

Of Riches

I CANNOT call riches better than the baggage of virtue. The Roman word is better, *impedimenta*. For as the baggage is to an army, so is riches to virtue. It cannot be spared, nor left behind, but it hindereth the march; yea, and the care of it, sometimes loseth or disturbeth the victory. Of great riches there is no real use, except it be in the distribution; the rest is but conceit. So saith Solomon, Where much is, there are many to consume it; and what hath the owner, but the sight of it with his eyes? The personal fruition in any man, cannot reach to feel great riches: there is a custody of them; or a power of dole, and donative of them; or a fame of them; but no solid use to the owner. Do you not see what feigned prices, are set upon little stones and rarities? and what works of ostentation are undertaken, because there might seem to be some use of great riches? But then you will say, they may be of use, to buy men out of dangers or troubles. As Solomon saith, Riches are as a strong hold, in the imagination of the rich man. But this is excellently expressed, that it is in imagination, and not always in fact. For certainly great riches, have sold more men, than they have bought out. Seek not proud riches, but such as thou mayest get justly, use soberly, distribute cheerfully, and leave contentedly. Yet have no abstract nor friarly contempt of them. But distinguish, as Cicero saith well of Rabirius Posthumus, *In studio rei amplificandae apparebat, non avaritiae praedam, sed instrumentum bonitati quaeri*. Harken also to Solomon, and beware of hasty gathering of riches; *Qui festinat ad divitias, non erit insons*. The poets feign, that when Plutus (which is Riches) is sent from Jupiter, he limps and goes slowly; but when he is sent from Pluto, he runs, and is swift of foot. Meaning that riches gotten by good means, and just labor, pace slowly; but when they come by the death of others (as by the course of inheritance, testaments, and the like), they come tumbling upon a man. But it mought be applied likewise to Pluto, taking him for the devil. For when riches come from the devil (as by fraud and oppression, and unjust means), they come upon speed. The ways to enrich are many, and most of them foul. Parsimony is one of the best, and yet is not innocent; for it withholdeth men from works of liberality and charity. The improvement of the ground, is the most natural obtaining of riches; for it is our great mother's blessing, the earth's; but it is slow. And yet where men of great wealth do stoop to husbandry, it multiplieth riches exceedingly. I knew a nobleman in England, that had the greatest audits of any man in my time; a great grazier, a great sheep-master, a great timber man, a great collier, a great corn-master, a great lead-man, and so of iron, and a number of the like points of husbandry. So as the earth seemed a sea to him, in respect of the perpetual importation. It was truly observed by one, that himself came very hardly, to a little riches, and very easily, to great riches. For when a man's stock is come to that, that he can expect the prime of markets, and overcome those bargains, which for their greatness are few men's money, and be partner in the industries of younger men, he cannot but increase mainly. The gains of ordinary trades and vocations are honest; and furthered by two things chiefly: by diligence, and by a good name, for good and fair dealing. But the gains of bargains, are of a more doubtful nature; when men shall wait upon others' necessity, broke by servants and instruments to draw them on, put off others cunningly, that would be better chapmen, and the like practices, which are crafty and naught. As for the chopping of bargains, when a man buys not to hold but to sell over again, that commonly grindeth double, both upon the seller, and upon the buyer. Sharings do greatly enrich, if the hands be well chosen, that are trusted. Usury is the certainest means of gain, though one of the worst; as that whereby a man doth eat his bread, in *sudore vultus alieni*; and besides, doth plough upon Sundays. But yet certain though it be, it hath flaws; for that the scriveners and brokers do value unsound men, to serve their own turn. The fortune in being the first, in an invention or in a privilege, doth cause sometimes a wonderful overgrowth in riches; as it was with the first sugar man, in the Canaries. Therefore if a man can play the true logician, to have as well judgment, as invention, he may do great matters; especially if the times be fit. He that resteth upon gains certain, shall hardly grow to great riches; and he that puts all upon adventures, doth oftentimes break and come to poverty: it is good,

therefore, to guard adventures with certainties, that may uphold losses. Monopolies, and coemption of wares for re-sale, where they are not restrained, are great means to enrich; especially if the party have intelligence, what things are like to come into request, and so store himself beforehand. Riches gotten by service, though it be of the best rise, yet when they are gotten by flattery, feeding humors, and other servile conditions, they may be placed amongst the worst. As for fishing for testaments and executorships (as Tacitus saith of Seneca, *testamenta et orbos tamquam indagine capi*), it is yet worse; by how much men submit themselves to meaner persons, than in service. Believe not much, them that seem to despise riches; for they despise them, that despair of them; and none worse, when they come to them. Be not penny-wise; riches have wings, and sometimes they fly away of themselves, sometimes they must be set flying, to bring in more. Men leave their riches, either to their kindred, or to the public; and moderate portions, prosper best in both. A great state left to an heir, is as a lure to all the birds of prey round about, to seize on him, if he be not the better stablished in years and judgment. Likewise glorious gifts and foundations, are like sacrifices without salt; and but the painted sepulchres of alms, which soon will putrefy, and corrupt inwardly. Therefore measure not thine advancements, by quantity, but frame them by measure: and defer not charities till death; for, certainly, if a man weigh it rightly, he that doth so, is rather liberal of another man's, than of his own.

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