wrong in making out a charge only from your own apprehensions.

Neither is it safe or prudent to declare open war upon every trifling injury. *Rash resentments*. It is impossible to live without suffering; and, if we give way to our *resentments* on all such occasions, quarrels will be in a manner the business of our lives. On the other hand, if ever, through accident, or human infirmity, you should be the aggressor, let it be your glory to acknowledge your fault, and make instant retribution. Next to the merit of doing right, is the atoning for what is done wrong; and, in spite of the vulgar notion, that it is mean to submit, or acknowledge a trespass, do you esteem it the height of moral gallantry. And if the conquest of one's self is the most dif-



ficult of all achievements, you will think it the noblest of triumphs. Nor let the poverty or impotency of your adversary induce you to overlook or despise him; for the weaker he is, the less courage was required to oppose him, and the more tyranny appears in oppressing him, merely because the odds of strength was on your side. Besides, the most abject of men may be able to ruin the proudest; and in the Turkish history, you will find a story of a Prime Vizier killed in the Divan by the hand of a common soldier he had aggrieved. Remember, on all occasions, that anger is an impertinent passion. If it intrudes while you complain of, or seek redress for injuries received, truth will be hurt by the medium through which it is seen; and that will be esteemed prejudice or spleen, which is in fact both truth and evidence. On the other side, if it breaks out when you are yourself accused, it argues a sore place is touched, and your very sensibility proclaims your guilt.

Instead, therefore, of seeking quarrels, or husbanding debates, endeavour to make friends, if possible, of all you have concern with. And this can be done by no *Complacency*. means so effectually, as by an affable and courteous behaviour. I have known a bow, a smile, or an obliging expression, people a shop with customers. In short, no rhetoric has more force than a sweet and gentle deportment. It will win favour, and maintain it; enforce what is right, and excuse what is wrong.

Let this be the rule of your conduct in general; and, in particular, when induced to bestow a favour, do it as before hinted, with a frankness

that shall give it a tenfold value; or, if applied to for what you are obliged to refuse, let it be manifestly you are governed by necessity, not choice, and that you share with him you so refuse, in the pain of the disappointment.

But there are some persons that neither affability nor even obligations can win; and those are the covetous and the proud; both of which are ungrateful soils that yield no returns; one thinking all but his due, and the other either laughing in his sleeve at your foolish generosity, or fancying it is only meant as a snare to render him your bubble.

To study the tempers and dispositions of men, will therefore be of signal use in your commerce with the world; both to carry your own points, and secure you from the designs of others. In the first of which cases, be sure never to solicit a man against his ruling passion; for to induce a miser to act liberally, a coward bravely, or a selfish man disinterestedly, exceeds all power of persuasion; and you may as well hope to reduce all faces to the same similitude, as work them to such ends as contradict their own. But, nevertheless, all may be made serviceable, if managed with dexterity and address; and the miser, in particular, to secure his purse from importunities, will give you as much time and industry as you please. He is willing to be on good terms with his fellow creatures; and will purchase their friendship on any terms, but that of parting with his money. However sordid, therefore, his principles or practice, it is not amiss to have such a

character among the number of your acquaintance ; and, especially in arbitrations, nobody more deserves your confidence. He will there stickle for your interest as if it was his own, and wrangle obstinately for what you would be ashamed to mention : whence it is odds he procures you better terms than you either expected, or could have attained by your own endeavours.

But, to be able to turn all your different inclinations effectually to your own advantage, I would have you (how- *and their faces.* ever whimsical or romantic it may appear) to study the expression which the hand of nature has written in every face. Men may disguise their actions, but not their inclinations ; and though it is not easy to guess by the muscles of the countenance what a man will do, it is hardly to be concealed what he wishes to have done. Judge, therefore, of characters by what they are constitutionally, and what habitually ; that is to say, in other words, what they would be thought, and what they really are, but principally the last ; for, however diligently a man may keep guard on his passions, they will sally out sometimes in spite of him ; and those escapes are a never-failing clew to wind the whole labyrinth of his life.

I say again, therefore, take your first impressions of men from their faces ; and though it is exceeding difficult to lay down rules to inform your judgment, or assist your conjectures on this occasion, you have nothing to do but to make the study familiar to you, and will very rarely be mistaken. Observation and experience unveil the mystery ; and even hypocrisy can hardly preserve

itself from the rigour of your scrutiny. Not that I would advise you to be too premature in your decisions neither; but compare mens faces, till by the light mutually reflected from each other, you are able to ascertain the truth. Nor is this custom alone serviceable in judging of a man in the gross; it will likewise help you to determine of every extempore impulse, that for the time being, governs the heart. Thus, while you barter, purchase, solicit, or any other way confer, the uncontrollable emotions of the countenance will more infallibly indicate the purpose of him you treat with, than any he utters, and give you earlier notice to be on your guard. But, in order to do this effectually, your own eye must warily watch every motion of his, especially when you are delivering what you think will affect him most: you must likewise weigh every hasty syllable he lets fall; for these are generally the imbecilities of human nature, as well as the involuntary symptoms in the face; and what deliberate speeches and cool reasonings conceal, these flash out at once, without warning, and beyond recal. But, however curiously you examine the eye or heart of another, it will be to little purpose, unless you have not art enough to conceal your own; for, you may depend upon it, if the net appears, you will lose your game.

Now, the best and nearest way to attain this self-continnence, is to cultivate an *artificial insensibility* of fear, anger, sorrow, and concern of any sort whatever. He that acutely feels either pain or pleasure, cannot help expressing it some

way or another; and whoever makes the discovery, has the springs of the affections at his command, and may wind them up or let them down at pleasure; whereas he that witnesses no sensation of the mind, betrays no weakness, and is wholly inaccessible. Labour then indefatigably to subdue your resentments; for, as you are to bustle through the busy world, the more exquisite your sensations are, the more frequent and more severe will be your pangs. The passions are, like elements, excellent servants, but dreadful masters; and whoever is under their dominion, will have little leisure to do any thing but obey their dictates.

\* In the particular of injuries, it is above all things necessary, sometimes, not only to resent them, but even to dissemble the very feeling of them. Whoever complains, declares he would punish if he had the power; and from that moment your adversary both thinks his animosity justifiable, and will do you all the mischief possible, by way of self-defence; whereas, if you seem ignorant of the ill turn he has done you, he concludes himself safe from your expostulations and reproaches, and will believe it his interest to behave so as to avoid an explanation. Again, in wrestling with those that have more strength and power than yourself, though equity is on your side, it is ten to one but you are hurt more by contending for redress, than you suffered by the very grievance itself. Remember then the fable of the brazen and earthen pots, and keep as far as you can from the dangerous encounter. Again, I have known many

*Dissimulation  
of injuries.*

a man interpret the most innocent action or expression into an affront, and in the foolish pursuit of what he called justice, has lost the best friend he had in the world: and, therefore, these forward tongues, or peevish tempers, which rather choose to vent their present spleen, than make it give place to their future convenience, not only to keep themselves in perpetual troubles, but also shut the door against those opportunities which otherwise might have presented to their advantage.

But, though you must not let your actions be governed by every sudden gust of appetite or passion that rises, you are not, on the other hand, to deliberate so lazily on every proposal, that you lose the occasion, while you are pausing whether you shall use it. Some fall into this aguish disease through *doubt, irresolution, and timidity*; and others through downright *indolence*, flattering themselves that, if wind and tide court them to-day, they will do the same to-morrow. But nothing is more dangerously fallacious: one moment sometimes offers what whole ages might be wasted in soliciting in vain. If, therefore, such a nice and delicate crisis as this should court your acceptance, be bold! be vigilant! be resolute! and never sleep till you have made the most of it. There is more reason to use economy in the husbanding time than money, since it is infinitely more valuable; and he that does not make this the ruling maxim of his life, may be said, very pertinently, to shorten his days.

I would further advise you, when you have any

point to carry, which depends on the will of another, to choose the *minute of application* with all the sagacity you are master of; for there is no man living, whose temper is so even, as not to be sometimes more liable to impression than at others. Even contingencies govern us: we are more inclined to generosity when a prosperous gale has breathed upon us, and more prone to peevishness and obstinacy when ruffled by perplexities or misfortune. Some men are even so irritated by hunger, that, till they are appeased by a hearty dinner, they are inaccessible; and others so reserved and sullen, that, till a bottle or two has thawed their frozen humours, they have neither eyes, ears, nor understanding. Such as these, therefore, are not to be esteemed the same men in one mood as they are in another; and, if you happen to mistake the moment, don't immediately give out in despair, but renew the attack till you find the soul open, and apt to receive what direction you please to give it.

*Choice of opportunities.*

At all adventures, never take fire from an *angry man*, and oppose fury to fury; but give the frenzy way, and it will melt into a meanness that you yourself will wonder at. From being fiery and untractable, he will become pliant and gentle; and, fearful that during his transport, he has broke the rules of decency and decorum, he will make a thousand concessions to re-establish himself in your good opinion, the least of which he would not have borne the mention of before, whereas, if,

*Behaviour to the choleric.*

on the first provocation, you had flung away with resentment, you had not only lost your point, but your interest, in the man for ever.

It is best, however, to confine your dealings, if possible, to such as are pretty near on your own level; where dependence may be mutual, and no great consequence to

*Safest to deal with those on one's own level.*

be feared from the overbearing

humour of a would-be-lion, without teeth or claws.

But, where such a temper happens to meet with large power, carefully avoid coming within the reach of it; such tyrants delighting in making a prey of their fellow creatures, pleading their humour as a sufficient excuse for all manner of mischief, and making use of their odds of strength to cut off every mean of reparation. In the days of Queen Mary, Philip King of Spain, her husband, demanded the guardianship of her heir, if she should have one, with certain places of strength to confirm his authority; offering, at the same time, his bond, to deliver up his trust, in case the child died immediately. But when the House, out of a false complaisance to the Throne, was on the point of conceding, an unlucky question of Lord Paget's, "Who should put the King's bond in suit, in case he trespassed on the conditions?" turned the tide at once, and the proposal was rejected, I think unanimously. Public transactions may sometimes be applied to private. Never enter into articles, therefore, but where there is a reasonable prospect of recovering the penalty.

I farther recommend it to you as another wholesome rule for your conduct, to manage all



your important affairs in person, if possible. More deference is generally paid to

*Important affairs to be managed in person.*

the principal, than to any delegate whatever; nor can any other person be either so well instructed in your views, or so capable to improve every advantage that may arise as yourself. But if want of health, or any other equal incapacity, should prevent your attendance, rather negotiate by a letter than by the mouth of another. Your meaning may be ill understood, and worse delivered; offence may be taken at omissions or additions, of which you are wholly innocent; your very apologies may be so misrepresented as to inflame instead of appease; and you may be defeated in your designs by a series of blunders more deserving laughter, than serious and passionate expostulation. But if ever you should happen to be entangled in such a ridiculous labyrinth, take it immediately upon yourself to wind your way out. A few minutes conversation will clear up the misunderstandings of a year, if there is no rancour at the bottom; for which reason, never conclude either to your friend's disadvantage or your own, till you have had the satisfaction of canvassing the affair face to face.

For the same reason, don't suffer yourself to be misled by idle *rumours* and *gossiping tales*. Expressions, *Rumours and tales*, harmless when first let fall, receive their venom from the channel through which they are conveyed; and by concluding, at second hand, you are governed not by the fact itself, but the apprehensions, humours, passions, follies, and

even wantonnesses of other people. If then you will give these officious tale-bearers the pleasure of listening to them, let it be with a guard upon your heart, not to suffer it to be seduced by what perhaps is a downright forgery, or at least the grossest misrepresentation. But weigh well the character of him that speaks against his spoken of; the circumstances, views, and interests of both, and whatever else may help you to come at the truth, clear of prejudice, or disingenuity.

Having advised you to treat by *letters* rather than messages, when hindered by inconveniencies from attending in person, I must take a step back to caution you to write with the utmost deliberation, seldom without taking copies, and never without reading what you have written twice or thrice over. Letters are generally preserved, and thence are always at hand as a sort of evidence against you. You cannot therefore write too cautiously, I will not say ambiguously, according to the maxim of Tiberius, who sometimes wrote in that manner to the senate, by design to answer his own corrupt purposes. In a word, write so as not to deceive others, or expose yourself; with all the subtlety of the serpent, but the innocence of the dove.

God only knows whether I shall live to see you set up in the world; but if I do not, this legacy will be almost of as much service to you as your fortune, if ye resolve to be as much your own friend as to regard it as it deserves.

When, therefore, the term of your indenture is expired, and you grow ambitious of appearing your own  
*Caution in setting up.*

master, I advise you, in the most earnest and serious manner, to consider it as an affair that is to influence your whole future life. Many, by their haste and precipitation in this particular, have only hastened their own undoing; and, to get rid of a gentle subjection, have rendered themselves the slaves of want and wretchedness. To set up and miscarry, is like the blast to the blossom; if it does not absolutely kill, it leaves it diseased, and the fruit is both worthless and despised. Hold the rein, then, tight on your impatience, and examine the ground over and over again, before you start for the prize. It has been observed, that few or none thrive who set up the moment they are out of the leading-strings, as it were: hope has too great an ascendancy at that time of life, and the stripling is sanguine enough to begin where his old master left off. But the ship that sets out with all sail and no ballast, is sure to turn bottom upwards; and, as I have before more at large laid down, curiosity, pleasure, and expense, have so strong an influence upon the inexperienced mind, that solicitude and application, though the best friends a tradesman has, are dismissed without a hearing.

Would you therefore be prevailed upon to tread in the same steps that have carried me through life with credit to myself, and prosperity to my family, serve a year or two as journeyman to the shrewdest and most experienced person of your profession: you will learn more dexterity and address in the procuring and dis-

patch of business, during that interval, than in the whole seven years you have served already. It will, besides, give you leisure to look around for a proper place to settle in, where there is a vacancy in trade that you may hope to fill with success; as likewise to select those dealers who are likeliest to serve you best on one hand, and to court those customers who are the surest to pay, and give the largest orders on the other: or, if you are too weary of servitude and dependence, to endure it any longer, enter into partnership with such a one as above described; and, though you may expect he will manage so that the contract shall rather incline to his advantage, you will be a gainer upon the whole; thenceforward, his experience, his address, and his sagacity, will be yours; and, for the sake of his own interest and character, he will be equally vigilant of yours.

But, if no such opportunity offers, and you prepare to set out wholly upon your *Great Rents*. own bottom, don't incumber yourself with a house of a greater rent than the current profits of your business will easily pay. Many young beginners have half undone themselves by want of foresight in this one article. Quarter days are clamorous visitants, and their dues must be sliced off from the capital stock, if their product does not swell in proportion to the demand. Before, therefore, you attempt the dangerous experiment, make the exactest estimate possible of the expenses you may incur, and the prospects you have to make the balance even; and rather trade within your compass, than beyond it. It is easy to enlarge your risk, but not to con-

tract it ; and, once out of your depth, it is a great hazard if ever you recover your footing any more.

It is a plain but sensible rustic saying, " Eat your brown bread first ;" nor is there a better rule for a young man's outset in the world. While you continue single, you may live within as narrow bounds as you please ; and it is then you must begin to save, in order to be provided for the more enlarged expense of your future family. Besides, a plain frugal life is then supported most cheerfully : it is your own choice ; it is to be justified on the best and honestest principles of the world ; and you have nobody's pride to struggle with, or appetites to master, but your own. As you advance in life and success, it will be expected you should give yourself greater indulgence ; and you may be then allowed to do it, both reasonably and safely.

Beware likewise of an ostentatious beginning ; a huge, unwieldy, tawdry sign, and *Fine Shops.* of laving out as much to adorn a shop as to fill it. There is here and there a street in this town, where the shops are set out with looking-glasses, carvings, gildings, columns, and all the ornaments of architecture ; where both masters and men are beaux in their way, and make it a science to inveigle customers by their civilities, as well as their outside finery ; and yet more younger sons of good families and fortunes, from ten to two thousand pounds, are here wrecked by these prodigal stratagems, than in half the town before ; and all for want of proper forethought in estimating the certain issues and uncertain gains, with proper allowance for unavoid-

able losses, by some customers who cannot pay, and others who will not, some who are above the reach of the law, and others beneath it. And truly, from their wretched examples, I have often been induced to conclude, that young sparks, who set up with a large and affluent fortune, are not in so sure a road to thrive, as those who are limited to a more scanty pattern: for the first think they may command fortune, and therefore launch into expenses, without fear or wit, nor believe they can be undone, till it is too late to prevent it; whereas the last, by being ever in fear of ruin, make use of all their wit, application, and industry, to be above the danger, and hence get into such a habit of temperance, solicitude, and frugality, that no prosperity can get the better of: whence, in process of time, every pound becomes a hundred, and every hundred a thousand, and the labour of one life enriches a whole family for ages.

What next occurs to me, is on the head of *servants*, who are of much more importance, *Servants.* both to your quiet and welfare, than you may at first imagine. And, by the way, let me premise to you in general, that they are but too frequently domestic enemies, whose views, designs, and inclinations, are opposite to yours; hating your authority, despising your person, and watching every opportunity to injure you, even to gratify their malice in defect of other interesting motives. Such, I say, they are in general; and you will find all their little cunning and dexterity will be employed to cheat and impose upon you; for which, in spite of your utmost caution, opportunities will not be wanting, nor will they fail to

improve them. Some there are, however, among them who retain their integrity, who consider their master's interest as their own, and who labour as indefatigably to serve it: and these indeed are diamonds of the first water; nor can their endeavours be too cordially accepted, or too punctually rewarded. Yet even these are not to be trusted too much with the secret of their own strength; importance of any kind being what human frailty is least able to bear. I don't advise you to place an unlimited confidence in any, even the most promising; but above all, beware of him who fawns and flatters to insinuate your favour; for there are such whom nature has gifted to deceive, and they study to make the most of that dangerous talent. In my whole life, I never knew any of this class, who had any thing else in view; and they have generally such a consummate impudence, that they practise their rogueries, while they stare you in the face, and ever mean the most mischief when they pretend the most service.

Though I would have you treat your servants as your fellow-creatures, however humble their lot, *Familiarity with them.* I caution you to avoid all approaches to an indecent *familiarity with them;* for, to a proverb, it is accompanied with contempt, and contempt never fails to break the neck of obedience; those servants that are not kept under a proper subjection, being apter to dispute than to obey; which, if you would preserve your authority, you are not to permit even in the best. No doubt, it is ridiculous enough to see people commanding absurd things to be done, only to mani-

fest their power : but this is certain, the capricious tyrant is better obeyed, than the man of gentleness and forbearance, who refines too much on the dictates of his own compassion, and suffers himself to be persuaded out of his will, because it seems troublesome to his servant to comply with it. Check, therefore, the first appearance of demur or expostulation in one you desire to retain, to prevent subsequent animosities ; and turn away him forthwith, who is guilty of the same trespass, without the pretence of merit to give a colour to his audacity.

Few friends are to be trusted with secrets ; servants never, if it is possible to be avoided ; for, once at their mercy, *Trusting them with secrets.* they grow insolent, and withhold their service, when they know you dare not exact it. And what a lamentable figure must that family make, where subordination is reversed, and the master instead of commanding, is forced to obey ?

You are farther to observe, that servants are commonly but a barren soil, in point of gratitude, and, however lavishly you scatter your favours, seldom think themselves obliged to make any return. Like wild beasts, you may bribe them for a while, into something like a relentless softness ; but, upon the first distaste, they return to their natural fierceness, and forget they ever had any reason to be thankful. Besides, they ever interpret your favours as their due, and though they loudly repine when they are withheld, never make acknowledgments when they are bestowed. In which conceit, the more liberality appears on your



side, the more sufficiency breaks out on theirs; and immediately on being ruffled, bid you provide yourself.

But, rather than be in a servant's debt, never keep one at all; for if, by way of convenience to yourself, you should run into arrear with them, without making them an instant requital, they will take care to do it for you; and, assure yourself, it is no good husbandry to suffer them in any thing to be their own carvers.

Having proceeded thus far to secure you from them, I shall now drop a hint or two on the other side of the question, to dissuade you from being the aggressor. In order to which, behave to them with mildness and affability; not passionately abusing them, peevishly or cavilling with them, to your own splenetic humour; but giving orders with decency, and reprehending faults with temper, that conviction may wait on the one, and respect on the other. For nothing more impairs authority, than a too frequent exertion of it.

*Servants not to be oppressed,*

If thunder itself was to be continual, it would excite no more terror than the noise of a mill, and we should sleep in tranquillity when it roared the loudest. If ever, then, you give way to the transports of anger, let it be extremely rare, and never but upon the highest provocation.

If your domestics fall sick in your service, remember you are their patron as well as their master; and let your humanity flow freely for their preservation; not only remit their labours,

*but used with lenity.*

but let them have all the assistance of food and physic, which the malady requires.

Again, never let your ear be too curious in listening to their conversation. Passages will sometimes occur amongst the best servants, that will argue much levity, and little respect; yet are void of rancour; and, as not expected to be overheard, are not fit for your notice or resentment.

In one word, rather exceed your contract with them, than to make the least abatement: what is a trifle to you, is of importance to them; and nothing is more reasonable, than to let them be gainers, in proportion to the time they have spent in your service. As I would advise you to keep them close to their business, so I recommend it to you likewise to indulge them, now and then, in certain hours of recreation. Their lives, as well as ours, ought to have their intervals of sunshine; it keeps them in temper, health, and spirits; and is really their due, in equity, though you may, politically, bestow it as an act of grace. To conclude on this head, if they have any peculiar whims in their devotions, leave their consciences free; you may take what care you please of their moral conduct; but in their opinions, they are accountable to none but God and themselves.

If you take an apprentice, don't let the bribe of so much money paid down, at signing his indenture, or a prospect of a seven year's service, induce you to accept of an untoward disposition, evil inclinations, or unprincipled in virtue and good manners. It is not to be imagined what disorder such will create in your family, and what

vation to yourself. But, for the sake of good qualities, sober education, and a tractable obliging temper, abate in the consideration. Peace is worth infinitely more than money, since money cannot purchase it; and, if such a one should fall to your lot, treat him more like a son than a servant. Remember he is descended from your equal, and that he will, one day, be the same himself; nor, when that day comes, have occasion to blush at reproaches he may justly make, and you will be unable to answer. In fine, look back into your own life, to recollect what you suffered or expected, when in the same circumstances yourself; and, looking forward, imagine what sort of treatment you would wish a master should use to a child of your own.

I have before promised you to treat more at large of your choice *Choice of a Wife*. of a wife: it is now a proper place to make it good; for though this topic is at present much too early for your consideration, I am willing thus far to disarm death of his sting; and, while I yet live, give you the instructions, which, when more seasonable, may be out of my power.

And, first, with regard to marriage itself: As a duty to nature and the commonwealth, I cannot help recommending it; but, with regard to your own easy passage through life, I am half inclined to the contrary. The shrewd Mr. Osborne, in his advice to his son, is pleased to insinuate, that it is the creature of policy, only adding, "The wily priests (Roman Catholics) are so tender of their own conveniencies, as to forbid all marriage to

themselves, upon as heavy a punishment as they do polygamy unto others. Now, if nothing capable of the name of felicity was ever, by men or angels, found to be denied to the priesthood, may not marriage be strongly suspected to be by them thought out of the list, though to render it more glib to the wider swallow of the long abused laity, they have gilded it with the glorious epithet of sacrament?" I will add no comment on this passage, but leave you to make what conclusion you please.

But, if you rather incline to venture on this critical state, I charge you to look upon it as a point on which your whole happiness and prosperity depend, and make your choice with a becoming gravity and concern. I charge you likewise, with equal earnestness, if by ill fortune or ill conduct your affairs should be in ruins, not to make marriage an expedient to repair them. I do not know a worse kind of hypoerisy than to draw in the innocent and unsuspecting by false appearances, to make but one step from ease and affluence, to all the disappointment, shame, and misery of a broken fortune. If, therefore, you must sink, sink alone; nor load yourself with the intolerable reflection that you have undone a woman who trusted in you, and entailed misery on your offspring, who may have reason to look on you with abhorrence, for having cursed them with being.

Till, therefore, you are not only in a thriving way yourself, but have a fair prospect that wedlock will, at least, be no incumbrance to your fortune, never suffer yourself to think of it at all. The portions received with wives pay so large an

interest, by the increase of family expenses, that, in the end, the husband can hardly be said to be a gainer. Do not be deceived, therefore, with that bait; but build on your own bottom; and calculate your charge, as if there was no such thing as a fortune to be depended upon at all.

Which done, proceed in your choice on the following rational principles.

Let her be of a family not vain of their name, or title, or antiquity; those additions on her side being matter of insult to the defects on yours; but remarkable for their simplicity of manners, and integrity of life. Let her own character be clear and spotless, and all her pride be founded on her innocence. For, however unjust it is, the blemishes of parents are a reproach to the children; nor can time wear it out, or merit itself deface the remembrance.

Let her also alike be free from deformity and hereditary diseases; the one being always, and the other often entailed on the *Beauty*. breed, and witnessing the father's indiscretion from generation to generation. Neither fix your eye on a splendid beauty! It is a property hard to possess, and harder to secure. To such a one a husband is but an appendix: she will not only rule, but tyrannize; and the least demur to the most capricious of her humours, will be attended with the keenest upbraidings and invectives, the most cordial repentance that she threw herself away on one so insensible of the honour he had received, and the most sincere resolutions to make herself amends by the first opportunity.

But do not for these reasons wholly despise harmony of shape, or elegance of features. Women are called the fair-sex, and therefore some degree of beauty is supposed almost indispensable. No doubt, it is the first object of desire, and what greatly contributes to continue it fresh and undecaying. It is likewise often seen to be derived from the mother to the child; and therefore, as an accomplishment, universally admired and coveted, to be esteemed worthy the caresses of the wise, as well as the pursuit of the libertine for a prey.

What we call good-nature, is another ingredient of such importance in a matrimonial state, that, without it, the

*Good-nature.* concord can never be complete, or the enjoyment sincere. On which account it is

both allowable, and even expedient, to make some experiments before hand on the temper that is to blend or ferment for life with your own. If you find it fickle and wavering, she will sometimes storm like March, and sometimes weep like April; not only with cause, but for want of it: if sluggish and insensible, her whole life will be a dead calm of insipidity, without joy for your prosperity, concern for your misfortunes, or spirit to assist in preventing the one, or forwarding the other: if testy and quarrelsome, you will cherish a hornet in your bosom, and feel its sting every other moment in your heart; or if morose or sullen, your dwelling will be melancholy as a charnel-house; and you will be impatient for a funeral, though almost indifferent whether hers or your own. But you must not be scrupulously exact in this scrutiny; there are none of these jewels without flaws,

and the very best method of enduring their faults, is to remove your own.

This, however, bear always in mind, that if she is not frugal, if she is not what is called a *good manager*, if she *A good manager.* does not pique herself on her knowledge of family affairs, and laying out money to the best advantage, let her be ever so sweetly tempered, gracefully made, or elegantly accomplished, she is no wife for a tradesman; and all those otherwise amiable talents, will but open just as many ways to ruin. I remember, on the wedding-night of an acquaintance, where I was a guest, a motion was made to pass an hour at an old game called *Pictures and Mottos*; the manner of which is for every person in turn, as he is called, to furnish out a device for the painter, with a short sentence by way of explanation. The bride began it, who addressed herself first to her husband; who readily gave for his conceit, "A yoke of oxen," and for his motto, "Let us draw equally." This is the only true condition of matrimony; and nothing is more reasonable, than that, as one has the whole burden of getting money, the other should make economy her principal study, in order to preserve it. In short, remember your mother, who was so exquisitely versed in this art, that her dress, her table, and every other particular, appeared rather splendid than otherwise, and yet good housewifery was the foundation of all; and her bills, to my certain knowledge, were a fourth less than most of her neighbours,

who had hardly cleanliness or decency to boast in return for their awkward prodigality.

It would not be amiss neither, if she you choose had rather a "religious turn" than otherwise. Her conduct will be the more rigidly exact, her authority more punctually revered; she will be less at leisure to follow, and less disposed to admire the vanities that bewitch the rest of her sex. But, if her piety should degenerate into superstition or enthusiasm, she is, from that moment, a lost creature; either the domineering spirit of holy pride will turn your house into an inquisition, or the absurd terrors of a hurt imagination make it resemble the cell of a penitent convict.

In the affair of "portion," as, on the one hand, your conduct ought to be provident and wary; so, on the other, it ought to be genteel and noble. Nothing can be more sordid, than to bargain for a wife, as you would for a horse, and advance or demur in your suit as interest rose or fell; and if she you solicit should betray too strong an attachment to the like mercenary motives, be assured she is too selfish to make either a fast friend, a decent wife, or a tender parent. Fly from such, therefore, the moment the Smithfield genius breaks out! But do not fly to one who has nothing but beauty, or, if you please, affection, to recommend her! A fair wife, with empty pockets, is like a noble house without furniture, showy, but useless; as an odious one, with abundance, resembles fat land in the fens, rich, but uninhabitable. Let an agreeable person, then,



first invite your affections, good qualities fix them, and mutual interest tie the indissoluble knot.

Of the two, though, as reasonable happiness is the end of life, if your circumstances will bear it, rather please your fancy in one you like, than sacrifice your domestic peace to the possession of wealth you will never be able to enjoy. But if the narrowness of your fortune will not allow you such an indulgence, tremble to think of the unavoidable consequences! for if happiness does not consist in abundance, be assured it flees from necessity! and though the protestations of unextinguishable passion make a good figure in poetry, they have very little relation to common sense. Besides, though many have flattered themselves that, by taking a wife out of the arms of affliction, the condescension, the obligation, would warrant a suitable return of gratitude and affection, I have known such as have been miserably disappointed. Few minds are strong enough to bear prosperity: is it a wonder, therefore, that it should turn a weak woman's brain, and that she should make her demands in point of figure, prodigality, and expense, not according to her own birth, fortune, or expectations, but yours?

However, if all this is not sufficient to deter you from such a choice, at least take care that she is not surrounded with hungry relations: for, if she is, they will throng about you like horse leeches; and, by the connivance, artifice, or importunity of thy wife, either beg, borrow, or steal your substance, till they pluck you as bare as the jay in the fable.

*Poor relations.*

But take this along with you: there is not a perfection, either of body or mind, to be met with in low life, which is not to be as easily attained in high; and this is certain, that a great fortune gives no adamant quality to the heart; and, if opportunity favours, she who has that advantage, and almost every other, may be won by address and assiduity, in as little time as she who is void of all.

In my first sketch of this essay, I expatiated, I fear, a little too largely on the means of rendering your courtship pleasing to the person you desire to win. In this, therefore, I shall endeavour to be as brief as possible: and, indeed, in these cases, nature is the best tutor, and the eloquence of unfeigned passion more persuasive, than the most artful strokes of the most accomplished orators.

There is not, however, any thing more necessary, than so to regulate the progress  
*Courtship.* of this insinuating impulse, as to have it thoroughly at your command; for, if you give it too large a scope, instead of being master of it, it will be the master of you; and you will thenceforward lay your weakness so open, and appear so manifestly in the power of you mistress, that the pleasure of tyrannizing will be irresistible, and she will exert her sovereignty to the utmost, only to gratify her own pride with the barbarous experiment.

Nor is this the only necessary caution you are to observe. As you are to keep as much as possible out of her power, so, on the contrary, you are to endeavour as much as possible to ensnare her into yours. To which end, it will be expedi-

ent to make your visits always contribute to her pleasure. Never be seen but in your gayest mood ; be prepared with the entertaining topics of conversation ; be furnished with some slight but welcome present ; never stay till the spirit of the dialogue is exhausted ; nay, sometimes take your leave when she seems most desirous you should stay ; nor ever mention love, till you are in a manner certain she is half ripe to make it the first petition in her prayers ; and, even then, let it be so mixed with raillery, that in case you have deceived yourself in your conclusions, you may without a blush laugh off your own disappointment and her triumph together. If she indicates that you treat so serious an affair too lightly, and appear only displeas'd that you are no deeper enamour'd, the transition is very easy to a more passionate deportment, assiduities and services, though joke and humour failed.

Don't distinguish your wedding-day too ostentatiously, or suffer it to pass away without proper marks of acknowledgment. *Wedding-day.* Let it wear a sober smile, such as would become your bride and you for life ; not be convulsed with riotous laughter, that leaves tears in the eyes, and heaviness at the heart, as soon as the fit is over.

Suffer me, likewise, to remind you, that, though most men marry, few live happily ; which manifestly proves, *Complaisance after marriage.* that there is more art necessary to keep the affection alive, than procure its gratification. But as this is a point of the highest importance, let me advise you to

study it as the science of life. In order to which don't permit yourself to think cheaply of your wife, or neglect her, because you are secure in possession. It is impossible but a woman must be grievously shocked to see the servile lover transformed at once into the tyrant husband. Assure yourself, there are but very few steps between indifference, neglect, contempt, and aversion. And, therefore, if you have any respect for your own repose, let your first transports be moderate, and when over, don't so much as with a look betray either satiety or repentance; but let the same cheerfulness appear on your brow, the same tenderness in your eyes, the same obliging turn in your behaviour, and give her daily and hourly proof, if possible, that she is as dear to you as ever. Above all things, never let her imagine it is a penance to you to stay at home, or that you prefer any company whatever to hers; but, on the contrary, let her share with you in all your pleasures, and find frequent opportunities to induce her to think it will be her own fault, if she is not the happiest woman in the world. By these means, she will not only dread to lose your favour, but, from inclination and gratitude, endeavour to preserve it. Those husbands are fools who think to terrify their wives into subjection; for whatever is yielded through compulsion, will be resumed as soon as ever occasion offers; and those that restrain the unwilling, experience as much trouble to keep them in obedience, as pleasure in being obeyed.

But, if ever this delightful calm should be ruffled by any little escape of peevishness or anger,

do not widen the breach with bitter expressions, or give way to a dogged sullenness, that may prolong resentment till it becomes unappeasable. Where frailty is mutual, offences will be the same; and so should forbearance and forgiveness too: love, like charity, should cover a multitude of sins; and there is no room for malice in the heart which harbours that amiable guest. Interpret favourably, then, every incident that provokes your disgust. If obliged to complain, do it gently and dispassionately, and gladly receive the first acknowledgment as a very sufficient atonement; nor vainly and obstinately insist on her submitting first. Depend upon it, the most obstinate of the two is the most foolish; and it will be for your credit that the odds of wisdom should be on your side. To say the truth, no woman would marry, if she expected to be a slave, and there can be no freedom where there is no will: in all trifling matters, then, leave her to her own discretion; it will be of advantage to you on more important occasions, and she will cheerfully forbear interfering in your province, if she finds herself undisturbed in her own.

As to what remains, have but one table, one purse, and one bed; either separate will be attended with separate interests; and there cannot be too many ties to strengthen an union, which, though calculated to last for life, is of such a cobweb kind, as often to wear out before the honeymoon.

I conclude on these domestic articles, with advising you to be modest in the furniture of your house, and not over-curious in your bills of fare.

Let there be always such plenty, that, if any accidental guest drop in, you need not blush, or apologize for his entertainment; but no superfluity at your own board, or waste at your servants. Even when you entertain, which I hope will be as seldom as possible, don't swell out the pride of a day to such an exorbitant size, as to make a reduction of your expenses necessary for a month to come; but remember your whole life ought to be of a piece; and that, though you were to entertain a lord, a tradesman must defray the charge. Neither think it beneath you to be your own caterer: it will save you many a pound at the year's end, and your kitchen will be much better supplied into the bargain.

A maxim of the same prudent nature, is to go to market always with ready money; for, whoever runs in debt for provisions had better borrow at ten per cent., and will find it easier to balance his accounts.

To which may be added, that such idle profusion only excites envy in your inferiors, hatred in your equals, and indignation in your superiors, who are, moreover, apt to think every extraordinary item in your banquet is made an article in their bill; and, therefore, will incline, with a certain witty Duke, to deal with one who scarce affords himself necessaries, and dine with you.

As to what concerns the education of your children, recollect your own; recollect the precepts I here present you with, for conduct of your future life, and you cannot be at a loss to render them wise, honest, and thriving men. First, take

*Education of  
Children.*

care of their health; then their morals; and, finally, of their making their way successfully through the world. Under which last head, I recommend it to you, in the most earnest manner, not only to make them scholars, or even gentlemen, in case your fortune will afford the means, but men of business too. It is the surest way to preserve an estate when got; amass together money enough to purchase one, or keep the wolf of poverty from the door, in case of misfortunes. How many descendents of eminent citizens have I seen undone, through a neglect of this rule? who set up early in polite life, have been even ashamed of their origin, and would, if possible, have disowned their fathers, to whose indulgence and application they owed the very means of living idly and prodigally; the only title they had to be ranked among the gentry!

I shall close all with two important hints, which, as more fitted for the consideration of your riper years, I have purposely reserved for the last. In *Politics.* England, it is impossible for a man who has a vote to give, not to have some concern in *public affairs*. The talk of the times, the very news of the day, will make him a party whether he will or no. In your own defence, then, and even to preserve yourself from the fallacies of interested men, make yourself acquainted with the history of the British constitution in general, and that of your own times in particular; the right of the subject, the privilege of parliament, the power of the crown, the

pretences of patriots, and the designs of ministers ; the rise, growth, extent, and importance of our commerce ; the expediency of taxes, the danger of a military force, and the real views of all the different parties that have worked the nation into its present ferment. But make this your amusement, not your business ; that, when you are called upon to name your representative in parliament, you may be able to judge for yourself of the virtue or ability of the candidate ; explain the services you expect from him : and, if need be, furnish out a test to know how far he may be depended upon to enforce privileges, redress grievances, and stand in the gap between the encroachments of power, however disguised, and the liberties and properties of a defenceless people. But I charge you, upon my blessing, to wear the badge of no party whatever. Be assured it is a badge of slavery, and, under the pretence of procuring you esteem and confidence, will render you unworthy of both. To be free is to be independent ; and, if you would continue so, consult your own conscience, and act only according to its dictates. Despise flattery on one side, disdain corruption on the other ; and let the venal of all ranks know that your traffic is not in infamy, nor your gain the wages of corruption.

*Religion*, with which I conclude, I would have you both awfully reverence, and devoutly practise ; but not as the hypocrites do, as a sort of commutation

*Religion*. with the world, for living like a cannibal, and preying upon your fellow-creatures. God is a spirit ; worship him then in spirit and in truth ; not



with unmeaning jargon, and ostentatious ceremonies. Come before him with the incense of an innocent and virtuous life ; and, wherever you address him, either with prayer or praise, he will not be slow to hear, or backward to accept the grateful offering. As to believe you are always within the reach, and under the care of his providence, is an everlasting source of comfort ; so, to remember you are ever in his eye, and that all your actions, words, and thoughts, are registered before him, will preserve you sinless, though surrounded with temptations.

Finally, though I would have you consider the present life as a state of probation, and the future as the certain rectifier and rewarder of all the good and evil committed here ; yet live innocently, live honestly, live usefully, if possible, a part of that interesting consideration. Men discharge their duty to the world, who act uprightly, whatever is their motive ; but they are best acquitted to themselves, who love and practise virtue for its own divine perfections.

THE  
*WAY TO WEALTH;*  
OR  
POOR RICHARD'S ALMANACK.

WRITTEN BY DR. FRANKLIN.

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COURTEOUS READER,

I HAVE heard, that nothing gives an author so great pleasure as to find his works respectfully quoted by other learned authors. This pleasure I have seldom enjoyed; for though I have been, if I may say it without vanity, an eminent author (of Almanacks) annually now a full quarter of a century, my brother authors in the same way (for what reason I know not) have ever been very sparing in their applauses; and no other author has taken the least notice of me; so that did not my writings produce me some solid pudding, the great deficiency of praise would have quite discouraged me.

I concluded at length, that the people were the best judges of my merit, for they buy my works; and, besides, in my rambles, where I am not personally known, I have frequently heard one or

other of my adages repeated, with ‘As Poor Richard says,’ at the end on’t. This gave me some satisfaction; as it shewed not only that my instructions were regarded, but discovered likewise some respect for my authority: and I own, that, to encourage the practice of remembering and repeating those wise sentences, I have sometimes quoted myself with great gravity.

Judge then how much I must have been gratified by an incident I am going to relate to you. I stopped my horse lately where a great number of people were collected, at an auction of merchant goods. The hour of sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean, old man, with white locks, “Pray, Father Abraham, what think ye of the times? Won’t these heavy taxes quite ruin the country? How shall we be ever able to pay them? What would you advise us to?” Father Abraham stood up and replied,—If you’d have my advice, I’ll give it to you in short: ‘for a word to the wise is enough; and many words won’t fill a bushel,’ as poor Richard says. They joined in desiring him to speak his mind; and gathering round him, he proceeded as follows:

“Friends (says he) and neighbours, the taxes are indeed very heavy; and if those laid on by the government were the only ones we had to pay, we might more easily discharge them; but we have many others, and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly; and from these taxes the

commissoners cannot ease or deliver us, by allowing an abatement. However, let us hearken to good advice, and something may be done for us; 'God helps them that help themselves,' as poor Richard says in his Almanack.

It would be thought a hard government that should tax its people one-tenth part of their time, to be employed in its service; but idleness taxes many of us much more, if we reckon all that is spent in absolute sloth or doing nothing, with that which is spent in idle employments, or amusements that amount to nothing. Sloth, by bringing on diseases, absolutely shortens life. 'Sloth, like rust, consumes faster than labour wears, while the key used is always bright,' as Poor Richard says. 'But dost thou love life? then do not squander time, for that's the stuff life is made of,' as Poor Richard says. How much more than is necessary do we spend in sleep! forgetting that 'the sleeping fox catches no poultry, and that there will be sleeping enough in the grave,' as Poor Richard says. If time be of all things the most precious, wasting time must be,' as Poor Richard says, 'the greatest prodigality;' since, as he elsewhere tells us, 'Lost time is never found again; and what we call time enough, always proves little enough.' Let us then up and be doing, and doing to the purpose; for by diligence we shall do more with less perplexity. 'Sloth makes all things difficult, but industry all easy,' as Poor Richard says; and 'he that riseth late, must trot all day, and shall scarce overtake his business at night; while laziness travels so slowly that poverty soon over-

takes him,' as we read in Poor Richard; who adds, ' Drive thy business; let not that drive thee,' and, ' early to bed, and early to rise, makes a man healthy, wealthy, and wise.'

" So what signifies wishing and hoping for better times? We may make these times better if we bestir ourselves. ' Industry needs not wish,' as Poor Richard says; and ' He that lives upon hope, will die fasting.—There are no gains without pains; then help hands, for I have no lands; or if I have, they are smartly taxed;' and, as Poor Richard likewise observes, ' He that hath a trade hath an estate; and he that hath a calling hath an office of profit and honour:' but then the trade must be worked at, and the calling well followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious, we shall never starve; for, as Poor Richard says, ' At the working-man's house hunger looks in, but dares not enter.' Nor will the bailiff or the constable enter; for ' Industry pays debts, while despair increases them,' says Poor Richard. What though you have found no treasure, nor has any rich relation left you a legacy? ' Diligence is the mother of good luck,' as Poor Richard says; and ' God gives all things to industry; then plow deep while sluggards sleep, and you will have corn to sell and to keep,' says Poor Dick. Work while it is called to-day; for you know not how much you may be hindered to-morrow; which makes Poor Richard say, ' One to-day is worth two to-morrows;' and farther, ' Have you somewhat to do to-morrow, do it to-

day.' If, you were a servant, would you not be ashamed that a good master should catch you idle? Are you then your own master? Be ashamed to catch yourself idle,' as Poor Dick says. When there is so much to be done for yourself, your family, your country, and your gracious king, be up by peep of day; 'let not the sun look down, and say, inglorious here he lies!' Handle your tools without mittens: remember that 'the cat in gloves catches no mice,' as Poor Richard says. It is true, there is much to be done, and perhaps you are weak-handed; but stick to it steadily, and you will see great effects; for 'constant dropping wears away stones, and by diligence and patience the mouse ate in two the cable; and little strokes fell great oaks,' as Poor Richard says in his Almanack, the year I cannot just now remember.

"Methinks I hear some of you say, *Must a man afford himself no leisure?*—I will tell thee, my friend, what Poor Richard says: 'Employ thy time well, if thou meanest to gain leisure; and since thou art not sure of a minute, throw not away an hour.' Leisure is time for doing something useful; this leisure the diligent man will obtain, but the lazy man never; so that, as Poor Richard says, 'A life of leisure and a life of laziness are two things.' Do you imagine that sloth will afford you more comfort than labour? No: for, as Poor Richard says, 'Troubles spring from idleness, and grievous toil from needless ease: Many without labour would live by their own wits only; but they break for want of stock:' whereas industry gives comfort, and plenty, and respect. 'Fly pleasures, and they'll follow you;

the diligent spinner has a large shift : and now I have a sheep and a cow, every body bids me good-morrow ;' all which is well said by Poor Richard.

“ But with our industry, we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others ; for, as Poor Richard says,

‘ I never saw an oft-removed tree,  
Nor yet an oft-removed family,  
That throve so well as those that settled be.’

“ And again, ‘ Three removes is as bad as a fire ;’ and again, ‘ Keep thy shop, and thy shop will keep thee ;’ and again, ‘ If you would have your business done, go : if not, send.’ And again,

‘ He that by the plough would thrive,  
Himself must either hold or drive.’

“ And again, ‘ The eye of a master will do more work than both his hands ;’ and again, ‘ Want of care does us more damage than want of knowledge ;’ and again, ‘ not to oversee workmen, is to leave them your purse open.’ Trusting too much to others care is the ruin of many : for, as the Almanack says, ‘ In the affairs of this world, men are saved, not by faith, but by the want of it ;’ but a man’s own care is profitable ; for, saith Poor Dick, ‘ Learning is to the studious, and riches to the careful, as well as power to the bold, and heaven to the virtuous.’ And farther, ‘ If you would have a faithful servant, and one that you like, serve yourself.’ And again, he adviseth to circumspection and care, even in the smallest

matters, because sometimes ' A little neglect may breed great mischief ;' adding, ' for want of a nail the shoe was lost ; for want of a shoe the horse was lost ; and for want of a horse the rider was lost ;' being overtaken and slain by the enemy,—all for want of care about a horse-shoe nail.

" So much for industry, my friends, and attention to one's own business ; but to these we must add frugality, if we would make our industry more certainly successful. A man may, if he knows not how to save as he gets, ' keep his nose all his life to the grindstone, and die not worth a groat at last. A fat kitchen makes a lean will, as Poor Richard says ; and,

' Many estates are spent in the getting ;  
Since women for tea forsook spinning and knitting,  
And men for their punch forsook hewing and splitting.'

' If you would be wealthy, (says he, in another Almanack,) think of saving, as well as of getting : the Indies have not made Spain rich, because her outgoes are greater than her incomes.'

" Away then with your expensive follies, and you will not have much cause to complain of hard times, heavy taxes, and chargeable families ; for, as Poor Dick says,

' Women and wine, game and deceit,  
Make the wealth small, and the want great.'

" And farther, ' What maintains one vice would bring up two children.' You may think, perhaps, that a little tea, or a little punch now and then, diet a little more costly, clothes a little finer, and a little entertainment now and then, can be no great matter : but remember what Poor Rich-



ard says, ' Many a little makes a meikle ;' and farther, ' Beware of little expenses ; a small leak will sink a great ship ;' and again, ' Who dainties love, shall beggars prove ;' and moreover, ' Fools make feasts, and wise men eat them.'

Here you are all got together at this sale of fineries and nick-nacks. You call them *goods* ; but if you do not take care, they will prove *evils* to some of you. You expect they will be sold cheap, and perhaps they may for less than they cost ; but if you have no occasion for them, they must be dear to you. Remember what Poor Richard says, ' Buy what thou hast no need of, and ere long thou shalt sell thy necessaries.' And again, ' At a great pennyworth pause a while.' He means, that perhaps the cheapness is apparent only, and not real ; or the bargain, by straitening thee in thy business, may do thee more harm than good. For in another place he says, ' Many have been ruined by buying good pennyworths.' Again Poor Richard says, ' It is foolish to lay out money in a purchase of repentance ;' and yet this folly is practised every day at auctions, for want of minding the Almanack. Wise men (as poor Dick says) learn by others' harms, fools scarcely by their own ; but *Felix quem faciunt aliena pericula cautum.* Many a one, for sake of finery on the back, have gone with a hungry belly, and half starved their families : Silk and satins, scarlet and velvets, (as Poor Richard says,) put out the kitchen fire.' These are not the necessaries of life ; they can scarcely be called the conveniencies ; and yet only because they look pretty, how many want to have them ?

The artificial wants of mankind thus become more numerous than the natural; and, as poor Dick says, 'For one poor person there are a hundred indigent.' By these, and other extravagancies, the genteel are reduced to poverty, and forced to borrow of those whom they formerly despised, but who, through industry and frugality, have maintained their standing; in which case, it appears plainly, 'A ploughman on his legs is higher than a gentleman on his knees,' as Poor Richard says. Perhaps they have had a small estate left them, which they knew not the getting of; they think 'It is day, and will never be night; that a little to be spent out of so much, is not worth minding: a child and a fool (as Poor Richard says) imagine twenty shillings and twenty years can never be spent; but always by taking out of the meal-tub, and never putting in, soon comes to the bottom;' then, as Poor Dick says, 'When the well is dry, they know the worth of water.' But this they might have known before, if they had taken his advice: 'If you would know the value of money, go and try to borrow some; for he that goes a borrowing goes a sorrowing; and, indeed, so does he that lends to such people, when he goes to get it in again.' Poor Dick farther advises, and says,

'Fond pride of dress is sure a very curse;  
Ere fancy you consult, consult your purse.'

And again, 'Pride is as loud a beggar as Want, and a great deal more saucy.' When you have bought one fine thing, you must buy ten more, that your appearance may be all of a-piece; but

Poor Dick says, ' It is easier to suppress the first desire, than to satisfy all that follow it.' And it is as truly folly for the poor to ape the rich, as the frog to swell, in order to equal the ox.

' Vessels large may venture more,  
But little boats should keep near shore.'

" 'Tis, however, a folly soon punished; for 'Pride that dines on vanity sups on contempt,' as Poor Richard says. And in another place, 'Pride breakfasted with Plenty, dined with Poverty, and supped with Infamy.' And, after all, of what use is this pride of appearance, for which so much is risked, so much is suffered? It cannot promote health, nor ease pain; it makes no increase of merit in the person; it creates envy; it hastens misfortune.

' What is a butterfly? at best  
He's but a caterpillar drest;  
The gaudy fop's his picture just,'

as Poor Richard says.

" But what madness must it be to run in debt for these superfluities! We are offered by the terms of this sale six month's credit; and that, perhaps, has induced some of us to attend it, because we cannot spare the ready money, and hope now to be fine without it. But, ah! think what you do when you run into debt.—You give to another power over your liberty. If you cannot pay at the time, you will be ashamed to see your creditor; you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses, and by degrees come to lose your veracity, and sink into base downright lying; for, as Poor Richard

says, 'The second vice is lying; the first is running in debt.' And again, to the same purpose 'Lying rides upon Debt's back;' whereas a freeborn Briton ought not to be ashamed nor afraid to see or speak to any man living. But poverty often deprives a man of all spirit and virtue. 'It is hard for an empty bag to stand upright,' as Poor Richard truly says.—What would you think of that prince, or that government, who would issue an edict, forbidding you to dress like a gentleman or gentlewoman, on pain of imprisonment or servitude? Would you not say, that you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet you are about to put yourself under that tyranny when you run in debt for such dress! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol for life, or by selling you for a servant, if you should not be able to pay him. When you have got your bargain, you may, perhaps, think little of payment: but 'Creditors (poor Richard tells us) have better memories than debtors;' and in another place he says, 'Creditors are a superstitious sect, great observers of set days and times.' The day comes round before you are aware, and the demand is made before you are prepared to satisfy it; or if you bear your debt in mind, the term which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels as well as his shoulders. 'Those have a short Lent, (saith Poor Richard,) who owe money to be paid at

Easter.' Then since, as he says, 'The borrower is a slave to the lender, and the debtor to the creditor;' disdain the chain, preserve your freedom, and maintain your independency: be industrious and free; be frugal and free. At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury; but

' For age and want save while you may,  
No morning sun lasts a whole day,'

as poor Richard says. Gain may be temporary and uncertain; but ever, while you live, expense is constant and certain: and "it is easier to build two chimneys than to keep one in fuel," as Poor Richard says. So, 'rather go to bed supperless, than rise in debt.'

' Get what you can, and what you get hold;  
'Tis the stone that will turn all your lead into gold,'

as poor Richard says. And when you have got the philosopher's stone, sure you will no longer complain of bad times, or the difficulty of paying taxes.

"This doctrine, my friends, is reason and wisdom: but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things; for they may be blasted without the blessing of Heaven: and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember Job suffered, and was afterwards prosperous.

"And now, to conclude, 'Experience keeps a dear school, but fools will learn in no other, and

scarce in that ; for it is true, we may give advice but we cannot give conduct,' as Poor Richard says. However, remember this, ' They that will not be counselled, cannot be helped,' as Poor Richard says ; and farther, ' That if you will not hear reason, she will surely rap your nuckles.'

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon : for the auction opened, and they began to buy extravagantly, notwithstanding all his cautions, and their own fear of taxes. I found the good man had thoroughly studied my Almanacks, and digested all I had dropped on those topics, during the course of twenty-five years. The frequent mention he made of me, must have tired any one else ; but my vanity was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own, which he ascribed to me, but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it ; and though I had first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine.

I am, as ever, thine to serve thee,

RICHARD SAUNDERS.

*Advice to a Young Tradesman.*

WRITTEN BY DR. FRANKLIN.

REMEMBER that *time* is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon *that* the only expense; he has really spent, or rather thrown away, five shillings besides.

Remember that *credit* is money. If a man lets his money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a great sum where a man has good credit, and makes use of it.

Remember that money is of a prolific generating nature. Money can beget money, and its offspring can beget more, and so on. Five shillings turned is six; turned again, it is seven shillings and three-pence; and so on, till it becomes an hundred pounds. The more there is of it, the more it produces every turning. He that kills a breeding sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds.

Remember that six pounds a year is but a groat a-day. For this little sum (which may be daily wasted unperceived,) a man of credit may, on his own security, have the possession and use of an hundred pounds. So much in stock, briskly turned by an industrious man, produces great advantage.

Remember this saying. 'The good paymaster is lord of another man's purse.' He that is known to pay punctually, may, at any time, raise all the

money his friends can spare. This is something of great use. After industry and frugality, nothing contributes more to raise a young man in the world, than punctuality and justice in all his dealings.

The most trifling actions that affect a man's credit are to be regarded. The sound of your hammer at five in the morning, or nine at night, heard by a creditor, makes him easy six months longer: but if he sees you at a billiard table, or hears your voice at a tavern, when you should be at work, he sends for his money the next day; demands it before he can receive it in a lump.

Do not think all your own that you possess. It is a mistake that many people of credit fall into. To prevent this, keep an exact account, for some time, both of your expenses and income. If you take pains to mention particulars, you will perceive how wonderfully small trifling expenses mount up to large sums, and what might have been saved, without great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, *industry* and *frugality*; that is, waste neither *time* nor *money*, but make the best use of both. He that gets all he can honestly, and saves all he gets (necessary expenses excepted), will certainly become *rich*—if that Being who governs the world, to whom all should look for a blessing on their honest endeavours, doth not, in his wise providence, otherwise determine.

*An Old Tradesman,*

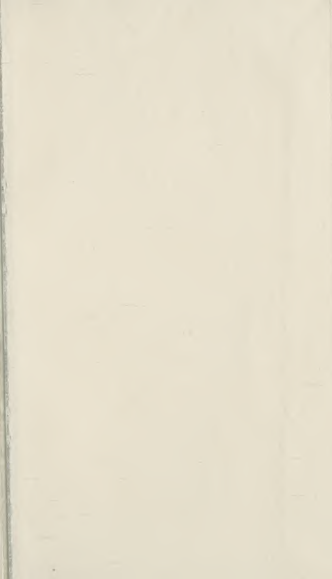


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