

THE

PLEASING ART

OF

*Money - Catching,*

THE  
AND THE

WAY TO THRIVE,

BY

*Turning a Penny to advantage ;*

WITH A NEW METHOD OF

*Regulating Daily Expenses.*




FALKIRK:

PRINTED FOR THE BOOKSELLERS.

1840.

THE  
Pleasing Art  
OF  
MONEY CATCHING.



WHEN commerce and traffic were first begun in the world, and men came to trade one with another, there was no use for money, nor need of it; for men bartered their goods in exchange with each other; and as in the infancy of the world, some were tillers of the ground and others were keepers of sheep; the one gave the other corn, and took of their sheep in exchange for it. And this sort of trading is now generally in use in our foreign plantations, to supply the want of money. But in process of time, as trading increased, so did luxury begin to abound; and as luxury abounded, so men's wants grew greater, which begat a necessity of some other way of commerce, and this was money; which is of such antiquity, that Josephus tells us, that, Cain (the son of Adam, and the first born of men) was very greedy in gathering money together, though

of what metal that money was made, and whether it was coined or not he is silent.

Herodotus writeth that the first that coined silver and gold, to buy and sell with, were the Lydians. For silver and gold heing the most precious of metals, were so much valued, that whatever any man wanted, might be purchased for it.

Homer indeed tells us that before the siege of Troy, men used to echange or barter one commodity for another. But it is undeniable that money was in use long before that time; for when Abraham purchased the field of Maehpelah, and the field in which it was, for a burying-place for his family, he gave four hundred shekels of silver for it; which the secret texts tells us was eurrent money with the merchant; and that was about the year of the world 2088, which was near 700 years before the destruction of Troy. But though the money was eurrent with the merehant, yet I question whether it was coined or not; for it rather appears, that it received its value from its weight than from any stamp that was upon it: The weight of an shekel being a quarter of an ounce and the true value of that 15 pence of our money. Abraham paid £25 English money, for that burying place.

We read likewise of pieces of silver, or silverlings, before this, which was current-money among the nation at that day; for Abimelech, king of Gerar, having taken Abraham's wife from him, upon a supposition that she was his sister, when he came to understand the truth of the matter, not only restored his wife to him again, but also gave him a thousand pieces of silver, or silverlings; the value of which thousand pieces (each piece being

worth 2s 6d) came to 125l. which at that day was a noble present for a king to give.

But besides shekels and silverlings, there were talents also, the weight of which was 75 ounces. A talent of silver contained the value of 187l. 10s. Of each of these coins there is frequent mention in the Holy Scriptures of the Old Testament. In the New Testament, Our Saviour commanded Peter to take up the fish that first came to hand, and when he had opened its mouth he should find therein a piece of money, which he was to take and give the tax-gatherers for his Master and himself: which piece of money was called a Stator, which consisted of half-an-ounce of silver, the value of which was 2 shillings. And when the Jews came to ensnare our Saviour, about the lawfulness of paying tribute to Cæsar, he desired them to shew the tribute-money, and they shewed him a penny, of value 7d-half-penny; and that this money was coined and stamped, appeared by our Saviour's asking them, whose image and superscription was upon it? To which they answered, Cæsar.

But I need not quote Scripture to prove that the Jews and Romans used to coin money, the image and superscription giving a value to it, and promoting the currency of it; for silver was coined in Rome, in the year of the world 3672, which was about 300 years before the Christian era.

History tells us that silver was first of all coined in the Isle Engira, and that in Rome it was stamped with the impression of a chariot and horses. And Janus caused brass to be coined with a face on the one side, and a ship on the other, in memory of Saturnus, who arrived there in a ship. Servius Tullius, a king of the Romans, first coined brass with the image of a sheep and an ox. And

in some places leather cut into pieces has had the stamp of authority put upon it, and so it was made to pass for money. And in new England, the Indians have money which they call Wampompege, which is of two sorts, one white, which they make of the stem or stock of the periwinkle, which they call Mctauhockt, when all the shell is broken off; and of this sort six of their small beads, (which they make with holes to string the bracelets) are current with the English for a penny. The other sort is black inclining to blue, which is made of the shell of a fish, which they call Pequanhock; and of this sort three make an English penny. They who live upon the sea-side generally make of it, and as many make as will, none being denied the liberty of making it. This coin or money the Indians set such a value upon, that they bring down all sorts of furs which they take in the country, and sell to the Indians and English too, for this Indian money; and the currency of it among them, makes them look on it as a good equivalent for what commodities they have to sell. Both the English, Dutch, and French trading to the Indians with it, above six hundred miles north and south from England; which is sufficient to shew, that the use of money is very ancient, and is made use of by all nations in trading with each other; and was first invented as a medium in trade, and an equivalent to all sorts of commodities.

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*The Misery of those that want Money,  
and are in Debt.*

There is no wise man that will covet money for itself, but for the use that is to be made of it ; for money itself cannot satisfy ; and so we are told by the wisest of men, Eccles. v. 10. " He that loveth silver shall not be satisfied with silver ; nor he that loveth abundance, with increase."— In a time of famine, or in besieged city, a man may have money enough by him, and yet may want a piece of bread. Money therefore is prized not for itself, but for its use, because, as Solomon also says, " Money answers all things." And seeing without money a man can have nothing. they must be very miserable that are without it.

Charity, in this last and iron age of the world, is grown so cold, that there is scarce any thing to be got upon that account. If you are cold, charity will not warm you ; neither. if you are hungry will it fill your belly ; but if you have money, you may do both.

If you have money, you may become one of the Livery-men of London, an Assistant a Warden, or a master of a Company : but if you want money, you will never arrive to the honour of a beadle ; for even for such an inferior employment you must make friends, and that cannot be done without bribes, nor can you bribe without money. If you have money, you may be an honest man, and a good man ; but if you want money, you must be a knave by consequence.

Enquire of a rich man among his neighbours what he is, meaning only whether he be a substantial man, and one that is responsible ; and,

men to be of one mind that dwell together inspire us with a spirit of concord, and harmonize all our naturally selfish tempers. O let this benefit at least be found from our family-devotion, that we agree better together, and live more in peace and quietness, than those who call not upon thee; who lie down and rise up like the herd of the stall, never saying, Where is God the Maker!

Continue, we beseech thee, if it seemeth good to thee, the voice of health and strength amongst us, and the favour of thy prosperous providence; but give us grace to expect and to be ready for a change. For in a day, nay, in an hour, our prosperity may be turned by thee into deep affliction, our health into pining sickness, our ease into tormenting pain, & our life into death. O Lord God establish us in Christ Jesus, and give the earnest of thy spirit in our hearts, that whatever we are called to suffer, we may not be afraid with any amazement but bear our cross cheerfully, to the edification of those around us.

Comfort and protect continually all our near relations and dear friends. Sanctify to them their present circumstances, whatever they are. May they mind the things of the Spirit, and never be deluded by things of time and sense. Be their guide through life, and at death give them admission into thy kingdom and glory.

Promote, O God, the peace and welfare of this our country. Let thy servant, our most gracious King, be continually guided by thy counsel, and reign over us in righteousness. May he and his minister with unwearied labour seek to promote thy glory and his people's good.

Free and relieve all who are distressed or oppressed; regard their hearts, hear their sighs, and

an obligation; but he was resolved to keep touch with him, though he lived so poorly all the while that he was the scorn of his neighbours and fellow tradesmen, who looked upon him as a poor and consequently a pitiful fellow: but for all that, though with much ado he had the good fortune to pay back his uncle the £20 within the time limited; which his uncle took so well, that he told him, since he took such care to keep his word, he would remember him another time. And so he did; for having neither wife nor child, when he died, he divided his estates amongst his relations, and left this poor kinsman of his thirty thousand pounds in ready money, and £1500 per annum. And now this poor man, whose poverty made him the scorn of his neighbours and acquaintances before, became a very good man all on a sudden, insomuch that the city took notice of him, and chose him sheriff the very next year; and the company that before refused to lend him £50, now chose him their master, and were all his humble servants; and he was applauded and cried up by every one. Here was now a mighty change, and yet the man was the same still; it was money only made the difference. Judge, therefore, whether want of money be not an extraordinary misery, and a great unhappiness.

This puts me in mind of a story I have heard related of Joeelin Percy, Esq., brother to the Earl of Northumberland, who, going by a butcher's shop, near Cow-Cross, affronted his dog, who thereupon fell a-barking at him, and the Esquire drew his sword and run him through. The butcher, who was troubled for the loss of his dog, charged a constable with the Esquire, who carried him before a Justice that knew him not; th



Justice asked him why he killed the butcher's dog? The Esquire answered him very carelessly, because the dog ran at him. Ran at you! says Mr Justice. How did he run at you? To which Percy (being a comical sort of a man) replied, he ran at me thus, Bough! wough! wough! and therewith taking a little run at the Justice, threw him and his chair down together! Which Mr. Justice looked upon as such an affront to his worship, that nothing would atone for, but committing him to Newgate, aggravating the crime of killing the butcher's dog, telling him, his dog was his servant, and that for ought he knew, himself or some of his gang, designed to rob his shop; but he would make an example of him. Percy seemed very little concerned at what the Justice said, which provoked him the more; and therefore he called the clerk to make his mittimus, who asking him what his name was, he said Jocelin. What besides Jocelin? said the Clerk, Percy, said he. Of what place? replied the clerk. Of Northumberland House, near to Charring Cross, said he. The Justice hearing this and knowing there was a very comical gentleman of that name who was brother to the Earl of Northumberland, then a great favourite with his Majesty, changed his tone at once, and asked him if he was brother to the Earl? On being answered in the affirmative, he addressed himself to the butcher in an angry tone, telling him that he would examine into the affair, and that he would learn him better than let his dog loose to molest gentleman as they walked the street, and that he would have him bound over to the peace at the Quarter-Sessions for his future behaviour. Which he would have done, and perhaps more, had not Percy interfered in his behalf. At this alteration

the poor butcher was terrified. The Justice then addressed himself to the Esquire, and begged his pardon for using him in such a manner, imputing it to his not knowing his quality. The Esquire, with a smile, replied that he must also beg his pardon for throwing him and his chair over. The Justice answered, there was no offence.

Thus we may see the misery of wanting money. The butcher could certainly have punished Percy for killing his dog in such an unprovoked manner, and would have obtained it, had not the Justice discovered Percy's family, and let justice wink rather than offend the brother of a favourite of his Majesty's. The poor butcher must not only content himself with the loss of his dog, but be glad he escaped so well. It is just so, generally speaking, in every state of life; if a man be ever so virtuous and of the best principles, if he wants that principle of principles, money, he wants every thing, and is looked upon as a mean pitiful fellow: on the contrary, if a man be possessed of that, he has every thing, though otherwise of the most consummate ignorance, debauched life, and insignificant conversation.

I confess, if we look backward into the better and wiser ages of the world, virtue, though clothed in rags, was more esteemed than the trappings of the gold ass; it is in these last and worst of days that vice has got such an ascendant in the world, as to make men think all that are poor are miserable; for in the primitive times, poverty was the badge of religion and piety; and well it might, for not many great, nor many noble were called; and the study of wisdom, and contempt of the world was then in esteem among the wisest philosophers in the earliest ages. But as Ovid,

The times are changed, and even we  
Seem changed with times to be.

So that in those times, considering the misery of wanting money is so great, we may say with the wise man, "My son, it is better to die than to be poor;" which saying was perhaps the occasion of an old miser's mistake, who bid his son observe what Solomon said, "Always keep a penny in your pocket." But his son answered again, He did not remember that Solomon said any such thing. The miser replied, "Then Solomon was not so wise as I took him to be.

Indeed, money's now become the worldly man's god, and the card which the devil turns up triumph to win the game; for it gives birth, breeding, beauty, honour, and credit; and makes the possessors think themselves wise, though their very thinking so, declares them fools. But because money answers all things, and is in such vogue with the world, therefore many are so willing to purchase it though with the loss of soul and body.

But the want of money does not only cause men to be condemned and ridiculed, but it also puts men upon taking wicked and unlawful courses to obtain it; which made one to say,

O wretched poverty! a tool thou'rt made,  
To every evil act and wicked trade.

For it wresteth and maketh crooked the best natures; which are forced by their necessities, to do those things which they blush to think of while they are doing them; such as borrowing, and not being able to pay, to speak untruths to cover and disguise their poverty; to deceive and sometimes to cheat their nearest relations; and all because, when they are in want, they are scorned and despised, and perhaps disowned by them,

But before I leave this subject, of shewing the misery of wantieg money, it is necessary I should say somethig of the misery of borrowing money, or running in debt, which is a consequence of wanting money; for he that does not want has no occasion to borrow, and is in that respect happy; for being out of debt he is out of danger, and therefore needs not seek for by-ways to avoid his creditors, but can walk in the open streets without fear, and whet his knife even at the gates of the prison.

But, on the contrary he that borrows money, has made himself such a slave to his creditors, that he dares hardly say his head is his own, and is afraid that every one he meets is a searjcant or a bailiff, that intends to captivate his outward tabernacle: like the man that in the night-time, having his coat catched by a nail, and so stopped, he presently cried out, "at whose suit? Supposing it was a serjeant that had arrested him.

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### *The Causes of Men Wanting Money.*

SINCE Money is a thing so necessary and so useful, and the want of a competency of it, makes a man so very miserable, rendering him liable to all the scorn and contempt that an ill-natured world can throw upon him; it seems strange so many should want it, especially those that know the worth of it. And therefore it may be worth our enquiring into the causes from whence this want proceeds: I mean the common and ordinary causes; for there are some causes that are extra-

ordinary, such as all our wit and prudence can neither foresee nor avoid. Such was that extraordinary and surprising storm in November 1703, whereby many thousands were undone as to their estates, besides the many lives that were lost; and such also was the dreadful fire in London, whereby some that had great estates the one week, had scarce bread to eat the next: and in the time of war many are unavoidably losers. But these must not be reckoned the common and ordinary ways that make and keep men poor. We know, indeed, that by the divine providence, in the body of a common-wealth there must be both poor and rich, even as an human body cannot subsist without hands and feet to labour, and walk about to provide for the other members; so the rich being the belly, which devour all, yet do no part of the work; but the cause of every man's poverty is not one and the same; some are poor by condition; yet God raiseth up, as by a miracle, the children and posterity of these, oftentimes to possess the most eminent places either in church or common-wealth, as to become Archbishops, Bishops, Judges, Commanders-general in the field, Secretaries of State, Statesmen, and the like; so that it proveth not always true which the poet says,

If poor thou art, then poor thou shalt remain;  
Rich men alone do now rich gifts obtain.

Of this condition are the greatest number in every kingdom; others there are, who have possessed great estates, but these estates have not thriven or continued, being gotten by oppression, deceit, usury, and the like, which commonly lasteth not

to the third generation, according to the poet,

It seldom is the grandchild's lot,  
To be the heir of goods not justly got.

Others come to want and misery by spending their fair estates in ways of vicious living, as on drink and women; for Bacchus and Venus are inseparable companions; and he that is familiar with the one, is never a stranger to the other.

In some way, manner, and end,  
Both wine and women do offend.

Some again live in perpetual want, being naturally wholly given to idleness. These are the drones of a common-wealth, who deserve not to live. "He that laboureth not, should not eat.—Labour night and day, rather than be burthensome," saith the Apostle Paul: both country and city swarm with this kind of people; "The diligent hand," saith Solomon, "shall make rich; but the sluggard shall have a scarcity of bread."

I remember when I was in the Low Countries, there were three soldiers, a Dutchman, a Scot, and an Englishman, who for their misdemeanors, were condemned to be hanged; yet their lives were begged by three several men, one a bricklayer, that he might help him to make bricks, and carry them to the walls; the other was a brewer of Delft, who begged his man to fetch water, and do other work in the brew-house; and the third by a gardener, to help him to work in and dress a hop garden. The first two accepted their offers thankfully; but the last, the Englishman, told his master in plain terms, his friends had never brought him up to gather hops; and therefore desired therefore to be hanged.

Others have had great estates left unto them by their friends, and who never knew the pain and care of getting them, have, as one said truly, galloped through them in a very short time: these are such as Solomon speaketh of "who having riches have no hearts, or rather the wit, to use them." These men are most aptly compared to the willow-tree, because the palms of the willow-tree are no sooner ripe, but blown away with the wind.

I remember to have heard of a wealthy citizen of London, in Queen Elizabeth's time, who left his son a great sum of money, who imagined he should never be able to spend it; would usually make ducks and drakes in the Thames with shillings, as boys were wont to do with the shreads and oyster shells; and at the end came to such extreme want, that he was under the necessity of borrowing sixpence, having many times more shoes than feet, and sometimes more feet than shoes, as the beggar said in the comedy.

Many also there are, who having been born to a good estate, have quite undone themselves by marriage, and that after a twofold manner; first, by matching themselves without advice of parents or friends, in heat of youth, unto proud, foolish, and light women, that one would better live on small allowance at a distance, than have a full meal at home, where he is always troubled with her never ceasing tongue. And this is the reason so many husbands travel beyond seas; or at home go from town to town, or from tavern to tavern, to look for company! and in a word, to spend any thing, to live any where, save at home, in their own houses, where they are sure to hear nothing but the brawlings of a scolding woman.

## DIRECTIONS

*How persons may supply themselves with  
Money at all times.*

Now, if you would ask me what course you should take, or what you should do that wanteth money; let him first bethink himself to what profession or trade he hath been formerly brought up to. If of the inferior middle sort of tradesmen or artificers, (for those are chiefly concerned in this unhappiness) let such,

First, be very diligent and industrious in their respective trades and callings, and not be slothful in business.

Secondly, Let him take heed of idleness, and all vain and idle companions, that loiter up and down, and squander away their time as it were of no value, though it is the most precious thing in the world, there being nothing in the world that is a more certain indication of ruin and destruction, than the wasting and mis-improving of our time. And yet this is done by those that would take it ill to be charged therewith; as for instance, how many are there that spend a great deal of their time in Coffee-houses and Weekly-Clubs! where, tho' but little money is pretended to be spent, yct a great deal of precious time is squandered away and lost! which many that frequent these places never think of, but measure their expenses only by what they might have gained in the time by their labour, and what they might have saved by keeping at their shops.



Let us therefore reckon, when a tradesman goes to the Coffee-house or Alehouse to take a morning draught, (let it be of what liquor he wills,) while he is spending his twopence, smoking and talking, he loses at least an hour of his time; and in the evening he goes to his twopenny club, and there tarries from six till ten. Now, it must be a very poor trade, if in that time he could not have earned a shilling. And if he keeps servants, the want of his presence at home may have occasioned his losing as much as he could have gained himself; so that his spending a groat morning and night, (which is twopence each time) cannot be accounted less than the loss of 2s 8d a-day, which comes to 14s a week, and £36 10s a-year. which sum, if saved until his eldest son arrived at 21 years of age, and so fit for marriage, and to set up in trade, would have amounted to £750 10s. They who would live so as not to want money, must avoid all such idle and needless expenses, and unnecessary loss of time.

But if the person complaining of the want of money, has been brought up to no trade, then let him consider to what kind of life his genius or natural disposition does most of all incline him. If he cannot find employment in his own country to suit his genius, (which can scarcely be supposed in a country such as Great Britain, where arts and science are carried to the greatest perfection, and where a person of any genius, or of little genius, may find employment) let him seek his fortune abroad. He may at once satisfy his curiosity, supply his necessity, and serve his country, by going into the army or navy, and thereby have an opportunity of doing brave actions in the service of his country abroad, and there he may

come to advantage both his fortune and family.— If he inclines not the employment of the army or navy, he may find something to suit him in our Plantations in the East and West Indies, and in America, in all which places many a man hath done well, who could do nothing at home. Thus, you shall find contentment to your conscience to be in action, which God commands us all to be.

The times, in no age, was so hard as to deny industry and ingenuity a livelihood; and, in a word, rather to be in misery for want of money, let a man undertake any vocation and labour, and

Never think the labour coarse  
That puts a penny in his purse.

The want of money is a great torment, and often puts men on unlawful shifts to procure it; therefore let every one who has got money, be careful to know its worth: for since we are born we must live, and it is hard to live upon a small share of it. And to conclude this chapter, let us be always careful to get, and cautious in spending money; and when you have it, know how to keep and how to use it, when there is occasion; for money in your pocket is the best companion. As one observed, “be a good husband, and thou wilt soon get a penny to spend, a penny to lend, and a penny for thy friend.” For I would have none to be such misers as to gain money only to keep, and not to make use of it; for to such, money is the greatest curse, of which the world has been furnished with many instances.

Gain a penny, spend a penny,  
(Says the frugal man;)

But if you spend before you gain,  
You'll ne'er be merry then.

DIRECTIONS

*How to turn a Penny to Advantage.*

MY first directions shall be that all such persons as design to thrive in the world, should always take care not to spend a penny idly ; for that they thereby may purchase a square yard (or three feet) of good land. This, how improbable soever it may seem, is an undoubted truth, as will appear by the following demonstration.

- 1. Sixteen feet and a half, make one rood
- 2. Forty such roods in length, (that is 660 feet) and four such roods in breadth, (that is 66 feet) make an acre of land.
- 3. Now, multiply 660 feet, (the length of an acre) by 66 feet, (the breadth of an acre) and the product will be 43,560 square feet, and so many an acre contains.
- 4. Land that will let at 20s an acre, per annum, an acre of which, if sold at 20 years purchase, may be bought for £20, that is for 4800 pence.
- 5. Now, if you divide 43,560, (the number of pence for which an acre may be purchased,) the quotient or product thereof is 9, and 360 remaining ; which shews that every penny does purchase three square feet (that is, three feet long, and three broad) of such land, and somewhat above, which is what was to be demonstrated ; and consequently it follows, that for every two shillings, you may purchase 216 square feet ; that is a piece of ground of 18 feet long, and 12 feet broad, which is enough to build a little house upon, or make a little garden, which being well planted, the fruit there-

of may every year make a man blush to think he should spend the smallest sum unnecessarily, by immoderate eating, drinking, cloathing, family or pocket expences, which perhaps impairs his health besides, and exposes him to the reproach and ridicule of his neighbours, when he has so fair a way to turn those idle-spent pence to his own advantage. But if a man has not a mind to purchase land with his penny, he may turn it several other ways to still greater advantage, in trade and commerce.

But there is more required in the art of thriving and turning the penny to advantage than most men imagine; it is true diligence is good; but a man can never thrive as he should do, without he looks higher than all this. I remember I have somewhere read the following verses:

Spare not, nor spare too much, be this thy care,  
Spare but to spend, and only spend to spare;  
Who spends too much may want, and so complain,  
But he spends best that spares to spend again.  
Plow, sow, and reap, and then to heaven call,  
That its kind blessing may on your labour fall;  
'Tis vain to look for profit from what's given,  
Unless you get the blessed dew from heaven.

And indeed, unless we are under the influences of a blessing from heaven, all our own endeavours, how strenuous however they may be, will never make us thrive; for as the royal Psalmist excellently observes, "Except the Lord build the house, they labour in vain that build it. Except the Lord keep the city, the watchman walketh but in vain." So it is in this case, except the Lord give a blessing, our endeavours will be in vain.

### *New Method for Ordering Expenses.*

It is very hard for an open and easy nature to keep within the compass of his fortune; either shame to be observed behind others, or else a vain-glorious itching to out do them, leaks away till the vessel be low or empty; so that nothing involves a man in more unhappiness than a heedless letting go; in an imprudence of mis-spending; for it alters the very frame and temper of the mind. When want comes, he that was profuse before, easily grows rapacious. It is extreme unhappiness to be thus composed of extremes, to be impatient both in plenty and want. And therefore let every man, for the better ordering of his expenses observe the following rules.

1. See that your comings in be more than your layings out; for unless this be minded a man may waste away his substance to nothing insensibly. If your income extend your expenses but twenty shillings a-year, you are in a thriving condition; but if, on the contrary, your expenses exceed your income, you are in the highway to ruin.

2. Keep an exact account of what you lay out, and what you receive; for without this, you will be always in the dark.

3. Balance your accounts at least once every quarter; and then you will the better see how the case stands with you, and so may the better retrench matters, if you find you have exceeded.

4. In laying out your money, trust not to your servants; for in small matters they may deceive you and you be never the wiser; and many such small matters may amount to a great sum.

5. In all your affairs of moment, look after your business yourself if you wish to succeed.

6. Be always sparing, that you may still have wherewithal to spend.

7. Never spend presently, in hopes of gaining for the future. Wise merchants, while their goods are at sea, do not increase their expenses on land, but fearing the worst, secure what they have already in their hands.

8. Never buy but with ready-money : and buy where you find things cheap and good rather than for friendship or acquaintance sake ; for they perhaps may take it unkind, if you will not let them cheat you. For you may get experience, if nothing else, by going from one shop to another.

9. Be ready to give a good advice to all, but be security for none. And if a friend or relation press you to it, refuse it, and rather, if you can, lend him upon another's bond.

10. Let not thy table exceed the fourth part of thy revenue. And let thy provision be solid, and not far fetched ; fuller of substance than art. Be wisely frugal in thy preparation, and freely cheerful in thy entertainment, Too much is vanity, and enough is feast.

11. If thou wouldst in a little time arrive to worldly preferment, be very industrious in thy calling, be what it will ; that which is so sparing saved, may be with diligence improved. It hath been observed, that it is not less gainful to navigate in a small vessel which makes quick and frequent returns, than in that which returns but seldom, though deeply laden. Therefore Solomon directs the sluggard to go to the bee and ant : which infirm creatures plainly show how much the assiduity of industrious labour can effect.

*A few serious and necessary Advices to  
all those that desire to thrive in the world,  
and have the blessing of God with it.*

1. Assure yourself there can be no honest thriving without the fear of God, and the exercise of a good conscience, and therefore, above all things, disengage yourself from that business and those diversions that stand in opposition with that godly fear, that ought to be a guide to you in all your actions.

2. Avoid the company of all vicious persons, whatsoever as much as you can; for no vice is alone, and all are infectious; Especially avoid all such persons as are scandalous, either for profession or manners, for you run his hazard, and espouse his disreputation; and such as are swearers, prophane blasphemers, &c.

3. Be sure not to keep company with drunkards and busy bodics, and all such as are apt to talk much to little purpose; for no man can be provident of his time, that is not prudent in the choice of his company.

4. Beware of idleness, and fill up the empty spaces of your time in useful employments; for vice creeps in, when the soul is unemployed, and the body at ease.

5. Avoid the filthy sin of whoredom, which brings the curse of God upon men's bodies and estates: "For a whorish woman is a deep ditch, and he that is abhorred of the Lord, shall fall therein."

6. Pray to God when you begin any work, that by his help, you may bring it to a good conclusion.

## PROVERBS.

*To be observed by all who wish to thrive.*

When riches increase, the body decreaseth ;  
For men grow old before they grow rich.  
Spend and be free, but do not waste.

Who more than he is worth doth spend,  
Will be a beggar at the end.

Whoso spendeth more than he should,  
Shall not have to spend when he would.

The table robs more than the thief.

Trade is the mother of money.

When the tree is fallen every man goeth to it with  
his hatchet. Or, when the man's down, down  
with him.

For want of a nail the shoe is lost ;

For want of a shoe the horse is lost.

For want of a horse the rider is lost.

To him that is willing, ways are not wanting.

They must hunger in frost that will not work in  
heat.

Go not to the physician on every disorder ;

Nor to the lawyer on every quarrel ;

Nor to the tavern always when dry.

Patience, time, and money, accommodate all things.

Prayer and provinder hinders no journey.

Fear nothing but sin.

FINIS.