

MAXINE KUMIN

The Immutable Laws

Never buy land on a slope, my father declared
the week before his heart gave out.
We bit down hard on a derelict dairy farm
of tilting fields, hills, humps and granite outcrops.

Never bet what you can't afford to lose,
he lectured. I bet my soul on a tortured horse
who never learned to love, but came to trust me.

Spend your money close to where you earn it,
he dictated. Nothing made him crosser
than wives who drove to New York to go shopping
when Philly stores had everything they needed.

This, the grab bag of immutable laws
circa 1940 when I was the last
child left at home to be admonished:

Only borrow what you know you can repay.
Your mother used to run up dress-shop bills
the size of the fifth Liberty Loan,
his private hyperbole. It took me years

to understand there'd been five loans
launched to finance the First World War,
the one he fought in, *the war to end all wars*.

What would this man who owed no man, who kept
his dollars folded in a rubber band,
have thought of credit cards, banking online?
Wars later, clear as water, I hear him say
reconcile your checkbook monthly, and oh!
always carry a clean handkerchief.