

The
Worth of a Penny:
OR, A
CAUTION
TO KEEP
MONEY.

With the Causes of the Scarcity and Mi-
sery of the Want thereof.

As also how to save it, in our Diet, Ap-
parel, Recreation &c.

And also what honest Courses Men in
want may take to Live.

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To the every way deserving and worthy Gentleman, Mr. *Richard Gipps*, Eldest son unto Mr. *Richard Gipps*, one of the Judges of the Court of *Guild-Hall*, in the City of *London*.

SIR,

*W*hen I had finished this Discourse of The Worth of a Penny, or, A Caution to keep Money; and bethinking my self unto whom I should offer this Dedication, none came more opportunely into my thought than your self; for I imagined, if I should Dedicate the same to any penurious or miserable minded Man, it would make him worse, and be more uncharitable and illiberal; if unto a bountiful and free-minded Patron, I should teach him to hold his Hand, and against his Nature, make him a Miser. I, to avoid either, made choice of your self, who being yet unmarried, walk alone by yourself, having neither occasion of the one, nor the other; Beside, you have travelled France and Italy, and, I hope, have learned Thrift in those places, and understand what a vertue Parsimony is; for want whereof, how many young Heirs in England have galloped through their Estates, before they have been Thirty? Lastly, my Obligation is so much to your Learned and Good Father, and for goodness your incomparable Mother, that I should ever have thought the worse of my self, if I had not (*Cum tota mea supellex sit chartacea, as Erasmus saith*) expressed my Duty and hearty Love unto you, one way or the other.

Whose in all Service

I am truly,

Hen. Peacham

THE
WORTH
OF A
PENNY:
OR A
Caution to keep Money.

The Common and Ordinary Causes why Men are Poor and Want Money.

There must, by the Divine Providence, in a Nation or Kingdom, be as well Poor as Rich, even as an humane Body cannot subsist without Hands and Feet to labour, and walk about to provide for other Members, 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, and content with their Calling; neither seek, nor can work themselves into better Fortune; yet God raiseth up, as by Miracle, the Children and Posterity of these oftentimes to possess the most eminent Places either in Church or State as to become Archbishops, Bishops, Judges, Commanders, Generals in the Field, Secretaries of State, States-men, and the like, so that it proveth not ever true which *Martial* faith,

Pauper eris semper, si pauper es, Aemiliane.
If poor thou beest, poor thou shalt ever be,
Aemilianus, I assure thee.

Of this Condition are the greater number in every Kingdom. Other there are, who have possessed great Estates, but those Estates (as I have seen and known it in some Families, and nor far from the City) have not thrived or continued, as gotten by Oppression, Deceit, Usury, and the like, which commonly lasteth not to the third Generation, according to the old saying,

De male quaesitis vix gaudet tertius haeres.
The Grand-child seldom is the Heir
Of Goods that evil gotten are.

Others come to Want and Misery, and spend their fair Estates in ways of vicious Living, as upon 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.

Uno namque modo, Vina Viniusque nocent.
In one same way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual want, as being naturally wholly given to Idleness, *which turns the edge of Wit, and is the Key of Beggary*: These are the Drones of the Common-wealth, who deserve not to live, *Qui non laborat, non manducet*: He that laboureth not, must not eat. *Labour night and day, rather than be burthensome*, saith the Apostle *St. Paul*: Both Country and City swarm with these kind of People. *The diligent hand (saith Solomon) shall make rich, but the Sluggard shall have scarcity of Bread*. I remember, when I was in the *Low Countries*, that there were three Soldiers, a *Dutchman*, a *Scot*, and an *Englishman*, for their Misdemeanors condemned to be hanged; yet their Lives were to be begg'd 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 begg'd his Man to fetch Water, and do other Work in the Brew-house; now the third was a *Gardiner*, and desired the third Man to help him to work in, and dress an Hop-garden: The first two accepted the Offers thankfully; this last, the *Englishman*, told his Master in plain terms, his Friends never

brought him up to gather Hops, but desired to be hanged first, and so he was.

Others having had great and fair Estates left unto them by Friends, and who never knew the pains and care in getting them, has, as one said truly, gallop'd thro' them in a very short time: These are such of whom *Solomon* speaketh, *who having riches, have not the hearts* (or rather the Wit) *to use them*; these Men, most aptly, *Homer* compareth to the Willow tree, which he called by a most significant Epithet, *ολεσικαρπος*, in Latin *Frugi-perda*, or Lose-fruit, because the Palms of the Willow-tree are no sooner ripe, but are blown away with the Wind. I remember in Queen *Elizabeth's* time, a wealthy Citizen of *London* left his Son a mighty Estate in Money, who imagining he should never be able to spend it, would usually make Ducks and Drakes in the Thames with Twelve-pences, as Boys are wont to do with Tile-shards, and Oyster-shells, and in the end he grew to that extreme want, that he was fain to bet or borrow Six-pence, having many times no more Shoes than Feet, and sometimes, as the Beggar said in the Comedy, more Feet than Shoes.

*Who more than his worth doth spend,
Maketh a Rope his Life to end.*

Many also there are, who have been born to fair Estates, 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 Housewives, or such perfect Linguists, that one were better to take his Diet in Hell, than his Dinner at home: And this is the reason, so many of their Husbands travel beyond the Seas, or at home go from Town to Town, 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.

Others there are again, who match themselves for a little handsomeness, and Eye-pleasing Beauty (which so soon as Poverty cometh in at the Door, leapeth out at the Window) unto very mean and poor Kindred, and sometimes drawn in hereto by broken Knaves, necessitous Parents, who are glad to meet with such, that they may serve them as Props to uphold their decaying and ruinous Families; and these poor silly young Birds, are commonly caught up before they be fledg'd, and pull'd bare before ever they knew they had Feathers; for their Fathers in Law, or some near of the Kin, as soon as they have seen One and twenty, have so belim'd them in Bonds, that they shall hardly, as long as they live, be able to fly over ten Acres of that Land their Friends left them.

A Knight of eight or ten thousand pounds Lands by the year, doted upon a poor Ale-wife's Daughter, and made her a Lady: It cannot be denied, but Women of the meanest condition, may make good Wives, since *Paupertas non est vitium*, Poverty is not a Vice; but herein is the danger, that when their Husbands, in a short time, having as it were, taken a surfeit of their Beauties, and finding their Error, they begin (as I have known many) to contemn them, and flie abroad, dote upon others, and devise all the ways they can (being grown desperate) to give or sell all that they have. Besides, such poor Ones oftentimes prove so imperious and proud, as they make no Conscience to abuse, insult over, and make silly Fools of their Husbands, as by letting and disposing of their Lands, gathering up their Rents, putting away, and entertaining what Servants they list, to verifie that old Verse,

Asperius nihil est humili, cum surgit in altum,

There's nothing more perverse and proud than she,
Who is to Wealth avanc'd from Beggary.

An *Italian* Earl, about *Naples*, of a Hundred thousand Crowns by the year in Estate, married a common Laundress, whereupon the old *Pasquin* (an Image of Stone in *Rome*) the next *Sunday*-morning, or shortly after, had a foul and most filthy Shirt put upon his back, and this tart Libel beneath; *Pasquin, how now? a foul Shirt upon a Sunday? The Reposto, or Answer in Pasquin's behalf was; I cannot help it, my Laundress is made a Countess.* Besides, another Inconvenience is, that besides the calling of his Wit and Judgment into question, he draws unto him so many Leaches and Down-drawers upon his Estate, as his Wife hath necessitous Friends and Kindred; but they that thus marry, are commonly such young Men as are left to themselves, their Parents, Overseers, or faithful Friends, being either dead, or far from them.

Others, not affecting Marriage at all, live (as they say) upon the Common, unto whom it is death to be put into the Several, but spend what they have altogether in irregular Courses of Life, and in charge of Houses

and Lodgings, Entertainment of new Acquaintance, making great Feasts in Taverns, Invitations, and meetings of their (common) Mistresses, Coach-hire, Cloaths in Fashion, and the like; who forget that old, but true Proverb,

*Follow Pleasure, and Pleasure will fly:
Flee Pleasure, and Pleasure will be nigh.*

Besides the hanging-on, and intrusion of some necessitous Parasites, of whom they shall find as much use, as of Water in their Boots. And it is well said of one, that *he that overmuch studies his own Contentment, ever wanteth it.*

There are others again of over-good, free Natures and Dispositions, who are easily fetch'd and drawn in by decayed and crafty Knaves, (I call them no better) to enter into Bonds, and to pass their Words for their old Debts, and Engagements; and this they are wrought to do in Taverns, in their Cups and Merriment, at Ordinaries, and the like Places. I would have in the fairest Room of one of those Houses, the Emblem of a gallant young Heir, creeping in at the end of a Hunter's-horn with ease, but cruelly pinch'd at the coming forth at the small end, a Fool standing not far off, laughing at him; and these be those Fools who will be so easily bound, and pass their words in their Drink.

Facilis descensus Averni, Sed revocare gradum,

'Tis easie into Hell to fall,
But to come back from thence is all.

It is easie slipping in, but the return and getting out is full of difficulty.

Infinite also are the Casualties that are incident to the Life of Man, whereby he may fall into Poverty, as misfortune by Fire, loss at Sea, Robbery, and Theft on Land, Wounds, Lameness, Sickness, &c.

Many run out great Estates, and have undone themselves by over sumptuous Building, above and beyond their Means and Estates. *For he that builds a fair House without good Counsel, builds himself a Prison, it being a sweet Impoverishment.*

Others have been undone by careless and thriftless Servants, such as waste and consume their Masters Goods (*for there is a great deal saved, where little is spent*) neither saving nor mending what is amiss, but whatsoever they are intrusted withal, they suffer to be spoiled and to run to ruin, for *Qui modica spernit, paulatim defluit*: He that despiseth small things, falls little by little, saith the Wiseman.

Some, (yea a great many) have brought themselves to beggary by Play and Gaming, as never lying out of Ordinaries, and Dicing-houses, which Places, like Quick sands, so suddenly sink and swallow them, that hardly you shall ever see their Heads appear any more: *And so by these idle practices turn the edge of their Wit.*

Others (and great ones too) affect unprofitable, yea, and impossible Inventions, and Practices, as the Philosopher's Stone, the Adamantine Alphabet, the discovery of that new World in the Moon, by these new devised perspective Glasses (far excelling, they say, those of *Galileus*) sundry kinds of useless Wild-fire, Water-works, Extractions, Distillations, and the like.

*The Symptoms of a Mind dejected, and discontent
for want of Money*

He that wanteth Money, is for the most part extremely melancholick in every Company, or alone by himself, (*He is a Cypher amongst Numbers*) especially if the Weather be foul, rainy or cloudy. Talk to him of what you will, he will hardly give you the hearing; ask him any question, he answers you with Monosyllables, as *Tarleton* did one who out-eat him at an Ordinary, *Yes, No, That, Thanks, True, &c* That Rhetorical passage of *Status translativus*, the State translative, is of great use with him, when he lays the Cause of his want upon others, as protesting this great Lord, that Lady, or Kinsman owes him Money, but not a Denier that he can get: He swears, he murmurs against the *French* and other Strangers, who convey such sums of Money out of the Land, besides our Leather-hides under the colour of Calves-skins, with that he shews you his Boots out at the Heels, and wanting mending: He walks with his Arms folded, his Belt

without a Sword or Rapier, that perhaps being somewhere in trouble; a Hat without a Band, hanging over his Eyes, only it wears a Weather-beaten Fancy for Fashion's sake. He cannot stand still, but like one of the *Tower Wild Beasts*, is still walking from one end of his Room to another, humming out some new Northern Tune or other. If he meets with five or ten Pieces, happily conferred upon him by the beneficence of some noble Friend or other, (*although he may carry all his Friends on his back*) he is become a new Man, and so overjoyed with his Fortune, that not one drop of small Drink will down with him that day.

The Misery of want of Money, in regard of contempt in the World

Whosoever wanteth Money, is ever subject to contempt and scorn in the World, let him be furnished with never so good Gifts, either of Body or Mind: So that most true it is, that one saith,

*Nil habet infelix paupertat durius in se,
Quam quod ridiculos homines facit--
Nothing there is more hard in Penury,
That it makes Men so despis'd to be.*

The worst Property that Poverty hath, it maketh Men ridiculous and scorn'd; and oftentimes of such as are more to be contemn'd themselves, in regard either of their Ignorance or vicious Living, or useless Company. If we do look back into better and wise Ages, we shall find Poverty, simply in it self, never to have been (as now a Days in this last and worst of Times) esteemed a Vice, and so loathsome as many would have it; it having been the Badge of Religion and Piety in the primitive Times, since Christ; and of Wisdom and Contempt of the World, amongst the wisest Philosophers, long before. But *tempora mutantur*, the Times are changed. And in these Times, we may say with the Wiseman, *My Son, better it is to die than be poor*: For now Money is the World's God, and the Card which the Devil turns up Trump to win the Set withal; for it gives Birth, Beauty, Honour, and Credit, and the most think it conferreth Wisdom to every Possessor, *Pecuniae omnia obediunt*, all things obey Money: Hence it is so admired, that Millions venture both Soul and Body for the possession of it.

But there is a worse effect of Poverty than that, it maketh Men dissolute and vicious; so that Debtors are said to be Liars.

O mala Paupertas, vitii scelerisque ministra.

O wretched Poverty, a Bawd
To every Wickedness and Fraud.

Saith *Mantuan*, it wresteth and maketh crooked to best Natures of all; which, were their necessities supplied, would rather die, than do as they sometimes do, borrow and not be able to pay; to speak untruths, to deceive, and sometimes to cheat their own Fathers and Friends. What greater grief can there be to an ingenious and free Spirit, who sitting at a Superiour's Table, and thought to be Necessitous, and only to come for a Dinner, than to be placed at the lowest, to be carved unto of the worst and first cut, as of boil'd Beef, Brawn, and the like, and if the Lady, or loose bodied Mistress, presents unto him the Meat from her Trencher, then assuredly it is burnt to the Body; if he be carved out of a Pasty of Venison, it was some part that was bruised in the carriage, and began to stink, yet for all this he must be obsequious, endure any Jeer, whisper for his Drink, and rise at the coming in of the Bason and Ewer. To do the which, any generous and truly noble Spirit, had rather (as I am perswaded) dine with my Lord Mayor's Hounds in *Finsbury Fields*.

Another Misery, a kin to the former, is, what Discourse soever is offered at such Tables, the necessitous Man, tho' he can speak more to the purpose than them all, yet he must give them leave to engross all the Talk, though he knows they tell palpable and gross Lies, speak the absurdest Nonsense that may be, yet must he be silent, and be held all the while for a *Van neant*: Let these and the like Examples then be Motives to all, to make much of Money, to eat their own Bread and their Houses, and to be beholden as little as may be to any for their Meat; for, *Est aliena vivere quadra, miserrimum*. It is most miserable to

live on the Trencher of another Man.

And to teach every one to make much of, and to keep Money when he hath it; let him seriously think with himself, what a Misery it is, and how hard a matter to borrow it, and most true it is, that one saith, *That Misery is ever the Companion of borrowed Money.*

Hereby a Man is made cheap, and undervalued, despised, deferred, mistrusted, and oftentime flatly denied. Besides, upon the least occasion, upbraided therewith in Company, and among Friends; and sometimes necessity drives Men to be beholden to such as at another times they would scorn to be, wherein the old Saying is verified; *A miserable thing it is to owe Money to him, when thou wouldest not.* And on the contrary, how bold, confident, merry, lively, and ever in humour are monied Men, (*for being out of debt, they are out of danger;*) they go where they list, they wear what they list, they eat and drink what they list, and as their Minds, so their Bodies are free; they fear no City Sergeant, Court Marshal-man, or Country Bailiff.

One time, I began to bethink my self, and to look into the Causes of our Want, and this general Scarcity; and I found them manifold: First, some Men, who by their Wits and Industry (or both) have scrued and wound themselves into vast Estates, and gathered Thousands, like the Griffons of *Bactria*, when they have met with a Gold Mine, so brood over, and watch it Day and Night, that it is impossible for Charity to be regarded, Virtue rewarded, or Necessity relieved; and this we know to have been the ruin, not only of such private Persons themselves, but of whole Estates and Kingdoms. That I may instance one for many; *Constantinople* was taken by the *Turk*, when the Citizens abounding with Wealth and Money, would not part with a Penny in the common Necessity; no, not for the repair of their battered Walls, or the levying of Soldiers to defend them.

Another sort dote upon the Stamp of their Mony, and the bright lustre of their Gold, and rather than they will suffer it to see the light, hide it in the Hills, old Walls, Thatch or Tiles of Houses, Tree-Roots, and such Places; as at *Wainslet* in *Lincolnshire*, there was found an old rusty Helmet of Iron, rammed full of Pieces of Gold, with the Picture and Arms of King *Henry* the First.

Another Cause of Scarcity and want of Money, are peaceful Times, the Nurses of Pride and Idleness, wherein People increase, yet hardly get Employment; those of the richer and abler sort give themselves to observe and follow every Fashion; as what an infinite Sum of Money yearly goeth out of this Kingdom into foreign Parts, for the Fuel of our fashionable Pride? And there are no few or small Sums, which in Pieces of eight are carried over to the *East Indies*, no doubt to the great profit and enriching of some in particular, but whether of the whole Kingdom in general, or not, I know not.

One very well compared wordly Wealth, or Money, unto a Foot-Ball; some few nimble heeled and headed run quite away with it, when the most are only lookers on, and cannot get a Kick at it in all their Lives.

*How Necessity and Want compelleth to offend both against
Body and Soul*

S*eeK not Death in the Error of your Lives* (saith the Wiseman) that is, by taking evil Courses, to procure unto yourselves untimely Ends; as those do, who through extreme necessity are constrained to steal, lie, forswear themselves, become Cheaters, common Harlots, and the like; whereof now a days, we have too many Examples every where, to the hazard of their Souls to Hell, and their Bodies to the Hands of the Executioner.

Hereby we may see, how much it concerns all Parents to give their Children vertuous Education, in the fear of God, and employ them betimes in honest Vocations, whereby they may be armed against Want and ill Courses. And doubtless many (yea too many) Parents have been, and are, herein much to blame; who; when they have given their Children a little Breeding and bringing up, till about twelve or fourteen years of age, they forsake them, and send them out into the wide World, to shift for themselves, to sink or swim without Trades or Portions provided; so they be rid of a Charge, what care they? Hence we see so many young Men and Women come to untimely Ends, who living, might have been comforts to their Friends and Parents.

Some years since, I saw one Mr. Ward, one of the debauchest Men of that age, much known by the Name of Dammy Ward, and being in Newgate, it was reported that he drank a Health to the Devil, but at his Execution at Tyburn he deny'd the drinking of such a Health, confesst his Fact, and made this short

Speech: A Man of an ill Name is half hanged, saying, he was in his Youth brought up a Gentleman, at the charge of his Father's Brother, but his Uncle dying his maintenance failed; wishing all Parents to beware how they breed their Children above their means, and without a Calling; much blaming his Uncle's Fondness.

Of Frugality or Parsimony; what it is, and the Effects thereof.

Having already shewn you the misery of Want, from the want of Money, let me give you a Preservative against that Want, from the Nature and Effects of Thrift, which if not observ'd and look'd to, he shall live in perpetual want. And indeed next to the serving of God, it is the first we ought, even from Children, to learn in the World. Some Men are thrifty and sparing by Nature, yea saving in Trifles; as *Charles the First* was reported to be so naturally sparing, that if a Point from his Hose had broken, he would have tied the same upon a Knot, and made it to serve again.

Others again are thrifty in small matters, but lavish and prodigal in great; these, we say, are *Penny wise, and Pound foolish*. Many great Ladies, and our great Dames are subject to this disease.

Others having had long experience in the World, and having been bitten with Want (through their unthriftiness, when they were young) have proved very good Husbands at the last.

Others again there be, who cloak their miserable Baseness under the pretense of Thrift; as, one would endure none of his Family to eat Butter with an Egg, but himself, because it was sold for Five-pence the Pound.

The Definition of Frugality or Thrift

Frugality is a Vertue which holdeth her own, layeth out or expendeth profitably, avoideth unnecessary Expences, much Buying, Riot, Borrowing, Lending, superfluous Buildings, and the like; yet can spend in a moderate way, as Occasion and Reason shall require; as, *That Groat is well spent that saveth a Shilling*.

Many years since, a very aged Gentleman, having bought Wares of a Citizen in London; the Master sends a young Boy, his Apprentice to carry the Goods with the said Party; the old Gentleman gave the Boy a single Penny, saying, I give thee but this small Piece of Money, but I will give thee good Counsel; that when thy Master's more liberal Customers have given thee to the value of a Shilling, then spend but one Penny, and when it increaseth to two Shillings, spend two Pence, and keep thy Money, spending thus sparingly, and thou mayest be a rich Man, many years after my death: The Boy observing this Rule, did make his Penny, with Diligence, and a small Portion, up to Thousands of Pounds.

It is a vertue very near allied to Liberality, and hath the same extremes; for as Liberality is opposite to Covetousness, so Frugality is more opposite to Profuseness, or Prodigality: *For he that liveth not well one Year, sorroweth for it seven Years after.*

This Vertue is the Fountain or Spring-head of Beneficence and Liberality, for none can be Bountiful, except they be Parsimonious and Thrifty. *Bonus Serviatu facit bonum Bonifacium*, is an old (but true) Proverb: *Quod cessat reditu ex frugalitate suppletur, ex quo velut fonte liberalitus nostra decurrit; quaeita tamen temperanas est nimia profusione inarescat*. That which becometh defective in our Revenues, is to be supplied by Thrift, from whence, as from a Fountain, our Liberality floweth, which notwithstanding is so to be moderated, that it grow not dry by too much Profuseness, saith *Seneca*.

It avoideth the ambitious Buildings, Pumps, Shows, Court-maskings, with excessive Feasts and Entertainments; as *Mar. Anthony* spent at one Supper, a Thousand wild Boars; *Heliogabalus* had served him up at a Supper likewise, Six hundred Heads of *Ostriches*.

Vitellius, at one Feast, had Two thousand Fishes, and most of several Kinds, besides Seven thousand Fowls.

Many such like Feasts have been made by the *Roman Emperors*, and some so excessive, that an infinite quantity of Bread, Meat, and other good Victuals (all sorts of People being satisfied) had been thrown into the River of *Tiber*.

Now there is an *αὐτάρκεια* or a self-contented sufficiency, which is most pleasing and agreeable to the Nature of many Men, as *Phocion*, when *Alexander* had sent him a Gift of an Hundred Talents of Gold; he sent it back again with this message, That he needed not *Alexander's Money*;

αποδειξαζ̄ πλυσιωτερου ου διδουτοζ̄ τοδοτα, *Thou hast shewed thy self a richer Man than the Giver himself*, be the Words of *Plutarch*.

*The Derivation of the Word Penny, and of the value
and worth thereof.*

Our *English Penny* consists of four Farthings, and a Farthing is so called from the old *Saxon* or *High-Dutch*, **Ein vier ding**; that is, a fourth thing, because from the *Saxon's* time, until *Edward* the Third, the Penny of this Land had a Cross struck so deep into the midst thereof, that you might break out any part of the four to buy what you thought good withal, which was in those times their Farthing.

This word Penny is called, απο τηζ̄ πηνιαζ̄, that is, Poverty: because for the most Part poor People are herewith relieved. The old *Saxon's* called it **Penig**, the *High-Dutch* **Pfennig**, the *Netherlands* **Penninck**; in *Italian* *Denarie*, in *Spanish* *Dinero*, in *Latin* *Denarius*, which some fetch from the *Chaldean*, *Denar*; but some body hath taught the *Chaldean* to speak *Latin*: It is indeed derived a *numero denario*, because *decem asses* made a Penny; or according to *Plutarch*, a *decem aereis*, χγ [sic] το δεκαχαλκου εκαλειτε διωασιου, *Ten small Pieces of Brass were called a Penny*.

In the *British* or *Welch*, it is **Kensog**, from being currant, because it goes away faster than other Money; as **Scavernog** is *Welch* for an Hare, because she runs over the Mountains faster than an ordinary Runner in *Wales* can overtake or catch her, as my honest Friend Mr. *Owen Morgan*, the Country-man once (in good earnest) told me.

There are so many kind of Pence, as there are several Counties or Nations: Our *English Penny* is a *Scotch Shilling*; in the time of King *Edward* the First, our *English Penny* being round and unclipped, was to weigh two and thirty Grains of Wheat, taken out of the midst of the Ear; Twenty of these Pence made an Ounce, and Twelve of these Ounces made a Pound.

There were also Golden Pence, as we may find in *Didymus Claudius de Analog. Romanorum*: In a word, I might discourse *ad infinitum*, of the variety of Pence; as well for the Form and Stamp, as Weight and value, though I sought no farther, than among those of our *Saxon Kings*, but it were needless. I will only content my self with our own ordinary Penny, and stay my Reader a while, upon the not unpleasant Consideration of the simple worth of a single Penny, reflecting or looking back as oft as I can, and (as *Pliny* adviseth) upon my Title.

The simple worth of a single Penny.

A Penny bestowed in Charity upon a poor Body, shall not want for a Heavenly Reward.

For a Penny you may in the Low-Countries in any Market, buy Eight several Commodities, as Nuts, Vinegar, Grapes, a little Cake, Onions, Oatmeal, and the like.

At the Apothecaries you may buy a Penny-worth of any of these things following, viz. Lozenges for a Cold or Cough, Juice of Liquorish, or Liquorish, a Diachilon Plaister for an Issue, Paracelsus, Oyl of Roses, Oyl of St. Johns wort, a Penny-worth of each is good for a Sprain, Syrup-Lettice to make one Sleep, Jallop to give a Purge, Mithridate to make you sweat if you have taken cold, or good to expel and prevent Infection; Diascordium, Diocodium, if you cannot sleep.

For a Penny you may hear a most eloquent Oration upon our *English Kings* and *Queens*, if, keeping your Hands off, you seriously listen to him, who keeps the Monuments at *Westminster*.

Some, for want of a Penny, have been constrained to go from *Westminster*, about by *London-Bridge*, to *Lambeth*; and might say truly, *Defessi summus ambulando*.

You may have in *Cheapside-Market*, your Penny trippled in the same kind; for you shall have *Penny-grass*, *Penny-wort*, and *Penny-Royal* for your Penny.

For a Penny you may see any Monster, Jackanapes, or those roaring Boys the Lions.

For a Penny you may have all the News in *England*, and other Countries; of Murthers, Floods, Witches, Fires, Tempests, and what not, in the weekly News-books.

For a Penny you may have your Horse rubbed and walked, after a long Journey; and being at Grass, there

are some that will breath him for nothing.

For a Penny you may buy a fair Cucumber; but not a Breast of Mutton, except it be multiplied.

For a Penny you may buy a *Time*, which is precious; yea, and *Thrift* too, if you be a bad Husband.

For a Penny an Hostess, or an Hostler, may buy as much Chalk as will score up Thirty or Forty Pounds; but how to come by their Money, that let them look to.

For a Penny you may have your Dog worm'd, and so be kept from running mad.

For a Penny doubled, a Drunkard may be guarded to his Lodging, if his Head be light, and the Evening dark.

For a Penny you shall tell what will happen a Year hence, (which the Devil himself cannot do) in some of our Almanacks.

An hard favored and ill bred Wench, made Penny-white, may (as our times are) prove a gallant Lady.

For a Penny you might have been advanced to that height, that you shall be above the best in the City, yea the Lord Mayor himself; that is, to the top of *St. Pauls*.

For a Penny a miserable and covetous Wretch, that never did, or never will bestow a Penny on a Doctor or Apothecary, for their Physick or Advice, may provide a Remedy for all Diseases, *viz. a Halter*.

For a Penny you may buy a Dish of Coffee, to quicken your Stomach, and refresh your Spirits.

For a Penny you may buy the hardest Book in the World; and which at some time or another, hath posed the greatest Clerks in the World, *viz. a Horn-book*; the making up of which Book employeth above thirty Trades.

In so great esteem, in former Times, have our *English* Pence been, that they have been carried to *Rome* by Cart-loads.

For a Penny you may search among the Rolls, and withal give the Master good satisfaction: I mean a Baker's-basket.

For a Penny a Chamber-maid may buy as much Red-oaker as will serve seven Years for the painting of her Cheeks.

For a Penny, the Monarch in a Free-school may provide himself as many Arms as will keep all his rebellious Subjects in awe.

For a Penny you may walk within one of the fairest Gardens in the City, and have a Nosegay or two made you of what sweet Flowers you please, to satisfie the Sense of Smelling.

And for a Penny you may have that so useful at your Trenchers, as will season your Meat, to please your Taste a Month.

For a Penny you may buy as much Wood of that Tree, which is green all the Year, and beareth Red berries, as will cure any Shrew's-Tongue, if it be too long for her Mouth, *viz. a Holli-wand*.

A Penny may save the Credit of many, as it did of four or five young Scholars in *Cambridge*, who going into the Town to break their Fast with Puddings, (having sent to their College for Bread and Beer) the Hostess brought them twelve Puddings broil'd, and finding among themselves, that they had but eleven Pence, they were much troubled about the other Penny: But one, bolder than the rest, cried, *Audaces fortuna juvat*, Fortune favours the venturous, and biting off a piece of the Pudding's-end, by wonderful luck spit out a single Penny that paid for it, which, it seems, was buried in the Oatmeal or Spice, so that for that time they saved their Credits. But I will leave this Discourse of a Penny's worth, to their Judgments and Experiences, who having been troubled with over much Money, afterward, in no long time, have been fain (after a long Dinner with Duke *Humphrey*) to take a Nap upon a Penny-less-Bench, only to verifie the old Proverb, *A fool and his Money is soon parted*.

*How Money may many ways be saved in Diet, Apparel,
Recreations, and the like.*

As there are infinite ways and occasions of spending and laying out Money, which were superfluous here to recount, whereof some may be well omitted, but others not, except we would want Meat, Drink, and our Apparel, with other external Necessaries, as Horses, Armour, books, and the like; in a word, whatsoever may conduce to our Profit or honest Pleasure, yet in husbanding our Money in all these, there is a great deal of Caution and Discretion to be used. For most true it is, that of all Nations in *Europe*, our *English* are the most profuse and careless in the way of expense; go into other Countries, (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no disgrace to his *Magnificenza* to go to Market, to chuse and buy his

own Meat, what him best liketh: But we in *England*, scorn to do either, surfeiting indeed of our Plenty, whereof other Countries fall far short. Insomuch, as I am perswaded, that our City of *London*, of it self alone, eateth more good Beef and Mutton in one Month, than all *Spain, Italy*, and a part of *France*, in a whole Year. If we have a mind to dine at a Tavern, we bespeak a Dinner at all adventures, never demanding or knowing the Price thereof till it be eaten: After Dinner, there is a certain Sauce brought up by the Drawer, called a *Reckoning*, in a Bill as long as a Broker's Inventory. I have known by Experience, in some Taverns, sometimes of at least twice and sometimes thrice as much as the Meat and dressing hath been worth: No question but a fair and honest Gain is to be allowed in regard of House-rent, Linnen, Attendance of Servants, and the like: There are, without doubt, very many Taverns very honest and reasonable, and the use of them is necessary; for if a Man meets with his Friend and Acquaintance in the Street, whither should they go, having no Friend's House near to go into, especially in rainy or foul Weather, but to a Tavern? Where for the experience of a Pint or Quart of Wine, they may have a dry House and Room to confer and write to any Friend about Business; but to have in a Bill 8s. brought up for an ordinary Capon (as my Lord of *Northampton's* Gentleman had at *Greenwich* in King *James* his time) 7 or 9 s. for a pair of Soals, four Shillings for a dozen of Larks, would make a *Florentine* run out of his Wits: How excellently in some Houses are their Neats-tongues powdred, when the Reckoning is brought up? Again, what can be more distasteful to an ingenuous and free Spirit, than to stand to the courtesie of a nimble Tongu'd Drawer, or his many Ring'd Mistress, whether they or your self shall have the disposal of your Money. It is no small Sum that our young Gallants might save in a Year, if they would be wise in this respect.

Men commonly are very cautious in purchasing Bargains of great Value, as buying of Houses, Horses, or rich Apparel, or any other Commodity of the like nature; but for small Expences, as a Penny, or two Pence at a time, that many trifle away about trivial things, and are altogether regardless of; and for the most part, those are most free in spending these small Sums, who have nothing else to spend, when their Wives and Children are ready to starve. Now a frequent custom of these small Expences, in a short time, arise to a considerable Sum: As 1 s. a Day spent, cometh to 18l. 5s. 6d. in the Year; and 1d. a Day to 1l. 10s. 5d. in the Year: And a Man of credit may take up at interest 25l. for 1d. a Day, being the full use of that Sum, after the rate of six per Cent.

Besides, in your own private House or Chambers, a Dish or two, and a good Stomach for the Sauce, shall give you more content, continue your Health, and keep your Body in better plight than variety of many Dishes; this pleased ever the wisest and best Men. *Horace* affirmeth him to live healthy and happily: *Cui splendet in mensa tenui Salinum*: meaning, by the small and poor Saltseller, a slender and frugal Diet. *Curius* that noble *Roman*, a Man of marvelous Honesty, Temperance, and Valour, (who overcame the *Samnites*, and *Pyrrhus* himself) when the Ambassadors of the *Samnites* brought him a vast Sum of Gold, they found him sitting by the Fire, and seething of Turnips for his Dinner, with an earthen Dish in his Lap, at which time he gave them this Answer, *I would rather eat in this Dish, and command over them that have Gold, than be rich my self*. A while after, being accused for deceiving the State of Money, which he had gotten in his Conquests, and kept to himself: He took a solemn Oath, that he saved no more of all he got, but that one Tree'n or wooden Barrel, which he had there by him. Marvelous was the Temperance of the *Romans* in their Diet, as also the *Turks* at this Day, the *Italians*, and *Spanish*, but it is in them natural, not habitual, and by consequence no Vertue, as themselves would have it. For the Inhabitants of hot Countries have not their digestion so strong, as those under cold Climates, whose Bodies, by an *Antiperistasis*, or surrounding of the Cold, have the natural Heat repelled and kept within them, Which is the reason, that the Northern Nations are of all other the greatest Eaters and Drinkers; and of those the *French* say, we of *England* have the best Stomachs, and are the greatest Trencher-men of the World, *Les Anglois sont les plus grands mangeurs de tout le mond*. But they are deceived, those of *Denmark* and *Norway* exceed us, and the *Russians* them, I confess that we have had, and have yet, some remarkable Eaters among us, who for a Wager would have eaten with the best of them, as *Wolmer* of *Windsor*, and not long since, *Wood* of *Kent*, who eat up at one Dinner, fourteen green Geese, equal to the old ones in bigness, with Sauce of Gooseberries, according as I hear it affirmed to my Lord *Richard* Earl of *Dorset*, at a Diner-time, at his House at *Knowl* in *Kent*, by one of his Gentlemen, who was an Eye-witness unto the same. But the truth is, that those Men, live the longest, and are commonly in perfect Health, who content themselves with the least and simplest Meat, which not only saves the Purse, but preserved the Body, as we may see in *Lancashire*, *Shropshire*, *Cheshire*, *Yorkshire*, and other Counties, which are remote from the City; and it is Master *Cambden's* observation in his *Britannia*, *Ut diutius vivant quae vesunt ut lecticiniis*, they are commonly are long liv'd, who live by white Meats, as Milk, Butter, (b) Cheese, Curds, and the like. For *Malta* *sercuis*

maitos morbos gignere, (c) was truly said of St. *Hierome*, as being apt by their sundry and opposite qualities to breed much corruption. How healthful are Scholars in our University, whose Commons are no more than needs must! Neither would I have any Man starve himself to save his Purse, as an Usurer confessed, upon his Death-bed, how he was above Two hundred Pounds indebted to his Belly, for Breakfasts, Dinners, and Suppers, which he had defrauded it of in Term-times at *London*, and in other Places, employing his Money to other miserable purposes.

Another rich Usurer, who made it his custom every Term to travel to *London* on foot, in ragged Cloaths, and who sometimes did beg of the Thieves themselves, was so well known, that at the last they took notice of him, and examining his Pockets, they found little store of Silver, but a great Black-pudding, in one end whereof his Gold was. The Usurer pleading Hunger, desired the Thieves for God's sake, to give him half of't back again, which granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the Fat in the other end to his Lean. *No, you Rogue*, said the Thieves, *you have had your Cut already, you shall not have a Crumb more.*

Money may be well saved in Travel, or in Town: if three or four shall joyn their Purses, and provide their Diet at the best hand; it is no shame so to do. I have known also some, who have been very skilful in dressing their own Diet. *Homer* tells us, that *Achilles* could play the Cook excellently well; and I believe it were not amiss for our *English* Travellers so to do in foreign Countries for many Reasons I have known.

And execrable is the miserable and base Humour of many, who to save their Money, will live upon vile and loathsome things, as *Mushrooms*, *Snails*, *Frogs*, *Mice*, young *Kitlings*, and the like. In time of extreme Dearth or Famine, People (I confess) have been driven to look out, for whatsoever could nourish, and (as we say) keep Life and Soul together; yea, and of far worse things than these, as *Josephus* reporteth of the *Jews*, in that horrible and fearful Famine in *Hierusalem*, at the time of the Siege by *Titus* and *Vespasian*; such we blame not: most blame worthy are they, who as it were surfeiting of, or loathing that abundant Plenty of all good and wholesom Meats God hath afforded us in this Land, and which by name he hath commended to his People, make these Stuff their greatest Dainties, as I have known Ladies, who when they have eaten till they could eat no more of all the daintiest Dishes at the Table, yet they must eat the Legs of their Larks, roasted anew in a greasy tallow Candle, and if they carve but a piece of a burnt Claw to any Gentleman at the Table, he must take it as an extraordinary Favour from her Ladyship. It were much to be wished, that they were bound to hold them to their Diet in a dear Year, or a wet Spring, when *Frogs* and *Snails* may be had in greatest abundance.

Of Thrift and Husbandry in Apparel.

You must, if you would keep Money in your Purse to uphold your Credit at all times, be frugal and thrifty also in your Apparel, not dogging the Fashion, or setting your Taylor on work at the sight of every Monsieur's new Suit. There is a middle, plain, and decent Garb, which is best and most to be commended; this is commonly affected of the most stayed and wisest.

What Money might be saved, if we were so wise as the *Dutch* or *Spaniard*, who for these two or three hundred Years have kept themselves to one Fashion? But we, the Apes of *Europe*, like *Proteus*, must change our Shapes every Year, nay, Quarter, Month, and Week. That Emblem was not unproper, which once I saw in *Antwerp*, which was a He and She Fool turning a double rimmed Wheel upon one Axletree, one on the one side, and the other on the other; upon the He-fool's Wheel, were the several Fashions of Men's Apparel; on the other Wheel, of Women's; which, with the revolution of Time, went round, and came into the same place, use, and request again' that for the present which was aloft, and followed of all, by and by cast down and despised. I see no reason why a *Frenchman* should not imitate our *English* Fashion, as well as we his: What, have the *French* more Wit than we, in fitting Cloaths to the Body, or a better Invention or way in saving Money in the buying or making of Apparel? Surely, I think not: It may be our *English*, when they had to do in *France*, got a Humour of affecting their Fashions, which they could not shake off since; there is no Man ever the warmer, or ever the wiser for a Fashion, (so far forth as it is a Fashion) but rather the contrary, a Fool for needless Expence, and suffering himself to quake for Cold, when his Cloaths in the Fashion must be cut to the Skin, his Hat hardly cover his Crown, but stands upon his Perriwig like an Extinguisher; and we know, by ridiculous experience, every Day in the Street, that our Ladies, and Waiting-women, will starve and shiver in the hardest Frost, that than they will suffer their bare Necks and Breasts to pass your Eyes unviewed. But some will say (as I have heard many) there is no Man

now a days esteemed, that follows not the Fashion. Be it so; the Fashions of these Times are very fit to be observed, which is, to be deeply indebted to Mercers, Haberdashers, Sempsters, Taylors, and other Trades, for the fulfilling of a fashionable Humour, which a thrifty and wise Man avoideth, accommodating himself with Apparel fair and seemly, for half or a third part of others charge. What makes so many of our City-Taylors arise to so great Estates, as some of them have, and to build so brave Houses, but the Fashion? Silk-men and Mercers to buy such goodly Lordships in the Countries, where many times they are chosen High-Sheriffs; but the Fashion? And I would fain know of any of our prime Fashion-mongers, what use there is of lac'd Bands, of six, seven, and eight Pounds the Band; nay of forty and fifty Pound the Band: Such daubing of Cloaks and Doublets with gold and silver Points, of five and eight Pound the Dozen, to dangle usually at the Knees. *Philopaemon*, a brave Commander among the *Grecians*, (as *Plutarch* reporteth) commanded that all the Gold and Silver which he had taken away from his Enemies (Which was a very great quantity) should be employed in gilding, inlaying of Swords, Saddles, Bridles, all warlike Furniture, both for his Men and Horses. "*For Gold and Silver worn by Martial-men, addeth, (saith "Plutarch) Courage and Spirit unto them; but in others Effeminacy, or a kind of womanish Vanity. Moderata durant*, Things that are moderate do endure, *Modiocria firma*, Things of mediocrity are firm, were the Motto's of two as grave and great Councillors, as were (of their time) in *England*. A Gentleman in a plain cloth Suit well made, may appear in the presence of the greatest Prince. The *Venetians*, as wise a People and State, as any other in *Europe*, are bound by the Laws of their Common-wealth, that their upper Garment (worn within the City) should ever be of plain Black: Yea, the greatest Princes go many times the plainest in their Apparel. *Charles* the Fifth, Emperour, the Bulwark and Moderator of Christendom, in his time went very plain, seldom or never wearing any Gold or Silver, save his Order of the *Golden-Fleece*, about his Neck. *Henry* the Fourth, King of *France*, (worthily stiled the ninth Worthy) many times in the heat of Summer, would only go in a Suit of Buckram, cut upon white Canvass, or the like; so little they, who had the Kernel of Wisdom and Magnanimity, cared for the Shell of gaudy Apparel; and it is worthy the observation, how for the most part, the rarest and most excellent Men in inward Knowledge, and multiplicity of Learning have been most negligent and careless in their Apparel, and, as we say, Slovens; *Erasmus* said of Sir *Thomas Moor*, *Quod a puero semper in vestitu suit negligentissimus*, That from Child he was most careless and slovenly in his Apparel. *Paracelsus* we read to have been the like; and, to parallel him, our late Master *Butler* of Cambridge, that learned and excellent Physician.

Of Scholars and Wits in all Ages, both Poets and others, some there have been, who of force, and against their own Will have been forced to keep an old Fashion. I remember what an old Poet, of excellent Parts for Learning and pleasant Discourse, did many Years since tell me: A Gentleman of great Estate, in Derbyshire, desiring his company into the Country with him, it being the long Vacation, in Summer time, when great Breeches had been much in fashion, with baggings-out at the Knees, taking up much Cloth, and great store of Linings: This Scholar being at present very low in his Fortunes, had worn very long a thread-bare a Suit of this Fashion, till his Linings being so boke that he was fain every Night when he put them off, to be a long time putting them in order, that he might find the way to put them on in the Morning: But in the Morning, the Gentleman coming into the Room, and taking up his Breeches, threw them upon his Bed, saying he was a Sluggard-bed. Oh Sir, said the Scholar, you have undone me, for I was a great while setting of my Breeches last Night, and now I shall not know how to get my Legs into them; the Gentleman fell into laughter, and sent for a Taylor to make him a new Suit. This is as near the Story as I can remember, according to the Scholar's own Relation, about 1625.

There is much Money to be saved in Apparel, in choice of the Stuff for lasting and cheapness; and that you may not be deceived in the Stuff or Price, take the Advice of some honest Taylor, your Friend, as no question but every where there are many. I will instance in one: In *Cambridge* there dwelt, some twenty or thirty Years ago, one *Godfrey Colton*, who was by his Trade a Taylor, but a merry Companion with his Taber and Pipe, and for singing all manner of Northern-Song, before Nobles and Gentlemen, who much delighted in his Company; besides, he was Lord of *Sturbridge* Fair, and all the Misorders there. On a time, an old Doctor of the University, brought unto him five Yards of pure fine Scarlet, to make him a Doctor of Divinity's Gown: And withal, desired him to save him the least thread to mend an hole, if a Moth should eat it. *Godfrey* having measured, and found that there was enough, laid it by, *Nay*, quoth the Doctor, *let me see it cut out e'er I go; for though you can play the Knave abroad, I think you are honest at home, and at your work. God forbid else, quoth Godfrey, and that you shall find by me; for give me but twenty Shillings from you, and I will save you forty in the making of your Gown: That I will*, said the Doctor, (who was miserable enough) *with all mine heart*; with that he gave him two old *Harry-Angels* out of his Velvet-Pouch; which *Godfrey* having put into his Pocket, the Doctor desired him to tell him how he would save him Forty

Shillings; *Marry will I* (quoth *Godfrey*) *in good Faith, Sir, let some other Taylor in any case make it; for if I take it in hand, I shall utterly spoil it, for I never in all my Life made any of this Fashion.* I report this for the Credit of honest Taylors, who will ever tell their Friends the truth.

Of Recreations

Of Recreations, some are more expensive than others, as requiring more address and charge; as Tiltings, Masques, Plays, and the like, which are proper to Princes Courts; but I speak of those, which are proper to private Men; for such is our Nature, that we cannot stand long bent, but we must have our relaxations, as well of Mind as Body; for of Recreations, some are proper to the Mind and Speculation, as reading of delightful and pleasant Books, the Knowledge of the Mathematical, and other contemplative Sciences, which are the more pleasing and excellent, by how much the pleasure of the Mind excelleth that of the Body: Others belong to the Body, as Walking, Riding upon Pleasure, Shooting, Hunting, Hawking, Bowling, Ringing, *Pail Mail*, or *Pell Mell*, and the like, which are Recreations without Doors: Others there are within Doors; as Chess, Tables, Cards, Dice, Billards, *Gioco d'oco*, and the like; but the truth is, the most pleasing of all, is Riding with a good Horse, and a good Companion, in the Spring or Summer season, Flowers in the Fields, Corn and Fruit are ripe; in Autumn, what sweet and goodly Prospects shall you have on both sides of you upon the way, delicate green Fields, low Meadows, diversity of Crystal-streams, Woody-Hills, Parks with Deer, Hedge-rows, Orchards, Fruit-Trees, Churches, Villages, the Houses of Gentlemen, and Husbandmen, several Habits and Faces, variety of Country Labours and Exercises. And if you happen (as often it falleth out) to converse with Country-men of the place, you shall find them for the most part understanding enough to give you satisfaction, and sometime Country-maids, and Market-wenches will give as unhappy Answers, as they be asked knavish and uncivil questions; others there be, who out of their rustical Simplicity will afford you matter of Mirth, if you stay to talk with them. I remember, riding once by *Horn Castle*, near to *Strikeswold* in *Lincolnshire*, in the heat of Summer, I met with a Swine-herd, keeping his Hogs upon a Fallow-Field. *My Friend*, (quoth I) *you keep here a company of unruly Cattel: Ay poor Souls, they are indeed*, (quoth he.) *I believe*, said I, *they have a Language among themselves, and can understand one another: Ay, as well as you and I. Were they ever taught? Alas poor things, they know not one Letter of the Book; I teach them all they have: Why what said that great Hog with red Spots* (quoth I) *that lies under another, in his grunting Language: Marry, he bids him that sleeps so heavy upon him, to lie further off.* But to our purpose, the most ordinary Recreations of the Country, are Foot-Ball, Skales, or Nine-Pins, Shooting at Butts, Quaits, Bowling, Running at the Base, Stool-ball, Leaping, and the like; whereof some are too violent and dangerous; the safest Recreations are without Doors (but not in regard of Cost and Experience) for thousands are sometimes lost at Ordinaries, and Dicing-houses; yea, I have known goodly Lordships to have been lost at a Cast, and for the sport of one Night, some have made themselves Beggars all their Lives after.

Recreation is so called *a Recreando*, that is (by a Metaphor) from creating a Man anew; by putting Life, Spirit, and Delight into him, after the Powers of his Mind and Body have been decayed, and weakened with over-much Contemplation, Study, and Labour, and therefore to be used only to that end. Some go for Recreations which trouble and amuse the Minds, as much or more than the hardest Study; as Chess, which King *James* calleth therefore, *Over Philosophical a Folly*: And indeed, such Recreations are said to be used, that leave no sting of Repentance for sin committed by them, or grief and sorrow for loss of Money and Time, many days after: I could instance many of that nature: But I will only give some general Rules to be observed in some of them.

If you have a mind to recreate your self by Play, never adventure but a third Part of that Money you have: Let those you play withal be of your Acquaintance, and not Strangers, if you may avoid it.

Never mis-time your self, by sitting long at Play, as some will do, three or four Days and Nights together, and so make your self unfit for any Business in many Days after.

Neither play, when you be constrained to borrow, or pawn any thing of your own; which becometh a base Groom better than a Gentleman.

Avoid quarrelling, blasphemous Swearing; and in a word, never play for more than you are willing to lose; that you may find your self, after your Pastime, not the worse, but the better, which is the end of all Recreations.

There are some, I know, so base and penurious, who for the losing a Penny, will never play at any thing;

yet rather than they should want their Recreation, I would wish them to venture at Span-counter, and Dust-point with School-boys, upon their ordinary Play-days; in a Market-place, or Church-Porch.

Gaming is a Witchery, nourished by Idleness and Sloth, seldom left if delighted in: The Place of Gaming of the common Sort, would make honest Men ashamed, and loath their Company, for commonly about the Evening there frequents Hectors, Trappaners, Guilts, Pads, Brigs, Divers, Lifters, Foilers, Bulkers, Droppers, Donnakers, Crossbiters, Rooks, Kid-nappers, Vochers, Millikens, Pymen, Decoyes, Shoplifters, Famblers, which the Devil prepares for Tyburn, for that is the end of many of this desperate Rout. These are for the most part the Canting Languages of the Newgate-birds, and many of them are very Thieves upon any opportunity; they'll have your Sword, or Cloak, or Handkerchief, Knife, Gloves, sometimes so base, as to rip off Gold-lace, or twitch off Buttons, and often picking your Pocket: But if a Hector throw with a dry Fist at a Sum of Money, and nick you, 'tis theirs, if they lose, they owe you so much Money: This begets many Quarrels, and sometimes you must endure an Affront, or engage a Duel, not only losing precious Time, but your Life also. Therefore as you love your Life or Credit, avoid Gaming, except as aforesaid: For most Men find, if they use Gaming but one Year, not one in Forty gaineth; for the Box devoureth all the Profit.

*Of such Courses that Men in want may take,
to live and get Money.*

If a Man hath fallen into Poverty or Distress, either by Death of Friends, some Accident or other by Sea or Land, Sickness or the like, let him not despair, for, *Paupertas non est vitium*, since the Kingdom is like unto a Human Body, consisting of many Members, so useful each to other, as one cannot subsist without the other; as a Prince, his Council, and Statesmen are the Head, the Arms, are Men of Arms; the Back, the Commonalty; Hands and Feet, are Country and Mechanick Trades, &c. * I remember I have read in an Italian History, of one so Idle, that he was fain to have one help him to stir his Chaps, when he should eat his Meat. Now if you would ask me, what course he should take, or what he should do that wanteth Money, let him first bethink himself, to what Profession, or Trade of Life he hath been formerly brought up; if of the inferiour Rank of People, as a Tradesman, or Artificer, for those are the Persons most concerned in this general Complaint to shew how they may remedy what they complain of.

First, Let them be diligent and industrious, in their several Trades and Callings.

Secondly, Let them avoid all such idle Society, that squander away a great deal of Time at a cheap rate.

I shall instance in those sober and civil Conventions, as at Coffee houses and Clubs, where little Money is pretended to be spent, but a great deal of precious Time lost, which the Person never thinks of, but measures his Expences, by what goes out of his Pocket, nor considers what he might have put in by his Labour and what he might have saved, being employed in his Shop, as for Example.

A mechanick Tradesman it may be goes to the Coffee-house or Ale-house in the Morning, to drink his Morning Draught, where he spends Two pence, and in smoking and talking consumes at least an Hour: In the Evening about six a clock, he goes to his Two-penny Club, and there stays for his Two-pence till nine or Ten, here is Four-pence spent, and four Hours at least lost, which in most mechanick Trades, cannot be reckoned less than a Shilling, and if he keeps Servant, they may lose him near as much, by idling and spoiling his Goods, which his presence might have prevented; so that upon these considerations, for this his supposed Groat, a days Expence, he cannot reckon less than seven Groats, which comes to Fourteen Shillings a Week (Sundays excepted) which is Thirty six Pound ten Shillings a Year; a great deal of Money in a poor Tradesman's Pocket.

But if brought up to no Trade, then let him apply himself to what his Genius or natural Disposition stands him affected unto: If he hath a mind to Travel, he shall find entertainment in the *Netherlands*, who are the best Pay-masters, except the Emperor of *Russia* and the *Venetians* (I mean, for the most means) in Europe. If you list not to follow the Wars, you may find entertainment among our new Plantations in *America*, as *New-England*, *Virginia*, the *Barbadoes*, *Saint Christophers*, and the rest; where, with a great deal of delight, you may have variety of honest Employment, as Fishing with the Net or Hook, Planting, Gardening, and the like; which beside your maintenance you shall find it a great content to your Conscience, to be in action, which God commands us all to be: If you have been ever in a Grammar-School, you may every where find Children to Teach, so many, no doubt, as will keep you from Starving, and it may be in a Gentleman's House; or if you get entertainment of any who followeth the Law, or

practiseth Physick, you may with diligence and practice, prove a Clerk to him, or some Justice of the Peace: By the other you may get the Knowledge and Nature of Herbs, and all Foreign Drugs, from his Apothecary, and perhaps many good Receipts for Agues, Wounds, and the like: I have known many this way, proved in a Country Town, tollerable Physicians, and have grown Rich. If being Born a Gentleman, you scorn (as our Gentlemen do) to do any of these, you may get to be a Gentleman-Usher to some Lady or other; they are not few that have thrived passing well this way; and in a word, rather than be in miserable and pitiless want, let a Man undertake any Vocation and Labour, always remembering that homely (but true) Distich of old *Tuffer's*,

*Think no Labour slavery,
That brings in Penny savory.*

And as a necessary Rule hereto co incident, let every Man endeavour by dutiful diligence to get a Friend; and when he hath found him (neither are they so easily found in these Days) with all care to keep him, and to use him as one would do a Crystal or *Venice Glass*, to take him up most softly, and use him tenderly, or as you would a Sword of excellent Temper and Mettle, not to hack every Gate, or cut every Staple or Post therewith, but to keep him to defend you in your extreamest Danger. False and seeming Friends are infinite, and such be our ordinary Acquaintance, with the Complement of *Glad to see you well: How have you done this long time &c.* and with these we meet every Day. In a word, for a conclusion, let every one be careful to get and keep Money, and to know the worth of a Penny: *There is no Companion like the Penny: Be a good Husband, and thou wilt soon get a Penny to spend, a Penny to lend, and a Penny for thy Friend;* and since we are Born, we must live, *Vivions nous*, let us live as well, and as merrily as we can.

FINIS.