

once had its way to make just as the new world is doing now. In the old Florentines of the twelfth to fourteenth centuries we find prototypes of the modern merchants, and may even study them at a very early period, when they laboured in tiny shops and the first hardly-earned savings were yet a hope rather than a reality. But even in those primitive days we find abundant evidence of that natural courtesy and love of refinement and beauty which led the early merchants to spend the first money they could spare upon the beautifying of their houses and gardens, the collecting and ordering, for pure love of art, of pictures and illuminations and manuscripts, thus forming the nucleus of many a famous library. But their unconscious instinct for beauty in all its forms, their impulse to make their private surroundings accord with the lovely land in which they lived, is but too often represented in these restless, rushing modern days by the dollar-wizard's watchword and formula, "How much?" Desire of possession for love of a thing's value, rather for love of its beauty, is but too often the motive that carries so many of our treasures across the Atlantic. And not only upon business matters has this old Florentine left his opinions and advice; spiritual welfare, the care of the body, personal security, family, social relations, civil obligations have all their share of his serious consideration. Here again it may not be unprofitable to form a comparison with the advice of the modern merchant, who considers that, in order to push his way to the front, he must divest himself of every prejudice and look things squarely in the face, leaving to less energetic people such vain and useless things as sentiment and beauty and love of art and nature. This old manuscript of the Riccardiana Library was originally bound in boards and bears upon its second cover the arms of its author. Paolo, son of Messer Pace of Certaldo, who wrote it with his own hand in a somewhat clumsy caligraphy, has left us a medley of valuable advice upon matters of morals and practical life, proverbs and notable sayings, put together without any attempt at classifi-