

# Of Expense

RICHES are for spending, and spending for honor and good actions. Therefore extraordinary expense must be limited by the worth of the occasion; for voluntary undoing, may be as well for a man's country, as for the kingdom of heaven. But ordinary expense, ought to be limited by a man's estate; and governed with such regard, as it be within his compass; and not subject to deceit and abuse of servants; and ordered to the best show, that the bills may be less than the estimation abroad. Certainly, if a man will keep but of even hand, his ordinary expenses ought to be but to the half of his receipts; and if he think to wax rich, but to the third part. It is no baseness, for the greatest to descend and look into their own estate. Some forbear it, not upon negligence alone, but doubting to bring themselves into melancholy, in respect they shall find it broken. But wounds cannot be cured without searching. He that cannot look into his own estate at all, had need both choose well those whom he employeth, and change them often; for new are more timorous and less subtle. He that can look into his estate but seldom, it behooveth him to turn all to certainties. A man had need, if he be plentiful in some kind of expense, to be as saving again in some other. As if he be plentiful in diet, to be saving in apparel; if he be plentiful in the hall, to be saving in the stable; and the like. For he that is plentiful in expenses of all kinds, will hardly be preserved from decay. In clearing of a man's estate, he may as well hurt himself in being too sudden, as in letting it run on too long. For hasty selling, is commonly as disadvantageable as interest. Besides, he that clears at once will relapse; for finding himself out of straits, he will revert to his custom: but he that cleareth by degrees, induceth a habit of frugality, and gaineth as well upon his mind, as upon his estate. Certainly, who hath a state to repair, may not despise small things; and commonly it is less dishonorable, to abridge petty charges, than to stoop to petty gettings. A man ought warily to begin charges which once begun will continue; but in matters that return not, he may be more magnificent.

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