

been left thee by thy father or other kindred. Money which a man hath not earned is more quickly spent than that which he hath earned with the sweat of his brow and with labour and care.

With regard to expenses he gives minute and valuable advice :

Give good heed to the small sums thou spendest out of the house, for it is they which empty the purse and consume wealth, and they go on continually. And do not buy all the good victuals which thou seest, for the house is like a wolf, the more thou givest it the more doth it devour.

When thou dost establish a shop or a warehouse in thine own country or in a foreign country, see that thou choosest a house in the best part of the town, if thou canst obtain it. And see also that the workmen thou takest are the best and most expert that are to be had in the trade thou wouldst follow ; and look not to the cost, for neither the hire of a good house nor the wage of good workmen ever was dear. Thou shalt not delight in going to law ; do thou rather accept less from him who oweth thee without a lawsuit than more with a lawsuit. When thou makest an agreement of any kind, take a book and write down in it the day whereon the agreement is made, and the notary who maketh it, and the witnesses, and the reason and with whom it is made, so that if thou or thy children have need of it they may find it ready. Always have thy last will ready written, and if it happeneth that thou desirest to add to it, or to erase somewhat, then make thou another will and annul the first.

Whilst on the subject of wills our Paolo relates a delightful story, which would appeal even to an American merchant of to-day ; it is an *example*, which he entitles, "The Will of Giovanni Cavazza" :

This Giovanni Cavazza was a wealthy man who had two daughters, and when they were of a marriageable age he married them to two noble youths and gave to each one a large portion. Now, having given all that he possessed unto his sons-in-law, Giovanni was left poor, but this was not known either unto his sons-in-law or his daughters ; and as he desired to live honourably, as he had been used to do all his life, he spake thus unto his sons-in-law and his daughters : " I have now grown old and have but a short while to live, wherefore I must make my will." And he procured a strong chest with two locks and placed inside it a very large bar of iron and a writing which said, "*This is the will of Giovanni Cavazza ; he who unto others doth give himself and all, by this rod of iron shall he be killed withal.*" And he locked the chest very carefully with two keys, and one he gave unto the Brothers Minor and the other he gave unto the Preaching Friars (the Franciscans and the Dominicans), saying unto them, "Ye shall not give these keys unto any person so long as I shall live ; after my death give them unto so-and-so, my sons-in-law, because I desire