

**The way to wealth, and a plan by which every man may pay his taxes ... [Signed]
Richard Saundrrs. Philadelphia**

[1785?]

The WAY to Wealth, AND A PLAN by which every MAN MAY PAY HIS TAXES.

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COURTEOUS READER,

I HAVE heard that nothing gives an author so great pleasure as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I stopped my horse lately, where a great number of people were collected at an auction of merchants goods. The hour of 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? Will not these heavy taxes quite ‘ruin the country? How shall we be ever able ‘to pay them? What would you advise us to?’ Father Abraham stood up, and replied, ‘If ‘you would have my advice, I will give it you ‘in short, “for a word to the wife is enough,” ‘as *Poor Richard* says.’ They joined in desiring him to speak his mind, and gathering round him, he proceeded as follows:

‘ FRIEND, says he, the taxes are indeed ‘very heavy; and if those laid on by the government ‘were the only ones we had 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 helps them that help themselves,” ‘as *Poor Richard* says.’

I. ‘It would be thought a hard government ‘that should tax its people one tenth part of ‘their time, to be employed in its service: ‘but idleness taxes many of us much more; ‘sloth, by bringing on diseases, absolutely ‘shortens life. “Sloth, like rust, consumes “faster than labour wears; while the used key “is always bright,” as *Poor Richard* says.—“But dost thou love life, then do not squander “time, for that is the stuff life is made of,” as *Poor Richard* says. ‘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,” as *Poor Richard* says.

“If time be of all things the most precious, “wasting time must be,” as *Poor Richard* says, “the greatest prodigality;” since, as he elsewhere tells us, “Lost time is never found “again; and what we call time

enough, always “proves little enough:” Let us then up ‘and be doing, and doing to the purpose; for ‘by diligence we shall do more with less ‘perplexity. “Sloth makes all things difficult, “but industry all easy; and, he that riseth “late, must trot all day, and shall scarce “overtake his business at night; while laziness “travels so slowly, that poverty soon overtakes “him. Drive thy business, let not that drive “thee; and early to bed, and early to rise, “makes a man healthy, wealthy, and wise,” as Poor Richard says.

‘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,” as Poor Richard says; but ‘then the trade must be worked at, 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 the 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 plow 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 may be hindered ‘to-morrow. “One to-day is worth two “to-morrows,” as Poor Richard says; and farther, “Never leave that till to-morrow, which you “can do to-day.”—If you were a servant, ‘would you not be ashamed that a good master ‘should catch you idle? Are you then your ‘own master? Be ashamed to catch yourself ‘idle, when there is so much to be done ‘for yourself, your family, and your ‘country. —Handle your tools without mittens; ‘remember, that “The cat in gloves “catches no mice,” as Poor Richard says. ‘It is true, 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 dropping wears away stones; and “by diligence and patience the mouse ate 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 “thee, my friend, what Poor Richard says; “Employ thy time well, if thou meanest to “gain leisure, and, since thou art not sure of a “minute, throw not away an hour.” *Leisure* ‘is time for doing something useful; this leisure ‘the diligent man will obtain, but the ‘lazy man never; for, “A life of leisure, and “a life of laziness are two things. Many, “without labour, would live by their wits “only, but they break for want of stock;” ‘whereas industry gives comfort, and plenty 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.”

II. 'But with our industry we must likewise 'be steady, settled, and careful, and oversee our 'own affairs with our own eyes, and not trust 'too much to others; for as Poor Richard says,

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

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

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

'Again, "The eye of a master will do "more work than both his hands;" and again, "Want of care does us more damage than "want of knowledge;" and again, "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, "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 nail the "shoe was lost; for want of a shoe the horse "was lost; and for want of a horse the rider "was lost," being overtaken and slain by the 'enemy; all for want of a little care about a "horse-shoe nail."

III. '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. A 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 outgoes are "greater than her incomes."

'Away, then, with your expensive follies, 'and you will not then 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."

'And farther, "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 'remember, "Many a little makes a mickle." 'Beware of little expences; "A small leak "will sink a great ship," as Poor Richard says; 'and again, "Who dainties love, shall beggars "prove;" and moreover, "Fools make "feasts, and wise men eat them." Here you 'are all got together to 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. Remember "what Poor Richard says, "Buy what thou "hast no need of, and ere long thou shalt sell "thy necessaries." And again, "At a great "pennyworth pause awhile:" He means, 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. For in another place he says, "Many "have been ruined by buying good 'pennyworths." Again, "It is foolish to lay out "money in purchase of repentance;" and yet 'this folly is practised every day at auctions, 'for want of minding the Almanack. Many a 'one, for the sake of finery on the back, has gone 'with a hungry belly, and half starved their 'families; "Silks and sattins, scarlets and "velvets, put out the kitchen fire," as Poor 'Richard says. These are not the necessaries 'of life; they can scarcely be called the conveniences; 'and yet only because they look 'pretty, how many want to have them? By 'these, and other extravagances, 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," as Poor Richard says.—'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; but "Always taking out of "the meal-tub, and never putting in, soon "comes to the bottom," as Poor Richard says; and then, "When the well is dry, they know "the worth of water." But this they might "have known before, if they had taken his "advice: If you would know the value of "money, go and try to borrow some; for he "that goes a borrowing goes a sorrowing," as 'Poor Richard says; and, indeed, so does he 'that lends to such people, when he goes to 'get it in again. Poor Dick farther advises, 'and says,

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

'And again, "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 may be all of 'a-piece; but Poor Dick says, "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 for the frog to swell, 'in order to equal the ox.

"Vessels large may venture more, "But little boats should keep near shore."

"It is, however, a folly soon punished:" for, 'as Poor Richard says, "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.

'But what madness must it 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 ah! 'think what you do when you run in debt; 'you give to another 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," 'as Poor Richard says; and again to the same 'purpose, "Lying rides upon Debt's back:" 'whereas a free born American 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 that 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 in debt for such dress! Your 'creditor has authority, at his pleasure, to deprive 'you of your liberty; by confining you in 'gaol 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 as Poor 'Richard says, "Creditors have better memories "than debtors; creditors are 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." 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, expence 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."

'And when you have got the philosopher's 'stone, sure you will no longer complain of bad 'times or the difficulty of paying taxes.'

IV. 'This doctrine, my friends; is reason 'and wisdom: But, after all, do not depend 'too much upon your own industry and frugality 'and prudence, though excellent things; 'for they may all 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 conculde, "Experience "keeps a dear school, but fools will learn in "no other," as Poor Richard says, 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 further, "that "If you will not hear Reason, "she will surely rap your knuckles," as Poor 'Richard says.'

Thus the old gentleman ended his batangue. 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—I found the good man had thoroughly studied my Almanacks, and digested all I had dropt on these topics during the course of twenty-five years. The frequent mention he made of me must have tired any 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. Reader, if thou wilt do the same, thy profit will be as great as mine. I am, as ever,

Thine to serve thee, RICHARD SAUNDERS.

Philadelphia: Printed by DANIEL HUMPHREYS, in Spruce-street, near the Drawbridge.

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