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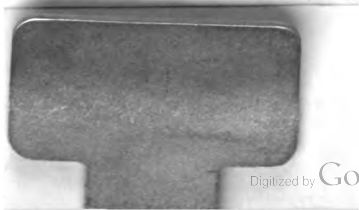
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THE

# WAY TO WEALTH.

BY

*Benjamin*  
DR. FRANKLIN.

No. 2.

PUBLISHED BY THE NEW-YORK ASSOCIATION FOR  
IMPROVING THE CONDITION OF THE POOR.

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*C*  
NEW-YORK:  
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1848.

It is said the eccentric and gifted John Randolph once jumped up from his seat in Congress and exclaimed: "Mr. Speaker, I have found the philosopher's stone: it is this, *pay as you go.*"

This is one of the first great lessons in domestic economy, which every one, but especially every laboring man, should learn, that is, to live within his income—the *farther within* the better—and to adopt and practice the rule, "*pay as you go.*"

Adopt this system and "hard times" will not trouble you. Such times, if they come, may be the easiest, for they always depress the market, and make provisions and merchandise cheaper.

Keep to your business, and your business will keep you. Perseverance will remove mountains. Don't mind a dark day. However thick and dark the clouds, there is light *above* them. Look up and persevere.

Buy nothing useless. Never get in debt as long as you can work. Spend all your money if in want, then wait a week before trying your credit. When you have earned a dollar, always lay by a quarter or a half.

Keep an account of every day's wages, of every idle day, and of every expenditure.

The following table will show the difference between cash and credit, in necessary family expenses. The one is an account kept by the buyer, as the articles were bought and paid for; the other is taken from the grocer's bills:—

<i>For Cash.</i>		<i>For Credit.</i>	
1 Barrel of Flour 196 lb.	\$5 50	196 lb of Flour at 4 cts . .	\$7 84
1 Gallon of Vinegar . . .	20	1 Gallon of Vinegar . . .	25
14 lb. of Brown Sugar . . .	87½	14 lb. of Brown Sugar . . .	1 02
3½ lb. of Coffee . . . . .	44	3½ lb. of Coffee . . . . .	50
1 lb. of Black Tea . . . . .	50	1 lb. Black Tea . . . . .	62½
6 lb. of Candles . . . . .	60	6 lb. Candles . . . . .	75
3 Bushels of Potatoes . . .	1 87½	3 Bushels of Potatoes . . .	2 62½
1 Ham, 12 lb. . . . .	1 08	12 lb. of Ham . . . . .	1 50
10 lb. of Pork . . . . .	60	10 lb. of Pork . . . . .	73
50 lb. of Indian Meal . . .	75	50 lb. of Indian Meal . . .	1 00
6 Boxes of Matches . . . .	6	6 Boxes of Matches . . . .	12½
1 Broom . . . . .	18¾	1 Broom . . . . .	25
20 lb. of Butter . . . . .	3 75	20 lb. of Butter . . . . .	4 17
12 lb. of Soap . . . . .	75	12 lb. of Soap . . . . .	87½
2 Gallons of Molasses . . .	62½	2 Gallons of Molasses . . .	75
<hr/>		<hr/>	
Cost for Cash . . . . .	17 79½	Cost on Credit . . . . .	23 01
		Cost for Cash . . . . .	17 79½
		<hr/>	
		In favor of Cash . . . .	5 21¾

The above is a moderate estimate of the difference between a *running account*, and having the range of the market with ready money. If the practice of having things charged is also adopted with regard to fresh meats, fruits and vegetables, in city markets, the difference will be found to be much greater.

1887 Sept. 9.

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## INTRODUCTION.

THE "Association for Improving the Condition of the Poor," wishing to extend the usefulness of this admirable little treatise, have published it in the present form. It is especially adapted by its clearness, concise expression and happy illustrations, to accomplish the objects for which it was written. Regarding it, however, as wanting in religious sentiment and feeling, they have endeavored to supply that defect, by inserting a few appropriate texts.

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## THE WAY TO WEALTH.

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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 the 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 they not quite ruin the country? How shall we be ever able to bear 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 wise is enough,' as poor Richard says." They joined in desiring him to speak his mind, and gathering round him, he proceeded as follows:

"Friends," says he, "it may be the times are bad, but let us see whether the fault is not our own. Our expenses are doubled by idleness, and trebled by pride and folly; and these can only be abated by our own exertions. If we hearken to good advice, we may gain something. '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 labor 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: so by diligence shall we 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 signify 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 honor,’ as poor Richard says; but then, the trade must be worked at, and the calling well followed, or neither the estate nor the office

\* Prov. 21 : 25. The desire of the slothful killeth him.

† Psalm 34 : 12. What man is he that desireth life and loveth many days? Let him depart from evil and do good; seek peace and pursue it. 91 : 16. Because he hath set his heart upon me, with long life will I satisfy him, and show him my salvation.

‡ Prov. 19 : 15. Slothfulness casteth into a deep sleep. 20 : 13. Love not sleep, lest thou come to poverty. 18 : 9. The slothful is brother to him who is a waster.

§ Eccl. 9 : 10. Whatsoever thy hand findeth to do, do with all thy might; for there is no work, nor device, nor knowledge, nor wisdom, in the grave, whither thou goest.

¶ Prov. 10 : 14. The hand of the diligent maketh rich.

\*\* Prov. 26 : 16. The sluggard is wiser in his own conceit, than seven men who can give a reason.

\*\*\* 1 Thes. 4 : 11. Study to do thine own business. Rom. 12 : 11. Be not slothful in business.

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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 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 plough 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, your country, and your God. 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 life of laziness are two things.' Many without labor, would live by their wits only, but they break for want of stock; whereas, industry gives comfort, 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,

\* Prov. 20: 4. The sluggard will not plough, therefore shall he beg. 6: 6. Go to the ant, thou sluggard, consider her ways and be wise.

† John 9: 4. Work while it is called to-day; for the night cometh when no man can work.

‡ Eph. 5: 16. Redeem the time, because the days are evil.

§ Prov. 21: 17. He that loveth pleasure, shall be a poor man.



'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 are 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.'

"And again, 'The eye of the master will do more work than both his hands;' and again, 'Want of care does 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 in others, 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 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 have 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.'

\* Prov. 26: 6. He that sendeth a message by the hand of a fool, cutteth off the feet and drinketh damage.

† Prov. 23: 21. The drunkard shall come to poverty. 1 Cor. 6. 10. No drunkard shall inherit the Kingdom of God.

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, clothes 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 expenses; '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 have all got together to this sale of fineries and knickknacks. 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 must be for less than they cost: but if you have no occasion for them, they may be dear to you. Remember what poor Richard says, 'Buy what thou hast no need of, and ere long thou shalt sell thy necessities.' And again, 'At a great penny-worth 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 penny-worths.' Again, 'It is foolish to lay-out money to purchase repentance;' and yet this folly is practiced every day at auctions, for want of minding the Almanac. Many a one, for the sake of finery on the back, has gone with a hungry belly, and half starved their families; 'Silks and satins, scarlets and velvets, put out the kitchen fire,' as poor Richard says. These are not the necessities of life; they can scarcely be called the conveniencies: and yet, only because they look pretty, how many want to have them!—By these and other extravagancies, 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 never will 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 out 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 that 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 it must 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 man ought not to be ashamed or 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 you were free, have a right to dress as you

\* Prov. 16: 18. Pride goeth before destruction, and a haughty spirit before a fall. 29: 23. A man's pride shall bring him low, but honor shall uphold the humble spirit.

† Prov. 22: 7. The borrower is servant to the lender.

‡ Prov. 12: 22. Lying lips are an abomination unto the Lord. Rev. 21: 8. Liars shall have their part in the lake which burneth with fire and brimstone, which is the second death.

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 yourselves under that tyranny, when you run in debt for such dress! Some creditor may harass and oppress you; and by going to law, may reduce you to poverty, and thus compel you to dress in rags and even beg your bread. 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 a 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, 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.'

And when you have got the philosopher's stone, sure you will no longer complain of hard times.

"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 conclude, 'Experience keeps a dear school, but fools will learn in no other,' as poor Richard says, and scarce in

\* Prov. 11: 28. He that trusteth in riches shall fall: but the righteous shall flourish as a branch. 28: 26. He that trusteth to his own heart, is a fool. Psal. 32: 10. Many sorrows shall be to the wicked; but he that trusteth in the Lord, mercy shall compass him about. Prov. 3: 6. In all thy ways acknowledge Him, and he shall direct thy paths.

† Prov. 13: 25. He that watereth, shall also be watered himself.

that ; for it is true, ' We may give advice, but we cannot give conduct.' However, remember this ; ' They that will not be counseled cannot be helped ;' and farther, that, ' If you will not hear Reason, she will surely rap your knuckles,' as poor Richard says."\*

Thus the old gentleman ended his harangue. The people heard it and approved the doctrine, and immediately practiced 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 Almanacs, 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 tried any one else ; 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.

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Every able-bodied man in this country, may support himself and family comfortably ; if they do not, it is probably owing to idleness, improvidence, or intemperance. We knew in a neighboring city, four blacksmiths employed in the same shop,—two were first-rate workmen, the other two were helpers. The first two received \$1 50 per day each ; the last two 75 cents per day. The first two were regular drinkers, and no persuasion could induce them to forego their drams ; the last two were temperate men, and expended nothing for strong drink. Now mark the difference. The first two were poor,—their families neglected, destitute, and distressed. The wife and children of one of them have been driven from their beds into the street, in a cold night, and compelled to accept of charity to save them from starvation. At length, he deserted his family, and soon after died suddenly at Pittsburgh. The other is now very sick, apparently on his death-bed. The two helpers who received but 75 cents per day, support their families comfortably, and have each about \$300 in the Savings' Bank. We know another laborer, who, with \$1 per day, supports his family handsomely, and has nearly \$400 in the Savings' Bank. He, too, is an abstinence man

\* Eccl. 12: 13. Hear the conclusion of the whole matter: fear God and keep his commandments ; for this is the whole duty of man.

## WHAT O'CLOCK IS IT ?

When I was a young lad, my father one day called me to him that he might teach me how to know what o'clock it was. He told me the use of the minute finger and the hour hand, and described to me the figures on the dial plate, until I was pretty perfect in my part.

No sooner was I quite master of this additional knowledge, than I set off scampering to join my companions at a game of marbles ; but my father called me back ; "Stop, Humphrey," said he, "I have something more to tell you."

Back again I went, wondering what else I had to learn ; for I thought I knew all about the clock, quite as well as my father did.

"Humphrey," said he, "I have taught you to know the time of day ; I must now teach you how to find out the time of your life."

All this was strange to me, so I waited rather impatiently to hear how my father would explain it, for I wanted sadly to go to my marbles.

"The Bible," says he, "describes the years of man to be threescore and ten, or fourscore years. Now life is very uncertain, and you may not live a single day longer ; but if we divide the fourscore years of an old man's life into twelve parts, like the dial of a clock, it will allow almost seven years for every figure. When a boy is seven years old, then it is one o'clock of his life, and this is the case with you ; when you arrive at fourteen years, it will be two o'clock with you ; and at twenty-one years, it will be three o'clock, should it please God thus to spare your life. In this manner you may know the time of your life, and looking at the clock may, perhaps, remind you of it. My great-grandfather, according to this calculation, died at twelve o'clock ; my grandfather at eleven, and my father at ten. At what hour you and I shall die, Humphrey, is only known to Him to whom all things are known."

Never since then have I heard the inquiry, "What o'clock is it ?" nor do I think I have ever looked at the face of the clock, without being reminded of the words of my father.

I know not, my friends, what o'clock it is with you, but I know very well what time it is with myself ; and that if I mean to do any thing in this world, which hitherto I have neglected, it is high time to set about it. The words of my father have given a solemnity to the dial plate of the clock, which it would never have possessed, in my estimation, if these words had not been spoken. Look about you, my friends, I earnestly entreat you, now, and ask yourselves what o'clock it is with you.

## THE GREAT SUBJECT.

"Have you taken up in earnest the great subject of *personal religion*?" said a minister one day to one of his parishioners. "I often think of it, sir," was the reply; "and think before I die I shall take it in hand." "But why delay? you are in danger." "O, sir, the subject is a great one, and should not be rashly entered upon." "This is the very reason you should take it up now: delay is infinitely hazardous." They parted.

"Oh, must I die? must I die?" was heard not many days after, echoing through a gloomy dwelling. "Not a day to live! Oh how can I die, when the great work of my soul's salvation has not yet been begun! Oh, must I die?" Yes, alas! a few short hours and all was still—he was dead. Reader, have you thought of the great subject of personal religion? Delay not to make your peace with God; soon you too must die.

## GOLDEN SENTENCES.

Keep thy heart with all diligence, for out of it are the issues of life. Trust not the world, for it pays not what it promises.

Procrastination is the kidnapper of souls and the recruiting officer of hell.

If the globe were one mass of pure gold, if the stars were so many *jewels* of the finest order, and the sun a *ruby*, they were less than nothing when compared with the infinite value of one soul.

It is better to go with a few to heaven, than with a multitude to hell, and be lost for the sake of company.

Use sin as it will use you; spare it not, for it will not spare you; it is your murderer and the murderer of the world: and though it kill you, it shall not be able to kill your soul; and though it bring you to the grave as it did your Redeemer, it shall not be able to keep you there. You love not death, love not the cause of death.

Wisdom prepares for the worst; but folly leaves the worst for the day when it comes.

Only the Power that makes a world can make a Christian.

Those who depend upon God shall not want, even in a desert.

The love of Christ has a height without a top, and a depth without a bottom, a length without an end, and a breadth without a limit.

We may know what Christ has done for us, by what he has done in us.

Life is a wasting thing; its strength is not the strength of stones; it is a candle that will *burn out*, if not blown out.

Death is terrible in the eye of nature, but far more terrible in the eye of conscience.

Prayer is a key, which being turned by the hand of faith, unlocks all God's treasures.

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OR BEFORE THE LAST DATE STAMPED  
BELOW. NON-RECEIPT OF OVERDUE  
NOTICES DOES NOT EXEMPT THE  
BORROWER FROM OVERDUE FEES.**

