

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 jail 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 we 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 at his shoulders. 'Those have a short Lent (saith poor Richard) who owes 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 independence: 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, surely 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 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 makes 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 further, that 'If you will not reason, she will surely rap their 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 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 every 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 at first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer.