

A Collection of Prudential Maxims

Ingeniously strung together

By an Irishman

I stopped my horse lately where a great number of people were collected at an auction of merchant goods. The hour of the 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 you of the times? Won't these heavy taxes ruin the country? How shall we be able to pay them? What would you advise us to do?" Father Abraham stood up, and replied, "If you'd take 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". They joined in desiring him to speak his mind, and gathering around him, he proceeded as follows:

"Friends", said he, "and neighbours, the taxes are indeed very heavy, and if those laid on by the government were the only ones 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 Commissioners cannot ease or deliver us by allowing an abatement. However, let us hearken to good advice and something may be done for us; God help them who help themselves.

It would be thought a hard government that should tax its own 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 of nothing, with that which is spent in idle employments, or amusements that amount to nothing. Sloth, by bringing on disease, absolutely shortens life. Industry, like the used key, is always bright. But doest thou love life? Then do not squander time, for that is the stuff life is made of. 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. If time be of all things the most precious, wasting time must be the greatest prodigality; since, lost time is never found again; and what we call time enough, always proves little enough. Let us be then up and doing, and doing to the purpose; so by diligence shall we do more with less perplexity. Such makes all things difficult, but industry all easy. He that riseth late, must trot all day, and shall scarce overtake his business by night; while laziness travels so slowly, that poverty soon overtakes them. Drive thy business, let not 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 need not wish; 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. 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, 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 at the working man's house hunger looks in, but dares not enter. Nor will the bailiff or constable enter, for industry pays debts, while despair increaseth them. What though you have found no treasure, nor has any rich relation left you a legacy, diligence is the mother of good luck, and God gives all things to industry.

Then plough deep while sluggards sleep, and you shall have corn to sell and to keep. Work while it is called to-day for you know not how much you will be hindered to-morrow; one to-day is worth two to-morrow; 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? As you are then your own master, be ashamed to catch yourself idle. When there is so much to be done for your self, your family, your country, and your gracious King, be up by the peep of day; let not the sun look down and say, inglorious there he lies. Handle your tools without mittens, remember, that a cat in gloves catches no mice. It is true that 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 dripping wears away stones, and by diligence and patience the mouse eat in two the cable, and little strokes fell great oaks.

Methinks I hear some of you say must a man afford himself no leisure? I will tell you, my friend, employ thy time well if thou meanest to gain leisure; and since thou art not sure of a minute, throw away not an hour. Leisure is time for doing something useful; this leisure the diligent man will obtain, but the lazy man never; so that a life of leisure, and a life of laziness are two things. Do you imagine that sloth will afford more comfort than labour? No; troubles spring from idleness, and grievous toil from needless ease. Many without labour would live by their wits only, but they break for want of stocks; whereas industry gives comfort, and plenty, and respect. Fly pleasures and they will follow you. The diligent spinner has a large shift; and now I have a sheep and a cow, every body bids me good morrow.

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

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

Three removes is as bad as a fire; keep thy shop, and thy shop will keep thee; if you would have your business done up, go' if not, send.

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

The eye of a master will do more work than both his hands; want of care does us more damage than want of knowledge; not to oversee workmen is to leave them your purse open. Trusting too much to others' care is the ruin of many; for, 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 learning is to the studious, and riches to the careful, as well as power to the bold, and heaven to the virtuous. If you would have a faithful servant, and one that you like, serve yourself. A little neglect may breed great mischief, for want of a shoe the horse was lost; being overtaken and slain by the enemy, all for want of 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. As 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, and

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

If you would be wealthy, think of saving, as well as of getting. The Indies have not made Spain rich, because her out-goes are greater than her in-comes.

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

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

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, cloaths a little finer, and a little entertainment now and then, can be no great matter; but beware of little expenses; a small leak will sink a great ship; who dainties love, shall beggars prove; 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. Buy what thou hast no need of, and ere long thou shall sell thy necessities. At a great pennyworth, pause a while. Meaning 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. Many have been ruined by buying good pennyworths. It is foolish to lay out money in a purchase of repentance; and yet this folly is practiced every day at auctions. Wise men learn by others harms, fools hardly by their own; but *Felix quem faciunt aliena pericula cautum*. Many a one, for the sake of finery on the back, have gone with a hungry belly, and half starved their families; silks and satins, scarlet and velvets, put out the kitchen fire.

These are not the necessities of life; they can scarcely be called the conveniences, 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; 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, that a ploughman on his legs is higher than a gentleman on his knees. 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 fool imagine that twenty shillings and twenty years can never be spent; only taking out of the meal tub, and never putting in, soon comes to the bottom; when the well is dry, they know the worth of water. But this they might have known before, if they had taken advice. If you 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 again.

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

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 be all of one piece; 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 published; for pride that dines on vanity, sups on contempt, 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

But what madness it must be to run in debt for these superfluities! We are offered, by the terms of this sale, six months 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 think what you do when you run into debt; you give to another the 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 the second vice is lying, the first is running in debt; lying rides upon debt's back. Whereas a free-born Irishman 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. What would you think of that prince, or of that government, who should issue an edict forbidding you to dress like a gentleman or gentlewoman on pain of imprisonment or servitude? Would you not say 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 into debt for dress!

Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in goal 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 have better memories than debtors; 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 who owe money to be paid at Easter. Then since 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.

Gain may be temporary and uncertain, but ever, while you live, expense is constant and certain; and it is easier to build two chimnies, than to keep one in fuel; so, rather go to bed supperless than rise in debt.

Get what you can, and what you get hold,
It is the stone that will turn all your lead into gold.

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 on your own industry, and frugality, and prudence, though excellent things, for they may be all blasted, without the blessings of Heaven; and therefore ask that blessing humbly, and be not uncharitable to those 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; however, remember this, they that will not be counselled, cannot be helped; and if you will not hear reason, she will surely rap your knuckles”

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 the axioms, and their own fears of taxes.