The COMPLETE ENGLISH TRADESMAN, IN FAMILIAR LETTERS;

Directing him in all the ſeveral PARTS and PROGRESSIONS of TRADE.

VIZ.

I. His acquainting himſelf with Buſineſs during his Apprenticeſhip.

II. His writing to his Correſpondents, and obtaining a general Knowledge of Trade; as well what he is not, as what he is employ'd in.

III. Of Diligence and Application, as the Life of all Buſineſs.

IV. Cautions againſt Over-trading.

V. Of the ordinary Occaſions of a Tradeſman's Ruin; ſuch as Expenſive Living --- Too early Marrying -- Innocent Diverſions -- Giving and taking too much Credit -- Leaving Buſineſs to Servants -- Being above Buſineſs -- Entering into dangerous Partnerſhips, *&c.*

VI. Directions in the ſeveral Diſtreſſes of a Tradeſman, when he comes to fail.

VII. Of Tradeſmen Compounding with their Debtors, and why they are ſo particularly ſevere.

VIII. Of Tradeſmen ruining one another by Rumour and Scandal.

IX. Of the Cuſtomary Frauds of Trade, which even honeſt Men allow themſelves to practiſe.

X. Of CREDIT, and how it is only ſupported by HONESTY.

XI. Directions for Book-keeping, punctual paying Bills, and thereby maintaining Credit.

XII. Of the Dignity and Honour of TRADE in *England*, more than in other Countries; and how the Trading Families in *England* are mingled with the Nobility and Gentry, ſo as not to be ſeparated or diſtinguiſhed.

Calculated for the Inſtruction of our Inland Tradeſmen; and eſpecially of YOUNG BEGINNERS.

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THE

PREFACE.

THE Title of this Work is an Index of the Performance. It is a Collection of uſeful Inſtructions for a young Tradeſman. The World is grown ſo wiſe of late, or (if you will) fancy themſelves ſo, are ſo *opiniatre*, as the *French* well expreſs it, ſo ſelf-wiſe, that I expect ſome will tell us beforehand they know every thing already, and want none of my Inſtructions; and to ſuch indeed theſe Inſtructions are not written.

HAD I not ſeen in a few Years experience many young Tradeſmen miſcarry for

want of thoſe very Cautions which are here given, I ſhould have thought this Work needleſs, and I am ſure had never gone about to write it; but as the contrary is manifeſt, I thought, and think ſtill, the world greatly wanted it.

AND be it that thoſe unfortunate Creatures that have thus blown themſelves up in Trade, have miſcarried for want of knowing, or for want of practiſing what is here offered for their Direction, whether for want of Wit, or by too much Wit, the thing is the ſame, and the Direction is equally needful to both.

An old experienc'd Pilot ſometimes loſes a Ship by his aſſurance and over-confidence of his Knowledge, as effectually as a young Pilot does by his Ignorance and want of Experience; this very thing, as I have been inform'd, was the Occaſion of the fatal Diſaſter in which Sir *Cloudeſly Shovel*, and ſo many hundred brave Fellows, loſt their Lives in a Moment upon the Rocks of *Scilly*.

HE that is above informing himſelf when he is in Danger, is above Pity when he miſcarries: A young Tradeſman who ſets up thus full of himſelf, and ſcorning Advice from thoſe who have gone before him, like a Horſe that ruſhes into the Battle,

tle, is only fearlefs of Danger becaufe he does not underftand it.

If there is not fomething extraordinary in the Temper and Genius of the Tradefmen of this Age, if there is not fomething very fingular in their Cuftoms and Methods, their Conduct and Behaviour in Bufinefs; alfo if there is not fomething different and more dangerous and fatal in the common Road of trading, and Tradefmens Management now, than ever was before, what is the Reafon that there are fo many Bankrupts and broken Tradefmen now among us, more than ever were known before?

I make no doubt but there is as much Trade now, and as much gotten by trading, as there ever was in this Nation, at leaft in our Memory; and if we will allow other People to judge, they will tell us there is much more Trade, and Trade is much more gainful; what then muft be the Reafon that the Tradefmen cannot live on their Trades, cannot keep open their Shops, cannot maintain themfelves and families as well now as they could before? Something extraordinary muft be the Cafe.

There muft be fome Failure in the *Tradefman*, it can be no where elfe; *either* he is lefs fober and lefs frugal, lefs cautious

cautious of what he does, who he truſts, how he lives, and how he behaves, than Tradeſmen uſe to be, *or* he is leſs induſtrious, leſs diligent, and takes leſs care and pains in his Buſineſs, or ſomething is the matter; it cannot be but if he had the ſame Gain, and but the ſame Expence which the former Ages ſuffered Tradeſmen to thrive with, he would certainly thrive as they did: There muſt be ſomething out of order in the Foundation, he muſt fail in the eſſential Part, or he would not fail in his Trade: The ſame Cauſes would have the ſame Effects in all Ages; the ſame Gain, and but the ſame Expence, would juſt leave him in the ſame Place as it would have left his Predeceſſor in the ſame Shop; and yet we ſee one grow rich, and the other ſtarve under the very ſame Circumſtances.

THE temper of the Times explains the Caſe to every body that pleaſes but to look into it. The Expences of a Family are quite different now from what they have been; Tradeſmen cannot live as Tradeſmen in the ſame Claſs uſed to live; Cuſtom, and the manner of all the Tradeſmen round them command a Difference, and he that will not do as others do, is eſteemed as no body among them, and the

Tradeſman

Tradesman is doom'd to Ruin by the Fate of the Times.

In short, there is a Fate upon a Tradesman, either he must yield to the Snare of the Times, or be the Jest of the Times; the young Tradesman cannot resist it; he must live as others do, or lose the Credit of living, and be run down as if he was broke: In a Word, he must spend more than he can afford to spend, and so be undone, or not spend it, and so be undone.

If he lives as others do he breaks, because he spends more than he gets; if he does not, he breaks too, because he loses his Credit, and that is to lose his Trade; what must he do?

The following Directions are calculated for this Exigency, and to prepare the young Tradesman to stem the Attacks of those fatal Customs, which otherwise, if he yields to them, will inevitably send him the way of all the thoughtless Tradesmen that have gone before him.

Here he will be *effectually, we hope,* encourag'd to set out well, to begin wisely and prudently, and to avoid all those Rocks which the gay Race of Tradesmen so frequently suffer shipwrack upon; and here he will have a true Plan of his own

Prospe-

Prosperity drawn out for him, by which, if it be not his own fault, he may square his Conduct in an unnerring manner, and fear neither bad Fortune nor bad Friends.

I had purposed to give a great many other Cautions and Directions in this Work, but it would have spun it out too far, and have made it tedious: I would indeed have discoursed of some Branches of *home Trade*, which necessarily embarks the inland Tradesman in some Parts of foreign Business, and so makes a Merchant of the Shop-keeper almost whether he will or no, *for Example*:

ALMOST all the Shop-keepers and Inland Traders in Sea-port Towns, or even in the Water-side-part of *London* it self, are necessarily brought in to be Owners of Ships, and concerned at least in the Vessel, if not in the Voyage; some of their Trades, perhaps, relate to, or are employed in the building, or fitting, or furnishing out Ships, as is the Case at *Shoreham*, *at Ipswich*, *Yarmouth*, *Hull*, *Whitby*, *Newcastle*, and the like: Others are concern'd in the Cargoes, as in the *Herring Fishery* at *Yarmouth* and the adjacent Ports, the *Colliery* at *Newcastle*, *Sunderland*, *&c.* and the like in many other Cases.

In this Case the Shop-keeper is sometimes a Merchant Adventurer, whether he will or not, and some of his Business runs into Sea-adventures, as in the *Salt* Trade at *Sheffield*, in *Northumberland*, and *Durham*, and again at *Limington*; and again in the Coal Trade, from *Whitehaven* in *Cumberland* to *Ireland*, and the like.

These Considerations urg'd me to direct due Cautions to such Tradesmen, and such as would be particular to them, especially not to launch out in Adventures beyond the Compass of their Stocks; and withal to manage those things with due wariness: But this Work had not room for those things; and as that sort of amphibious Tradesmen, *for such they are*, trading both by Water and by Land, are not of the kind with those particularly aimed at in these Sheets, I thought it was better to leave them quite out, than to touch but lightly upon them.

I had also designed one Chapter or Letter to my *Inland Tradesmen*, upon the most important Subject of *borrowing Money upon Interest*, which is one of the most dangerous things a Tradesman is exposed to: It is a pleasant thing to a Tradesman to see his Credit rise, and Men offer him Money to trade with, upon so slender a

Consideration as 5 *per cent*. Interest, when he gets 10 *per cent*. perhaps twice in the Year; but it is a Snare of the most dangerous kind in the Event, and has been the Ruin of so many Tradesmen, that tho' I had not room for it in the Work, I cou'd not let it pass without this Notice, *in the Preface*.

1. INTEREST Money eats deep into the Tradesman's Profits, because it is a Payment certain, whether the Tradesman gets or loses; and as he may often get double, so sometimes he loses, and then his Interest is a double Payment; 'tis a Partner with him, under this unhappy Circumstance, *viz*. that it goes halves when he *gains*, but not when he *loses*.

2. THE Lender calls for his Money when he pleases, and often comes for it when the Borrower can ill spare it; and then, having launch'd out in Trade on the Supposition of *so much in Stock*, he is left to struggle with the enlarged Trade with a contracted Stock; and thus he sinks under the weight of it, cannot repay the Money, is dishonoured,

ed, prosecuted, and at last undone by the very Loan which he took in to help him.

INTEREST of Money is a dead weight upon the Tradesman, and as the Interest always keeps him low, the Principal sinks him quite down, when that comes to be paid out again. Payment of Interest, to a Tradesman, is like *Seneca* bleeding to death in a warm Bath, the pleasing warmth of the Bath makes him die in a kind of Dream, and not feel himself decay, till at last he is exhausted, falls into Convulsions, and expires.

A Tradesman held up by *Money at Interest*, is sure to sink at last by the weight of it, like a Man thrown into the Sea with a Stone tied about his Neck, who tho' he could swim if he was loose, he drowns in spite of all his struggle.

INDEED this Article would require not a Letter, but a Book by it self, and the tragical Stories of Tradesmen undone by Usury are so many, and the Variety so great, that they would make a History by themselves: But it must suffice to treat it here only in general, and give the Tradesmen a Warning of it, as the *Trinity-house* Pilots warn Sailors of a Sand, by hanging a

Buoy

Buoy upon it; or as the *Edy* Stone Light-house upon a sunk Rock, which, as the Poet says, *Bids Men stand off, and live; come near, and die.*

For a Tradesman to borrow Money upon Interest, I take to be like a Man going into a House infected with the Plague; 'tis not only likely that he may be infected and die, but next to a Miracle if he escapes.

This Part being thus hinted at, I think I may say of the following Sheets, That they contain all the Directions needful to make the Tradesman thrive; and if he pleases to listen to it with a temper of Mind willing to be directed, he must have some uncommon ill luck if he miscarries.

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THE

THE COMPLETE TRADESMAN.

INTRODUCTION.

EING to direct this discourse to the *tradesmen* of this nation, 'tis needful, in order to make the substance of this work and the subject of it agree together, that I should in a few words explain the terms, and tell the reader who it is we understand by the word *tradesman*, and how he is to be qualified in order to merit the title of *complete*.

THIS is necessary because the said term *tradesman* is understood by several people, and in several places, in a different manner: *for example*. In the *North* of *Britain*, and likewise in *Ireland*, when you say a *tradesman*, you are understood to mean a mechanick, such as a *smith*, a *carpenter*, a *shoemaker*, and the like, such as here we call a *handi-*

craftsman. In like manner, abroad they call a *tradesman* such only as carry goods about from town to town, and from market to market, or from house to house to sell; these in *England* we call *petty chapmen*, in the North *pethers*, and in our ordinary speech *pedlars*.

BUT in *England*, and especially in *London*, and the South part of *Britain*, we take it in another sense, and in general, all sorts of ware-housekeepers, shopkeepers, whether wholesale dealers, or retailers of goods, are called *tradesmen*; or to explain it by another word *tradingmen*: such are, whether wholesale or retale, our *grocers*, *mercers*, *linen* and *woollen drapers*. Blackwell-hall *factors*, *tobacconists*, *haberdashers*, whether of hats or small wares, *glovers*, *hosiers*, *milleners*, *booksellers*, *stationers*, and all other shopkeepers, who do not actually work upon, make, or manufacture the goods they sell.

ON the other hand, those who make the goods they sell, tho' they do keep shops to sell them, are not called *tradesmen*, but *handicrafts*, such as *smiths*, *shoemakers*, *founders*, *joiners*, *carpenters*, *carvers*, *turners*, and the like; others, who only make, or cause to be made, goods for other people to sell, are called *manufacturers* and *artists*, *&c.* Thus distinguished, I shall speak of them all as occasion requires, taking this general explication to be sufficient; and I thus mention it to prevent being obliged to frequent and further particular descriptions as I go on.

AS there are several degrees of people employ'd in trade below these, such as *workmen*, *labourers*, and *servants*; so there is a degree of traders above them, which we call *merchants*; where 'tis needful to observe, that in other countries, and even in the *North* of *Britain*, and *Ireland*, as the handicraftsmen and artists are call'd *tradesmen*, so the *shopkeepers*, who we here call *tradesmen*, are all call'd *merchants*; nay even the very *pedlars* are call'd *travelling merchants*. But in *England* the word *merchant* is understood of none but such as carry on foreign correspondences, importing the goods and growth of other countries, and exporting the growth and manufacture of *England* to other countries; or to use a vulgar expression, because I am speaking to and of those who use that expression, *such as trade beyond sea*. These, in *England*, and these only, are call'd *merchants*, by way of honourable distinction: These I am not concern'd with in this work, nor is any part of it directed to them.

AS

As the *tradesmen* are thus distinguish'd, and their several occupations divided into proper classes, so are the *trades*. The general commerce of *England*, as it is the most considerable of any nation in the world, so that part of it which we call the *home*, or *inland trade*, is equal, if not superior to that of any other nation, tho' some of those nations are infinitely greater than *England*, and more populous also, as *France* and *Germany* in particular.

I insist that the trade of *England* is greater and more considerable than that of any other nation, for these reasons: (1.) Because *England* produces more goods as well for home consumption, as for foreign exportation, (and those goods all made of its own produce, or manufactured by its own inhabitants) than any other nation in the world. (2.) Because *England* consumes within it self more goods of foreign growth, imported from the several countries where they are produc'd or wrought, than any other nation in the world. And, (3.) Because for the doing this, *England* employs more shipping and more seamen, than any other nation (and some think than all the other nations) of *Europe*.

HENCE, besides the great number of wealthy *merchants* who carry on this great foreign negoce, and who by their corresponding with all parts of the world, import the growth of all countries hither; *I say*, besides these, we have a very great number of considerable dealers, whom we call *tradesmen*, who are properly call'd warehousekeepers, who supply the *merchants* with all the several kinds of manufactures, and other goods of the produce of *England*, for exportation; and also others who are called *wholesalemen*, who buy and take off from the *merchants* all the foreign goods which they import; these, by their corresponding with a like sort of *tradesmen* in the country, convey and hand forward those goods, and our own also, among those country *tradesmen*, into every corner of the kingdom, however remote; and by them to the retailers; and by the retailer to the last consumer, which is the last article of all trade. These are the *tradesmen* understood in this work, and for whose service these sheets are made publick.

HAVING thus describ'd the person, who I understand by the *English tradesman*, 'tis then needful to enquire into

his qualifications, and what it is that renders him a finished or *complete* man in his business.

1. THAT he has a general knowledge of not his own particular trade and business only; that part indeed well denominates a handicraftsman to be a *complete artist*; but our *complete tradesman* ought to understand all the inland trade of *England*, so as to be able to turn his hand to any thing, or deal in any thing, or every thing, of the growth and product of his own country, or the manufacture of the people, as his circumstances in trade or other occasions may require; and may, if he sees occasion, lay down one trade, and take up another, when he pleases, without serving a new apprenticeship to learn it.

2. THAT he not only has a knowledge of the species or kinds of goods, but of the places and peculiar countries where those goods, whether product or manufacture, are to be found; that is to say, where produc'd, or where made, and how to come at them, or deal in them, at the first hand, and to his best advantage.

3. THAT he understands perfectly well all the methods of correspondence, returning money, or goods for goods, to and from every county in *England*; in what manner to be done, and in what manner most to advantage; what goods are generally bought by barter and exchange, and what by payment of money; what for present money, and what for time; what are sold by commission from the makers, what bought by factors, and by giving commission to buyers in the country, and what bought by orders to the maker, and the like; what markets are the most proper to buy every thing at, and where and when; and what fairs are proper to go to, in order to buy or sell, or meet the country dealer at; such as *Sturbridge*, *Bristol*, *Chester*, *Exeter*; or what marts, such as *Beverly*, *Lyn*, *Boston*, *Gainsborough*, and the like.

IN order to complete the *English* tradesman in this manner, the first thing to be done is to lay down such general maxims of trade as are fit for his instruction, and then to describe the *English* or *British* product, being the fund of its inland trade, whether we mean its *produce* as the growth of the country, or its *manufactures*, as the labour of her people; then to acquaint the tradesman with the manner of the circulation where those things are found, how and by

by what methods all those goods are brought to *London*, and from *London* again convey'd into the country; where they are principally bought at best hand, and most to the advantage of the buyer, and where the proper markets are to dispose of them again when bought.

THESE are the degrees by which the *complete tradesman* is brought up, and by which he is instructed in the principles and methods of his commerce, by which he is made acquainted with business, and is capable of carrying it on with success, after which there is not a man in the universe deserves the title of a *complete tradesman*, like the *English* shopkeeper.

LET-

LETTER I.

Of the TRADESMAN *in his Preparations while an Apprentice.*

SIR,

AS you requeſt me to write my thoughts to you (as leaſure permits) by way of inſtruction to young *tradeſmen*, I have, in the beſt manner I could, obey'd your orders in the following ſheets, which I hope will anſwer your end, and be uſeful to thoſe young beginners in trade, who are yet to launch out into that ſea, where ſo many, for want of good pilots, have miſcarried.

THE firſt part of a trader's beginning is ordinarily very young, I mean, when he goes apprentice, and the notions of trade are ſcarce got into his head; for boys go apprentices while they are but boys; to talk to them in their firſt three or four years ſignifies nothing; they are rather then to be taught ſubmiſſion to families, and ſubjection to their maſters, and dutiful atttendance in their ſhops or warehouſes; and this is not our preſent buſineſs.

BUT after they have entred the fifth or ſixth year, they may then be entertain'd with diſcourſes of another nature; and as they begin then to look forward beyond the time of their ſervitude, and think of ſetting up and being for themſelves, I think then is the time to put them upon uſeful preparations for the work, and to inſtruct them in ſuch things as may qualify them beſt to enter upon the world, and act for themſelves when they are ſo enter'd.

THE

THE first thing a youth in the latter part of his time is to do, is to endeavour to gain a good judgment in the wares of all kinds that he is like to deal in: The first years of his time he of course learns, to weigh and measure either liquids or solids, to pack up and make bales, trusses, packs, *&c.* and to do the courser and laborious part of business; but all that, gives him little knowledge in the species of the goods, much less a nice judgment in their value and sorts, which however is one of the principal things that belongs to trade.

IT is suppos'd that by this time, if his master is a man of considerable business, his man is become the eldest apprentice, and is taken from the counter, and from sweeping the warehouse into the compting-house, where he among other things sees the bills of parcels of goods bought, and thereby knows what every thing costs at first hand, what gain is made of them, and if a miscarriage happens, he knows what loss too; by which he is led of course to look into the goodness of the goods, and see the reason of things: if the goods are not to expectation, and consequently do not answer the price, he sees the reason of that loss, and he looks into the goods, and sees where, and how far they are deficient, and in what; this, if he be careful to make his observations, brings him naturally to have a good judgment in the goods.

IF a young man neglects this part, and passes over the season for such improvement, he very rarely ever recovers it; for this part has its season, and that more remarkable than in many other cases, and that season lost never comes again; a judgment in goods taken in early, is never lost, and a judgment taken in late is seldom good.

IF the youth slips this occasion, and not minding what is before him, goes out of his time, without obtaining such a skill as this in the goods he is to deal in, he enters into trade without his most useful tools, and must use spectacles before his time.

FOR want of this knowledge of the goods he is at a loss in the buying part, and is liable to be cheated and impos'd upon in the most notorious manner by the sharp-sighted world; for his want of judgment is a thing that cannot be hid; the merchants or manufacturers who he buys of presently discover him; the very boys in the wholesale mens warehouses and in merchants warehouses will play

upon

upon him, ſell him one thing for another, ſhew him a worſe ſort when he calls for a better, and asking a higher price for it, perſuade him it is better, and when they have thus bubbled him, they triumph over his ignorance when he is gone, and expoſe him to the *laſt* degree.

BESIDES, for want of judgment in the goods he is to buy, he often runs a hazard of being cheated to a very great degree, and perhaps ſome time or other a tradeſman may be ruin'd by it, or at leaſt ruin his reputation.

WHEN I liv'd abroad, I had once a commiſſion ſent me from a merchant in *London* to buy a large parcel of brandy: The goods were ſomething out of my way, having never bought any in that country before. However, it happen'd that I had frequently bought and imported brandies in *England*, and had ſome judgment in them, ſo much that I ventur'd to buy without taking a cooper with me, which was not uſual in that place. The firſt parcel of brandy I ſaw was very good, and I bought freely to the value of about 600*l.* and ſhip'd them for *England*, where they gave very good ſatisfaction to my employer. But I could not compleat my commiſſion to my mind in that parcel: Some days after ſome merchants, who had ſeen me buy the other, and thought me a novice in the buſineſs, and that I took no cooper to taſte the brandy, laid a plot for me, which indeed was ſuch a plot as I was not in the leaſt aware of, and had not the little judgment which I had in the commodity prevented, I had been notoriouſly abus'd. The caſe was thus: They gave me notice by the ſame Perſon who help'd me to the ſight of the firſt brandy, that there was a cellar of extraordinary good brandy at ſuch a place, and invited me to ſee it. Accordingly I went in an afternoon, and taſted the brandy, being a large parcel, amounting to about 460 *l.* ſterling.

I liked the goods very well, but the merchant as they call'd him, that is to ſay, the knave appointed to cheat the poor ſtranger, was cunningly out of the way; ſo that no bargain was to be made that night. But as I had ſaid that I lik'd the brandy, the ſame Perſon who brought me an account of them comes to my lodgings, to treat with me about the price. We did not make many words: I bad him the current price which I had bought for ſome days before, and after a few ſtruggles for five crowns a tun more,

he

he came to my price, and his next word was to let me know the gage of the cask, and as I had seen the goods already, he thought there was nothing to do but to make a bargain, and order the goods to be deliver'd

But as young as I was, I was too old for that too, but told him, I could not tell positively how many I should take, but that I would come in the afternoon, and taste them over again, and mark out what I wanted. He seem'd uneasie at that, and pretended he had two merchants waited to see them, and he could sell them immediately, and I might do him a prejudice, if I made him wait, and put them off who perhaps might buy in the mean time.

I answer'd him coldly, I would not hinder him selling them by any means if he could have a better chapman, that I could not come sooner, and that I would not be obliged to take the whole parcel, nor would I buy any of them without tasting them again: he argued much to have me buy them, seeing as he said I had tasted them before, and lik'd them very well.

I did so, *said I*, but I love to have my palate confirm one day what it approv'd the day before. Perhaps, *says he*, you would have some other Person's judgment of them, and you are welcome to do so, Sir, with all my heart, send any body you please; but still he urg'd for a bargain, when the person sent should make his report; and then he had his agents ready, as I understood afterwards, to manage the persons I should send.

I answer'd him frankly I had no great judgment, but that such as it was I ventur'd to trust to it; I thought I had honest men to deal with, and that I should bring no body to taste them for me but my self.

This pleas'd him, and was what he secretly wish'd; and now, instead of desiring me to come immediately, he told me, that seeing I would not buy without seeing the goods again, and would not go just then, he could not be in the way in the afternoon, and so desir'd I would deter it 'till next morning, which I readily agreed to.

In the morning I went, but not so soon as I had appointed; upon which, when I came, he seem'd offended, and said I had hinder'd him; that he could have sold the whole parcel, *&c.* I told him I could not have hinder'd him, for that I had told him he should not wait for me, but sell them to the first good customer he found. He told

me, he had indeed sold two or three casks, but he would not disoblige me so much as to sell the whole parcel before I came. This I mention because he made it a kind of a bite upon me, that I should not be alarm'd at seeing the casks displac'd in the cellar.

When I came to taste the brandy, I began to be surprised. I saw the very same casks which I had touch'd with the marking-iron when I was there before, but I did not like the brandy by any means, but did not yet suspect the least foul play.

I went round the whole cellar, and I could not mark above three casks which I durst venture to buy; the rest apparently shew'd themselves to be mix'd, at least I thought so. I marked out the three casks, and told him my palate had deceived me, that the rest of the brandy was not for my turn.

I saw the man surprised, and turn pale, and at first seem'd to be very angry, that I should, as he call'd it, disparage the goods; that sure I did not understand brandy, and the like; and that I should have brought somebody with me that did understand it: I answer'd coldly, that if I ventur'd my money upon my own Judgment, the hazard was not to the seller, but to the buyer, and no body had to do with that; if I did not like his goods, another, whose judgment was better, might like them, and so there was no harm done: in a word, he would not let me have the three casks I had mark'd, unless I took more, and I would take no more, so we parted, but with no satisfaction on his side; and I afterwards came to hear that he had sate up all the night with his coopers mixing spirits in every cask, whence he drew off a quantity of the right brandy and corrupted it, concluding, that as I had no judgment to chuse by, but my own, I could not discover it; and it came out by his quarrelling with the person who brought me to him, for telling him I did not understand the goods, upon which presumption he ventur'd to spoil the whole parcel.

I give you this story as a just caution to a young tradesman, and to shew how necessary it is that a tradesman should have judgment in the goods he buys, and how easily he may be impos'd upon and abus'd, if he offers to buy upon his own judgment, when really it is defective. I could enlarge this article with many like examples, but I think this may suffice.

2. The

2. THE next thing I recommend to an apprentice at the conclusion of his time, is to acquaint himself with his master's chapmen; I mean of both kinds, as well those he sells to, as those he buys of; and, *if he is a factor*, with his master's employers. But what I aim at now is the chapmen and customers whom his master chiefly sells to. I need not explain my self not to mean by this the chance customers of a retailer's shop, for there can be no acquaintance, or very little, made with them: but, I mean the country shopkeepers, or others who buy in parcels, and who buy to sell again, or export as merchandize. If the young man comes from his master, and has formed no acquaintance or interest among the customers whom his master dealt with, he has in short, slipt or lost one of the principal ends and reasons of his being an apprentice, in which he has spent seven years, and perhaps his friends given a considerable sum of money.

FOR a young man coming out of his time to have his shop or warehouse stock'd with goods, and his customers all to seek, will make his beginning infinitely more difficult to him, than it would otherwise be; and he not only has new customers to seek, but has their characters to seek also, and knows not who is good, and who not, till he buys that knowledge by his experience, and perhaps sometimes pays too dear for it.

IT was an odd circumstance of a tradesman in this city a few years ago, who being out of his time, and going to sollicit one of his master's customers to trade with him, the chapman did not so much as know him, or remember that he had ever heard of his name, except as he had heard his master call his apprentice *Jacob*. I know some masters diligently watch to prevent their apprentices speaking to their customers, and to keep them from acquainting themselves with the buyers, that when they come out of their times they may not carry the trade away with them. This method has more cunning than honesty in it, and the master can ill answer such a practice to his conscience: But as the master is, *to be sure*, no fool that does so, the apprentice must be no witch, that does not countermine it, and prevent him.

TO hinder an apprentice from an acquaintance with the dealers of both sorts, is somewhat like *Laban*'s usage of *Jacob*, *viz.* keeping back the beloved *Rachel*, whom he served

ſerved his ſeven years time for, and putting him off with a blear-ey'd *Leah* in her ſtead; it is indeed a kind of robbing him, taking from him the advantage which he ſerv'd his time for, and ſending him into the world like a man out of a ſhip ſet on ſhore among ſavages, who inſtead of feeding him, are indeed more ready to eat him up and devour him.

An apprentice who has ſerv'd out his time faithfully and diligently, ought to claim it as a debt to his indentures, that his maſter ſhould let him into an open acquaintance with his cuſtomers; he does not ſtile perform his promiſe to teach him the art and myſtery of his trade; he does not make him maſter of his buſineſs, or enable him as he ought to ſet up in the world; for as buying is indeed the firſt, ſo ſelling is the laſt end of trade, and the faithful apprentice ought to be fully made acquainted with them both.

3 Next to being acquainted with his maſter's cuſtomers and chapmen, the apprentice, when his time is near expiring, ought to acquaint himſelf with the books; that is to ſay, to ſee and learn his maſter's method of book-keeping, that he may follow it, if the method is good, and may learn a better method *in time* if it is not.

The tradeſman ſhould not be at a loſs how to keep his books, when he is to begin his trade; that would be to put him to ſchool when he is juſt come from ſchool; his apprenticeſhip is, *and ought in juſtice to be*, a ſchool to him, where he ought to learn every thing that ſhould qualify him for his buſineſs, at leaſt every thing that his maſter can teach him; and if he finds his maſter either backward or unwilling to teach him, he ſhould complain in time to his own friends, that they may ſome how or other ſupply the defect.

A tradeſman's books are his repeating clock, which upon all occaſions are to tell him how he goes on, and how things ſtand with him in the world; there he will know when 'tis time to go on, or when 'tis time to give over: and upon his regular keeping, and fully acquainting himſelf with his books, depends at leaſt the comfort of his trade, if not the very trade it ſelf. If they are not duly poſted, and if every thing is not carefully entred in them, the debtors accounts kept even, the caſh conſtantly balanc'd, and the credits all ſtated, the tradeſman is like

a ſhip

a ship at sea, steer'd without a helm; he is all in confusion, and knows not what he does, or where he is; he may be a rich man, or a bankrupt, for in a word, he can give no account of himself to himself, much less to any body else.

His books being so essential to his trade. he that comes out of his time without a perfect knowledge of the method of book-keeping, *like a bride undrest*, is not fit to be married; he knows not what to do, or what step to take; he may indeed have serv'd his time, but he has not learn'd his trade, nor is he fit to set up; and be the fault in himself for not learning, or in his master for not teaching him, he ought not to set up till he has gotten some skilful person to put him in a way to do it, and make him fully to understand it.

It is true, there is not a great deal of difficulty in keeping a tradesman's books, especially if he be a retailer only; but yet even in the meanest trades, they ought to know how to keep books: But the advice is directed to those who are above the retailer, as well as to them; if the book-keeping be small, 'tis the sooner learned, and the apprentice is the more to blame if he neglects it: Besides, the objection is much more trifling than the advice: The tradesman cannot carry on any considerable trade without books; and he must, during his apprenticeship, prepare himself for business by acquainting himself with every thing needful for his going on with his trade, among which that of book-keeping is absolutely necessary.

4. The last article, and in its self essential to a young tradesman, is to know how to buy; if his master is kind and generous, he will consider the justice of this part, and let him into the secret of it of his own free will, and that before his time is fully expir'd; but if that should not happen, as often it does not, let the apprentice know, that it is one of the most needful things to him that can belong to his apprenticeship, and that he ought not to let his time run over his head, without getting as much insight into it as possible; that therefore he ought to lose no opportunity to get into it, even whether his master approves of it or no; for as it is a debt due to him from his master to instruct him in it, 'tis highly just he should use all proper means to come at it.

INDEED the affair in this age between masters and their apprentices, stands in a different view from what the same thing was a few years past; the state of our apprenticeship is not a state of servitude now, and hardly of subjection, and their behaviour is accordingly, more like gentlemen than tradesmen; more like companions to their masters, than like servants. On the other hand, the masters seem to have made over their authority to their apprentices for a sum of money; the money taken now with apprentices being most exorbitantly great, compar'd to what is was in former times.

NOW tho' this does not at all exempt the servant or apprentice from taking care of himself, and to qualify himself for business while he is an apprentice, yet it is evident that it is no furtherance to apprentices; the liberties they take towards the conclusion of their time, are so much employ'd to worse purposes, that apprentices do not come out of their times better finish'd for business and trade than they did formerly, but much the worse: and tho' it is not the proper business and design of this work to enlarge on the injustice done both to master and servant by this change of custom, yet to bring it to my present purpose, it carries this force with it, namely, that the advice to apprentices to endeavour to finish themselves for business during the time of the indenture, is so much the more needful and seasonable.

NOR is this advice for the service of the master, but of the apprentice; for if the apprentice neglects this advice, if he omits to qualify himself for business as above, if he neither will acquaint himself with the customers, or the books, or with the buying part, or gain judgment in the wares he is to deal in, the loss is his own, not his master's; and indeed he may be said to have serv'd not himself, but his master; and both his money and his seven years are all thrown away.

NAY, one way 'tis the master's advantage to have his servant be good for nothing, the less injury he does his master at his going away; tho' an honest master will not desire an advantage at such a price to his apprentice: But if this was really always the case, it would still strengthen the argument; for so much more ought the apprentice to take care of himself, and qualify himself while he is with his master, that at his coming away he may do him all the lawful mischief he can.

I am, &c.

LET-

LETTER II.

Of the Tradesman's *writing Letters.*

SIR,

I HAVE the favour of your letter of the fifth instant, wherein you acquaint me with your design of publishing some observations, rules, and instructions for the benefit of the *English* tradesman, and in order to inform young tradesmen in the most necessary parts of business, and the manner and method of our *English* inland-trade, desiring me to give you my thoughts on the subject, and to add any thing, which in my opinion may be useful in the said work you are upon.

As I perfectly well understand your meaning, approve the design, and believe it to be both useful in itself, and very much wanted in this age, when there are so many raw untaught wretches, who thrust themselves into business, and know little or nothing of it; so I shall not fail to contribute every thing to your assistance in so good a design, that my capacity and experience furnishes me with, and that I think may promote the work.

In order to oblige you in every part of your request, I shall desire you to take notice, that as one great defect of our tradesmen is their not knowing how to write their letters of correspondence in a free, plain, and tradesman-like stile, and to give or receive orders in terms suitable to the nature of the thing they write about, I shall, as near as I can, put all my letters into such a form, and chuse such a stile, even in these letters to you, as shall *mutatis mutandis* be some direction to *the complete tradesman* in the stile and manner of his writing; and if this should take up some of my first letters to you, I hope you will not think them misplac'd, seeing it is one of the first things a tradesman ought to be master of.

As plainness and a free unconstrain'd way of speaking is the beauty and excellence of speech, so an easy free concise way

way of writing is the beſt ſtile for a tradeſman. He that affects a rumbling and bombaſt ſtile, and fills his letters with long harangues, compliments, and flouriſhes, ſhould turn poet inſtead of tradeſman, and ſet up for a wit, not a ſhopkeeper. Hark how ſuch a young tradeſman writes out of the country to his wholeſale man at *London* upon his firſt ſetting up.

" SIR, The deſtinies having ſo appointed it, and my dark " ſtars concurring, that I, who by nature was fram'd for " better things, ſhould be put out to a trade, and the gods " having been ſo propitious to me in the time of my ſervi- " tude, that at length the days are expir'd, and I am launch'd " forth into the great ocean of buſineſs, I thought fit to ac- " quaint you, that laſt month I receiv'd my fortune, which " by my father's will had been my due two years paſt, at " which time I arrived to man's eſtate, and became major; " whereupon I have taken a houſe in one of the principal " ſtreets in the town of ------- where I am entred upon " my buſineſs, and hereby let you know that I ſhall have " occaſion for the goods hereafter mentioned, which you " may ſend to me by the carrier.

THIS fine flouriſh, and which no doubt the young fellow dreſt up with much application, and thought was very well done, put his correſpondent in *London* into a fit of laughter, and inſtead of ſending him the goods he wrote for, put him either firſt upon writing down into the country to enquire after his character, and whether he was worth dealing with, or elſe it obtain'd to be fil'd up among ſuch letters as deſerv'd no anſwer.

THE ſame tradeſman at *London* receiv'd by the poſt another letter from a young ſhop-keeper in the country to the purpoſe following.

" BEING obliged, Sir, by my late maſter's deceaſe to en- " ter immediately upon his buſineſs, and conſequently open " my ſhop without coming up to *London* to furniſh myſelf " with ſuch goods as at preſent I want, I have here ſent " you a ſmall order, as underwritten, I hope you will think " your ſelf obliged to uſe me well, and particularly that " the goods may be good of the ſorts, tho' I cannot be at " *London* to look them out my ſelf. I have encloſed a bill

" of

" of exchange for 75 *l.* on messrs. *A*--- and *B*---- and
" company, payable to you or your order at one and twen-
" ty days sight; be pleased to get it accepted, and if the
" goods amount to more than the sum, I shall, when I
" have your bill of parcels, send you the remainder. I re-
" peat my desire, that you will send me the goods well sor-
" ted, and well chosen, and as cheap as possible, that I
" may be encourag'd to a farther correspondence.

I am *Your humble servant,*

C. K.

THIS was writing like a man that understood what he was doing; and his correspondent in *London* would presently say, this young man writes like a man of business; pray let us take care to use him well, for in all probability he will be a very good chapman.

THE sum of the matter is this; a tradesman's letters should be plain, concise, and to the purpose; no quaint-expressions, no book-phrases, no flourishes, and yet they must be full and sufficient to express what he means, so as not to be doubtful, much less unintelligible. I can by no means approve of studied abbreviations, and leaving out the needful copulatives of speech in trading-letters, they are *to an extreme* affected, no beauty to the stile, but on the contrary, a deformity of the grossest nature. They are affected to the last degree, and with this aggravation, that it is an affectation of the grossest nature; for in a word 'tis affecting to to be thought a man of more than ordinary sense, by writing extraordinary nonsense; and affecting to be a man of business by giving orders and expressing your meaning in terms which a man of business may not think himself bound by; for example, a tradesman at *Hull* writes to his correspondent at *London* the following letter.

" SIR, yours receiv'd, have at present little to reply.
" Last post you had bills of loading with invoice of what
" had loaden for your account in *Hambro'* factor bound
" for said port. What have farther orders for shall be
" dispatch'd with expedition. Market slacken much on this
" side, cannot sell the iron for more than 37 s. wish had
" your orders if shall part with it at that rate. No ships
" since the 11*th.* *London* fleet may be in the roads before
" the late storm, so hope they are safe: if have not ensur'd,

" pleaſe omit the ſame 'till hear farther; the weather pro-
" ving good, hope the danger is over.

" My laſt tranſmitted three bills exchange, import *l.* 315.
" pleaſe ſignifie if are come to hand, and accepted, and give
" credit in account current to

Your humble Servant.

I pretend to ſay there is nothing in all this letter, tho' appearing to have the face of a conſiderable dealer, but what may be taken any way *pro* or *con.* The *Hambro'* factor may be a ſhip, or a horſe, be bound to *Hambro'*, or *London.* What ſhall be diſpatch'd may be one thing, or any thing, or every thing in a former letter. No ſhips ſince the 11*th.* may be, no ſhips come in, or no ſhips gone out. The *London* fleet being in the roads, it may be *London*-fleet from *Hull* to *London*, or from *London* to *Hull*, both being often at ſea together. The roads may be *Yarmouth* roads or *Grimsby*, or indeed any where.

By ſuch a way of writing no orders can be binding to him that gives them, or to him they are given to. A merchant writes to his factor at *Lisbon.*

" Please to ſend *per* firſt ſhip 150 cheſts beſt *Seville*,
" and 200 pipes beſt *Lisbon* white. May value yourſelf
" *per* exchange 1250 *l.* ſterling for the account of above or-
" ders. Suppoſe you can ſend the ſloop to *Seville* for the
" order'd cheſts, *&c.*

I am.

Here is the order to ſend a cargo, with a *pleaſe to ſend*; ſo the factor may let it alone if he does not pleaſe. The order is 150 cheſts *Seville*; 'tis ſuppoſed he means oranges, but it may be 150 cheſts orange-trees as well, or cheſts of oil, or any thing. *Lisbon* white may be wine, or any thing elſe. tho' it is ſuppos'd to be wine. He may draw 1250 *l.* but he may refuſe to accept it if he pleaſes, for any thing ſuch an order as that obliges him.

On the contrary, orders ought to be plain and explicit, and he ought to have aſſur'd him, that on his drawing on him his bills ſhould be honour'd, that is, accepted and paid.

I know this affectation of ſtile is accounted very grand, looks modiſh, and has a kind of majeſtick greatneſs in it; but

but the best merchants in the world are come off from it, and now choose to write plain and intelligibly; much less should country-tradesmen, citizens and shop-keepers, whose business is plainness and meer trade, make use of it.

I have mentioned this in the beginning of this work, because indeed it is the beginning of a tradesman's business. When a tradesman takes an apprentice, the first thing he does for him, after he takes him from behind his counter, after he lets him into his compting-house and his books, and after trusting him with his more private business, I say the first thing is to let him write letters to his dealers, and correspond with his friends; and this he does in his master's name, subscribing his letters thus:

I am,
for my master A. B. *and company,*
your humble servant,
C. D.

And beginning thus:

SIR, I am order'd by my master *A. B.* to advise you that——

Or thus:

SIR, By my master's order, I am to signifie to you, that——

Or thus:

SIR, These are by my master's order to give you notice——

ORDERS for goods ought to be very explicit and particular, that the dealer may not mistake, especially if it be orders from a tradesman to a manufacturer, to make goods, or to buy goods, either of such a quality, or to such a pattern; in which if the goods are made to the colours, and of a marketable goodness, and within the time limitted, the person ordering them cannot refuse to receive them, and make himself debtor to the maker. On the contrary, if the goods are not of a marketable goodness, or not to the patterns, or are not sent within the time, the maker ought not to expect they should be receiv'd. For example:

THE tradesman, or warehouseman, or what else we may call him, writes to his correspondent at the *Devize* in *Wiltshire*, thus:

" SIR, The goods you ſent me laſt week are not at all
" for my purpoſe, being of a ſort wh ch I am at preſent
" full of: however, if you are willing they ſhould lie here,
" I will take all opportunities to ſell them for your ac-
" count; otherwiſe, on your firſt orders they ſhall be deli-
" ver'd to whoever you ſhall direct: and as you had no
" orders from me for ſuch ſort of goods, you cannot take
" this ill But I have here encloſed ſent you five patterns
" as under-marks, 1 to 5, if you think fit to make me fifty
" pieces of druggets of the ſame weight and goodneſs with
" the fifty pieces, N° A.B. which I had from you laſt *Octo-*
" *ber*, and mixt as exactly as you can to the encloſed pat-
" terns, ten to each pattern, and can have the ſame to be
" delivered here any time in *February* next, I ſhall take
" them at the ſame price which I gave you for the laſt;
" and one month after the delivering you may draw upon
" me for the money, which ſhall be paid to your content.

Your friend and ſervant.

" *P. S.* Let me have your return *per* next poſt, intima-
" ting that you can or cannot anſwer this order, that I may
" govern my ſelf accordingly.

To Mr. *H. G.* clothier in the *Deviz*.

THE clothier accordingly gives him an anſwer the next poſt as follows:

" SIR, I have the favour of yours of the 22*d*. paſt, with
" your order for fifty fine druggets, to be made of the like
" weight and goodneſs with the two packs, N° A. B. which
" I made for you and ſent laſt *October*, as alſo the five pat-
" terns encloſed, marked 1 to 5, for my direction in the
" mixture: I give you this trouble, according to your order,
" to let you know, I have already put the ſaid fifty pie-
" ces in hand, and as I am always willing to ſerve you to
" the beſt of my power, and am thankful for your favours,
" you may depend upon them within the time, that is to
" ſay, ſome time in *February* next, and that they ſhall be
" of the like fineneſs and ſubſtance with the other, and as
" near to the patterns as poſſible: But in regard our poor
" are very craving, and money at this time very ſcarce, I
" beg you will give me leave, (twenty or thirty pieces of
" them being finiſh'd and deliver'd to you at any time be-

fore

" fore the remainder,) to draw fifty pounds on you
" for present occasion; for which I shall think my self
" greatly oblig'd, and shall give you any security you
" please that the rest shall follow within the time.

" As to the pack of goods in your hands, which were
" sent up without your order, I am content they remain in
" your hands for sale on my account, and desire you will
" sell them as soon as you can, for my best advantage.

I am, &c.

HERE is a harmony of business, and every thing exact; the order is given plain and express; the clothier answers directly to every point: here can be no defect in the correspondence; the diligent clothier applies immediately to the work, sorts and dies his wool, mixes his colours to the patterns, puts the wool to the spinners, sends his yarn to the weavers, has the pieces brought home, then has them to the thicking or fulling-mill, dresses them in his own workhouse, and sends them up punctually by the time; perhaps by the middle of the month: Having sent up twenty pieces five weeks before, the warehousekeeper to oblige him, pays his bill of 50 *l.* and a month after the rest are sent in, he draws for the rest of the money, and his bills are punctually paid. The consequence of this exact writing and answering is this.

The warehousekeeper having the order from his merchant, is furnisht in time, and obliges his customer; then says he to his servant, " Well, this *H. G.* of the *Devize* is a
" clever workman, understands his business, and may be
" depended on: I see if I have an order to give that re-
" quires any exactness and honest usage, he is my man; he
" understands orders when they are sent goes to work im-
" mediately, and answers them punctually.

Again, the clothier at *Devize* says to his head man, or perhaps to his son, " This Mr. *H.* is a very good imployer,
" he is worth obliging; his orders are so plain and so direct
" a man cannot mistake, and if the goods are made honest-
" ly and to his time, there's one's money: bills are chear-
" fully accepted, and punctually paid; I'll never disappoint
" him, whoever goes without goods he shall not.

On the contrary, when orders are darkly given, they are doubtfully observed; and when the goods come to town, the merchant dislikes them, the warehouseman shuffles 'em back

upon

upon the clothier, to lye for his account, pretending they are not made to his order; the clothier is discouraged, and for want of his money discredited, and all their correspondence is confusion, and ends in loss both of money and credit.

I am, &c.

LETTER III.

Of the Trading Stile.

SIR,

IN my last I gave you my thoughts for the instruction of young tradesmen in writing letters with orders, and answering orders, and especially about the proper stile of a tradesman's letters, which I hinted should be plain and easy, free in language, and direct to the purpose intended; give me leave to go on with the subject a little farther, as I think 'tis useful in another part of the tradesman's correspondence.

I might have made some apology to you for urging tradesmen to write a plain and easy stile; let me add to you, that the tradesmen need not be offended at my condemning them *as it were* to a plain and homely stile; easy, plain, and familiar language is the beauty of speech in general, and is the excellency of all writing, on whatever subject, or to whatever persons they are we write or speak. The end of speech is that men might understand one another's meaning; certainly that speech, or that way of speaking which is most easily understood, is the best way of speaking. If any man was to ask me, which would be supposed to be a perfect stile, or language, I would answer, that in which a man speaking to five hundred people, of all common and various capacities, idiots or lunaticks excepted, should be understood by them all in the same manner with one another, and in the same sense which the speaker intended to be understood, this would certainly be a most perfect stile.

ALL exotic sayings, dark and ambiguous speakings, affected words, and as I said in my last abridgment, or words

cut

cut off, as they are foolish and improper in business, so indeed are they in any other things; hard words and affectation of stile in business, is like bombast in poetry, a kind of rumbling nonsense, and nothing of the kind can be more ridiculous.

THE nicety of writing in business, consists chiefly, in giving every species of goods their trading names; for there are certain peculiarities in the trading language, which are to be observ'd as the greatest proprieties, and without which the language your letters are written in would be obscure, and the tradesmen you write to would not understand you: for example, if you write to your factor at *Lisbon*, or at *Cadiz*, to make your Returns in *hard ware*, he understands you, and sends you so many bags of pieces of eight. So if a merchant comes to me to hire a small ship of me, and tells me 'tis for the pipin trade; or to buy a vessel, and tells me he intends to make a *pipiner* of her, the meaning is, that she is to run to *Sevelle* for oranges, or to *Malaga* for lemons. If he says he intends to send her for a lading of fruit, the meaning is, she is to go to *Alicant*, *Denia*, or *Xevia*, on the coast of *Spain*, for raisins of the sun, or to *Malaga* for *Malaga* raisins. Thus in the home trade in *England*, if in *Kent* a man tells me he is to go among the *night-riders*, his meaning is he is to go a carrying wool to the sea-shore; the people that usually run the wool off in boats, are called *owlers*; those that steal customs, smuglers; and the like. In a word, there is a kind of a cant in trade, which a tradesman ought to know, as the beggars and strollers know the gypsy cant, which none can speak but themselves; and this in letters of business is allowable, and indeed they cannot understand one another without it.

A brickmaker being hired by a brewer to make some bricks for him at his country-house, wrote to the brewer that he could not go forward unless he had two or three load of *spanish*; and that otherwise his bricks would cost him six or seven chaldron of coals extraordinary, and the bricks would not be so good and hard neither by a great deal, when they were burnt.

THE brewer sends him an answer, that he should go on as well as he could for three or four days, and then the *spanish* should be sent him: accordingly, the following week the brewer sends him down two carts loaded with about twelve hogsheads or casks of *molasses*; which frighted the brick-

brickmaker almost out of his senses. The case was this, the brewers formerly mixt *molasses* with their ale, to sweeten it, and abate the quantity of malt, *molasses* being at that time much cheaper in proportion; and this they call'd *spanish*, not being willing that people should know it. Again, the brickmakers all about *London*, do mix sea-coal-ashes, or laystal-stuff, as we call it, with their clay of which they make brick, and by that shift save eight chaldron of coals out of eleven, in proportion to what other people use to burn them with; and these ashes they call *spanish*.

THUS the receiv'd terms of art in every particular business are to be observed; of which I shall speak to you in its turn: I name them here to intimate, that when I am speaking of plain writing in matters of business, it must be understood with an allowance for all these things: and a tradesman must be not only allowed to use them in his stile, but cannot write proper without them; it is a particular excellence in a tradesman to be able to know all the terms of art in every separate business, so as to be able to speak or write to any particular handicraft or manufacturer in his own dialect; and it is as necessary as it is for a seaman to understand the names of all the several things belonging to a ship.

THIS therefore is not to be understood when I say that a tradesman should write plain and explicit, for these things belong to, and are part of the language of trade.

BUT even these terms of art, or customary expressions, are not to be used with affectation, and with a needless repetition, where they are not called for.

NOR should a tradesman write those *out of the way* words, tho' 'tis in the way of the business he writes about, to any other person, who he knows, or has reason to believe, does not understand them; I say, he ought not to write in those terms to such, because it shews a kind of ostentation, and a triumph over the ignorance of the person they are written to, unless at the very same time you add an explanation of the terms, so as to make them assuredly intelligible at the place, and to the person to whom they are sent.

A tradesman, in such cases, like a parson, shall suit his language to his auditory; and it would be as ridiculous for a tradesman to write a letter fill'd with the peculiarities of this or that particular trade, which trade he knows

the

the person he writes to is ignorant of, and the terms whereof he is unacquainted with, as it would be for a minister to quote *Chrysostome* and St. *Austin*, and repeat at large all their sayings in the *Greek* and the *Latin*, in a country-church among a parcel of plowmen and farmers. Thus a tailor writing a letter to a surgeon, told him he had a swelling on the North-East side of his face, that his windward leg being hurt by a bruise, it so put him out of trim that he always heel'd to starboard when he made fresh way, and so run to leeward till he was often forced aground; then he desired him to give him some directions how to put himself into a sailing posture again. Of all which the surgeon understood little more than that he had a swelling on his face, and a bruise in his leg.

It would be a very happy thing, if tradesmen had all their *lexicon technicum* at their fingers ends; I mean, (for pray remember that *I observe my own rule*, not to use *a hard word without explaining it*,) that every tradesman would study so the terms of art of other trades, that he might be able to speak to every manufacturer or artist in his own language, and understand them when they talk'd one to another; this would make trade be a kind of universal language, and the particular marks they are oblig'd to, would be like the notes of music, an universal character, in which all the tradesmen in *England* might write to one another in the language and characters of their several trades, and be as intelligible to one another as the minister is to his people, *and perhaps much more.*

I therefore recommend it to every young tradesman to take all occasions to converse with mechanicks of every kind, and to learn the particular language of their business; not the names of their tools only, and the way of working with their instruments as well as hands; but the very cant of their trade, for every trade has its *nostrums*, and its little made words, which they often pride themselves in, and which yet are useful to them on some occasion or other.

There are many advantages to a tradesman in thus having a general knowledge of the terms of art, and the cant, as I call it, of every business; and particularly this, that they could not be imposed upon so easily by other tradesmen, when they came to deal with them.

If you come to deal with a tradesman or handicraftsman, and talk his own language to him, he presently supposes you understand his business; that you know what you come about; that you have judgment in his goods, or in his art, and cannot easily be impos'd upon; accordingly he treats you like a man that is not to be cheated, comes close to the point, and does not croud you with words, and rattling talk to set out his wares, and to cover their defects; he finds you know where to look or feel for the defect of things, and how to judge of their worth. For example:

What trade has more hard words and peculiar ways attending it, than that of a jockey, or horse-courser, as we call them? have they all the parts of the horse, and all the diseases attending him, necessary to be mentioned in the market upon every occasion of buying or bargaining: A jockey will know you at first sight, when you do but go round a horse, or at the first word you say about him, whether you are a dealer, as they call themselves, or a stranger. If you begin well, if you take up the horse's foot right, if you handle him in the proper places, if you bid his servant open his mouth, or go about it your self like a workman, if you speak of his shapes or goings in the proper words; O, says the jockey to his fellow, he understands a horse, he speaks the language; then he knows you are not to be cheated, or at least not so easily: but if you go aukwardly to work, whisper to your man you bring with you, to ask every thing for you, cannot handle the horse your self, or speak the language of the trade, he falls upon you with his flourishes, and with a flux of horse-rhetorick imposes upon you with oaths and asseverations, and, in a word, conquers you with the meer clamour of his trade.

Thus if you go to a garden to buy flowers, plants, trees and greens, if you know what you go about, know the names of flowers, or simples, or greens; know the particular beauties of them, when they are fit to remove, and when to slip and draw, and when not; what colour is ordinary, and what rare; when a flower is rare, and when ordinary; the gardener presently talks to you as to a man of art, tells you that you are a lover of art, a friend to a florist, shews you his exoticks, his green-house, and his stores; what he has set out, and what he has budded or inarch'd, and the like: but if he finds you have none of the terms of art, know little or nothing of the names of plants,

plants, or the nature of planting, he picks your pocket instantly, shews you a fine trimm'd fuz-bush for a juniper, sells you common pinks for painted ladies, an ordinary tulip for a rarity, and the like: Thus I saw a gardener sell a gentleman a large yellow auriculas, that is to say, *a running away*, for a curious flower, and take a great price; it seems the gentleman was a lover of a good yellow, and 'tis known that when nature in the auricula is exhausted, and has spent her strength in shewing a fine flower, perhaps some years upon the same root, she faints at last, and then turns into a yellow, which yellow shall be bright and pleasant the first year, and look very well to one that knows nothing of it, tho' another year it turns pale, and at length almost white: This the gardeners call a run-flower, and this they put upon the gentleman for a rarity, only because he discover'd at his coming that he knew nothing of the matter. The same gardener sold another person a root of white painted thyme for the right *Marum Syriacum*, and thus they do every day.

A person goes into a brick-maker's field to view his clamp, and buy a load of bricks; he resolves to see them loaded because he would have good ones; but not understanding the goods, and seeing the workmen loading them where they were hard and well burnt, but look'd white and grey, which to besure were the best of the bricks, and which perhaps they would not have done if he had not been there to look on them, they supposing he understood which were the best; but he in the abundance of his ignorance finds fault with them, because they were not a good colour, and did not look red, the brickmakers men took the hint immediately, and telling the buyer they would give him red bricks to oblige him, turn'd their hands from the grey hard well-burnt bricks to the soft * *sammell* half-burnt bricks, which they were glad to dispose of, and which no body that had understood them, would have taken off their hands.

I mention these lower things, because I would suit my writing to the understanding of the meanest people, and

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* *Sammell* is a term of art the brick-makers use for those bricks which are not well-burnt, and which generally look of a pale red colour, and as fair as the other, but are soft.

ſpeak of frauds uſed in the moſt ordinary trades; but it is the like in almoſt all the goods a tradeſman can deal in. If you go to *Warwickſhire* to buy cheeſe, you demand the cheeſe of the firſt make, becauſe that is the beſt. If you go to *Suffolk* to buy butter, you refuſe the butter of the firſt make, becauſe that is not the beſt, but you bargain for the right rowing butter, which is the butter that is made when the cows are turn'd into the grounds where the graſs has been mow'd, and the hay carried of, and grown again, and ſo in many other caſes; theſe things demonſtrate the advantages there are to a tradeſman, in his being throughly inform'd of the terms of art, and the peculiarities belonging to every particular buſineſs, which therefore I call the language of trade.

As a merchant ſhould underſtand all languages, at leaſt, the languages of thoſe countries which he trades to, or correſponds with, and the cuſtoms and uſages of thoſe countries as to their commerce; ſo an *Engliſh* tradeſman ought to underſtand all the languages of trade, within the circumference of his own country at leaſt, and particularly of ſuch, as he may by any of the conſequences of his commerce, come to be any way concern'd with.

Especially, it is his buſineſs to acquaint himſelf with the terms and trading ſtile, as I call it, of thoſe trades which he buys of; as to thoſe he ſells to, ſuppoſing he ſells to thoſe who ſells again, 'tis their buſineſs to underſtand him, not his to underſtand them; and if he finds they do not underſtand him, he will not fail to make their ignorance be his advantage, unleſs he is honeſter and more conſcientious in his dealings than moſt of the tradeſmen of this age ſeem to be.

LETTER IV.

Of the Tradeſman acquainting himſelf with all buſineſs in general.

SIR,

I Am very glad that what I have written you in my former letters, for the inſtruction of young tradeſmen, ſuits

suits your design. I have, according to your request, persued the subject in another letter, which I hope will be equally to your satisfaction.

It is the judgment of some experienced tradesmen, that no man ought to go from one business to another, and launch out of the trade or employment he was bred to; *Tractent fabrilia fabri*, Every man to his own business: and they tell us men never thrive when they do so.

I will not enter into that dispute here. I know some very good and encouraging examples of the contrary, and which stand as remarkable instances, or as exceptions to the general rule: But let that be as it will, sometimes providence eminently calls men out of one employ into another, out of a shop into a warehouse, out of a warehouse into a shop, out of a single hand into a partnership, and the like; and they trade one time here, another time there, and with very good success to. But I say, be that as it will, a tradesman ought so far to acquaint himself with business, that he should not be at a loss to turn his hand to this or that trade, as occasion presents, whether in or out of the way of his ordinary dealing, as we have often seen done in *London* and other places, and sometimes with good success.

This acquainting himself with business does not intimate that he should learn every trade, or enter into the mystery of every imployment; that cannot well be; but that he should have a true notion of business in general, and a knowledge how and in what manner it is carried on; that he should know where every manufacture is made, and how bought at first hand; that he should know which are the proper markets, and what the particular kinds of goods to exchange at those markets; that he should know the manner how every manufacture is managed, and the method of their sale.

It cannot be expected that he should have judgment in the choice of all kinds of goods, though in a great many he may have judgment too; but there is a general understanding in trade, which every tradesman both may and ought to arrive to; and this perfectly qualifies him to engage in any new undertaking, and to imbark with other persons better qualified than himself in any new trade which he was not in before; in which, tho' he may not have a particular knowledge and judgment in the goods they are to deal in, or to make; yet having the benefit of the knowledge

his

his new partner is maſter of, and being himſelf apt to take in all additional lights, he ſoon becomes experienc'd, and the knowledge of all the other parts of buſineſs qualifies him to be a ſufficient partner; for example, *A. B.* was bred a dry-ſalter, and he goes in partner with *C D.* a ſcarlet-dyer, called a bow-dyer, at *Wandſworth*.

As a ſalter, *A. B.* has had experience enough in the materials for dying, as well ſcarlets as all other colours, and underſtands very well the buying of cocheneal, indigo, gauls, ſhumach, logwood, ſuſtick, madder, and the like; ſo that he does his part very well. *C. D.* is an experienced ſcarlet-dyer, but now doubling their ſtock, they fall into a larger work, and the dye bays and ſtuffs and other goods into differing colours, as occaſion requires; and this brings them to an equality in the buſineſs, and by hiring good experienc'd ſervants, they go on very well together.

The like happens often when a tradeſman turns his hand from one trade to another; and when he embarks, either in partnerſhip or out of it, in any new buſineſs, 'tis ſuppos'd he ſeldom changes hands in ſuch a manner without ſome ſuch ſuitable perſon to join with, or that he has ſome experienced head work-man to direct him, which, if that work-man proves honeſt, is as well as a partner. On the other hand, his own application and indefatigable induſtry ſupplies the want of judgment: Thus I have known ſeveral tradeſmen turn their hands from one buſineſs to another, or from one trade entirely to another, and very often with good ſucceſs; for example, I have ſeen a confectioner turn a ſugar-baker, another a diſtiller; an apothecary turn chymiſt, and not a few turn phyſicians, and prove very good phyſicians too, but that is a ſtep beyond what I am ſpeaking of.

But my argument turns upon this (*viz.*) that a tradeſman ought to be able to turn his hand to any thing; that is to ſay, to lay down one trade, and take up another, if occaſion leads him to it, and if he ſees an evident view of profit and advantage in it; and this is only done by his having a general knowledge of trade, ſo as to have a capacity of judging, and by but juſt looking upon what is offer'd or propos'd, he ſees as much at firſt view as others do by long enquiry, and with the judgment of many adviſers.

When I am thus ſpeaking of the tradeſman's being capable of making a judgment of things, it occurs with a force

force not to be resisted, that I should add, he is hereby fenced against bubbles and projects, and against those fatal people call'd projectors, who are indeed among tradesmen as birds of prey are among the innocent fowls, (*viz.*) devourers and destroyers: A tradesman cannot be too well arm'd, nor too much caution'd against those sort of people; they are constantly surrounded with them, and are as much in jeopardy from them, as a man in a croud is of having his pocket pick'd, nay almost as a man is when in a croud of pick-pockets.

NOTHING secures the tradesman against those men so well, as his being throughly knowing in business, having a judgment to weigh all the delusive schemes and the fine promises of the wheedling projector, and to see which are likely to answer, or which not; to examine all his specious pretences, his calculations and figures, and see whether they are as likely to answer the end, as he takes upon him to say they will; to make allowances for all his fine flourishes and outsides, and then to judge for himself: A projector, is to a tradesman a kind of incendiary; he is in a constant plot to blow him up, or set fire to him; for projects are generally as fatal to a tradesman, as fire in a magazine of gun-powder.

THE honest tradesman is always in danger, and cannot be too wary; and therefore to fortify his judgment, that he may be able to guard against such people as these, is one of the most necessary things I can do for him.

IN order then to direct the tradesman how to furnish himself thus with a needful stock of trading-knowledge, first, I shall propose to him to converse with tradesmen chiefly: he that will be a tradesman should confine himself within his own sphere: never was the gazette so full of the advertisements of commissions of bankrupt as since our shop-keepers are so much engaged in parties, form'd into clubs to hear news, and read journals and politicks; in short, when tradesmen turn statesmen, they should either shut up their shops, or hire some body else to look after them.

THE known story of the upholsterer is very instructive, who, in his abundant concern for the publick, run himself out of his business into a jayl; and even when he was in prison, could not sleep for the concern he had for the liberties of his dear country: the man was a good patriot,

but

but a bad ſhop-keeper; and indeed ſhould rather have ſhut up his ſhop, and got a commiſſion in the army, and then he had ſerved his country in the way of his calling. But I may ſpeak to this more in its turn.

My preſent ſubject is not the negative, what he ſhould not do, but the affirmative, what he ſhould do. *I ſay*, he ſhould take all occaſions to converſe within the circuit of his own ſphere, that is, dwell upon the ſubject of trade in his converſation, and ſort with and converſe among tradeſmen as much as he can; as writing teaches to write, *ſcribendo diſcis ſcribere*, ſo converſing among tradeſmen will make him a tradeſman. I need not explain this ſo critically as to tell you I do not mean he ſhould confine or reſtrain himſelf entirely from all manner of converſation but among his own claſs: I ſhall ſpeak to that in its place alſo. A tradeſman may on occaſion keep company with gentlemen as well as other people; nor is a trading man, if he is a man of ſenſe, unſuitable or unprofitable for a gentleman to converſe with, as occaſion requires; and you will often find that not private gentleman only, but even miniſters of ſtate, privy-counſellors, members of parliament, and perſons of all ranks in the goverment, find it for their purpoſe to converſe with tradeſmen, and are not aſham'd to acknowledge, that a tradeſman is ſometimes qualified to inform them in the moſt difficult and intricate, as well as the moſt urgent affairs of government; and this has been the reaſon, why ſo many tradeſmen have been advanc'd to honours and dignities above their ordinary rank, as Sir *Charles Duncome*, a goldſmith; Sir *Henry Furneſe*, who was originally a retail *hoſier*; Sir *Charles Cooke*, late one of the board of trade, a *merchant*; Sir *Joſiah Child*, originally a very mean tradeſman; the late Mr. *Lowndes*, bred a *ſcrivener*; and many others too many to name.

But theſe are inſtances of men call'd out of their lower ſphere for their eminent uſefulneſs, and their known capacities, being firſt known to be diligent and induſtrious men in their private and lower ſpheres; ſuch advancements make good the words of the wiſe man, *Seeſt thou a man diligent in buſineſs, he ſhall ſtand before princes, he ſhall not ſtand before mean men.*

In the mean time the tradeſman's proper buſineſs is in his ſhop or warehouſe, and among his own claſs or rank of people; there he ſees how other men go on, and there he

he learns how to go on himself; there he sees how other men thrive, and learns to thrive himself; there he hears all the trading news, as for state news and politicks, 'tis none of his business; there he learns how to buy, and there he gets oftentimes opportunities to sell; there he hears of all the disasters in trade, who breaks, and why; what brought such and such a man to misfortunes and disasters; and sees the various ways how men go down in the world, as well as the arts and management, by which others from nothing rise to wealth and estates.

HERE he sees the scripture itself thwarted, and his neighbour tradesman, a wholesale haberdasher, in spight of a good understanding, in spight of a good beginning, and in spight of the most indefatigable industry, sink in his circumstances, lose his credit, then his stock, and then break and become bankrupt, while the man takes more pains to be poor, than others do to grow rich.

THERE on the other hand he sees *G. D.* a plodding weak headed, but laborious wretch, of a confin'd genius, and that can't look a quarter of a mile from his shop-door into the world, and beginning with little or nothing, yet rises apace in the meer road of business, in which he goes on like the miller's horse, who being tied to the post is turn'd round by the very wheel, which he turns round himself; and this fellow shall get money insensibly, and grow rich even he knows not how, and no body else knows why.

HERE he sees *F. M.* ruin'd by too much trade, and there he sees *M. F.* starv'd for want of trade, and from all these observations he may learn something useful to himself, and fit to guide his own measures, that he may not fall into the same mischiefs which he sees others sink under, and that he may take the advantage of that prudence which others rise by.

ALL these things will naturally occur to him in his conversing among his fellow-tradesmen; a settled little society of trading people, who understand business, and are carrying on trade in the same manner with himself, no matter whether they are of the very same trades, or no, and perhaps better not of the same, such a society, I say, shall, if due observations are made from it, teach the tradesman more than his apprenticeship; for there he learnt the operation, here he learns the progression;

his apprenticeship is his grammar-school, this is his university; behind his master's counter, or in his warehouse, he learnt the first rudiments of trade, but here he learns the trading sciences; here he comes to learn the *arcana*, speak the language, understand the meaning of every thing, of which before he only learnt the beginning: the apprenticeship inducts him, and leads him as the nurse the child; this finishes him; there he learnt the beginning of trade, here he sees it in its full extent; in a word, there he learnt to trade, here he is made a *complete tradesman.*

Let no young tradesman object, that in the conversation I speak of, there is so many gross things said, and so many ridiculous things argued upon, there being always a great many weak empty heads among the shop-keeping trading world: this may be granted without any impeachment of what I have advanced; for where shall a man converse, and find no fools in the society? and where shall he hear the weightiest things debated, and not a great many empty weak things offer'd, out of which nothing can be learned, and from which nothing can be deduced, for *ex nihil nihilo fit?*

But notwithstanding let me still insist upon it to the tradesman to keep company with tradesmen; let the fool run on in his own way; let the talkative green-apron rattle in his own way; let the manufacturer and his factor squabble and brangle; the grave self-conceited puppy, who was born a boy, and will die before he is a man, chatter and say a great deal of nothing, and talk his neighbours to death; out of every one you will learn something; they are all tradesmen, and there is always something for a young tradesman to learn from them.

If understanding but a little *French*, you were to converse every day a little among some *Frenchmen* in your neighbourhood, and suppose those *Frenchmen*, you thus kept company with, were every one of them fools, meer, ignorant, empty, foolish fellows; there might be nothing learnt from their sense, but you'd still learn *French* from 'em, if it was no more than the tone and accent, and the ordinary words usual in conversation.

Thus among your silly empty tradesmen, let them be as foolish and empty other ways as you can suggest, tho' you can learn no philosophy from them, you may

learn

learn many things in trade from them, and something from every one; for tho' it is not absolutely necessary that every tradesman should be a philosopher, yet every tradesman in his way knows something that even a philosopher may learn from.

I knew a philosopher that was excellently skill'd in the noble science or study of astronomy, who told me he had some years studied for some simily, or proper allusion, to explain to his scholars the phenomena of the sun's motion round its own axis, and could never happen upon one to his mind, 'till by accident he saw his maid *Betty* trundling her mop: surpris'd with the exactness o the motion to describe the thing he wanted, he goes into his study, calls his pupils about him, and tells them that *Betty*, who herself knew nothing of the matter, could shew them the sun revolving about itself in a more lively manner than ever he could. Accordingly *Betty* was cal'd, and bad bring out her mop, when placing his scholars in a due position, opposite not to the face of the maid, but to her left side, so that they could see the end of the mop, when it whirl'd round upon her arm; they took it immediately; there was the broad headed nail in the center, which was as the body of the sun, and the thrums whisking round, flinging the water about every way by innumerable little streams, describing exactly the rays of the sun darting light from the center to the whole system.

If ignorant *Betty*, by the natural consequence of her operation instructed the astronomer, why may not the meanest shoemaker or pedlar, by the ordinary sagacity of his trading wit, tho' it may be indeed very ordinary, coarse and unlook'd for, communicate something, give some useful hint, dart some sudden thought into the mind of the observing tradesman, which he shall make his use of, and apply to his own advantage in trade, when at the same time he that gives such hint shall himself, like *Betty* and her mop, know nothing of the matter?

Every tradesman is supposed to manage his business his own way; and generally speaking most tradesmen have some ways peculiar and particular to themselves; which they either derived from the masters who taught them, or from the experience of things, or from something in the course of their business, which had not happen'd to them before.

And those little *nostrums* are oftentimes very properly, and with advantage communicated from one to another; one tradesman finds out a nearer way of buying than another, another finds a vent for what is bought beyond what his neighbour knows of, and these in time come to be learned of them by their ordinary conversation.

I am not for confining the tradesman from keeping better company, as accasion and leisure requires; I allow the tradesman to act the gentleman sometimes, and that even for conversation, at least if his understanding and capacity make him suitable company to them; but still his business is among those of his own rank. The conversation of gentlemen, and what they call keeping good company, may be used as a diversion, or as an excursion, but his stated society must be with his neighbours, and people in trade; men of business are companions for men of business; with gentlemen he may converse pleasantly, but here he converses profitably; tradesmen are always profitable to one another; as they always gain by trading together, so they never lose by conversing together; if they do not get money, they gain knowledge in business, improve their experience, and see farther and farther into the world.

A man of but an ordinary penetration will improve himself by conversing in matters of trade with men of trade; by the experience of the old tradesmen they learn caution and prudence, and by the rashness and the miscarriages of the young, they learn what are the mischiefs that themselves may be exposed to.

Again, in conversing with men of trade, they get trade; men first talk together, then deal together; many a good bargain is made, and many a pound gained, where nothing was expected, by mere casual coming to talk together, without knowing any thing of the matter before they met: The tradesmens meetings are like the merchants exchange, where they manage, negotiate, and indeed beget business with one another.

Let no tradesman mistake me in this part, I am not encouraging them to leave their shops and warehouses, to go to taverns and ale-houses, and spend their time there in unnecessary prattle, which indeed is nothing but sotting and drinking; this is not meeting to do business, but to neglect business. Of which I shall speak fully to you in a letter by it self.

But the tradesmen conversing with one another which I mean, is the taking suitable occasions to discourse with their fellow-tradesmen, meeting them in the way of their business, and improving their spare hours together; to leave their shops, and quit their counters in the proper seasons for their attendance there, would be a preposterous negligence, would be going out of business to gain business, and would be cheating themselves instead of improving themselves; the proper hours of business are sacred to the shop and the warehouse; he that goes out of the order of trade, let the pretence of business be what it will, loses his business, not encreases it; and will, if continued, lose the credit of his conduct in business also.

I am, &c.

LETTER V.

Of Diligence and Application in Business.

SIR,

SOLOMON was certainly a friend to men of business, as it appears by his frequent good advice to them, *Prov.* xviii. 9. he says, *He that is slothful in business, is brother to him that is a great waster*: and in another place, *The sluggard shall be clothed in rags*, Prov. xxiii. 1. or to that purpose. On the contrary, the same wise man, by way of encouragement, tells them, *The diligent hand maketh rich*, Prov. x. 4. and, *The diligent shall bear rule, but the slothful shall be under tribute.*

Nothing can give a greater prospect of thriving to a young tradesman, than his own diligence; it fills himself with hope, and gives him credit to all that know him; without application nothing in this world goes forward as it should do: let the man have the most perfect knowledge of his trade, and the best situation for his shop, yet without application nothing will go on. What is the shop without the master? what the books without the

the book-keeper, the cash without the cash-keeper, what the credit without the man? Hark how the people talk of such conduct as the slothful negligent trader discovers in his way.

" Such a shop, says the customer, stands well, and there " is a good stock of goods in it, but there's no body to " serve, but a prentice-boy or two, and an idle journey- " man; one finds them always at play together, rather " than looking out for customers; and when you come " to buy, they look as if they did not care whether " they shew'd you any thing or no. One never sees a " master in the shop if we go twenty times, nor any thing " that bears the face of authority. Then 'tis a shop al- " ways expos'd, 'tis perfectly haunted with thieves and " shop-lifters; they see no body but raw boys in it, that " mind nothing, and the diligent devils never fail to " haunt them; so that there's more out-cries of *stop thief* " at their door, and more constables fetch'd to that shop, " than to all the shops in the row. There was a brave " trade at that shop in Mr.-----'s time; he was a true " shop-keeper; like the quack doctor, you never mist " him from seven in the morning to twelve, and from " two till nine at night; and he throve accordingly, he " left a good estate behind him; but I don't know what " these people are, they say there are two partners of " them, but there had as good be none, for they are never " at home, nor in their shop; one wears a long wig and " a sword, I hear, and you see him often in the *Mall* " and at court, but very seldom in his shop, or waiting " on his customers; and the other, they say, lies a bed " till a eleven a clock every day, just comes into the " shop and shews himself, then stalks about to the tavern " to take a whet, then to *Child*'s coffee-house to hear " the news, comes home to dinner at one, takes a long " sleep in his chair after it, and about four a clock comes " into the shop for half an hour, or thereabouts, then to " the tavern, where he stays till two in the morning, " gets drunk, and is led home by the watch, and so lies " till eleven again; and thus he walks round like the " hand of a dial; and what will it all come to? they'll " certainly break, that you may be sure of, they can't " hold it long.

THIS

THIS is the town's way of talking, where they see an example of it in the manner as is describ'd; nor are the inferences unjust, any more than the description is unlike, for such certainly is the end of such management, and no shop thus neglected ever made a tradesman rich.

ON the contrary, customers love to see the master's face in the shop, and to go to a shop where they are sure to find him at home; when he don't sell, or cannot take the price offer'd, yet the customers are not disoblig'd, and if they do not deal now, they may another time; if they do deal, the master generally gets a better price for his goods than a servant can, besides that he gives better content; and yet the customers always think they buy cheaper of the master too.

I seem to be talking now of the mercer or draper, as if my discourse was wholly bent and directed to them; but it is quite contrary, for it concerns every tradesman, the advice is general, and every tradesman claims a share in it; the nature of trade requires it. 'Tis an old anglicism, *such a man drives a trade*; the allusion is to a carter, that with his voice, his hands, his whip, and his constant attendance, keeps the team always going, helps himself, lifts at the wheel in every slough, doubles his application upon every difficulty, and in a word, to compleat the simily, if he is not always with his horses, either the waggon is set in a hole, or the team stands still, or, which is worst of all, the loading is spoil'd by the waggon overthrowing.

'TIS therefore no improper speech to say, such a man *drives* his trade; for in short if trade is not driven, it will not go.

TRADE is like a hand-mill, it must always be turned about by the diligent hand of the master; or if you will, like the pump-house at *Amsterdam*, where they put offenders in for petty matters, especially beggars; if they will work and keep pumping, they sit well and dry and safe, and if they work very hard one hour or two, they may rest, perhaps a quarter of an hour afterwards; but if they oversleep themselves, or grow lazy, the water comes in upon them and wets them, and they have no dry place to stand in, much less to sit down in; and in short, if they continue obstinately idle, they must sink; so that it is nothing but *pump* or *drown*, and they may chuse which they like best.

He that engages in trade, and does not resolve to work at it, is *felo de se*; 'tis downright murthering himself; that is to say, in his trading capacity, he murthers his credit, he murthers his stock, and he starves, *which is as bad as murthering* his family.

Trade must not be entred into as a thing of light concern; it is called *business* very properly, for it is a business *for* life, and ought to be follow'd as one of the great businesses *of* life; I do not say the chief, but one of the great businesses of life it certainly is: trade must, I say, be work'd at, not play'd with; he that trades in jest will certainly break in earnest; and this is one reason indeed why so many tradesmen come to so hasty a conclusion of their affairs.

There was another old *English* saying, to this purpose, which shews how much our old fathers were sensible of the duty of a shop-keeper: speaking of the tradesman as just opening his shop, and beginning a dialogue with it; the result of which is, that the shop replies to the tradesman thus, *Keep me, and I will keep thee.* 'Tis the same with driving the trade; if the shopkeeper will not keep, that is, diligently attend his shop, the shop will not keep, that is, maintain him: and in the other sense 'tis harsher to him, if he will not drive his trade, the trade will drive him; that is, drive him out of the shop, drive him away.

All these old sayings have this monitory substance in them; namely, they all concur to fill a young tradesman with true notions of what he is going about; and that the undertaking of a trade is not a sport or game, in which he is to meet with diversions only, and entertainment, and not to be in the least troubled or disturb'd: trade is a daily employment, and must be follow'd as such, with the full attention of the mind, and full attendance of the person; nothing but what are to be called the necessary duties of life, are to intervene; and even those are to be limited so, as not to be prejudicial to business.

And now I am speaking of the necessary things which may intervene, and which may divide the time with our business or trade, I shall state the manner in a few words, that the tradesman may neither give too much, or take away too much, to or from any respective part of what may be call'd his proper employment, but keep as due a balance of his time, as he should of his books, or cash.

THE life of man is or should be a measure of allotted time; as his time is measured out to him, so the measure is limited, must end, and the end of it is appointed.

THE purposes, for which time is given, and life bestow'd, are very momentous; no time is given useless, and for nothing; time is no more to be unemploy'd, than it is to be ill employ'd. Three things are chiefly before us in the appointment of our time; 1. Necessaries of nature. 2. Duties of religion, or things relating to a future life. 3. Duties of the present life, *viz.* business and calling.

I. NECESSITIES of nature, such as eating and drinking; rest, or sleep; and in case of disease, a recess from business; all which have two limitations on them, and no more; namely, that they be

1. Referr'd to their proper seasons:
2. Us'd with moderation.

BOTH these might give me subject to write many letters upon, but I study brevity, and desire rather to hint than dwell upon things which are serious and grave, because I would not tire you.

II. DUTIES of religion: these may be call'd necessities too in their kind, and that of the sublimest nature; and they ought not to be thrust at all out of their place, and yet they ought to be kept in their place too.

III. DUTIES of life, that is to say, business, or employment, or calling, which are divided into three kinds.

1. Labour, or servitude.
2. Employment.
3. Trade.

BY labour, I mean the poor manualist, whom we properly call the labouring man, who works for himself indeed in one respect, but sometimes serves and works for wages, as a servant or workman.

BY employment I mean men in business, which yet is not properly call'd trade, such as lawyers, physicians, surgeons, scriveners, clerks, secretaries, and such like: and

BY trade I mean merchants and inland-traders, such as are already describ'd in the introduction to this work.

To ſpeak of time, it is divided among theſe; even in them all there is a juſt equality of circumſtances to be preſerv'd, and as diligence is requir'd in one, and neceſſity to be obeyed in another, ſo duty is to be obſerved in the third; and yet all theſe with ſuch a due regard to one another, as that one duty may not joſtle out another; and every thing going on with an equality and juſt regard to the nature of the thing, the tradeſman may go on with a glad heart, and a quiet conſcience.

This article is very nice, as I intend to ſpeak to it; and 'tis a dangerous thing indeed to ſpeak to, leſt young tradeſmen, trading on the brink of duty on one ſide, and duty on the other ſide, ſhould pretend to neglect their duty to heaven, on pretence that I ſay they muſt not neglect their ſhops: But let them do me juſtice, and they will do themſelves no injury; nor do I fear that my arguing on this point ſhould give them any juſt cauſe to go wrong; if they will go wrong, and plead my argument for their excuſe, it muſt be by their abuſing my directions, and taking them in pieces, miſplacing the words, and disjointing the ſenſe, and by the ſame method they may make blaſphemy of the ſcripture.

The duties of life, I ſay, muſt not interfere with one another, muſt not joſtle one another out of the place, or ſo break in as to be prejudicial to one another. It is certainly the duty of every chriſtian to worſhip God, to pay his homage morning and evening to his Maker, and at all other proper ſeaſons to behave as becomes a ſincere worſhipper of God; nor muſt any avocation, either of buſineſs or nature, however neceſſary, interfere with this duty, either in publick or in private. This is plainly aſſerting the neceſſity of the duty, ſo no man can pretend to evade that.

But the duties of nature and religion alſo have ſuch particular ſeaſons, and thoſe ſeaſons ſo proper to themſelves, and ſo ſtated, as not to break in or intrench upon one another, that we are really without excuſe, if we let any one be pleaded for the neglect of the other. Food, ſleep, reſt, and the neceſſities of nature, are either reſerved for the night, which is appointed for man to reſt, or take up ſo little room in the day, that they can never be pleaded in bar of either religion or employment.

He indeed, who will sleep when he should work, and perhaps drink when he should sleep, turns nature bottom upwards, inverts the appointment of providence, and must account to himself, and afterwards to a higher judge for the neglect.

The devil, if it be the devil that tempts, for I would not wrong Satan himself, plays our duties often one against another; and to bring us, if possible, into confusion in our conduct, subtily throws religion out of its place, to put it in our way, and to urge us to a breach of what we ought to do: besides this subtile tempter, for as above I wont charge it all upon the devil, we have a great hand in it our selves; but let it be who it will, I say, this subtile tempter hurries the well-meaning tradesman, to act in all manner of irregularity, that he may confound religion and business, and in the end may destroy both.

When the tradesman well-inclin'd rises early in the morning, and is mov'd, as in duty to his Maker he ought, to pay his morning vows to him either in his closet, or at the church, where he hears the six o'clock bell ring to call his neighbours to the same duty; then the secret hint comes cross his happy intention, that he must go to such or such a place, that he may be back time enough for such other business as has been appointed over night, and both perhaps may be both lawful and necessary; so his diligence oppresses his religion, and away he runs to do his business, and neglects his morning-sacrifice to his Maker.

On the other hand, and at another time, being in his shop, or his compting-house, or ware-house, a vast throng of business upon his hands, and the world in his head, when it is highly his duty to attend it, and shall be to his prejudice to absent himself; then the same deceiver presses him earnestly to go to his closet, or to the church to prayers, during which time his customer goes to another place, the neighbours miss him in his shop, his business is lost, his reputation suffers, and by this *turn'd into a practice*, the man may say his prayers so long and so unseasonably 'till he is undone, and not a creditor he has (I may give it him from experience) will use him the better, or shew him the more favour, when a commission of bankrupt comes out against him.

Thus I knew once a zealous, pious, religious tradesman, who would almost shut up his shop every day about nine or

ten o'clock to call all his family together to prayers; and yet he was no presbyterian I assure you; I say, he would almost shut up his shop, for he would suffer none of his servants to be absent from his family-worship.

THIS man had certainly been right, had he made all his family get up by six o'clock in the morning, and call'd them to prayers before he had open'd his shop; but instead of that, he first suffer'd sleep to interfere with religion, and lying a bed to postpone and jostle out his prayers, and then to make God Almighty amends upon himself, wounds his family by making his prayers interfere with his trade, and shut his customers out of his shop; the end of which was, the poor good man deceiv'd himself, and lost his business.

ANOTHER tradesman, whom I knew personally well, was rais'd in the morning very early, by the outcries of his wife, to go and fetch a midwife; it was necessary in his way to go by a church, where there was always on that day of the week a morning-sermon early, for the supplying the devotion of such early christians as he; so the honest man seeing the door open, steps in, and seeing the minister just gone up into the pulpit, sits down, joyns in the prayers, hears the sermon, and goes very gravely home again; in short, his earnestness in the worship, and attention to what he had heard, quite put the errand he was sent about out of his head; and the poor woman in travail, after having waited long for the return of her husband with the midwife, was obliged, (having run an extreme hazard by depending on his expedition,) to dispatch other messengers, who fetch'd the midwife, and she was come and the work over, long before the sermon was done, or that any body heard of the husband: at last he was met coming gravely home from the church, when being upbraided with his negligence, in a dreadful surprise he struck his hands together, and cried out, *How is my wife! I profess I forgot it.*

WHAT shall we say now to this ill-tim'd devotion, and who must tempt the poor man to this neglect? certainly had he gone for the midwife, it had been much more his duty, than to go to hear a sermon at that time.

I knew also another tradesman, who was such a sermon-hunter, and, as there are lectures and sermons preach'd in *London*, either in the churches, or meeting-houses, almost every day in the week, us'd so assiduously to hunt out these occasions, that whether it was in a church or meeting-house,

or

or both, he was always abroad to hear a sermon, at least once every day, and sometimes more; and the consequence was, that the man lost his trade, his shop was entirely neglected, the time which was proper for him to apply to his business was misapply'd, his trade fell off, and the man broke.

Now it is true, and I ought to take notice of it also, that tho' these things happen, and may wrong a tradesman, yet 'tis oftner ten times for once, that tradesmen neglect their shop and business to follow the track of their vices and extravagance; some by taverns, others to the gaming-houses; others to balls and masquerades, plays, harlequins, and opera's; very few by too much religion.

But my inference is still sound, and the more effectually so as to that part; for if our business and trades are not to be neglected, no not for the extraordinary excursions of religion and religious duties, much less are they to be neglected for vices and extravagances.

This is an age of gallantry and gaiety, and never was the city transpos'd to the court as it is now: the play-houses and balls are now filled with citizens and young tradesmen, instead of gentlemen and families of distinction; the shop-keepers wear a differing garb now and are seen with their long wigs and swords, rather than with aprons on, as was formerly the figure they made.

But what is the difference in the consequences? you did not see in those days acts of grace for the relief of insolvent debtors almost every sessions of parliament, and yet the jails fill'd with insolvents before the next year, though ten or twelve thousand have been releas'd at a time by those acts.

Nor did you hear of so many commissions of bankrupt every week in the gazette, as is now the case; in a word, whether you take the lower sort of tradesmen, or the higher, where there was twenty that fail'd in those days, I believe I speak within compass, if I say that five hundred turn insolvent now; it is, as I said above, an age of pleasure, and as the wise man said long ago, *he that loves pleasure shall be a poor man.* So it is now: 'tis an age of drunkenness and extravagance, and thousands ruin themselves by that; 'tis an age of luxurious and expensive living, and thousands more undo themselves by that; but among all our vices nothing ruins a tradesmen so effectually, as the neglect of his business: it is true, all those things prompt men to neglect their business,

ſineſs, but the more ſeaſonable is the advice; either enter upon no trade, undertake no buſineſs, or having undertaken it, perſue it diligently; DRIVE your trade, that the world may not drive you out of trade, and ruin and undo you.

WITHOUT diligence a man can never throughly underſtand his buſineſs; and how ſhould a man thrive, when he does not perfectly know what he is doing, or how to do it? application to his trade teaches him how to carry it on, as much as his going apprentice taught him how to ſet it up. Certainly that man ſhall never improve in his trading knowledge, that does not know his buſineſs, or how to carry it on: the diligent tradeſman is always the knowing and complete tradeſman.

NOW in order to have a man apply heartily, and perſue earneſtly the buſineſs he is engag'd in, there is yet another thing neceſſary, namely, that he ſhould delight in it: to follow a trade, and not to love and delight in it, is a ſlavery, a bondage, not a buſineſs: the ſhop is a *Bridewell*, and the warehouſe a houſe of correction to the tradeſman, if he does not delight in his trade; while he is bound, as we ſay, to keep his ſhop, he is like the galley-ſlave chain'd town to the oar; he tuggs and labours indeed, and exerts the utmoſt of his ſtrength for fear of the ſtrappado, and becauſe he is obliged to do it; but when he is on ſhore, and is out from the bank, he abhors the labour, and hates to come to it again.

TO delight in buſineſs is making buſineſs pleaſant and agreeable; and ſuch a tradeſman cannot but be diligent in it, which according to *Solomon* makes him certainly rich, and in time raiſes him above the world, and able to inſtruct and encourage thoſe who come after him.

I am, &c.

LETTER VI.

Of Over-trading.

SIR,

IT is an obſervation indeed of my own, but I believe it will hold true almoſt in all the chief trading-towns in *England*, That there are more tradeſmen undone by having too

too much trade, than for want of trade. Over-trading is among tradesmen as over-lifting is among strong men; such people vain of their strength, and their pride prompting them to put it to the utmost trial, at last lift at something too heavy for them, over-strain their sinews, break some of nature's bands, and are cripples ever after.

I take over-trading to be to a shop-keeper, as ambition is to a prince. The late king of *France*, the great king *Lewis*, ambition led him to invade the dominions of his neighbours; and while upon the Empire here, or the States-general there, or the *Spanish Netherlands* on another quarter, he was an over-match for every one, and in their single capacity he gain'd from them all: but at last pride made him think himself a match for them altogether, and he enter'd into a declar'd war against the Emperor and the Empire, the kings of *Spain* and *Great Britain*, and the States of *Holland* all at once: and what was the consequence; they reduc'd him to the utmost distress, he lost all his conquests, was oblig'd by a dishonourable peace to quit what he had got by encroachment, to demolish his invincible towns, such as *Pignerol*, *Dunkirk*, *&c* the two strongest fortresses in *Europe*; and in a word, like a bankrupt monarch, he may in many cases be said to have died a beggar.

THUS the strong man in the fable, who by main strength u'sd to rive a tree, undertook one at last which was too strong for him, and it clos'd upon his fingers and held him till the wild beasts came and devour'd him. Tho' the story is a fable, the moral is good to my present purpose, and is not at all above my subject; I mean, that of a tradesman, who should be warn'd against over-trading, as earnestly, and with as much passion, as I would warn a dealer in gunpowder to be wary of fire, or a distiller or rectifier of spirits to moderate his furnace, lest the heads of his stills fly off, and he should be scalded to death.

FOR a young tradesman to over-trade himself is like a young swimmer going out of his depth; when if help does not come immediately, 'tis a thousand to one but he sinks, and is drown'd.

ALL rash adventures are condemn'd by the prudent part of mankind; but 'tis as hard to restrain youth in trade, as 'tis in any other thing, where the advantage stands in view, and the danger out of sight: the profits of trade are baits to the avaritious shop-keeper, and he is forward to reckon

them

them up to himself; but does not perhaps cast up the difficulty which there may be to compass it, or the unhappy consequences of a miscarriage.

FOR want of this consideration, the tradesman oftentimes drowns, as I may call it, even within his depth; that is, he sinks when he has really the substance at bottom to keep him up; and this is all owing to an adventurous bold spirit in trade, join'd with too great a gust of gain. Avarice is the ruin of many people besides tradesmen; and I might give the late South-sea calamity for an example, in which the longest heads were most over-reach'd, not so much by the wit or cunning of those they had to deal with, as by the secret promptings of their own avarice; wherein they abundantly verified an old proverbial speech or saying, (*viz.*) *All covet all lose*; so it was there indeed, and the cunningest, wisest, sharpest men lost the most money.

THERE are two things which may be properly call'd *over-trading*, in a young beginner; and by both which tradesmen are often overthrown.

1. TRADING beyond their stock.
2. GIVING too large credit.

A tradesman ought to consider and measure well the extent of his own strength; his stock of money and credit is properly his beginning; for credit is a stock as well as money: he that takes too much credit is really in as much danger, as he that gives too much credit; and the danger lies particularly in this, if the tradesman overbuys himself, that is, buys faster than he can sell, buying upon credit, the payments perhaps come due too soon for him; the goods not being sold, he must answer the bills upon the strength of his proper stock; that is, pay for them out of his own cash: if that should not hold out, he is oblig'd to put off his bills after they are due, or suffer the impertinencece of being dunn'd by the creditor, *and perhaps by servants and apprentices*, and that with the usual indecencies of such kind of people.

THIS impairs his credit, and if he comes to deal with the same merchant, or clothier, or other tradesman again, he is treated like one that is but an indifferent paymaster; and tho' they may give him credit as before, yet depending that if he bargains for six months, he will take eight or nine in the payment, they consider it in the price, and use

use him accordingly; and this impairs his gain: so that loss of credit is indeed loss of money, and this weakens him both ways.

A tradesman therefore, especially at his beginning, ought to be very wary of taking too much credit; he had much better slip the occasion of buying now and then a bargain to his advantage, (for that is usually the temptation,) than buying a greater quantity of goods than he can pay for, run into debt, and be insulted, and at last ruin'd. Merchants and wholesale dealers, *to put off their goods*, are very apt to prompt young shopkeepers and young tradesmen to buy great quantities of goods, and take large credit at first: but 'tis a snare that many a young beginner has fallen into, and been ruin'd in the very bud; for if the young beginner does not find a vent for the quantity, he is undone, for at the time of payment the merchant expects his money, whether the goods are sold or not; and if he cannot pay he is gone at once.

The tradesman that buys warily, always pays surely, and every young beginner ought to buy cautiously: if he has money to pay, he need never fear goods to be had; the merchants warehouses are always open, and they may supply themselves upon all occasions, as they want, and as their customers call.

It may pass for a kind of an objection here, that there are some goods which a tradesman may deal in, which are to be bought at such and such markets only, and at such and such fairs only, that is to say, are chiefly bought there; as the cheesemongers buy their stocks of cheese and of butter, the cheese at several fairs in *Warwickshire*, as at *Atherston* fair in particular, or at ---------- fair in *Gloucestershire*, and at *Sturbridge* fair near *Cambridge*; and their butter at *Ipswich* fair in *Suffolk*; and so of many other things; but the answer is plain, those things which are generally bought thus, are ready money goods, and the tradesman has a sure rule for buying, namely, his cash: but as I am speaking of taking credit, so I must be necessarily suppos'd to speak of such goods as are bought upon credit, as the linen-draper buys of the *Hambro'* and *Dutch* merchants; the woollen-draper of the *Blackwell-hall* men; the haberdasher of the thread-merchants; the mercer of the weavers and *Italian* merchants; the silk-man of the *Turkey* merchants; and the like: here they are under

no neceſſity of running deep into debt, but may buy ſparingly, and recruit again as they ſell off.

I know ſome tradeſmen are very fond of ſeeing their ſhops well ſtockt, and their warehouſes full of goods, and this is a ſnare to them, and brings them to buy in more goods than they want; but this is a great error, either in their judgment or their vanity; for except in retailers ſhops, and that in ſome trades where they muſt have a great choice of goods or elſe may want a trade; otherwiſe a well-experienc'd tradeſman had rather ſee his warehouſe too empty than too full: if it be too empty, he can fill it when he pleaſes, if his credit be good, or his caſh ſtrong; but a throng'd ware-houſe is a ſign of the want of cuſtomers, and of a bad market; whereas an empty warehouſe is a ſign of a nimble demand.

Let no young tradeſman value himſelf upon having a very great throng of goods in hand; having juſt a neceſſary ſupply to produce a choice of new and faſhionable goods, nay, tho' he be a mercer, for they are the moſt under the neceſſity of a large ſtock of goods; but I ſay, ſuppoſing even the mercer, to have a tolerable ſhew and choice of faſhionable goods, that gives his ſhop a reputation, he derives no credit at all from a throng of old *ſhop-keepers*, as they call them, (*viz.*) out-of-faſhion things: but in other trades 'tis much more a needful caution; a few goods, and a quick ſale, is the beauty of a tradeſman's warehouſe, *or ſhop either*; and 'tis his wiſdom to keep himſelf in that poſture that his payments may come in on his front, as faſt as they go out in his rear; that he may be able to anſwer the demands of his merchants or dealers, and, if poſſible, let no man come twice for his money.

The reaſon of this is plain, and leads me back to where I began; credit is ſtock, and if well ſupported is as good as a ſtock, and will be as durable. A tradeſman whoſe credit is good, untouch, unſpotted, and who, as above, has maintain'd it with care, ſhall in many caſes buy his goods as cheap at three or four months time of payment, as another man ſhall with ready money; I ſay in ſome caſes, and in goods which are ordinarily ſold for time, as all our manufactures, *the Bay trade excepted*, generally are.

He then that keeps his credit unſhaken, has a double ſtock; I mean, 'tis an addition to his real ſtock, and often

often superior to it: nay, I have known several considerable tradesmen in this city who have traded with great success, and to a very considerable degree, and yet have not had at bottom one shilling real stock; but by the strength of their reputation, being sober and diligent, and having with care preserv'd the character of honest men, and the credit of their business, by cautious dealing, and punctual payments, they have gone on till the gain of their trade has effectually establish'd them, and they have rais'd estates out of nothing.

But to return to the dark side, *viz. over-trading*; the second danger is the giving too much credit. He that takes credit may give credit, but he must be exceeding watchful; for 'tis the most dangerous state of life that a tradesman can live in, for he is in as much jeopardy as a seaman upon a lee-shore.

If the people he trusts fail, or fail but of a punctual compliance with him, he can never support his own credit, unless by the caution I am now giving; that is, to be very sure not to give so much credit as he takes.

By the word *so much*, I must be understood thus, either he must sell for shorter time than he takes, or in less quantity; the last is the safest, namely, that he should be sure not to trust out so much as he is trusted with. If he has a real stock indeed, besides the credit he takes, that indeed makes the case differ; and a man that can pay his own debts, whether other people pay him or no, that man is out of the question; he is past danger, and cannot be hurt: But if he trusts beyond the extent of his stock and credit, even HE may be overthrown too.

There were many sad examples of this in the time of the late war, and in the days when the publick credit was in a more precarious condition than it has been since; I say, sad examples, *viz.* when tradesmen in flourishing circumstances, and who had indeed good estates at bottom, and were in full credit themselves, trusted the publick with too great sums; which not coming in at the time expected, either by the deficiency of the funds given by parliament, and the parliament themselves not soon making good those deficiencies, or by other disasters of those times; I say, their money not coming in to answer their demands, they were ruin'd; at least, their credit wounded, and some quite undone, who yet, had they been paid,

could have paid all their own debts, and had good sums of money left.

OTHERS, who had ability to afford it, were oblig'd to sell their tallies and orders at 40 or 50 *per cent.* loss; from whence proceeded that black trade of buying and selling navy and victualling bills, and transport debts, by which the brokers and usurers got estates, and many thousands of tradesmen were brought to nothing; even those that stood it, lost great sums of money by selling their tallies: but credit cannot be bought too dear; and the throwing away one half to save the other, was much better than sinking under the burthen; like a sailor in a storm, who to lighten the ship wallowing in the trough of the sea, will throw the choicest goods over-board, even to half the cargo, in order to keep the ship above water, and save their lives.

THESE were terrible examples of *over-trading* indeed; the men were tempted by the high price which the government gave for their goods, and which they were oblig'd to give, because of the badness of the publick credit at that time; But this was not sufficient to make good the loss sustain'd in the sale of the tallies, so that even they that sold and were able to stand without ruin, were yet great sufferers, and had enough to do to keep up their credit.

THIS was the effect of giving over much credit; for tho' it was the government itself which they trusted, yet neither could the government itself keep up the sinking credit of those whom it was indebted to; and indeed, how should it, when it was not able to support its own credit? But that by the way. I return to the young tradesman, whom we are now speaking about.

IT is his greatest prudence therefore, after he has consider'd his own fund, and the stock he has to rest upon; I say, his next business is to take care of his credit, and next to limiting his buying-liberty, let him be sure to limit his selling; could the tradesman buy all upon credit, and sell all for ready money, he might turn usurer, and put his own stock out to interest, or buy land with it, for he would have no occasion for one shilling of it: but since that is not expected, nor can be done, it is his business to act with prudence in both parts, I mean, of taking and giving credit; and the best rule to be given him

him for it is, never to give so much credit as he takes, by at least one third part.

By giving credit I do not mean, that even all the goods which he buys upon credit may not be sold upon credit; perhaps they are goods which are usually sold so, and no otherwise: but the alternative is before him thus; either he must not give so much credit in quantity of goods, or not so long credit in relation to time: for example,

Suppose the young tradesman buys ten thousand pounds value of goods on credit, and this ten thousand pounds are sold for eleven thousand pounds likewise on credit; if the time given be the same, the man is in a state of apparent destruction, and 'tis a hundred to one but he is blown up; perhaps he owes the ten thousand pound to twenty men, perhaps the eleven thousand pound is owing to him by two hundred men: it is scarce possible that these two hundred petty customers of his, should all so punctually comply with their payments, as to enable him to comply with his; and if two or three thousand pounds fall short, the poor tradesman, unless he has a fund to support the deficiency, must be undone.

But if the man had bought ten thousand pounds at six or eight months credit, and had sold them all again as above to his two hundred customers, at three months and four months credit, then it might be supposed all, or the greatest part of them, would have paid time enough to make his payments good; if not, all would be lost still.

But on the other hand, suppose he had sold but three thousand pounds worth of the ten for ready money, and had sold the rest for six months credit; it might be supposed that the three thousand pounds in cash, and what else the two hundred debtors might pay in time, might stop the mouths of the tradesman's creditors, 'till the difference might be made good.

So easy a thing is it for a tradesman to lose his credit in trade, and so hard is it once upon such a blow to retrieve it again: what need then is there for the tradesman to guard himself against running too far into debt, or letting other people run too far into debt to him; for if they do not pay him, he cannot pay others, and the next thing is a commission of bankrupt, and so the tradesman may be undone, tho' he has eleven thousand pound to pay ten with.

It is true, it is not possible in a country where there is such an infinite extent of trade as we see manag'd in this kingdom, that either on one hand or another it can be carried on, without a reciprocal credit both taken and given; but it is so nice an article, that I am of opinion, as many tradesmen break with giving too much credit, as break with taking it. The danger indeed is mutual, and very great: whatever then the young tradesman omits, let him guard against both his giving and taking too much credit.

But there are divers ways of over-trading, besides this of taking and giving too much credit; and one of these is the running out into projects and heavy undertakings, either out of the common road which the tradesman is already engaged in, or grasping at too many undertakings at once, and having, as it is vulgarly express'd, too many irons in the fire at a time; in both which cases the tradesman is often wounded, and that deeply, sometimes too deep to recover.

The consequences of those adventures are generally such as these; first, that they stock-starve the tradesman, and impoverish him in his ordinary business, which is the main support of his family; they lessen his strength, and while his trade is not lessen'd, yet his stock is lessen'd; and as they very rarely add to his credit, so if they lessen the man's stock, they weaken him in the main, and he must at last faint under it.

Secondly, as they lessen his stock, so they draw from it in the most sensible part; they wound him in the tenderest and most nervous part; for they always draw away his ready money: and what follows? The money, which was before the sinews of his business, the life of his trade, maintain'd his shop, and kept up his credit in the full extent of it, being drawn off, like the blood let out of the veins, his trade languishes, his credit by degrees flags and goes off, and the tradesman falls under the weight.

Thus have I seen many a flourishing tradesman sensibly decay; his credit has first a little suffer'd, then for want of that credit trade has declin'd; that is to say, he has been obliged to trade for less and less, 'till at last he is wasted and reduc'd: if he has been wise enough and wary enough to draw out betimes, and avoid breaking, he has yet come out of trade, like an old *invalid* soldier out of the wars, maim'd, bruis'd, sick, reduc'd, and fitter for an hospital than a shop; such miserable havock has launching out into projects and remote undertakings made among tradesmen.

But

But the safe tradesman is he, that avoiding all such remote excursions, keeps close within the verge of his own affairs; minds his shop or warehouse, and confining himself to what belongs to him there, goes on in the road of his business without launching into unknown oceans; and content with the gain of his own trade, is neither led by ambition, or avarice; and neither covets to be greater or richer by such uncertain and hazardous attempts.

I am, &c.

LETTER VII.

Of the Tradesman in distress, and becoming Bankrupt.

SIR,

IN former times it was a dismal and calamitous thing for a tradesman *to break*: where it befell a family, it put all into confusion and distraction; the man in the utmost terror, fright, and distress ran away with what goods he could get off, as if the house was on fire to get into the *Fryars* or the *Mint*; the family fled *one* one way, and *one* another, like people in desperation; the wife to her father and mother, *if she had any*, and the children some to one relation, some to another; a statute (so they vulgarly call a commission of bankrupt) came and swept away all, and oftentimes consum'd it too, and left little or nothing, either to pay the creditors, or relieve the bankrupt. This made the bankrupt desperate, and made him fly to those places of shelter with his goods, where, harden'd by the cruelty of the creditors, he chose to spend all the effects which should have paid the creditors, and at last perish'd in misery.

But now the case is alter'd: men make so little of breaking, that many times the family scarce removes for it; a commission of bankrupt is so familiar a thing, that the debtor oftentimes causes it to be taken out in his favour, that he may the sooner be effectually deliver'd from all his creditors at once, the law obliging him only to give

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a full account of himself upon oath to the commissioners, who, when they see his integrity, may effectually deliver him from all farther molestation, give him a part even of the creditor's estate, and so he may push into the world again, and try whether he cannot retrieve his fortunes by a better management, or with better success for the future.

Some have said, this law is too favourable to the bankrupt; that it makes tradesmen careless; that they value not breaking at all, but run on at all hazards, venturing without forecast and without consideration, knowing they may come off again so cheap and so easie, if they miscarry: but though I cannot enter here into a long debate upon that subject, yet I may have room to say, that I differ from those people very much; for though the terror of the commission is in some measure abated, as indeed it ought to be, because it was before exorbitant and unreasonable; yet the terror of ruining a man's family, sinking his fortunes, blasting his credit, and throwing him out of business, and into the worst of disgrace that a tradesman can fall into, this is not taken away, nor abated at all; and this to an honest trading man is as bad as all the rest ever was or could be.

Nor can a man be suppos'd in the rupture of his affairs, to receive any comfort, or to see thro' his disasters into the little relief which he may, and at the same time cannot be sure he shall, receive at the end of his troubles, from the mercy of the commission.

These are poor things and very trifling, for a tradesman to entertain thoughts of a breach from, especially with any prospect of satisfaction; nor can any tradesman with the least shadow of principle entertain any thought of breaking, but with the utmost aversion, and even abhorrence; for the circumstances of it are attended with so many mortifications, and so many shocking things, contrary to all the views and expectations that a tradesman can begin the world with, that he cannot think of it, but as we do of the grave, with a chilness upon the blood, and a tremor in the spirits. Breaking is the death of a tradesman; he is mortally stabb'd, or, as we may say, shot thro' the head in his trading capacity; his shop is shut up as it is when a man is buried; his credit, the life and blood of his trade, is stagnated; and his attendance, which

which was the pulse of his business, is stopt, and beats no more; in a word, his fame, and even name as to trade, is buried, and the commissioners, that act upon him, and all their proceedings, are but like the executors of the defunct, dividing the ruins of his fortune, and at last, his certificate is a kind of performing the obsequies for the dead, and praying him out of purgatory.

Did ever tradesman set up on purpose to break? Did ever a man build himself a house on purpose to have it burnt down? I can by no means grant that any tradesman, at least in his senses, can entertain the least satisfaction in his trading, or abate any thing of his diligence in trade, from the easiness of breaking, or the abated severities of the bankrupt act.

I cou'd argue it from the nature of the act itself, which indeed was made, and is effectual, chiefly for the relief of creditors, not debtors; to secure the bankrupt's effects for the use of those to whom it of right belongs, and to prevent the extravagant expences of the commission, which before was such as often devour'd all, ruining both the bankrupt and his creditors too. This the present law has providently put a stop to, and the creditors now are secure in this point, that what is to be had, what the poor tradesman has left, they are sure to have preserv'd for, and divided among them, which indeed before they were not: The case is so well known, and so recent in every tradesman's memory, that I need not take up any more of your time about it.

As to the encouragements in the act for the bankrupt, they are only these, namely, that upon his honest and faithful surrender of his affairs, he shall be set at liberty; and if they see cause, they, the creditors, may give him back a small gratification for his discovering his effects, and assisting to the recovery of them; and all this, which amounts to very little, is upon his being, as I have said, entirely honest, and having run thro' all possible examinations and purgations, and that it is at the peril of his life if he prevaricates.

Are these encouragements to tradesmen to be negligent and careless of the event of things? Will any man in his wits fail in his trade, break his credit, and shut up his shop for these prospects? Or will he comfort himself in case he is forced to fail, I say, will he comfort himself with these little benefits, and make the matter easy to himself on that

account? He muſt have a very mean ſpirit that can do this, and muſt act upon very mean principles in life, who can fall with ſatisfaction, on purpoſe to riſe no higher than this; 'tis like a man going to bed on purpoſe to riſe naked, pleaſing himſelf with the thoughts, that tho' he ſhall have no cloaths to put on, yet he ſhall have the liberty to get out of bed and ſhift for himſelf.

On theſe accounts, and ſome others, too long to mention here, I think 'tis out of doubt that the eaſineſs of the proceedings on commiſſions of bankrupt, can be no encouragement to any tradeſman to break, or ſo much as to entertain the thoughts of it, with leſs horror and averſion than he would have done before this law was made.

But I muſt come now to ſpeak of the tradeſman in his real ſtate of mortification, and under the inevitable neceſſity of a blow upon his affairs: He has had loſſes in his buſineſs, ſuch as are too heavy for his ſtock to ſupport; he has perhaps launch'd out in trade beyond his reach; either he has ſo many bad debts that he cannot find by his books he has enough left to pay his creditors; or his debts lie out of his reach, and he can't get them in, *which in one reſpect is as bad*; he has more bills running againſt him than he knows how to pay; and creditors dunning him who it is hard for him to comply with; and this by degrees ſinks his credit.

Now could the poor unhappy tradeſman take good advice, now would be his time to prevent his utter ruin, and let his caſe be better or worſe, his way is clear.

If it be only that he has over-ſhot himſelf in trade, taken too much credit, and is loaded with goods; or given too much credit, and cannot get his debts in; but that upon caſting up his books he finds his circumſtances good at bottom, tho' his credit has ſuffer'd by his effects being out of his hands; let him endeavour to retrench, let him check his carrier in trade; immediately take ſome extraordinary meaſures to get in his debts, or ſome extraordinary meaſures, if he can, to raiſe money in the mean time, till thoſe debts come in, that he may ſtop the crowd of preſent demands; if this will not do, let him treat with ſome of his principal creditors, ſhewing them a true and faithful ſtate of his affairs, and giving them the beſt aſſurances he can of payment, that they may be eaſy with him till he can get in his debts; and then with the utmoſt care draw

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in his trade within the due compass of his stock, and be sure never to run out again farther than he is able to answer, let the prospect of advantage be what it will; and by this method he may perhaps recover his credit again; at least he may prevent his ruin: But this is always supposing the man has a firm bottom, that he is sound in the main, and that his stock is at least sufficient to pay all his debts.

But the difficulty which I am proposing to speak of, is when the poor tradesman, distress'd *as above* in point of credit, looking into his affairs, finds that his stock is diminished, or perhaps entirely sunk; that in short he has such losses, and such disappointments in his business, that he is not sound at bottom; that he has run too far, and that his own stock being wasted or sunk, he has not really sufficient to pay his debts; what is this man's business? and what course shall he take?

I know the ordinary course with such tradesmen is this; it is true, says the poor man, I am running down, and I have lost so much in such a place, and so much by such a chapman that broke, and in short, so much that I am worse than nothing; *but come*, I have such a thing before me, or I have undertaken such a project, or I have such an adventure abroad, if it succeeds I may recover again; I'll try my utmost; I'll never drown while I can swim; I'll never fall while I can stand; who knows but I may get over it? In a word, the poor man is loth to come to the fatal day; loth to have his name in the gazette, and see his wife and family turn'd out of doors, and the like; who can blame him? or who is not, in the like case, apt to take the like measures? for 'tis natural to us all to put the evil day far from us; at least, to put it as far off as we can: tho' the criminal believes he shall be executed at last, yet he accepts of every reprieve, as it puts him within the possibility of an escape, and that as long as there is life there is hopes; but at last, the dead warrant comes down, then he sees death unavoidable, and gives himself up to despair.

Indeed the malefactor was in the right to accept, as I say, of every reprieve; but it is quite otherwise in the tradesman's case; and if I may give him a rule, safe, and in its end comfortable, in proportion to his circumstances, but to be sure, out of question just, honest and prudent, it is this:

When he perceives his case as above, and knows that if his new adventures or projects should fail, he cannot by any means stand or support himself, I not only give it as my advice to all tradesmen, as their interest, but insist upon it, as they are honest men they should break; that is, stop in time; Fear not to do that which necessity obliges you to do; but above all, fear not to do that early, which if omitted, necessity will oblige you to do late.

First, let me argue upon the honesty of it, and next upon the prudence of it. Certainly honesty obliges every man, when he sees that his stock is gone, that he is below the level, and eating into the estates of other men, to put a stop to it; and to do it in time, while something is left. It has been a fault, without doubt, to break in upon other mens estates at all; but perhaps a plea may be made that it was ignorantly done, and they did not think they were run so far, as to be worse than nothing; or some sudden disaster may have occasion'd it, which they did not expect, and it may be cou'd not foresee; both which may indeed happen to a tradesman, tho' *the former* can hardly happen without his fault, because he ought to be always acquainting himself with his books, stating his expences and his profits, and casting things up frequently, at least in his head, so as always to know whether he goes backward or forward. *The latter*, namely, sudden disaster, may happen so to any tradesman as that he may be undone, and it may not be his fault; for ruin sometimes falls as suddenly as unavoidably upon a tradesman, tho' there are but very few incidents of that kind, which may not be accounted for in such a manner as to charge it upon his prudence.

Some cases may indeed happen, some disasters may befall a tradesman, which it was not possible he should foresee; as fire, floods of water, thieves, and many such; and in those cases the disaster is visible, the plea is open, every body allows it, the man can have no blame. A prodigious tide from the sea, join'd with a great fresh or flood in the river *Dee*, destroy'd the new wharf below the *Roodee* at *West-Chester*, and tore down the merchants warehouses there, and drove away not only all the goods, but even the buildings and all together, into the sea; Now, if a poor shopkeeper in *Chester* had a large parcel of goods lying there, perhaps newly landed in order to be brought up to the city, but were all swept away, if, *I say*, the poor tradesman

man was ruin'd by the loss of those goods on that occasion, the creditors would see reason in it that they should every one take a share in the loss; the tradesman was not to blame.

LIKEWISE in the distress of the late fire which began in *Thames-street*, near *Bear-key*, a grocer might have had a quantity of goods in a warehouse thereabouts, or his shop might be there, and the goods perhaps might be sugars, or currants, or tobacco, or any other goods in his way, which cou'd not be easily remov'd; this fire was a surprize, it was a blast of powder, it was at noon-day, when no person cou'd foresee it; the man may have been undone and be in no fault himself, one way or other; no man can reasonably say to him, why did you keep so many goods upon your hands, or in such a place? for it was his proper business both to have a stock of goods, and to have them in such a place; every thing was in the right position, and in the order which the nature of his trade requir'd.

ON the other hand, if it was the breaking of a particular chapman, or an adventure by sea, the creditors would perhaps reflect on his prudence, why should any man trust a single chapman so much, or adventure so much in one single bottom, and uninsur'd, as that the loss of it would be his undoing?

BUT there are other (however) cases which may happen to a tradesman; and by which he may be at once reduc'd below his proper stock, and have nothing left to trade on but his credit, that is to say, the estates of his creditors; In such a case, I question whether it can be honest for any man to continue trading; for first, it is making his creditors run an unjust hazard without their consent; indeed, if he discovers his conditiion to one or two of them, who are men of capital stocks, and will support him, they giving him leave to pay others off, and go on at their risques, that alters the case; or if he has a ready money trade, that will apparently raise him again, and he runs no more hazards, but is sure he shall at least run out no farther; in these two cases (and I do not know another) he may with honesty continue.

ON the contrary, when he sees himself evidently running out, and declining, and has only a shift here, and a shift there, to lay hold on, as sinking men generally do; and

knows,

knows, that unless something extraordinary happen, which perhaps also is not probable, he must fall; for such a man to go on, and trade in the ordinary way, notwithstanding losses, and hazards, in such a case I affirm he cannot act the honest man, he cannot go on with justice to his creditors or his family; he ought to call his creditors together, lay his circumstances honestly before them, and pay as far as it will go; if his creditors will do any thing generously for him, to enable him to go on again, well and good, but he cannot honestly oblige them to run the risque of his unfortunate progress, and to venture their estates on his bottom, after his bottom is really nothing at all but their money.

But I pass from the honesty to the prudence of it; from what regards his creditors, to what regards himself; and I affirm, nothing can be more imprudent and impolitick, as it regards himself and his family, than to go on after he sees his circumstances irrecoverable. If he has any consideration for himself, or his future happiness, he will stop in time, and not be afraid of meeting the mischief which he sees follows too fast for him to escape: be not so afraid of breaking, as not to break 'till necessity forces you, and that you have nothing left; in a word, I speak it to every declining tradesman, if you love your self, your family, or your reputation, and would ever hope to look the world in the face again, *break* in time.

By breaking in time you will first obtain the character of an honest, tho' unfortunate man; 'tis owing to the contrary course, which is indeed the ordinary practice of tradesmen, namely, not to break 'till they run the bottom quite out, and have little or nothing left to pay; I say, 'tis owing to this, that some people think all men that break are knaves; the censure 'tis true is unjust; but the cause is owing to the indiscretion, to call it no worse, of the poor tradesmen, who putting the mischief as far from them as they can, trade on to the last gasp; 'till a throng of creditors coming on them together, or being arrested, and not able to get bail, or by some such publick blow to their credit, they are brought to a stop or breach of course; like a man fighting to the last gasp who is knock'd down, and laid on the ground, and then his resistance is at an end; for indeed a tradesman pushing on under irresisti-

irresistible misfortunes is but fighting with the world to the world to the last drop, and with such unequal odds, that like the soldier surrounded with enemies, he must be kill'd; so the debtor must sink, it cannot be prevented.

It is true also, the man that thus struggles to the last, brings upon him an universal reproach, and a censure, that is not only unavoidable, but just, which is worse; but when a man breaks in time, he may hold up his face to his creditors, and tell them, that he could have gone on a considerable while longer, but that he should have had less left to pay them with, and that he has chosen to stop while he may be able to give them so considerable a sum, as may convince them of his integrity.

We have a great clamour among us of the cruelty of creditors; and it is a popular clamour, that goes a great way with some people; but let them tell us when ever creditors were cruel, when the debtor came thus to them with 15 s. in the pound in his offer; perhaps when the debtor has run to the utmost, and there appears to be little or nothing left, he has been us'd roughly, and 'tis enough to provoke a creditor indeeed to be offer'd a shilling or half a crown in the pound for a large debt, when had the debtor been honest, and broke in time, they might have received perhaps two thirds of their debt, and the debtor been in better condition too.

Break then in time, young tradesman! if you see you are going down, and that the hazard of going on is doubtful; you will certainly be received by your creditors with compassion, and with a generous treatment; and whatever happens, you will be able to begin the world again with the title of an honest man; even the same creditors will embark with you again, and be more forward to give you credit than before.

It is true, most tradesmen that brake merit the name of knave or dishonest man, but 'tis not so with all; the reason of the difference lies chiefly in the manner of their breaking, *viz.* whether sooner or later: It is possible, he may be an honest man who *cannot*, but he can never be honest that can, and *will not* pay his debts. Now he, that being able to pay fifteen shillings in the pound, will struggle on, 'till he sees he shall not be able to pay half a crown in the pound, this man was able to pay, but would not; and therefore, as above cannot be an honest man.

In

IN the next place, what shall we say to the peace and satisfaction of mind in breaking, which the tradesman will always have when he acts the honest part, and breaks betimes; compared to that guilt and chagrin of the mind, occasioned by a running on, as I said, to the last gasp, when they have little to pay? Then indeed the tradesman can expect no quarter from his creditors, and will have no quiet in himself.

I might instance here the miserable, anxious, perplexed life, which the poor tradesman lives under; the distresses and extremities of his declining state; how harass'd and tormented for money; what shifts he is driven to for supporting himself; how many little, mean, and even wicked things will even the religious tradesman stoop to in his distress, to deliver himself, even such things as his very soul would abhor at another time; and for which he goes perhaps with a wounded conscience all his life after?

BY giving up early, all this, which is the most dreadful part of all the rest, would be prevented. I have heard many an honest unfortunate man confess this, and repent, even with tears, that they had not learn'd to despair in trade some years sooner than they did, by which they had avoided falling into many foul and foolish actions, which they afterwards had been driven to by the extremity of their affairs.

I am, &c.

LETTER VIII.

Of the ordinary Occasions of the Ruin of Tradesmen.

SIR,

WHEN I have, as in my last, given advice to tradesmen, when they fall into difficulties, and find they are run behind-hand, to break in time, before they run on too far, and thereby prevent the consequences of a fatal running on to extremity, 'tis but just I should give them some needful directions, to avoid, if possible, breaking at all.

IN

In order to this, I will briefly enquire what are the ordinary originals of a tradesman's ruin in business: to say 'tis *negligence*, when I have *already* press'd to a close application and *diligence*; that 'tis launching into, and grasping at, more business than their stock, or perhaps their understandings are able to manage: when I have *already* spoken of the fatal consequences of over-trading; to say 'tis trusting carelessly people unable to pay, and running too rashly into debt: when I have *already* spoken of taking and giving too much credit; this would all be but saying the same thing over again; and I am too full of particulars, in this important case to have any need of tautologies and repetitions: but there are a great many ways by which tradesmen precipitate themselves into ruin, besides those, and some that need explaining and enlarging upon.

1. Some, *especially retailers*, ruin themselves by fixing their shops in such places as are improper for their business. In most towns, but particularly in the city of *London*, there are places as it were appropriated to particular trades, and where the trades which are plac'd there succeed very well, but would do very ill any where else, or any other trades in the same places; as the orange-merchants and wet-salters about *Billingsgate*, and in *Thames-street*; the costermongers at the *Three Cranes*; the wholesale cheesemongers in *Thames street*; the mercers and drapers in the high-streets, such as *Cheapside*, *Ludgate-street*, *Cornhill*, *Round-court*, and *Grace-church-street*, *&c.*

Pray what would a bookseller make of his business at *Billingsgate*, or a mercer in *Tower-street*, or near the *Custom-house*; or a draper in *Thames-street*, or about *Queen-hithe*? Many trades have their peculiar streets, and proper places for the sale of their goods, where people expect to find such shops; and consequently, when they want such goods, they go thither for them; as the booksellers in *St. Paul's* church-yard, about the *Exchange*, *Temple*, and the *Strand*, *&c.* the mercers on both sides *Ludgate*, in *Round-court*, and *Grace-church* and *Lombard-streets*; the shoemakers in *St. Martins le grand*, and *Shoemakers-row*; the coachmakers in *Longacre*, *Queen-street*, and *Bishopsgate*; butchers in *Eastcheap* and such like.

For a tradesman to open his shop in a place unresorted-to, or in a place where his trade is not agreeable, and where 'tis not expected, 'tis no wonder if he has no trade. What

retale trade would a milliner have among the fishmongers shops on *Fishstreet-hill*; or a toy-man about *Queen-hithe*? When a shop is ill chosen, the tradesman starves, he is out of the way, and business will not follow him that runs away from it: suppose a ship-chandler should set up in *Holbourn*, or a block-maker in *Whitecross-street*, an anchor-smith at *Moorgate*, or a coachmaker in *Redriff*, and the like?

It is true, we have seen a kind of fate attend the very streets and rows where such trades have been gather'd together; and a street famous some years ago, shall, in a few years after, be quite forsaken; as *Pater-noster-row* for mercers, *St. Paul's* church-yard for woollen-drapers, both the *Eastcheaps* for butchers; and now you see hardly any of those trades left in those places.

I mention it for this reason, and this makes it to my purpose in an extraordinary manner, that whenever the principal shop-keepers remove from such a street, or settled place where the principal trade used to be, the rest soon follow; knowing, that if the fame of the trade is not there, the customers will not resort thither: and that a tradesman's business is to follow where-ever the trade leads. For a mercer to set up now in *Pater-noster-row*, or a woollen-draper in *St. Paul's* church-yard; the one among the semstresses, and the other among the chairmakers; would be the same thing as for a country shop-keeper not to set up in or near the market-place.

The place therefore is to be prudently chosen by the retailer, when he first begins his business, that he may put himself in the way of business; and then with God's blessing, and his own care, he may expect his share of trade with his neighbours.

2. He must take an especial care to have his shop not so much crowded with a large bulk of goods, as with a well-sorted, and well-chosen quantity, proper for his business, and to give credit to his beginning; in order to this, his buying part requires not only a good judgment in the wares he is to deal in, but a perfect government of his judgment by his understanding, to suit and sort his quantities and proportions, as well to his shop, as to the particular place where his shop is situate; for example, a particular trade is not only proper for such or such a part of the town, but a particular sortment of goods, even in the same way, suits

one

one part of the town, or one town and not another; as he that sets up in the *Strand*, or near the *Exchange*, is likely to sell more rich silks, more fine hollands, more fine broad-cloths, more fine toys and trinkets, than one of the same trade, setting up in the skirts of the town, or at *Ratcliff*, or *Wapping*, or *Redriff*; and he that sets up in the capital city of a county, than he that is plac'd in a private market-town, in the same county; and he that is placed in a market-town, than he that is plac'd in a country village A tradesman in a sea-port-town sorts himself different from one of the same trade in an inland town, tho' larger and more populous; and this the tradesman must weigh very maturely before he lays out his stock.

SOMETIMES it happens a tradesman serves his apprenticeship in one town, and sets up in another; and sometimes circumstances altering, he removes from one town to another; the change is very important to him, for the goods which he is to sell in the town he removes to, are sometimes so differing from the sorts of goods which he sold in the place he removed from, tho' in the same way of trade, that he is at a great loss both in changing his hand, and in the judgment of buying. This made me insist, in one of my letters, that a tradesman should take all occasions to extend his knowledge in every kind of goods, that which way soever he may turn his hand, he may have judgment in every thing.

IN thus changing his circumstances of trade, he must learn, as well as he can, how to furnish his shop suitable to the place he is to trade in, and to sort his goods to the demand which he is like to have there; otherwise he will not only lose the customers for want of proper goods, but will very much lose by the goods which he lays in for sale, there being no demand for them where he is going.

WHEN merchants send adventures to our *British* colonies, 'tis usual with them to make up to each factor what they call a *sortable cargo*; that is to say, they want something of every thing that may furnish the tradesman there with parcels fit to fill their shops, and invite their customers; and if they fail, and do not thus sort their cargoes, the factors there not only complain, as being ill-sorted, but the cargoe lies by unsold, because there is not a sufficient quantity of sorts to answer the demand, and make them all marketable together.

It is the ſame thing here; if the tradeſman's ſhop is not well ſorted, it is not ſuitably furniſhed, or fitted to ſupply his cuſtomers; and nothing diſhonours him more then to have people come to buy things uſual to be had in ſuch ſhops, and go away without them. The next thing they ſay to one another is, I went to that ſhop, but I could not be furniſh'd; they are not ſtock'd there for a trade; one ſeldom finds any thing there that is new or faſhionable: and ſo they go away to another ſhop; and not only go away themſelves, but carry others away with them, for it is obſervable, that the buyers, or retale cuſtomers, eſpecially the Ladies, follow one another as ſheep follow the flock; and if one buys a beautiful ſilk, or a cheap piece of *Holland*, or a new-faſhioned thing of any kind, the next enquiry is, where it was bought; and the ſhop is preſently recommended for a ſhop well ſorted, and for a place where things are to be had not only cheap and good, but of the neweſt faſhion, and where they have always great choice to pleaſe the curious, and to ſupply whatever is call'd for. And thus the trade runs away inſenſibly to the ſhops which are beſt ſorted.

3. The retale tradeſman in eſpecial, but even every tradeſman in his ſtation, muſt furniſh himſelf with a competent ſtock of patience; I mean that patience which is needful to bear with all ſorts of impertinence, and the moſt provoking curioſity that it is poſſible to imagine the buyers, even the worſt of them, are or can be guilty of. A tradeſman behind his counter muſt have no fleſh and blood about him, no paſſions, no reſentment; he muſt never be angry, no not ſo much as ſeem to be ſo: if a cuſtomer tumbles him five hundred pounds worth of goods, and ſcarce bids money for any thing; nay, tho' they really come to his ſhop with no intent to buy, as many do, only to ſee what is to be ſold, and if they cannot be better pleas'd than they are at ſome other ſhop where they intend to buy, 'tis all one, the tradeſman muſt take it, and place it to the account of his calling, that 'tis his buſineſs to be ill uſed and reſent nothing; and ſo muſt anſwer as obligingly to thoſe that give him an hour or two's trouble and buy nothing, as he does to thoſe who in half the time lay out ten or twenty pounds. The caſe is plain, 'tis his buſineſs to get money, to ſell and pleaſe, and if ſome do give him trouble and do

not

not buy, others make him amends, and do buy; and as for the trouble, 'tis the business of his shop.

I have heard that some Ladies, and those two persons of good note, have taken their coaches and spent a whole afternoon in *Ludgate-street*, or *Covent-Garden*, only to divert themselves in going from one mercer's shop to another, to look upon their fine silks, and to rattle and banter the journeymen and shopkeepers, and have not so much as the least occasion, much less intention to buy any thing; nay, not so much as carrying any money out with them to buy any thing if they fancied it: yet this the mercers who understand themselves know their business too well to resent, nor if they really knew it, would they take the least notice of it, but perhaps tell the Ladies they were welcome to look upon their goods; that it was their business to shew them, and that if they did not come to buy now, they might perhaps see they were furnish'd to please them when they might have occasion.

On the other hand, I have been told that sometimes those sorts of Ladies have been catch'd in their own snare; that is to say, have been so engaged by the good usage of the shop-keeper, and so unexpectedly surpriz'd with some fine thing or other, that has been shewn them, that they have been drawn in by their fancy, against their design, to lay out money, whether they had it or no; that is to say, to buy, and send home for money to pay for it.

But let it be how and which way it will, whether mercer or draper, or what trade you please, the man that stands behind the counter must be all courtesy, civility and good manners; he must not be affronted, or any way moved by any manner of usage, whether owing to casualty or design; if he sees himself ill used, he must wink, and not see it; he must at least not appear to see it, nor any way shew dislike or distaste; if he does, he reproaches not only himself, but his shop, and puts an ill name upon the general usage of customers in it; and 'tis not to be imagined how, in this gossiping Tea-drinking age, the scandal will run, even among people who have had no knowledge of the person first complaining. Such a shop! (says a certain Lady to a citizen's wife, in conversation as they were going to buy clothes) I am resolv'd I won't go to it, the fellow that keeps it is saucy and rude: if I lay out my money, I expect to be well used; if I don't lay it out, I expect to be well treated.

WHY Madam, ſays the citizen, did the man of the ſhop uſe your Ladiſhip ill ?

Lady. No, I can't ſay he us'd me ill, for I never was in his ſhop.

Cit. How does your Ladiſhip know he does ſo then ?

Lady. WHY I know he us'd another Lady ſaucily, becauſe ſhe gave him a great deal of trouble, as he call'd it, and did not buy.

Cit. WAS it the Lady that told you ſo her ſelf, Madam ?

Lady. I don't know, really, I have forgot who it was; but I have ſuch a notion in my head, and I don't care to try, for I hate the ſaucineſs of ſhop-keepers, when they don't underſtand themſelves.

Cit. WELL but Madam, perhaps it may be a miſtake, and the Lady that told you was not the perſon neither.

Lady. O! Madam, I remember now who told me; it was my Lady *Tattle*, when I was at Mrs. *Whymſy*'s on a viſiting-day; it was the talk of the whole circle, and all the Ladies took notice of it, and ſaid they would take care to ſhun that ſhop.

Cit. SURE, Madam, the Lady was ſtrangely uſed; did ſhe tell any of the particulars ?

Lady. NO, I did not underſtand that ſhe told the particulars, for it ſeems it was not to her, but to ſome other Lady, a friend of hers; but it was all one, the company took as much notice of it as if it had been to her, and reſented it as much, I aſſure you.

Cit. YES, and without examining the truth of the fact.

Lady. WE did not doubt the ſtory.

Cit. BUT had no other proof of it, Madam, than her relation ?

Lady. WHY that's true; no body ask'd for a proof; 'twas enough to tell the ſtory.

Cit. WHAT! tho' perhaps the Lady did not know the perſon, or whether it was true or no; and perhaps had it from a third or fourth hand; your Ladiſhip knows any body's credit may be blaſted at that rate.

Lady. WE don't enquire ſo nicely, you know, into the truth of ſtories at a Tea-table.

Cit. NO, Madam, that's true; but when reputation is at ſtake, we ſhould be a little careful too.

Lady.

Lady. WHY that's true too; but why are you so concern'd about it, Madam! Do you know the man that keeps the shop?

Cit. NO otherwise, Madam, than that I have often bought there, and I always found them the most civil obliging people in the world.

Lady. IT may be they know you, Madam.

Cit. I am persuaded they don't, for I seldom went but I saw new faces; for they have a great many servants and journeymen in the shop.

Lady. IT may be you are easy to be pleas'd; you are good-humour'd your self, and cannot put their patience to any trial.

Cit. INDEED, Madam, just the contrary; I believe I made them tumble two or three hundred pounds worth of goods one day, and bought nothing, and yet it was all one, they used me as well as if I had laid out twenty pounds.

Lady. WHY so they ought.

Cit. YES, Madam, but then 'tis a token they do as they ought, and understand themselves.

Lady. WELL, I don't know much of it indeed, but thus I was told.

Cit. WELL, but if your Ladiship would know the truth of it, you would do a piece of justice to go and try them.

Lady. NOT I! besides, I have a mercer of my acquaintance.

Cit. WELL, Madam, I'll wait on your Ladiship to your own mercer, and if you can't find any thing to your liking, will you go and try the other shop?

Lady. O! I am sure I shall deal if I go to my mercer.

Cit. WELL, but if you shou'd, let us go for a frollick, and give t'other as much trouble as we can for nothing, and see how he'll behave, for I want to be satisfy'd; if I find them as your Ladiship has been told, I'll never go there any more.

Lady. UPON that condition I agree, I will go with you; but I will go and lay out my money at my own mercer's first, because I won't be tempted.

Cit. WELL, Madam, I'll wait on your Ladiship till you have laid out your Money.

AFTER

AFTER this discourse they drive away to the mercer's shop where the Lady us'd to buy; and when they came there the Lady was surpriz'd, the shop was shut up, and no body to be seen. The next door was a laceman's, and the journeyman being at the door, the Lady sent her servant to desire him to speak a word or two to her; and when he came, says the Lady to him.

PRAY how long has Mr.------*d*'s shop been shut up?

Laceman. ABOUT a month, Madam,

Lady. WHAT is Mr.------ dead;

Lacem. NO, Madam, he is not dead.

Lady. WHAT then, pray?

Lacem. SOMETHING worse, Madam, he has had some misfortunes.

Lady. I am very sorry to hear it, indeed ——So her Ladiship made her bow, and her coachman drove away.

THE short of the story was, her mercer was broke; upon which the city Lady prevail'd upon her Ladiship to go to the other shop; which he did, but declar'd beforehand she would buy nothing, but give the mercer all the trouble she could; and so said the other. And to make the thing more sure, she would have them go into the shop single, because she fancy'd the mercer knew the city Lady, and therefore would behave more civily to them both on that account, the other having laid out her money there several times. Well, they went in, and the Lady ask'd for such and such rich things, and had them shew'd her, to a variety that she was surpriz'd at; but not the best or richest things they could shew her gave her any satisfaction; either she did not like the pattern, or the colours did not suit her fancy, or they were too dear; and so she prepares to leave the shop, her coach standing at a distance, which she order'd, that they might not guess at her quality.

BUT she was quite deceiv'd in her expectation; for the mercer, far from treating her in the manner as she had heard, used her with the utmost civility and good manners. She treated him, on the contrary, as she said her self, even with a forced rudeness; she gave him all the impertinent trouble she was able, as above: and, pretending to like nothing he shew'd, turn'd away with an air of contempt, intimating that his shop was ill furnish'd,

and

and that she should be easily served, she doubted not, at another.

He told her he was very unhappy in not having any thing that suited her fancy; that if she knew what particular things would please her, he would have them in two hours time for her, if all the *French* and *Italian* merchants warehouses in *London*, or all the weavers looms in *Spittlefields* could furnish them. But when that would not do, she comes forward from his back-shop, where she had plagued him about an hour and half, and makes him the slight compliment of, (in a kind of a scornful tone too,) *I am sorry I have given you so much trouble.*

The trouble, Madam, is nothing, 'tis my misfortune not to please you, but as to trouble, my business is to oblige the Ladies my customers; if I shew my goods, I may sell them; if I do not shew them, I cannot: if it is not a trouble to you, I'll shew you every piece of goods in my shop; if you do not buy now, you may perhaps buy another time. And thus, in short, he pursued her with all the good words in the world, and waited on her towards the door.

As she comes forward, there she spy'd the city Lady, who had just us'd the partner as the Lady had us'd the chief master; and there, as if it had been by mee chance, she salutes her with, Your servant, cousin, pray what brought you here? The Cousin answers, Madam, I am mighty glad to see your Ladiship here; I have been haggling here a good while, but this gentleman and I can't bargain, and I was just a going away.

Why then, says the Lady, you have been just such another customer as I, for I have troubled the gentleman mercer this two hours, and I can't meet with any thing to my mind. So away they go together to the door, and the Lady gets the mercer to send one of his servants to bid her coachman drive to the door, shewing him where the fellow stood.

While the boy was gone, she takes the city Lady aside, and talking softly, the mercer and his partner, seeing them talk together, withdrew; but waited at a distance to be ready to hand them to the coach. So they began a new discourse, as follows:

Lady. Well, says she to the city Lady, I am satisfy'd this man has been ill used in the world.

Cit. WHY, Madam, how does your Ladiſhip find him?

Lady. ONLY the moſt obliging, moſt gentleman-like man, of a tradeſman, that ever I met with in my life.

Cit. BUT did your Ladiſhip try him as you ſaid you would?

Lady. TRY him! I believe he has tumbled three thouſand pounds worth of goods for me.

Cit. DID you oblige him to do ſo?

Lady. I forced him to it indeed, for I lik'd nothing.

Cit. Is he well ſtock'd with goods?

Lady. I told him his ſhop was ill furniſhed.

Cit. WHAT did he ſay to that?

Lady. SAY! why he carried me into another inner-ſhop, or warehouſe, where he had goods to a ſurprizing quantity and value, I confeſs.

Cit. AND what could you ſay then?

Lady. SAY! in truth I was aſham'd to ſay any more; but ſtill was reſolv'd not to be pleas'd, and ſo came away, as you ſee.

Cit. AND he has not diſoblig'd you at all, has he?

Lady. JUST the contrary, indeed. *

Cit. WELL, Madam, I aſſure you I have been faithful to my promiſe, for you can't have uſed him ſo ill as I have uſed his partner; for I have perfectly abuſed him for having nothing to pleaſe me; I did as good as tell him I believ'd he was going to break, and that he had no choice.

Lady. AND how did he treat you?

Cit. JUST in the ſame manner as his partner did your Ladiſhip, all mild and mannerly, ſmiling, and in perfect temper; for my part, if I was a young wench again, I ſhould be in love with ſuch a man.

Lady. WELL, but what ſhall we do now?

Cit. WHY begone, I think, we have teaz'd them enough; 'twould be cruel to Bear-bait them any more.

Lady. NO, I am not for teazing them any more; but ſhall we really go away and buy nothing?

Cit. NAY, that ſhall be juſt as your Ladiſhip pleaſes; you know I promis'd you I would not buy; that is to ſay, unleſs you diſcharge me of that obligation.

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* Here ſhe repeated the words the mercer had ſaid to her, and the modeſty and civility he had treated her with.

Lady

Lady. I can't for shame go out of his shop and lay out nothing.

Cit. DID your Ladiship see any thing that pleas'd you?

Lady. I only saw some of the finest things in *England*; I don't think all the city of *Paris* can outdo him.

Cit. WEEL, Madam, if you resolve to buy, let us go and look again.

Lady COME then ——— and upon that the Lady turning to the mercer, Come, Sir, says she, I think I'll look upon that piece of brocade again, I can't find in my heart to give you all this trouble for nothing.

MADAM, says the mercer, I shall be very glad if I can be so happy as to please you; but I beseech your Ladiship don't speak of the trouble, for that is the duty of our trade; we must never think our business a trouble.

UPON this the Ladies went back with him into his inner-shop, and laid out between sixty and seventy pounds, for they both bought rich suits of cloaths, and used his shop for many years after.

THE short inference from this long discourse is this, That here you see, and I could give many examples very like this, how, and in what manner, a shop-keeper is to behave himself in the way of his business; what impertinences, what taunts, flouts, and ridiculous things, he must bear in his business, and must not shew the least return, or the least signal of disgust: he must have no passions, no fire in his temper; he must be all soft and smooth; nay, if his real temper be naturally fiery and hot, he must shew none of it in his shop; he must be a perfect *complete hypocrite*, if he will be a *complete tradesman.*

IT is true, natural tempers are not to be always counterfeited, the man cannot easily be a lamb in his shop, and a lion in himself; but let it be easy or hard, it must be done, and it is done: there are men who have by custom and usage brought themselves to it, that nothing could be meeker and milder than they, when behind the counter, and yet nothing be more furious and raging in every other part of life; nay, the provocations they have met with in their shops have so irritated their rage, that they would go up stairs in their shop, and fall into frenzies, and a kind of madness, and beat their heads against the wall, and mischief themselves, if not prevented, till the violence of it had gotten vent, and the passions

abate and cool. Nay, I heard once of a shop-keeper that behav'd himself thus to such an extreme, that when he was provok'd by the impertinence of the customers, beyond what his temper could bear, he would go up stairs and beat his wife, kick his children about like dogs, and be as furious for two or three minutes, as a man chain'd down in *Bedlam*, and when the heat was over, would sit down and cry faster than the children he had abused; and after the fit was over he wou'd go down into his shop again, and be as humble, as courteous, and as calm as any man whatever; so absolute a government of his passions had he in the shop, and so little out of it; in the shop a soul less animal that can resent nothing, and in the family a madman; in the shop meek like the lamb, but in the family outrageous like a *Lybean* lion.

THE sum of the matter is this, it is necessary for a tradesman to subject himself, by all the ways possible, to his business; his customers are to be his idols: so far as he may worship idols by allowance, he is to bow down to them, and worship them; at least, he is not any way to displease them, or shew any disgust or distaste at any thing they say or do; the bottom of it all is, that he is intending to get money by them; and it is not for him that gets money by them to offer the least inconvenience to them by whom he gets it; but he is to consider, that as *Solomon* says, *The borrower is servant to the lender*, so the *seller* is servant to the *buyer*

WHEN a tradesman has thus conquered all his passions, and can stand before the storm of impertinence, he is said to be fitted up for the main article, namely, the inside of the counter.

ON the other hand, we see that the contrary temper, nay, but the very suggestion of it, hurries people on to ruin their trade, to disoblige the customers, to quarrel with them, and drive them away: we see by the Lady above, after having seen the ways she had taken to put this man out of temper; I say, you see it conquer'd her temper, and brought her to lay out her money chearfully, and be his customer ever after.

A sowre, morose, dogmatick temper would have sent these Ladies both away with their money in their pockets; but the man's patience and temper drove the Lady back to lay out her money, and engaged her intirely.

I am, &c.

LET-

LETTER IX.

Other Reasons for the tradesman's Disasters: and first of innocent Diversions.

SIR,

A FEW directions seasonably given, and wisely received, will be sufficient to guide a tradesman in a right management of his business, so as that, if he observes them, he may secure his prosperity and success: but it requires a long and serious caveat to warn him of the dangers he meets with in his way. Trade is a strait and direct way, if they will but keep in it with a steady foot, and not wander, and launch out here and there, as a loose head and giddy fancy will prompt them to do.

THE road, I say, is strait and direct; but there are many turnings and openings in it, both to the right hand and to the left, in which if a tradesman but once ventures to step awry, it is ten thousand to one but he loses himself, and very rarely finds his way back again; at least if he does, 'tis like a man that has been lost in a wood, he comes out with a scratch'd face, and torn cloaths, tired and spent, and does not recover himself in a long while after.

IN a word, one steady motion carries him up, but many things assist to pull him down; there are many ways open to his ruin, but few to his rising; and tho' employment is said to be the best fence against temptations, and he that is busy heartily in his business, temptations to idleness and negligence will not be so busy about him; yet tradesmen are as often drawn from their business as other men, and when they are so, it is more fatal to them a great deal, than it is to gentlemen, and persons whose employments do not call for their personal attendance so much as a shop does.

AMONG

AMONG the many turnings and by-lanes which, as I say, are to be met with in the strait road of trade, there are two as dangerous and fatal to their prosperity as the worst, tho' they both carry an appearance of good, and promise contrary to what they perform; these are,

I. PLEASURE and DIVERSIONS, especially such as they will have us call *innocent Diversions.*

II. PROJECTS and ADVENTURES, and especially such as promise mountains of profit *in nubibus*, and are therefore the more likely to ensnare the poor eager avaritious tradesman.

1. I am now to speak of the first, *viz.* pleasures and diversions. I cannot allow any pleasures to be innocent, when they turn away either the body or the mind of a tradesman from the one needful thing which his calling makes necessary, and that necessity makes his duty; I mean, the application both of his hands and head to his business; those pleasures and diversions may be innocent in themselves, which are not so to him: there are very few things in the world that are simply evil, but things are made circumstantially evil when they are not so in themselves: killing a man is not simply sinful; on the contrary, 'tis not lawful only, but a duty, when justice and the laws of God or man require it; but when done maliciously, from any corrupt principle, or to any corrupted end, is murther, and the worst of crimes.

PLEASURES and diversions are thus made criminal, when a man is engaged in duty to a full attendance upon such business as those pleasures and diversions necessarily interfere with, and interrupt; those pleasures, tho' innocent in themselves, become a fault in him, because his legal avocations demand his attendance in another place. Thus those pleasures may be lawful to another man, which are not so to him, because another man has not the same obligation to a calling, the same necessity to apply to it, the same cry of a family, whose bread may depend upon his diligence, as a tradesman has.

SOLOMON, the royal patron of industry, tells us, *He that is a lover of pleasure, shall be a poor man*; I must not doubt but *Solomon* is to be understood of *tradesmen* and *working-*

working-men, such as I am writing of, whose time and application is due to their business, and who in pursuit of their *pleasures*, are sure to neglect their shops, or employments, and I therefore render the words thus, to the present purpose, *The tradesman that is a lover of pleasure shall be a poor man.* I hope I do not rest the scripture in my interpretation of it, I am sure it agrees with the whole *tenor* of the wiseman's other discourses.

When I see young shop-keepers keep horses, ride a hunting, learn dog-language, and keep the sportimens brogue upon their tongues, I will not say I read their destiny, for I am no *fortune-teller*; but I do say, I am always afraid for them; especially when I know that either their fortunes and beginnings are below it, or that their trades are such as in a particular manner require their constant attendance; as to see a barber abroad on a *Saturday*, a corn-factor abroad on a *Wednesday* and *Friday*, or a *Black-well hall* man on a *Thursday*, you may as well say a country shop-keeper should go a hunting on a market-day, or go a feasting at the fair-day of the town where he lives; and yet riding and hunting are otherwise lawful diversions, and in their kind very good for exercise aud health.

I am not for making a galley-slave of a shop keeper, and have him chain'd down to the oar; but if he be a wise, a prudent and a diligent tradesman, he will allow himself as few excursions as possible.

Business neglected is business lost; 'tis true, there are some businesses which require less attendance than others, and give a man less occasion of application; but in general, that *tradesman* who can satisfie himself to be absent from his business, must not expect success; if he is above the character of a diligent tradesman, he must then be above the business to, and should leave it to some body that having more need of it will think it worth his while to mind it better

Nor indeed is it possible a tradesman should be master of any of the qualifications which I have set down to denominate him *complete*, if he neglects his shop and his time, following his pleasures and diversions.

I'll allow that the man is not vicious and wicked, that he is not addicted to drunkenness, to women, to gaming, or any such things as those, for those are not woundings, but murther, downright killing; a man may wound and hurt himself some-

ſometimes, in rage of an ungovern'd paſſion, or in frenzy or fever, and intend no more; but if he ſhoots himſelf thro' the head, or hangs himſelf, we are ſure then he intended to kill and deſtroy himſelf, and he dies inevitably.

For a tradeſman to follow his pleaſures, which indeed is generally attended with a ſlighting his buſineſs, leaving his ſhop to ſervants or others, 'tis evident to me that he is indifferent whether it thrives or no; and above all, 'tis evident, that his heart is not in his buſineſs; that he does not delight in it, or look on it with pleaſure. To a complete tradeſman there is no pleaſure equal to that of being in his buſineſs, no delight equal to that of ſeeing himſelf thrive, to ſee trade flow in upon him, and to be ſatisfied that he goes on proſperouſly: He will never thrive, that cares not whether he thrives or no: As trade is the chief employment of his life, and is therefore called, by way of eminence, *his buſineſs*; ſo it ſhould be made the chief delight of his life: The tradeſman that does not love his buſineſs, will never give it due attendance.

Pleasure is a bait to the mind and the mind will attract the body; where the heart is, the object ſhall always have the body's company. The great objection I meet with from young tradeſmen againſt this argument, is, they follow no unlawful pleaſures; they do not ſpend their time in taverns, and drinking to exceſs; they do not ſpend their money in gaming, and ſo ſtock-ſtarve their buſineſs, and rob the ſhop to ſupply the extravagant loſſes of play; or they do not ſpend their hours in ill company, debaucheries and whoring; all they do, is a little innocent diverſion in riding abroad now and then for the air, and for their health, and to eaſe their thoughts of the throng of other affairs which are heavy upon them, *&c.*

These, I ſay, are the excuſes of young tradeſmen, and indeed they are young excuſes; and I may ſay truly, have nothing in them. It is perhaps true, or I may grant it ſo for the preſent purpoſe, that the pleaſure the tradeſman takes is, as he ſays, not unlawful, and that he follows only a little innocent diverſion; but let me tell him, the words are ill put together, and the diverſion is rather recommended from the word *little*, than from the word *innocent*. if it be indeed but little, it may be innocent; but the caſe is quite altered by the extent of the thing; and the innocence lies here, not in the nature of the thing, not in the diverſion

or

or pleasure that is taken, but in the time it takes; for if the man spends the time in it which should be spent in his shop or warehouse, and his business suffers by his absence, as it must do, if the absence is long at a time, or often practised; the diversion so taken becomes criminal to him, tho' the same diversion might be innocent in another.

THUS I have heard a young tradesman, who lov'd his bottle, excuse himself, and say, 'tis true, I have been at the tavern, but I was treated, it cost me nothing. And this, he thinks, clears him of all blame; not considering that when he spends no money, yet he spends five times the value of the money in time. Another says, Why indeed, I was at the tavern yesterday all the afternoon, but I could not help it, and I spent but six-pence. But at the same time perhaps it might be said he spent five pounds worth of time, his business being neglected, his shop unattended, his books not posted, his letters not written, and the like; for all those things are works necessary to a tradesman, as well as the attendance on his shop, and infinitely above the pleasure of being treated at the expence of his time. All manner of pleasures should buckle and be subservient to business; he that makes his pleasure be his business, will never make his business be a pleasure: Innocent pleasures become sinful, when they are used to excess, and so it is here; the most innocent diversion becomes criminal, when it breaks in upon that which is the due and just employment of the man's life. Pleasures rob the tradesman, and how then can he call them innocent diversions? they are down-right thieves, they rob his shop of his attendance, and of the time which he ought to bestow there; they rob his family of their due support, by the man's neglecting that business by which they are to be supported and maintained; and they oftentimes rob the creditors of their just debts, the tradesman sinking by the inordinate use of those innocent diversions, as he calls them, as well by the expence attending them, as the loss of his time, and neglect of his business, by which he is at last reduced to the necessity of shutting up shop in earnest, which was indeed as good as shut before. A shop without a master, is like the same shop on a middling holiday, half shut up; and he that keeps it long so, need not doubt but he may in a little time more, shut it quite up.

In short, pleasure is *a thief* to business; how any man can call it innocent, let him answer that does so; it robs him every way, as I have said above; and if the tradesman be a christian, and has any regard to religion and his duty, I must tell him, that when, upon his disasters, he shall reflect, and see that he has ruin'd himself and his family, by following too much those diversions and pleasures which he thought innocent, and which perhaps in themselves were really so, he will find great cause to repent of that which he insisted on as innocent; he will find himself lost, by doing lawful things, and that he made those innocent things sinful, and those lawful things unlawful to him. Thus, as they robb'd his family and creditors before of their just debts, (for maintenance is a tradesman's just debt to his family, and a wife and children are as much a tradesman's real creditors, as those who trusted him with their goods;) I say, as his innocent pleasures robb'd his family and creditors before, they will rob him now of his peace, and of all that calm of soul which an honest, industrious, tho' unfortunate tradesman meets with under his disasters.

I am ask'd here, perhaps, how much pleasure an honest-meaning tradesman may be allow'd to take? for it cannot be suppos'd I should insist that all pleasure is forbidden him, that he must have no diversion, no spare hours, no intervals from hurry and fatigue; that would be to pin him down to the very floor of his shop, as *John Sheppard* was lock'd down to the floor of his prison.

The answer to this question every prudent tradesman may make for himself; if his pleasure is in his shop, and in his business, there is no danger of him; but if he has an itch after exotick diversions, I mean such as are foreign to his shop, and to his business, and which I therefore call *exotick*, let him honestly and fairly state the case between his shop and his diversions, and judge impartially for himself; so much pleasure, and no more, may be innocently taken, as does not interfere with, or do the least damage to his business, by taking him away from it.

Every moment that his trade wants him in his shop, or ware-house, *&c.* 'tis his duty to be there; 'tis not enough to say, I believe I shall not be wanted; or, I believe I shall suffer no loss by my absence; he must come to a point, and not deceive himself, if he does, the cheat is all his own; if he will not judge sincerely at first, he will reproach himself

self sincerely at last; for there is no fraud against his own reflections, a man is very rarely an hypocrite to himself.

THE rule may be, in a few words thus: Those pleasures or diversions, and those only, can be innocent, which the man may or does use, or allow himself to use, without hindrance of, or injury to, his business and reputation.

LET the diversions or pleasures in question be what they will, and how innocent soever they are in themselves, they are not so to him; because they interrupt or interfere with his business, which is his immediate duty. I have mention'd the circumstance which touches this part too, namely, that there may be a time when even the needful duties of religion may become faults, and unseasonable, when another more needful attendance calls for us to apply to it; much more then those things which are only barely lawful. There is a visible difference between the things which we may do, and the things which we must do. Pleasures at certain seasons are allow'd, and we may give our selves some loose to them; but business, I mean, to the man of business, is that needful thing, of which it is not to be said it *may*, but it *must* be done.

AGAIN, those pleasures which may not only be lawful in themselves, but which may be lawful to other men, yet are criminal and unlawful to him. To gentlemen of fortunes and estates, who being born to large possessions, and have no avocations of this kind, 'tis certainly lawful to spend their spare hours on horseback, with their hounds or hawks, pursuing their game; or on foot, with their gun and their net, and their dogs to kill the hares or birds, *&c.* all which we call sport. These are the men that can, with a particular satisfaction, when they come home, say they have only taken an innocent diversion; and yet even in these, there are not wanting some excesses, which take away the innocence of them, and consequently the satisfaction in their reflection; and therefore it was, I said it was lawful to them to spend their *spare hours*: by which I am to be understood, those hours which are not due to more solemn and weighty occasions, such as the duties of religion, in particular. But as this is not my present subject, I proceed; for I am not talking to gentlemen now, but to tradesmen.

THE prudent tradesman will in time consider what he ought, or ought not to do, in his own particular case, as

to his pleasures; not what another man may or may not do: In short, nothing of pleasure or diversion can be innocent to him, whatever it may be to another, if it injures his business, if it takes either his time, or his mind, or his delight, or his attendance, from his business; nor can all the little excuses, of its being for his health, and for the needful unbending the bow of the mind, from the constant application of business; for all these must stoop to the great article of his shop and business; tho' I might add, that the bare taking the air for health, and for a recess to the mind, is not the thing I am talking of; 'tis the taking an immoderate liberty, and spending an immoderate length of time, and that at unseasonable and improper hours, so as to make his pleasures and diversions be prejudicial to his business: this is the evil I object to, and this is too much the ruin of the tradesmen of this age; and thus any man who calmly reads these papers will see I ought to be understood.

Nor do I confine this discourse to the innocent diversions of a horse and riding abroad to take the air; things which, as above, are made hurtful and unlawful to him, only as they are hindrances to his business, and are more or less so, as they rob his shop or warehouse, or business, of his attendance and time, and cause him to draw his affections off from his calling.

But we see other and new pleasures daily crowding in upon the tradesman, and some which no age before this have been in danger of; I mean, not to such an excess as is now the case, and consequently there were fewer tradesmen drawn into the practice.

The present age is a time of gallantry and gaiety; nothing of the present pride and vanity was known, or but very little of it, in former times: the baits which are every where laid for the corruption of youth, and for the ruin of their fortunes, were never so many and so mischievous as they are now.

We scarce now see a tradesman's apprentice come to his fifth year, but he gets a long wig and a sword, and a set of companions suitable; and this wig and sword being left at proper and convenient places are put on at night after the shop is shut, or when they can make a slip out to go a raking in, and when they never fail of company ready to lead them into all manner of wickedness and debauchery;

debauchery; and from this cause it is principally, that so many apprentices are ruin'd, and run away from their masters before they come out of their times: more I am persuaded now, than ever were to be found before.

NOR, as I said before, will I charge the devil with having any hand in the ruin of these young fellows; indeed he needs not trouble himself about them; they are his own by early choice; they anticipate temptation, and are as forward as the devil can desire them to be. These may be truly said to be drawn aside of their own lusts, and enticed; they need no tempter.

BUT of these I may also say, they seldom trouble the tradesmens class; they get ruin'd early, and finish the tradesman before they begin; so my discourse is not at present directed much to them; indeed they are past advice before they come in my way.

INDEED I knew one of these sort of gentlemen apprentices make an attempt to begin, and set up his trade: he was a dealer in what they call *Crooked-lane* wares: he got about 300 *l.* from his father, an honest plain countryman, to set him up, and his said honest father exerted himself to the utmost to send him up so much money.

WHEN he had gotten the money, he took a shop near the place where he had served his time, and entring upon the shop, he had it painted, and fitted up, and some goods he bought in order to furnish it; but before that, he was obliged to pay about 70 *l.* of the money to little debts which he had contracted in his apprenticeship at two or three ale-houses for drink and eatables, treats and junkettings; and at the barber's for long perukes, at the semstresses for fine holland-shirts, turn-overs, white gloves, *&c.* to make a beau of him, and at several other places.

WHEN he came to dip into this, and found that it wanted still 30 or 40 *l.* to equip him for the company which he had learn'd to keep, he took care to do this first; and being delighted with his new dress, and how like a gentleman he look'd, he was resolv'd, before he open'd shop, to take his swing a little in the town; so away he went with two of his neighbour's apprentices to the play-house, thence to the tavern, not far from his dwelling, and there they fell to cards, and sat up all night, and thus they spent about a fortnight; the rest just creeping into their master's houses, by the connivance of their fellow-servants, and he getting

a bed

a bed in the tavern, where what he ſpent to be ſure made them willing enough to oblige him, that is to ſay, to encourage him to ruin himſelf.

THEY then chang'd their courſe indeed, and went to the ball, and that neceſſarily kept them out the moſt part of the night, always having their ſupper dreſs'd at the tavern at their return; and thus, in a few words, he went on 'till he made way thro' all the remaining money he had left, and was obliged to call his creditors together, and break before he ſo much as open'd his ſhop; I ſay, his creditors, for great part of the goods which he had furniſh'd his ſhop with were unpaid for; perhaps ſome few might be bought with ready money.

THIS man indeed is the only tradeſman that ever I met with, that ſet up and broke before his ſhop was open; others I have indeed known make very quick work of it.

BUT this part rather belongs to another head. I am at preſent not talking of madmen, as I hope indeed I am not writing to madmen, but I am talking of tradeſmen undone by lawful things, by what they call innocent and harmleſs things; ſuch as riding abroad, or walking abroad to take the air, and to divert themſelves, dogs, gun, country-ſport, and city-recreation; theſe things are certainly lawful, and in themſelves very innocent; nay, they may be needful for health, and to give ſome relaxation to the mind hurried with too much buſineſs; but the needfulneſs of them is ſo much made an excuſe, and the exceſs of them is ſo injurious to the tradeſman's buſineſs and to his time, which ſhould be ſet apart for his ſhop and his trade, that there is not a few tradeſmen thus lawfully ruin'd, as I may call it; in a word, lawful or unlawful, their ſhop is neglected, their buſineſs goes behind hand, and 'tis all one to the ſubject of breaking, and to the creditor, whether the man was undone by being a knave, or by being a fool; 'tis all one, whether he loſt his trade by ſcandalous immoral negligence, or by ſober or religious negligence.

IN a word, buſineſs languiſhes, while the tradeſman is abſent, and neglects it, be it for his health or for his pleaſure, be it in good company or in bad, be it from a good or an ill deſign; and if the buſineſs languiſhes, the tradeſman will not be long before he languiſhes too; for nothing can ſupport the tradeſman but his ſupporting his trade by a due attendance and application.

I am, &c.

LET-

LETTER X.

Of Extravagant and Expensive Living; another step to a Tradesman's disaster.

SIR,

HITHERTO I have writen to you of tradesmen ruin'd by lawful and innocent diversions; and indeed these are some of the most dangerous pits for a tradesman to fall into, because men are so apt to be insensible of the danger; a ship may as well be lost in a calm smooth sea, and an easy fair gale of wind, as in a storm, if they have no pilot, or the pilot be ignorant or unwary; and disasters of that nature happen as frequently as any others, and are as fatal; when rocks are apparent, and the pilot bold and wilful, runs directly upon them, without fear or wit, we know the fate of the ship, it must perish, and all that are in it will inevitably be lost; but in a smooth sea, a bold shoar, an easy gale, the unseen rocks or shoals are the only dangers, and nothing can hazard them, but the skilfulness of the pilot: and thus it is in trade; open debaucheries and extravagances, and profusion of expence, as well as a general contempt of business, these are open and current roads to a tradesman's destruction; but a silent going on, in pursuit of innocent pleasures, a smooth and calm, but sure neglect of his shop, and time, and business, will as effectually and as surely ruin the tradesman as the other; and tho' the means are not so scandalous, the effect is as certain. But I proceed to the other.

NEXT to immoderate pleasures, the tradesman ought to be warn'd against immoderate expence. This is a terrible article, and more particularly so to the tradesman, as custom has now, as it were on purpose for their undoing, introduc'd a general habit of, and as it were a general inclination among all sorts of people to, an expensive way of living;

living; to which might be added a kind of neceſſity of it; for that even with the greateſt prudence and frugality a man cannot ſupport a family with the ordinary expence which the ſame family might have been maintain'd with ſome few years ago: there is now 1. A weight of taxes upon almoſt all the neceſſaries of life, bread and fleſh excepted, as coals, ſalt, malt, candles, ſoap, leather, hops, wine, fruit, and all foreign conſumptions. 2. A load of pride upon the temper of the nation, which in ſpite of taxes and the unuſual dearneſs of every thing, yet prompts people to a profuſion in their expences.

THIS is not ſo properly called *a tax* upon the tradeſmen; I think rather, it may be called *a plague* upon them; for there is firſt the dearneſs of every neceſſary thing to make living expenſive; and ſecondly, an unconquerable averſion to any reſtraint: ſo that the poor will be like the rich, and the rich like the great, and the great like the greateſt; and thus the world runs on to a kind of diſtraction at this time; *where it will end, time muſt diſcover.*

NOW the tradeſman I ſpeak of, if he will thrive, he muſt reſolve to begin as he can go on; and if he does ſo, in a word he muſt reſolve to live more under reſtraint than ever tradeſmen of his claſs uſed to do; for every neceſſary thing being, as I have ſaid, grown dearer than before, he muſt entirely omit all the enjoyment of the unneceſſaries which he might have allow'd himſelf before, or perhaps be obliged to an expence beyond the income of his trade; and in either of theſe caſes he has a great hardſhip upon him.

WHEN I talk of immoderate expences, I muſt be underſtood not yet to mean the extravagances of wickedneſs and debaucheries; there are ſo many ſober extravagances, and ſo many grave ſedate ways for a tradeſman's ruin, and they are ſo much more dangerous than thoſe hairbrain'd deſperate ways of gaming and whoring, that I think 'tis the beſt ſervice I can do the tradeſman to lay before them thoſe *ſunk rocks* (as the ſeamen call them) thoſe ſecret dangers in the firſt place, that they may know how to avoid them; and as for the other common ways, common diſcretion will ſupply them with caution for thoſe, and their ſenſes will be their protection.

THE dangers to the tradeſmen, who I am directing my ſelf to, are from lawful things, and ſuch as before are call'd innocent; for I am ſpeaking to the ſober part of tradeſmen, who

who yet are often ruin'd and overthrown in trade; and perhaps as many such miscarry, as of the mad and extravagant, particularly because their number far exceeds them. Expensive living is a kind of slow fever; it is not so open, so threat'ning and dangerous, as the ordinary distemper which goes by that name, but it preys upon the spirits, and, when its degrees are encreas'd to an height, is as fatal and as sure to kill as the other: 'tis a secret enemy, that feeds upon the vitals; and when it has gone its full length, and the languishing tradesman is weaken'd in his solid part, I mean his stock, then it overwhelms him at once.

EXPENSIVE living feeds upon the life and blood of the tradesman; for it eats into the two most essential branches of his trade, namely, his credit, and his cash; the first is its triumph, and the last is its food: nothing goes out to cherish the exorbitance, but the immediate money; expences seldom go on trust, they are generally supplied and supported with ready money, whatever are not.

THIS expensive way of living consists in several things, which are all indeed in their degree ruinous to the tradesman; such as

1. EXPENSIVE house-keeping, or family-extravagance.

2. EXPENSIVE dressing, or the extravagance of fine cloaths.

3. EXPENSIVE company, or keeping company above himself.

4. EXPENSIVE equipages, making a shew and ostentation of figure in the world.

I might take them all in bulk, and say, what has a young tradesman to do with these? and yet where is there a tradesman now to be found, who is not more or less guilty? it is, as I have said, the general vice of the times; the whole nation are more or less in the crime; what with necessity and inclination, where is the man or the family that lives as such families used to live?

IN short, good husbandry and frugality is quite out of fashion, and he that goes about to set up for the practice of it, must mortify every thing about him that has the least tincture of frugality; 'tis the mode to live high, to spend more than we get, to neglect trade, contemn care and concern, and go on without forecast, or without consideration; and in consequence 'tis the mode to go on to extremity, to break, become bankrupt and beggars, and so going off of

the trading-ſtage, leave it open for others to come after us, and do the ſame.

To begin with houſe-keeping. I have already hinted, that every thing belonging to the family-ſubſiſtence bears a higher price than uſual, I may ſay, than ever: at the ſame time I can neither undertake to prove that there is more got by ſelling, or more ways to get it, I mean to a tradeſman, than there was formerly; the conſequence then muſt be, that the tradeſman do not grow rich faſter than formerly; at leaſt we may venture to ſay this of tradeſmen and their families, comparing them with former times, namely, that there is not more got, and I am ſatisfied there is leſs laid up, than was then; or if you will have it, that tradeſmen get leſs and ſpend more than they ever did, how they ſhould be richer than they were in thoſe times, is very hard to ſay.

That all things are dearer than formerly to a houſe-keeper, needs little demonſtration; the taxes neceſſarily infer it from the weight of them, and the number of the things charged; for beſides the things enumerated above, we find all articles of foreign importation are increaſed by the high duties laid on them; ſuch as linen, *eſpecially fine linen*; ſilk, eſpecially foreign wrought ſilk: every thing eatable, drinkable and wearable, are made heavy to us by high and exorbitant cuſtoms and exciſes, as brandies, tobacco, ſugar; deals and timber for building; oyl, wine, ſpice, raw ſilks, callico, chocolate, coffee, tea; on ſome of theſe the duties are more than doubled: and yet that which is moſt obſervable is, that ſuch is the expenſive humour of the times, that not a family, no, hardly of the meaneſt tradeſmen, but treat their friends with wine, or punch, or fine ale; and have their parlours ſet off with the tea-table and the chocolate-pot; treats and liquors all exotick, foreign and new among tradeſmen, and terrible articles in their modern expences; which have nothing to be ſaid for them, either as to the expence of them, or the helps to health which they boaſt of: on the contrary, they procure us rheumatick bodies, and conſumptive purſes, and can no way paſs with me for neceſſaries: but being needleſs, they add to the expence, by ſending us to the doctors and apothecaries to cure the breaches which they make in our health, and are themſelves the very worſt ſort of ſuperfluities.

But I come back to neceſſaries; and even in them, family-expences are extremely riſen; proviſions are higher

rated;

rated; nothing of provisions, *that I know of*, except only bread, mutton, and fish, but which are made dearer than ever; house-rent, in almost all the cities and towns of note in *England*, is excessively and extremely dearer; and that in spite of such innumerable buildings as we see almost every where rais'd up, as well in the country as at *London*, and the parts adjacent.

ADD to the rents of houses, the wages of servants. A tradesman, be he ever so much inclin'd to good husbandry, cannot always do his kitchen-work himself, *suppose him a batchelor*; or can his wife, *suppose him married*, and suppose her to have brought him any portion, be his bedfellow and his cook too: these maid-servants then are to be consider'd, and are an exceeding tax upon house-keepers; those who were formerly hired at three pounds to four pounds a year wages, now demand five, six, and eight pounds a year; nor do they double any thing upon us but their wages and their pride; for instead of doing more work for their advance of wages, *they do less*: and the ordinary work of families cannot now be performed by the same number of maids, which in short is a tax upon the upper sort of tradesmen, and contributes very often to their disasters, by the extravagant keeping two or three or four maids-servants in a house, nay, sometimes five, where two formerly were thought sufficient. This very extravagance is such, that talking lately with a man very well experienced in this matter, he told me he had been making his calculations on that very particular; and he found by computation, that the number of servants kept by all sorts of people, tradesmen as well as others, was so much encreased, that there are in *London*, and the towns within ten miles of it, take it every way, above an hundred thousand more maid-servants and footmen, at this time in place, than used to be in the same compass of ground thirty years ago; and that their wages amounted to above forty shillings a head *per annum*, more than the wages of the like number of servants did amount to at the same length of time past; the advance to the whole body amounting to no less than two hundred thousand pounds a year.

INDEED it is not easy to guess what the expence of wages to servants amounts to in a year, in this nation; and consequently we cannot easily determine what the encrease of

that expence amounts to in *England*, but certainly it muſt riſe to many hundred thouſand pounds a year in the whole.

THE tradeſmen bear their ſhare of this expence, and indeed too great a ſhare, very ordinary tradeſmen in *London* keeping at leaſt two maids, and ſome more, and ſome a footman or two beſides; for 'tis an ordinary thing to ſee the tradeſmen and ſhop-keepers of *London* keep footmen, as well as the gentlemen; witneſs the infinite number of blue liveries, which are ſo common now, that they are called *the tradeſmens liveries*; and few gentlemen care to give blue to their ſervants for that very reaſon.

IN proportion to their ſervants, the tradeſmen now keep their tables; which are alſo advanced in their proportion of expence to other things: indeed the citizens and tradeſmens tables are now the emblems, not of plenty, but of luxury, not of good houſe-keeping, but of profuſion, and that of the higheſt kind of extravagancies; inſomuch, that it was the opinion of a gentleman who had been not a traveller only, but a nice obſerver of ſuch things abroad, that there is at this time more waſte of proviſions in *England*, than in any other nation in the world, of equal extent of ground; and that *England* conſumes for their whole ſubſiſtence more fleſh than half *Europe* beſides; that the beggars of *London*, and within ten miles round it, eat more white bread than the whole kingdom of *Scotland*; and the like.

BUT this is an obſervation only, tho' I believe 'tis very juſt; I am bringing it in here only as an example of the dreadful profuſion of this age; and how an extravagant way of expenſive living, perfectly negligent of all degrees of frugality or good husbandry, is the reigning vice of the people: I could enlarge upon it, and very much to the purpoſe here, but I ſhall have occaſion to ſpeak of it again.

THE tradeſman, who I am ſpeaking to by way of direction, will not, I hope, think this the way for him to thrive, or find it for his convenience to fall in with this common height of living preſently, in his beginning; if he comes gradually into it after he has gotten ſomething conſiderable to lay by, *I ſay*, if he does it then, 'tis early enough, and he may be ſaid to be inſenſibly drawn into it by the neceſſity of the times; becauſe, *forſooth*, 'tis a receiv'd

notion,

notion, *We must be like other folks* : I say, if he does fall into it then, when he will pretend he cannot help it, 'tis better than worse ; and if he can afford it, well and good; but to begin thus, to set up at this rate, when he first looks into the world, I can only say this, he that begins in such a manner, 'twill not be difficult to guess where he will end : for a tradesman's pride certainly *precedes his destruction*, and an expensive living goes *before his fall*.

We are speaking now to a tradesman, who, 'tis suppos'd, must live by his business ; a young man who sets up a shop, or warehouse, and expects to get money ; one that would be a rich tradesman, rather than a poor, fine, gay man ; a grave citizen, not a peacock's feather : for he that sets up for a *Sir Fopling Flutter*, instead of a *complete tradesman*, is not to be thought capable of relishing this discourse ; neither does this discourse relish him ; for such men seem to be among the incurables, and are rather fit for an hospital of fools (*so the French call our Bedlam*) than to undertake trade, and enter upon business.

Trade is not a ball, where people appear in masque, and act a part to make sport ; where they strive to seem what they really are not, and to think themselves best dreſt when they are least known, but 'tis a plain visible scene of honest life, shewn best in its native appearance, without disguise ; supported by prudence and frugality ; and like strong, stiff, clay-land, grows fruitful only by good husbandry, culture and manuring.

A tradesman dreſt up fine, with his long wig and sword, may go to the ball when he pleases, for he is already dreſt up in the habit ; like a piece of counterfeit money, he is brass wash'd over with silver, and no tradesman will take him for current ; with money in his hand, indeed, he may go to the merchant's warehouse and buy any thing, but no body will deal with him without it : he may write upon his edg'd-hat, as a certain tradesman, after having been once broke and set up again, *I neither give nor take credit* : and as others set up in their shops, *No trust by retale*, so he may say, *No trust by wholesale*. In short, thus equip'd, he is truly a tradesman *in masquerade*, and must pass for such wherever he is known. How long it may be before his dress and he may suit, is not hard to guess.

Some will have it that this expensive way of living began among the tradesmen first ; *that is to say*, among the citizens

citizens of *London*; and that their eager resolv'd persuit of that empty and meanest kind of pride, call'd imitation, *viz.* to look like the gentry, and appear above themselves, drew them into it. It has indeed been a fatal custom, but it has been too long a city vanity; if men of quality liv'd like themselves, men of no quality would strive to live, not like themselves: if those had plenty, these would have profusion; if those had enough, these would have excess; if those had what was good, these would have what was rare and exotick; I mean as to season, and consequently dear. And this is one of the ways that has worn out so many tradesmen before their time.

THIS extravagance, where e're it began, had its first rise among those sorts of tradesmen, who scorning the society of their shops and customers, applyed themselves to rambling to courts and plays; kept company above themselves, and spent their hours in such company as lives always above them; this could not but bring great expence along with it; and that expence would not be confined to the bare keeping such company abroad, but soon shew'd it self in a living *like them* at home, whether the tradesmen could support it or no.

KEEPING high company *abroad*, certainly brings on visitings and high treatings *at home*; and these are attended with costly furniture, rich clothes, and dainty tables: how these things agree with a tradesman's income, 'tis easy to suggest; and that in short, these measures have sent so many tradesmen to the *Mint*, and to the *Fleet*, where I am witness to it that they have still carried on their expensive living till they have come at last to starving and misery; but have been so us'd to it, they could not abate it, or at least not quite leave it off, though they wanted the money to pay for it.

NOR is the expensive dressing a little tax upon tradesmen, as it is now come up to an excess not formerly known to tradesmen; and tho' it is true that this particularly respects the ladies (for the tradesmens wives now claim that title, as they do by their dress claim the appearance,) yet to do justice to them, and not to load the women with the reproach, as if it was wholly theirs, it must be acknowledged the men have their share in dress, as the times go now, tho' *it is true*, not so antick and gay as in former days; but do we not see fine wigs, fine holland shirts of six to seven shillings an ell, and perhaps lac'd also, all lately brought down to the level of the apron,

and

and become the common wear of tradesmen; nay, I may say of tradesmens apprentices, and that in such a manner as was never known in *England* before.

If the tradesman is thriven, and can support this and his credit too, that makes the case differ, tho' even then it cannot be said to be suitable; but for a tradesman *to begin thus*, is very imprudent, because the expence of this, as *I said before*, drains the very life-blood of his trade, taking away his ready money only, and making no return, but the worst of return, poverty and reproach; and in case of miscarriage, infinite scandal and offence.

I am loth to make any part of my writing a satyr upon the women; nor indeed does the extravagance either of dress or house-keeping, lie all, or always, at the door of the tradesmens wives; the husband is often the prompter of it; at least he does not let his wife into the detail of his circumstances, he does not make her mistress of her own condition; but either flatters her with notions of his wealth, his profits, and his flourishing circumstances, and so the innocent woman spends high and lives great, believing that she is in a condition to afford it, and that her husband approves of it; at least he does not offer to retrench or restrain her, but lets her go on, and indeed goes on with her, to the ruin of both.

I cannot but mention one thing here (tho' I purpose to give you one discourse on that subject by it self,) namely, the great and indispensible obligation there is upon a tradesman always to acquaint his wife with the truth of his circumstances, and not to let her run on in ignorance, till she falls with him down the precipice of an unavoidable ruin; a thing no prudent woman would do, and therefore will never take amiss a husband's plainness in that particular case. But I reserve this to another place, because I am rather directing my discourse at this time to the tradesman at his beginning, and, as it may be supposed, unmarried.

Next to the expensive dressing, I place the expensive keeping company, as one thing fatal to a tradesman, and which, if he would be a complete tradesman, he should avoid with the utmost diligence. 'Tis an agreeable thing to be seen in good company; for a man to see himself courted and valued, and his company desired by men of fashion and distinction, is very pleasing to any young tradesman, and it is really a snare which a young tradesman;

man; if he be a man of ſenſe, can very hardly reſiſt: There is in it ſelf indeed nothing that can be objected againſt, or is not very agreeable to the nature of man, and that not to his vicious part merely, but even to his beſt faculties; for who would not value himſelf upon being, *as above*, rendred acceptable to men both in ſtation and figure above themſelves? and it is really a piece of excellent advice, which a learned man gave to his ſon, always to keep company with men above himſelf, not with men below himſelf.

But take me now to be talking, as I really am, not to the man merely, but to his circumſtances; if he were a man of fortune, and had the view of great things before him, it would hold good; but if he is a young tradeſman, ſuch as I am now ſpeaking of, who is newly entred into buſineſs, and muſt depend upon his ſaid buſineſs for his ſubſiſtence and ſupport, and hopes to raiſe himſelf by it; I ſay, if I am talking to ſuch an one, I muſt ſay to him, that keeping company as above, with men ſuperior to himſelf in knowledge, in figure, and eſtate, is not his buſineſs; for *firſt*, as ſuch converſation muſt neceſſarily take up a great deal of his time, ſo it ordinarily muſt occaſion a great expence of money, and both deſtructive of his proſperity; nay, ſometimes the firſt may be as fatal to him as the laſt; and 'tis oftentimes true in that ſenſe, of trade, that while by keeping company he is drawn out of his buſineſs, his abſence from his ſhop or warehouſe is the moſt fatal to him; and while he ſpends one crown in the tavern, he ſpends forty crowns worth of his time; and with this difference too, which renders it the worſe to the tradeſman, *viz.* that the money may be recovered, and gotten up again, but the time cannot. *For example.*

1 Perhaps in that very juncture a perſon comes to his warehouſe, ſuppoſe the tradeſman to be a warehouſe-keeper, who trades by commiſſion, and this perſon, being a clothier in the country, comes to offer him his buſineſs, the commiſſion of which might have been worth to him 30 to 40 or 50 *l. per annum*, but finding him abroad, or rather, not finding him at home and in his buſineſs, goes to another, and fixes with him at once. I once knew a dealer loſe ſuch an occaſion as this for an afternoon's pleaſure, he being gone a fiſhing into *Hackney-marſh*. This loſs can never be reſtor'd; this expence of time was a fatal

fatal expence of money; and no tradesman will deny but they find many such things as this happen in the course of trade, either to themselves, or others.

2. ANOTHER tradesman is invited to dinner *by his great friend*; for I am now speaking chiefly upon the subject of keeping high company, and what the tradesman sometimes suffers by it; it is true, that there he finds a most noble entertainment, the person of quality, and that professes a friendship for him, treats him with infinite respect, is fond of him, makes him welcome as a prince; for I am speaking of the acquaintance as really valuable and good in it self; but then, see it in its consequences; the tradesman on this occasion *misses his Change*; that is, omits going to the *Exchange* for that one day only, and not being found there, a merchant with whom he was in treaty for a large parcel of foreign goods, which would have been to his advantage to have bought, sells them to another *more diligent* man in the same way; and when he comes home, he finds to his great mortification, that he has lost a bargain that would have been worth an 100 *l.* buying; and now being in want of the goods, he is forced to entreat his neighbour who bought them to part with some of them at a considerable advance of price, and esteem it a favour too. Who now paid dearest for the visit to a person of figure? the gentleman, who perhaps spent twenty shillings extraordinary to give him a handsome dinner, or the tradesman who lost a bargain worth a hundred pound buying to go to eat it?

3. ANOTHER tradesman goes to *Change* in the ordinary course of his business, intending to speak with some of the merchants his customers, as is usual, and get orders for goods; or perhaps an appointment to come to his warehouse to buy; but a snare of the like kind falls in his way, and a couple of friends, who perhaps have little or no business, *at least with him*, lay hold of him, and they agree to go off *Change* to the tavern together. By complying with this invitation, he omits speaking to some of those merchants, as above, who though he knew nothing of their minds, yet it had been his business to have shewn himself to them, and have put himself in the way of their call; but omitting this, he goes and drinks a bottle of wine, *as above*, and tho' he stays but an hour, or, as we say, but a little while, yet unluckily in that interim, the merchant,

not seeing him on the *Exchange*, calls at his warehouse as he goes from the *Exchange*, but not finding him there neither, he goes to another warehouse, and gives his orders to the value of three or four hundred pounds, to a more diligent neighbour of the same business; by which he (the warehouse-keeper) not only loses the profit of selling that parcel, or serving that order, but the merchant is shew'd the way to his neighbour's warehouse, who being more diligent than himself, fails not to cultivate his interest, obliges him with selling low, even to little or no gain, for the first parcel; and so the unhappy tradesman loses not his selling that parcel only, but loses the very customer, which was as it were his peculiar property before.

All these things, and many more such, are the consequences of a tradesman's absence from his business; and I therefore say, the expence of time on such light occasions as these, is one of the worst sorts of extravagance, and the most fatal to the tradesman, because really he knows not what he loses.

Above all things, the tradesman should take care not to be absent in the season of business, as I have mention'd above; for the warehouse-keeper to be absent from *Change*, which is his market, or from his warehouse, at the times when the merchants generally go about to buy, he had better be absent all the rest of the day.

I know nothing is more frequent, than for the tradesman, when company invites, or an excursion from business presses, to say, Well, come, I have nothing to do, here's no business to hinder, there's nothing neglected, I have no letters to write, and the like; and away he goes to take the air for the Afternoon, or to sit and enjoy himself with a friend, all of them things innocent and lawful in themselves; but here is the crisis of a tradesman's prosperity, in that very moment business presents, a valuable customer comes to buy, an unexpected bargain offers to be sold, another calls to money, *and the like*; nay, I would almost say, but that I am loth to concern the *devil* in more evils than he is guilty of, that *the devil* frequently draws a man out of his business when something extraordinary is just at hand for his advantage.

But not, *as I have said*, to charge the *devil* with what he is not guilty of, the tradesman is generally his own tempter; his head runs off from his business by a secret Indolence;

lence; company, and the pleasure of being well receiv'd among gentlemen, is a cursed snare to a young tradesman, and carries him away from his business, for the mere vanity of being caress'd and complimented by men who mean no ill, and perhaps know not the mischief they do to the man they shew respect to; and this the young tradesman cannot resist, and that is in time his undoing.

THE tradesman's pleasure should be in his business, his companions should be his books, and if he has a family, *he makes his excursions up stairs, and no farther*; when he is there, a bell or a call brings him down; and while he is in his parlour, his shop or his warehouse never misses him; his customers never go away unserv'd, his letters never come in and are unanswer'd. None of my cautions aim at restraining a tradesman from diverting himself, as we call it, with his fire-side, or keeping company with his wife and children: there are so few tradesmen ruin themselves that way, and so few ill consequences happen upon uxorious temper, that I will not so much as rank it with the rest; nor can it be justly call'd one of the occasions of a tradesman's disasters; on the contrary, 'tis too often that the want of a due complacency there, the want of taking delight there, estranges the man from not his parlour only, but his warehouse and shop, and every part of business, that ought to engross both his mind and his time. That tradesman who does not delight in his family, will never long delight in his business; for as one great end of an honest tradesman's diligence is the support of his family, and the providing for the comfortable subsistence of his wife and children; so the very sight of, and above all, his tender and affectionate care for his wife and children, is the spur of his diligence; this is it puts an edge upon his mind, and makes him hunt the world for business, as hounds hunt the woods for their game: when he is dispirited, or discouraged by crosses and disappointments, and ready to lie down and despair, the very sight of his family rouzes him again, and he flies to his business with a new vigour; I must follow my business, says he, or we must all starve, my poor children must perish; in a word, he that is not animated to diligence by the very sight and thought of his wife and children being brought to misery and distress, is a kind of a deaf adder that no music will charm, or a *Turkish* mute that no pity can move: in a word, he is a creature

not to be call'd humane, a wretch harden'd against all the passions and affections that nature has furnished to other animals; and as there is no rhetorick of use to such a kind of man as that, so I am not talking to such an one, he must go among the incurables; for where nature cannot work, what can argument assist?

I am &c.

LETTER XI.

Of the tradesman's marrying too soon.

SIR,

IT was a prudent provision which our ancestors made in the indentures of tradesmens apprentices, that they should not contract matrimony during their apprenticeship; and they bound it with a penalty that was then thought sufficient, however custom has taken off the edge of it since; *viz.* that they who did thus contract matrimony should forfeit their indentures, that is to say, should lose the benefit of their whole service, and not be made free.

DOUBTLESS our forefathers were better acquainted with the advantages of frugality than we are, and saw farther into the desperate consequences of expensive living in the beginning of a tradesman's setting out into the world than we do; at least 'tis evident they studied more, and practised more of the prudential part in those cases, than we do.

HENCE we find them very careful to bind their youth under the strongest obligations they could, to temperance, modesty, and good husbandry, as the grand foundations of their prosperity in trade, and to prescribe to them such rules and methods of frugality and good husbandry, as they thought would best conduce to their prosperity.

AMONG these rules this was one of the chief, *viz. that they should not wed before they had sped*: it is an old homely rule,

rule, and courſly expreſs'd, but the meaning is evident, that a young beginner ſhould never marry too ſoon; while he was a ſervant, he was bound from it as above, and when he had his liberty, he was perſuaded againſt it by all the arguments which indeed ought to prevail with a conſidering man, namely, the expences that a family neceſſarily would bring with it, and the care he ought to take to be able to ſupport the expence before he brought it upon himſelf.

ON this account it is, I ſay, our anceſtors took more care of their youth than we now do, at leaſt, I think, they ſtudied well the beſt methods of thriving, and were better acquainted with the ſteps by which a young tradeſman ought to be introduc'd into the world than we are, and of the difficulties which thoſe people would neceſſarily involve themſelves in, who deſpiſing thoſe rules and methods of frugality, involv'd themſelves in the expence of a family before they were in a way of gaining ſufficient to ſupport it.

A married apprentice will always make a repenting tradeſman, and thoſe ſtolen matches, *a very few excepted*, are generally attended with infinite broils and troubles, difficulties, and croſs events to carry them on at firſt by way of intriegue, to conceal them afterward under fear of ſuperiours, to manage after that to keep off ſcandal, and preſerve the character as well of the wife as of the husband; and all this neceſſarily attended with a heavy expence, even before the young man is out of his time; before he has ſet a foot forward, or gotten a ſhilling in the world; ſo that all this expence is out of his original ſtock, even before he gets it, and is a ſad draw-back upon him when it comes.

NAY, this unhappy and dirty part is often attended with worſe conſequences ſtill; for this expence coming upon him while he is but a ſervant, and while his portion, *or whatever it is is to be called*, is not yet come into his hand, he is driven to terrible exigences to ſupply this expence; if his circumſtances are mean, and his trade mean, he is frequently driven to wrong his maſter, and rob his ſhop, or his TILL for money, if he can come at it; and this, as it begins in madneſs, generally ends in deſtruction; for often he is diſcover'd, expos'd, and perhaps puniſh'd, and ſo the man is undone before he begins: if his circumſtances

are

are good, and he has friends that are able, and expectations that are considerable, then his expence is still the greater, and ways and means are found out, or at least look'd for to supply the expence, and conceal the fact, that his friends may not know of it, 'till he has gotten the blessing he expects into his hands, and is put in a way to stand upon his own legs; and then it comes out with a great many grieving aggravations to a parent to find himself trick'd and defeated in the expectations of his son's marrying handsomly, and to his advantage; instead of which he is obliged to receive a dishclout for a daughter in law, and see his family propagated by a race of beggars, and yet perhaps as haughty, as insolent, and as expensive, as if she had bless'd the family with a lady of fortune, and brought a fund with her to have supported the charge of her posterity.

When this happens, the poor young man's case is really deplorable: before he is out of his time, and while he nourishes his new spouse in the dark, he is obliged to borrow of friends, *if he has any*, on pretence his father does not make him a sufficient allowance, or he entrenches upon his master's cash, which perhaps, *he being the eldest apprentice*, is in his hands; and this he does, depending that when he is out of his time, and his father gives him wherewith to set up, he will make good the deficiency, and all this happens accordingly; so that his reputation as to his master is preserv'd, and he comes off clear as to dishonesty in his trust.

But what a sad chasm does it make in his fortune! I knew a certain young tradesman, whose father knowing nothing of his son's measures, gave him 2000 *l.* to set up with, straining himself to the utmost for the well introducing his son into the world; but who, when he came to set up, having near a year before married the servant-maid of the house, and kept her privately at a great expence, had above six hundred pounds of his stock already wasted and sunk, before he began for himself; the consequence of which was, that going in partner with another young man, who had likewise 2000 *l.* to begin with, he was, instead of a half of the profits, obliged to make a private article to accept of a third of the trade; and the beggar wife proving more expensive by far than the partner's wife (who married afterwards, and doubled his fortune) the

the first young man was obliged to quit the trade, and with his remaining stock set up by himself; in which case his expences continuing, and his stock being insufficient, he sunk gradually, and then broke, and died poor: in a word, he broke the heart of his father, wasted what he had, and could never recover it, and at last it broke his own heart too.

But I shall bring it a little farther. Suppose the youth not to act so grosly neither; not to marry in his apprenticeship, not to be forced to keep a wife in the dark, and eat the bread he never got; but suppose him to be entred upon the world, that he has set up, open'd shop, or fitted up his warehouse, and he is ready to trade; the next thing in the ordinary course of the world at this time is *a wife*; nay, I have met with some parents, who have been indiscreet enough themselves to prompt their sons to marry as soon as they are set up; and the reason they give for it is, the wickedness of the age, that youth are drawn in a hundred ways to ruinous matches or debaucheries, and are so easily ruin'd by the meer loosness of their circumstances, that 'tis needful to marry them to keep them at home, and to preserve them diligent, and bind them close to their business.

This, be it just or not, is a bad cure of an ill disease; it is ruining the young man to make him sober, and making him a slave for his life to make him diligent; be it that the wife he shall marry is a sober, frugal, housewifely woman, and that nothing is to be laid to her charge but the meer necessary addition of a family expence, and that with the utmost moderation; yet at the best he cripples his fortune, *stock-starves his business*, and brings a great expence upon himself at first, before by his success in trade he had laid up stock enough to support the charge.

First, it is reasonable to suppose, that at his beginning in the world he cannot expect to get so good a portion with a wife, as he might after he had been set up a few years, and by his diligence and frugality join'd to a small expence in house-keeping had encreas'd both his stock in trade, and the trade itself; then he would be able to look forward boldly, and would have some pretence for insisting on a fortune, when he could make out his improvements in trade, and shew, that he was both able to maintain a wife, and able to live without her: when a young tradesman

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in *Holland* or *Germany* goes a courting, I am told, the first question the young woman asks of him, or perhaps her friends for her is, *Are you able to pay the charges?* that is to say in *English*, Are you able to keep a wife when you have got her? the question is a little *Gothick* indeed, and would be but a kind of gross way of receiving a lover here, according to our *English* good breeding; but there is a great deal of reason in the enquiry, *that must be confess'd*; and he that is not able to *pay the charges*, should never begin the journey; for be the wife what she will, the very state of life, that naturally attends the marrying a woman, brings with it an expence so very considerable, that a tradesman ought to consider very well of it before he engages.

But it is to be observ'd too, that abundance of young tradesman, especially in *England*, not only marry early, but by the so marrying they are obliged to take up with much less fortunes in their haste, than when they allow themselves longer time of consideration; as it stands now, generally speaking, the wife and the shop make their first shew together; but how few of these early marriages succeed? how hard such a tradesman finds it to stand, and support the weight that attends it, I appeal to the experience of those, who having taken this wrong step, and being with difficulty got over it, are yet good judges of that particular circumstance in others that come after them.

I know 'tis a common cry that is rais'd against the woman, when her husband miscarries, namely, that 'tis the wife has ruin'd him: it is true, in some particular cases it may be so, but in general 'tis wrong placed; they may say marrying has ruin'd the man, when they cannot say his wife has done it; for the woman was not in fault, but her husband.

When a tradesman marries, there are necessary consequences, I mean of expences, which the wife ought not be charg'd with, and cannot be made accountable for; such as, *first*, furnishing the house; and let this be done with the utmost plainness, so as to be decent, yet it must be done; and this calls for ready money, and that ready money by so much diminishes his stock in trade; nor is the wife at all to be charg'd in this case, unless she either put him to more charge than was needful, or shew'd herself dissatisfy'd with things needful, and requir'd extravagant gaiety and expence:

pence: *secondly, servants*; if the man was frugal before, it may be he shifted with a shop, and a servant in it, an apprentice, or journeyman, or perhaps without one at first, and a lodging for himself, where he kept no other servant, and so his expences went on small and easy; or, if he was obliged to take a house because of his business and the situation of his shop, he then either let part of the house out to lodgers, keeping himself a chamber in it, or at the worst left it unfurnish'd, and without any one but a maid-servant to dress his victuals, and keep the house clean; and thus he goes on when a batchellor, with a middling expence at most.

But when he brings home a wife, besides the furnishing his house, he must have a formal house-keeping, even at the very first; and, as children come on, more servants, that is, maids or nurses, that are as necessery as the bread he eats; especially if he multiplies apace, as he ought to suppose he may; in this case let the wife be frugal and managing, let her be unexceptionable in her expence, yet the man finds his charge mount high, and perhaps too high for his gettings, notwithstanding the additional stock obtain'd by her portion; and what is the end of this but inevitable decay, and at last poverty and ruin?

Nay the more the woman is blameless, the more certain is his overthrow; for it was an expence that was extravagant and unnecessary, and that his wife ran him out by her high living and gaiety, he might find ways to retrench, to take up in time, and prevent the mischief that is in view; a woman may with kindness and just reasoning be easily convinced, that her husband cannot maintain such an expence, as she now lives at; and let tradesmen say what they will, and endeavour to excuse themselves as much as they will, by loading their wives with the blame of their miscarriage, as I have known some do, and as old father Adam, *tho' in another case*, did before them, I must say so much in the woman's behalf at a venture; it will be very hard to make me believe that any woman, that was not fit for *Bedlam*, if her husband truly and timely represented his case to her; and how far he was or was not able to maintain the expence of their way of living, would not comply with her husband's circumstances, and retrench her expences, rather than go on for a wile, and come to poverty and misery: Let then the tradesman lay it early

and seriously before his wife, and with kindness and plainness tell her his circumstances, or never let him pretend to charge her with being the cause of his ruin; let him tell her how great his annual expence is; for a woman who receives what she wants as she wants it, that only takes it with one hand, and lays it out with another, does not, and perhaps cannot, always keep an account, or cast up how much it comes to by the year; let her husband therefore, I say, tell her honestly how much his expence for her and himself amounts to yearly; and tell her as honestly, that it is too much for him, that his income in trade will not answer it; that he goes backward, and the last year his family expences amounted to so much, say 400 *l.* (for that is but an ordinary sum now for a tradesman to spend, whatever it has been esteem'd formerly) and that his whole trade, tho' he made no bad debts, and had no losses, brought him in but 320 *l.* the whole year, so that he was 80 *l.* that year a worse man than he was before; that this coming year he had met with a heavy loss already, having had a shop-keeper in the country broke in his debt 200 *l.* and that he offer'd but eight shillings in the pound, so that he should lose 120 *l.* by him, and that this added to the 80 *l.* run out last year came to 200 *l.* and that if they went on thus, they should be soon reduc'd.

What could the woman say to so reasonable a discourse, if she was a woman of any sense, *but to reply*, she would do any thing that lay in her to assist him, and if her way of living was too great for him to support, she would lessen it as he should direct, or as much as he thought was reasonable? and thus going hand in hand, she and he together abating what reason requir'd, they might bring their expences within the compass of their gettings, and be able to go on again comfortably.

But now, when the man finding his expences greater than his income, and yet when he looks into those expences finds that his wife is frugal too, and industrious, and applies diligently to the managing her family, and bringing up her children, spends nothing idly, saves every thing that can be sav'd, that instead of keeping too many servants is a servant to every body her self; and that in short, when he makes the strictest examination, finds she lays out nothing but what is absolutely necessary, what now must this man do?

do? he is ruin'd inevitably; for all his expence is necessary, there is no retrenching, no abating any thing.

THIS I say is the worst case of the two indeed; and this man, tho' he may say he is undone by marrying, yet cannot blame the woman, and say he is undone by his wife: This is the very case I am speaking of; the man should not have married so soon, he should have staid 'till he had, by pushing on his trade and living close in his expence, encreased his stock, and been what we call before-hand in the world; and had he done thus, he had not been undone by marrying.

IT is a little hard to say it, but in this respect it is very true, there is many a young tradesman ruined by marrying a good wife: in which pray take notice that I observe my own just distinction; I do not say they are ruin'd or undone by a good wife, or by their wives being good, but by their marrying, their unseasonable, early, and hasty marrying, before they had cast up the cost of one, or the income of the other; before they had enquir'd into the necessary charge of a wife and a family, or seen the profits of their business, whether it would maintain them, or no; and whether, as above, they could pay the charges, the encreasing necessary charge of a large and growing family. How to persuade young men to consider this in time, and beware and avoid the mischief of it, that is a question by itself.

LET no man then, when he is brought to distress by this early rashness, turn short upon his wife, and reproach her with being the cause of his ruin; unless at the same time he can charge her with extravagant living, needless expence, squandring away his money, spending it in trifles and toys, and running him out 'till the shop could not maintain the kitchen, much less the parlour; nor even then, unless he had given her timely notice of it, and warn'd her that he was not able to maintain so large a family, or so great an expence; and that therefore she would do well to consider of it, and manage with a straighter hand, and the like; If indeed he had done so, and she had not complyd with him, then she had been guilty, and without excuse too; but as the woman cannot judge of his affairs, and he sees and bears a share in the riotous way of their living, and does not either shew his dislike of it, or let her know by some means or other that he cannot support it, the woman cannot be charg'd with being his ruin, no tho' her way

of extravagant expensive living were really the cause of it: I met with a short dialogue the other day between a tradesman and his wife upon such a subject as this, some part of which may be instructing in the case before us.

THE tradesman was very melancholy for two or three days, and had appear'd all that time to be pensive and sad, and his wife with all her arts, entreaties, anger, tears, &c. could not get it out of him; only now and then she heard him fetch a deep sigh, and at another time say, *he wish'd he was dead*, and the like expressions: At last she began to discourse with him in a respectful, obliging manner, but with the utmost importunity to get it out of him thus:

Wife. My Dear, what is the matter with you?

Husband. Nothing.

Wife. NAY don't put me off with an answer that signifies nothing, tell me what is the matter, for I am sure something extraordinary is the case, tell me, I say, do tell me. [*Then she kisses him.*

Husb. PRETHEE don't trouble me.

Wife. I will know what is the matter.

Husb. I tell you nothing is the matter, what should be the matter?

Wife. COME, *my Dear*, I must not be put off so; I am sure, if it be any thing ill, I must have my share of it, and why should I not be worthy to know it, whatever 'tis, before it comes upon me.

Husb. POOR Woman! [*He kisses her.*

Wife. WELL, but let me know what it is; come, don't distract yourself alone, let me bear a share of your grief, as well as I have shar'd in your joy.

Husb. My Dear, let me alone, you trouble me now indeed. [*Still he keeps her off.*

Wife. THEN you will not trust your wife with knowing what touches you so sensibly?

Husb. I tell you, 'tis nothing, 'tis a trifle, 'tis not worth talking off.

Wife. Don't put me off with such stuff as that; *I tell you*, 'tis not for nothing that you have been so concern'd, and that so long too; I have seen it plain enough, why you have droop'd upon it for this fortnight past, and above.

Husb. Ay, this twelve month, and more.

Wife. Very well, and yet 'tis nothing.

Husb.

Husb. 'Tis *nothing* that you can help me.

Wife. Well, but how do you know that? let me see and judge whether I can, or no.

Husb. I tell you, you can't.

Wife. Sure 'tis some terrible thing then, why must not I know it? what, are you going to break? come, tell me the worst of it.

Husb. Break! no, no, I hope not; break! no, I'll never break.

Wife. As good as you have broke; don't presume; no man in trade can say he won't break.

Husb. Yes, yes, I can say I won't break.

Wife. I am glad to hear it; I hope you have a knack then beyond other tradesmen.

Husb. No, I have not neither; any man may say so as well as I, and no man need break, if he will act the part of an honest man.

Wife. How is that, pray?

Husb. Why give up all faithfully to his creditors, as soon as he finds there is a deficiency in his stock, and yet that there is enough left to pay them.

Wife. Well, I don't understand those things, but I desire you would tell me what it is troubles you now, and if it be any thing of that kind, yet I think you should let me know it.

Husb. Why should I trouble you with it?

Wife. It would be very unkind to let me know nothing 'till it comes and swallows you up and me too, all on a sudden; I must know it then, pray tell it me now.

Husb. Why then I will tell you; indeed I am not going to break, and I hope I am in no danger of it, at least not yet.

Wife. I thank you, *my Dear*, for that; but still, tho' 'tis some satisfaction to me to be assur'd of so much, yet I find there is something in it; and your way of speaking is ambiguous and doubtful; I entreat you *be plain and free with me*, what is at the bottom of it; why won't you tell me? what have I done, that I am not to be trusted with a thing that so nearly concerns me?

Husb. I have told you, *my Dear*, pray be easy; I am not going *to break*, I tell you.

Wife. Well, but let us talk a little more seriously of it? you are not going *to break*, that is, not just now, not yet,

yet, *you ſaid*; but, *my Dear*, if it is then not juſt at hand, but may happen, or is in view at ſome diſtance, may not ſome ſteps be taken to prevent it for the preſent, and to ſave us from it at laſt too.

Husb. WHAT ſteps could you think of, if that was the caſe?

Wife. INDEED 'tis not much that is in a wife's power, but I am ready to do what lies in me, and what becomes me; and firſt, pray let us *live lower*; do you think I would live as I do, if I thought your income would not bear it? *No indeed.*

Husb. YOU have touch'd me in the moſt ſenſible part, *my Dear*; you have found out what has been my grief, you need make no farther enquiries.

Wife. WAS that your grief? and would you never be ſo kind to your wife, as to let her know it?

Husb. How could I mention ſo unkind a thing to you?

Wife. WOULD it not have been more unkind to have let things run on to deſtruction, and left your wife to the reproach of the world, as having ruin'd you by her expenſive living?

Husb. THAT's true, *my Dear*; and it may be I might have ſpoke to you *at laſt*, but I could not do it now; it looks ſo cruel and ſo hard to lower your figure, and make you look little in the eyes of the world, for you know they judge all by out-ſides, that I could not bear it.

Wife. IT would be a great deal more cruel to let me run on, and be really an inſtrument to ruin my husband, when *God knows*, I thought I was within the compaſs of your gettings, and that a great way; and you know you always prompted me to go fine, to treat handſomely, to keep more ſervants, and every thing of that kind; could I doubt but that you could afford it very well?

Husb. THAT's true, but I ſee 'tis otherwiſe now; and though I cannot help it, I could not mention it to you, nor for ought I know ſhould I ever have done it.

Wife. WHY, you ſaid juſt now you ſhould have done it.

Husb. AY, at laſt perhaps I might, when things had been paſt recovery.

Wife. THAT is to ſay, when you were ruin'd and undone, and could not ſhew your head, I ſhould know it; or when a *ſtatute of bankrupt* had come out, and the cre-

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ditors had come and turn'd us out of doors, when I should have known it; that would have been a barbarous sort of kindness.

Husb. WHAT could I do? I could not help it.

Wife. JUST so our old acquaintance *G--- W---* did; his poor wife knew not one word of it, nor so much as suspected it, but thought him in as flourishing circumstances as ever; 'till on a sudden he was arrested in an action for a great sum, so great that he could not find bail, and the next day an execution on another action was serv'd in the house, and swept away the very bed from under her; and the poor lady, that brought him 3000 *l.* portion, was turn'd into the street with five small children to take care of.

Husb. HER case was very sad indeed.

Wife. BUT was not he a barbarous wretch to her, to let her know nothing of her circumstances? she was at the Ball but the day before, in her velvet suit, and with her jewels on, and they reproach her with it every day.

Husb. SHE did go too fine indeed.

Wife Do you think she would have done so, if she had known any thing of his circumstances?

Husb. IT may be not.

Wife. *No, no*, she is a lady of too much sense to allow us to suggest it?

Husb. AND why did he not let her have some notice of it?

Wife WHY, he makes the same dull excuse you speak of; he could not bear to speak to her of it, and it look'd so unkind to do any thing to frighten her, he could not do it, it would break his heart, and the like; and now he has broke her heart.

Husb. I know 'tis hard to break in upon one's wife in such a manner, where there is any true kindness and affection, but ———

Wife. *But!* but what? was there really a true kindness and affection, as is the pretence, it would be quite otherwise; he would not break his own heart forsooth, but chose rather to break his wife's heart! he could not be so cruel to tell her of it, and therefore left her to be cruelly and villainously insulted, as she was, by the bailiffs and creditors; was that his kindness to her?

Husb. WELL, *my Dear*, I have not brought you to that, I hope.

Wife.

Wife. No, *my Dear*, and I hope you will not; however, you ſhall not ſay I will not do every thing I can to prevent it, and if it lies on my ſide, you are ſafe.

Husb. WHAT will you do to prevent it? come, let's ſee, what can you do?

Wife. WHY *firſt*, I have kept five maids you ſee, and a footman; I ſhall immediately give three of my maids warning, and the fellow alſo, and ſave you that part of the expence.

Husb. How can you do that? you can't do your buſineſs.

Wife. *Yes, yes*, there's no body knows what thay can do 'till they are tried: two maids may do all my houſe-buſineſs, and I'll look after my children my ſelf; and if I live to ſee them grown a little bigger, I'll make them help one another, and keep but one maid; I hope that will be one ſtep towards helping it.

Husb. AND what will all your friends and acquaintance, and the world, ſay to it?

Wife. NOT half ſo much as they would to ſee you break, and the world believe it to be by my high living, keeping a houſe full of ſervants, and do nothing my ſelf.

Husb. THEY will ſay I am going to break upon your doing thus, and that's the way to make it ſo.

Wife. I had rather a hundred ſhould ſay you were going to break, than one could ſay you were really broke already.

Husb. BUT 'tis dangerous to have it talk'd of, *I ſay*.

Wife. *No, no*, they will ſay we are taking effectual ways to prevent breaking.

Husb. BUT it will put a ſlur upon your ſelf too, I can't bear any mortifications upon you, any more than I can upon my ſelf.

Wife. DON'T tell me of mortifications, it would be a worſe mortification a thouſand times over, to have you ruin'd, and have your creditors inſult me with being the occaſion of it.

Husb. IT is very kind in you, *my Dear*, and I muſt always acknowledge it; but however I would not have you ſtreighten your ſelf too much neither.

Wife. NAY, this will not be ſo much a mortification, as the natural conſequence of other things; for in order to abate the expence of our living, I reſolve to keep leſs company; I aſſure you I will lay down all the ſtate of living,

living, as well as the expence of it; and first, I will keep no visiting-days; secondly, I'll drop the greatest part of the acquaintance I have; thirdly, I will lay down our treats, and entertainments, and the like needless occasions of expence, and then I shall have no occasion for so many maids.

Husb. But this, *my Dear*, I say, will make as much noise almost, as if I was actually broke.

Wife. *No, no*, leave that part to me.

Husb. But you may tell me how you will manage it then.

Wife. Why I'll go into the country.

Husb. That will but bring them after you, as it us'd to do.

Wife. But I'll put off our usual lodgings at *Hamstead*, and give out that I am gone to spend the summer in *Bedfordshire*, at my aunt- - - -'s where every body knows I us'd to go sometimes; they can't come after me thither.

Husb. But when you return, they will all visit you.

Wife. Yes, and I will make no return to all those I have mind to drop, and there's an end of all their acquaintance at once.

Husb. And what must I do?

Wife. Nay, *my Dear*, 'tis not for me to direct that part; you know how to cure the evil which you sensibly feel the mischief of; if I do my part, I don't doubt you know how to do yours.

Husb. Yes, *I know*, but 'tis hard, very hard.

Wife. *Nay*, I hope 'tis no harder *for you* than 'tis for *your wife*.

Husb. That's true indeed, but I'll see.

Wife. The question to me is not whether 'tis hard, but whether 'tis necessary.

Husb. Nay, 'tis necessary, that's certain.

Wife. Then I hope 'tis as necessary to you as to your wife.

Husb. I know not where to begin.

Wife. Why you keep two horses and a groom, you keep - - - - - - rich high company, and you sit long at the *Fleece* every evening. I need say no more, you know where to begin well enough.

Husb. It is very hard, I han't your spirit, *my Dear*.

Wife. I hope you are not more asham'd to retrench, than you would be to have your name in the *gazette.*

Husb. It is sad work to come down hill thus.

Wife. 'Twould be worse to fall down at one blow from the top; better slide gently and voluntarily down the smooth part, than to be push'd down the precipice, and be dash'd all in pieces.

There was more of this dialogue, but I give you the part which I think most to the present purpose; and as I strive to shorten the doctrine, so I will abridge the application also; the substance of the case lies in a few particulars thus;

I. The man was melancholy, and oppress'd with the thoughts of his declining circumstances, and yet had not any thought of letting his wife know it, whose way of living was high and expensive, and more than he could support; but tho' it must have ended in ruin, he would rather let it have gone on 'till she was surprised in it, than to tell her the danger that was before her.

His wife very well argues the injustice and unkindness of such usage, and how hard it was to a wife, who being of necessity to suffer in the fall, ought certainly to have the most early notice of it; that if possible she might prevent it, or at least that she might not be overwhelmed with the suddenness and the terror of it.

II. Upon discovering it to his wife, or rather her drawing the discovery from him by her importunity, she immediately, and most readily and chearfully, enters into measures to retrench her expences, and, as far as she was able, to prevent the blow, which was otherwise apparent and unavoidable.

Hence 'tis apparent, that the expensive living of most tradesmen in their families, is for want of a serious acquainting their wives with their circumstances, and acquainting them also *in time*; for there are very few of the ladies so unreasonable, who, if their husbands seriously inform'd them how things stood with them, and

and that they could not support their way of living, would not willingly come into measures to prevent their own destruction.

III. THAT 'tis in vain, as well as unequal, for a tradesman to preach frugality to his wife, and to bring his wife to a retrenching of her expences, and not at the same time to retrench his own; seeing that keeping horses and high company is every way as great and expensive, and as necessary to be abated as any of the family-extravagances, let them be which they will.

ALL this relates to the duty of a tradesman in preventing his family-expences being ruinous to his business; but the true method to prevent all this, and never to let it come so far, is still, as I said before, not to marry too soon; not to marry, 'till by a frugal industrious management of his trade in the beginning, he has laid a foundation for maintaining a wife, and bringing up a family, and has made an essay by which he knows what he can, and cannot do; and also before he has laid up and encreased his stock, that he may not cripple his fortune at first, and be ruin'd before he has begun to thrive.

I am, &c.

LETTER XII.

Of the tradesman's leaving his business to servants.

SIR,

IT is the ordinary excuse of the gentlemen tradesmen of our times, that they have good servants, and that therefore they take more liberty to be out of their business than they would otherwise do: O! *says the shopkeeper*, I have an apprentice, 'tis an estate to have such a servant; I am as safe in him as if I had my eye upon the business from morning to night; let me be where I will, I am always

satisfied he is at home; if I am at the tavern, I am sure he is in the compting-house, or behind the counter; he is never out of his post.

And then for my other servants, the younger apprentices, *says he*, 'tis all one as if I were there myself; they would be idle it may be, but he won't let them I assure you; they must stick close to it, or he will make them do it; he tells them, boys do not come apprentices to play, but to work; not to sit idle, and be doing nothing, but to mind their master's business, that they may learn how to do their own.

Very well; and *you think, Sir*, this young man being so much in the shop, and so diligent and faithful is an estate to you, and so indeed it is; but are your customers as well pleas'd with this man too, as you are? or are they as well pleas'd with him, as they would be, if you were there yourself?

Yes, they are, says the shop-keeper; nay, abundance of the customers take him for the master of the shop, and don't know any other; and he is so very obliging, and pleases so well, giving content to every body, that if I am at any other part of the shop, and see him serving a customer, I never interrupt them, unless sometimes he is so modest he will call me, and turning to the ladies say, *There's my master, Madam*, if you think he will abate you any thing, I'll call him; and sometimes they will look a little surprised, and say, is that your master? indeed we thought you had been the master of the shop yourself.

Well, *said I*, and you think yourself very happy in all this, don't you? pray how long has this young gentleman to serve? how long is it before his time will be out? O, he has almost a year and a half to serve, says the shop-keeper. I hope then, *say I*, you will take care to have him knock'd on the head, as soon as his time is out. God forbid, says *the honest man*, what do you mean by that? mean! *say I*, why if you don't, he will certainly knock your trade on the head as soon as the year and half comes to be up; either you must dispose of him, as I say, or take care that he does not set up near you, no, not in the same street; if you do, your customers will all run thither; when they miss him in the shop, they will presently enquire for him; and as, you say, they generally take him

for the master, they will ask whether the gentleman is remov'd that kept the shop before.

ALL *my shopkeeper* could say, was, that he had got a salve for that sore; and that was, that when *Timothy* was out of his time, *that was his name*, he resolv'd to take him in partner.

A very good thing indeed! so you must take *Timothy* into half the trade when he is out of his time, for fear he should run away with three quarters of it, when he sets up for himself. But had not the master much better have been *Timothy* himself? then he had been sure never to have the customers take *Timothy* for the master, and when he went away, and set up perhaps at next door, leave the shop, and run after him.

'TIS certain, a good servant, a faithful, industrious, obliging servant is a blessing to a tradesman, and, *as he said*, is an estate to his master: but the master, by laying the stress of his business upon him, divests himself of all the advantages of such a servant, and turns the blessing into a blast; for by giving up the shop, as it were, to him, and indulging himself in being abroad, and absent from his business, the apprentice gets the mastery of the business, the fame of the shop depends upon him, and when he sets up, certainly follows him; such a servant would with the master's attendance too, be very helpful, and yet not be dangerous; such a servant is well, when he is visibly an assistant to the master, but is ruinous when he is taken for the master. There is a great deal of difference between a servant's being *the stay* of his master, and his being *the stay* of his trade; when he is *the first*, the master is serv'd by him, and when he is gone he breeds up another to follow his steps; but when he is *the last*, he carries the trade with him, and does his master infinitely more hurt than good.

A tradesman has a great deal of trouble with a bad servant, but must take heed he is not wounded by a good one: the extravagant idle vagrant servant hurts himself, but the diligent servant endangers his master; the greater reputation the servant gets in his business, the more care the master has upon him, lest he gets within him, and worms him out of his business.

THE only way to prevent this, and yet not injure a diligent servant, is, that the master be as diligent as the servant; that the master be as much at the shop as the man:

he that will keep in his business, need never fear keeping his business, let his servant be as diligent as he will. 'Tis a hard thing that a tradesman should have the blessing of a good servant, and make it a curse to him by his appearing less capable than his man.

LET your apprentice be in the business, but let the master be at the head of the business at all times: there is a great deal of difference between being diligent in the business *in the shop*, and leading the whole business *of the shop*; an apprentice who is diligent may be master of his business, but should never be master of the shop; the one is to be useful to his master, the other is to be master of his master; and indeed this shews the absolute necessity of diligence and application in a tradesman, and how, for want of it, that very thing which is the blessing of another tradesman's business, is the ruin of his.

SERVANTS, especially apprentices, ought to be consider'd, as they really are, in their moveable station, that they are here with you but seven years, and that then they act or move in a sphere or station of their own; their diligence is now for you, but ever after it is for themselves; that the better servants they have been while they were with you, the more dangerous they will be to you when you part; that therefore, tho' you are bound in justice to them to let them into your business in every branch of it, yet you are not bound to give your business away to them; the diligence therefore of a good servant in the master's business should be a spur to the master's diligence to take care of himself.

THERE is a great deal of difference also between trusting a servant in your business, and trusting him with your business: the first is leaving your business with him, the other is leaving your business to him; he that trusts a servant in his business, leaves his shop only to him; but he that leaves his business to his servant, leaves his wife and children at his dispose: *in a word*, such a trusting or leaving the business to the servant is no less than a giving up all to him, abandoning the care of his shop and all his affairs to him; and when such a servant is out of his time the master runs a terrible risque, such as indeed it is not fit any tradesman should run, namely, of losing the best of his business.

WHAT

WHAT I have been now saying, is of the tradesman leaving his business to his apprentices and servants, when they prove good, when they are honest and diligent, faithful and industrious; and if there are dangers even in trusting good servants, and such as do their duty perfectly well, what then must it be when the business is left to idle, negligent and extravagant servants, who both neglect their master's business and their own, who neither learn their trade for themselves, or regard it for the interest of their masters? if the first are blessing to their masters, and may only be made dangerous by their carrying away the trade with them when they go, these are made curses to their masters early, for they lose the trade for themselves and their masters too. The first carry the customers away with them, the last drive the customers away before they go. What signifies going to such a shop, *say the Ladies*, either speaking of a mercer or draper, or any other trade? there's nothing to be met with there but a crew of saucy boys that are always at play when you come in, and can hardly refrain it when you are there; one hardly ever sees a master in the shop, and the young rude boys hardly mind you when you are looking on their goods; they talk to you as if they cared not whether you laid out your money or no, and as if they had rather you were gone, that they might go to play again; *I'll go there no more, not I.*

IF this be not the case, then you are in danger of worse still, and that is, that they are often thieves; *idle ones* are seldom *honest ones*; nay, they cannot indeed be honest in a strict sense if they are idle: but by dishonest, I mean downright thieves; and what is more dangerous than for an apprentice, to whom the whole business, the cash, the books, and all is committed, to be a thief?

FOR a tradesman therefore to commit his business thus into the hand of a false, a negligent and a thievish servant, is like a man that travels a journey, and takes a highwayman into the coach with him; such a man is sure to be robbed, and to be fully and effectually plundered, because he discovers where he hides his treasure. Thus the tradesman places his confidence in the thief, and how should he avoid being robb'd?

IT

It is answered, that generally tradesmen, who have any considerable trust to put into the hands of an apprentice, take security of them for their honesty by their friends, when their indentures are sign'd, and 'tis their fault then, if they are not secure. *It is true, 'tis often so*; but in a retail business, if the servant be unfaithful, there are so many ways to defraud a master, besides that of merely not ballancing the cash, that 'tis impossible to detect them; and unless providence, *as sometimes it does*, makes the discovery by wonder and miracle, 'tis never found out at all; till the tradesman declining insensibly by the weight of the loss is ruin'd and undone.

What need then has the tradesman to give a close attendance, and preserve himself from plunder, by acquainting himself in and with his business and servants, by which he makes it very difficult for them to deceive him, and much easier to him to discover it if he suspects them: but if the tradesman lives abroad, keeps at his country-house or lodgings, and leaves his business thus in the hands of his servants, committing his affairs to them, as is often the case if they prove thieves, negligent, careless and idle, what is the consequence? he is insensibly wrong'd, his substance wasted, his business neglected; and how shall a tradesman thrive under such circumstances? Nay, how is it possible he should avoid ruin and destruction? I mean, as to his business; for in short, every such servant has his hand in his master's pocket, and may use him as he pleases.

Again, if they are not thieves, yet if they are idle and negligent, 'tis in some cases the same thing; and I wish it were well recommended to all such servants as call themselves honest, that it is as criminal to neglect their master's business, as to rob him; and he is as really a thief who robs him of his time, as he that robs him of his money.

I know, *as servants are now*, this is a principle they will not allow, neither does one servant in fifty act by it; but if the master be absent, the servant is at his heels; that is to say, is as soon out of doors as his master, and having none but his conscience to answer to, he makes shift to compound with himself, like a bankrupt with his creditor, to pay half the debt; that is to say, half the time to his master, and half to himself, and think it good pay too.

THE point of conscience indeed seems to be out of the question now, between master and servant; and as few masters concern themselves with the souls, nay, scarce with the morals of their servants, either to instruct them, or inform them of their duty either to GOD or *man*, much less to restrain them by force, or correct them, as was antiently practised; so, few servants concern themselves in a conscientious discharge of their duty to their masters: so that the great law of subordination is destroy'd, and the relative duties on both sides are neglected; all which, as I take it, is owing to the exorbitant sums of money which are now given with servants to the masters, as the present or condition of their apprenticeship; which as it is extravagant in it self, so it gives the servant a kind of a different figure in the family, places him above the ordinary class of servants hired for wages, and exempts him from all the laws of family-government; so that a master seems now to have nothing to do with his apprentice, any other than in what relates to his business.

AND as the servant knows this, so he fails not to take the advantage of it, and to pay no more service than he thinks is due; and the hours of his shop business being run out, he claims all the rest for himself without *the above* restraint. Nor will the servants in these times bear any examinations with respect to the disposing of their waste time, or with respect to the company they keep, or the houses or places they go to.

THE use I make of it is this, and herein it is justly applicable to the case in hand; by how much the apprentices and servants in this age are loose, wild, and ungovernable, by so much the more should a master think himself obliged not to depend upon them, much less to leave his business to them, and dispence with his own attendance in it; if he does, he must have much better luck than his neighbours if he does not find himself very much wrong'd and abused, seeing, *as I said above*, the servants and apprentices of this age do very rarely act from a principle of conscience in serving their masters interest; which however I do not see they can be good christians without.

I knew one very considerable tradesman in this city, and who had always five or six servants in his business, apprentices and journeymen who lodged in his house, and having a little more the spirit of government in him than

most masters I now meet with, he took this method with them; when he took an apprentice he told them beforehand the orders of his family, and which he should oblige them to; particularly, that they should none of them be absent from his business without leave, nor out of the house after nine a clock at night; and that he would not have it thought hard, if he exacted three things of them:

1. That if they had been out he should ask them where they had been, and in what company? and that they should give him a true and direct answer.

2. That if he found reason to forbid them keeping company with any particular person, or in any particular house or family, they should be obliged to refrain from such company.

3. That in breach of any of those two, after being positively charg'd with it, he would on their promising to amend it, forgive them, only acquainting their friends of it; but the second time he would dismiss them his service, and not be oblig'd to return any of the money he had with them. And to these he made their parents consent when they were bound; and yet he had large sums of money with them too; not less than two hundred pounds each, and sometimes more.

As to his journeymen, he conditioned with them as *follows*:

1. They should never dine from home without leave asked and obtained, and telling where, *if required*.

2. After the shutting in of the shop, they were at liberty to go where they pleased, only not to be out of the house after nine a clock at night.

3. Never to be in drink, or to swear, on pain of being immediately dismiss'd without the courtesy usual with such servants, *viz.* of a month's warning.

These were excellent houshold laws, but the question is, how shall a master see them punctually obey'd; for the life of all laws depends upon their being well executed; and we are famous in *England* for being remiss in that very point; and that *we have the best laws the worst executed* of any nation in the world.

But my friend was a man who knew as well how to make his laws be well executed, as he did how to make the laws themselves. His case was thus, he kept a country house about two miles from *London*, in the summer-time; for

for the air for his wife and children, and there he maintained them very comfortably: but it was a rule with him, that he who expects his servants to obey his orders, must be always upon the spot with them to see it done; to this purpose he confined himself to lie always at home, tho' his family was in the country; and every afternoon he walk'd out to see them, and to give himself the air too; but always so ordered his diversions, that he was sure to be at home before nine at night, that he might call over his family, and see that they observ'd orders; that is, that they were all at home at their time, and all sober.

As this was indeed the only way to have good servants, and an orderly family, so he had both; but it was owing much, if not all, to the exactness of his government; and would all masters take the same method, I doubt not they would have the like success; but what servants can a man expect when he leaves them to their own government, not regarding whether they serve God or the *Devil?*

Now though this man had a very regular family, and very good servants, yet he had this particular qualification too for a good tradesman, *viz.* that he never left his business entirely to them, nor could any of them boast, that they were trusted to, more than another.

This is certainly the way to have regular servants, and to have business thrive; but this is not practised by one master to a thousand at this time; if it were, we should soon see a change in the families of tradesmen, and that very much for the better: nor indeed would this family-government be good for the tradesmen only, but it would be the servant's advantage too: and such a practice we may say would in time reform all the next age, and make them asham'd of us that went before them.

If then the morals of servants are thus loose and debauched, and that it is a general and epidemick evil, how much less ought tradesmen of this age to trust them, and still less to venture their all upon them, leave their great design, the event of all their business with them, and go in the country in persuit of their pleasure.

The case of tradesmen differs extremely in this age from those in the last, with respect to their apprentices and servants; and the difference is all to the disadvantage of the present age, *viz.* in the last age, *that is to say*, fifty

or sixty years ago, *for it is not less*, servants were infinitely more under subjection than they are now, and the subordination of mankind extended effectually to them; they were content to submit to family-government; and the just regulations, which masters made in their houses, were not scorn'd and contemn'd, as they are now; family-religion also had some sway upon them, and if their masters did keep good orders, and preserve the worship of God in their houses, the apprentices thought themselves obliged to attend at the usual hours for such services; nay, it has been known, where such orders have been observ'd, that if the master of the family has been sick, or indispos'd, or out of town, the eldest apprentice has read prayers to the family in his place

How ridiculous, to speak in the language of the present times, would it be for any master to expect this of a servant in our days? and where is the servant that would comply with it? nay, 'tis but very rare now, that masters themselves do it; 'tis rather thought now to be a low step, and beneath the character of a man in business, as if worshipping God was a disgrace, and not an honour to a family, or to the master of a family; and I doubt not but in a little while more, either the worship of God will be quite banish'd out of families, or the better sort of tradesmen, and such as have any regard to it, will keep Chaplains, *as other persons of quality do.* It is confess'd, the first is most probable, tho' the last, as I am inform'd, is already begun in the city, in some houses, where the reader of the parish is allowed a small additional salary to come once a day, *viz.* every evening, to read prayers in the house.

But I am not talking on this subject; I am not directing my self to citizens or townsmen, as masters of families, but as heads of trade, and masters in their business; the other part would indeed require a whole book by itself, and would insensibly run me into a long satyrical discourse upon the loss of all family-government among us; in which indeed the practice of house keepers and heads of families is grown not remiss only in all serious things, but even scandalous in their own morals, and in the personal examples they shew to their servants, and all about them.

But to come back to my subject, *viz.* that the case of tradesmen differs extremely from what it was formerly: the second head of difference is this; that whereas in former

mer times the servants were better and humbler than they are now, submitted more to family-government, and to the regulations made by their masters, and masters were more moral, set better examples, and kept better order in their houses, and by consequence of it all servants were soberer, and fitter to be trusted than they are now; yet on the other hand, notwithstanding all their sobriety, masters did not then so much depend upon them, leave business to them, and commit the management of their affairs so entirely to their servants, as they do now.

ALL *that I meet with*, which masters have to say to this, is contain'd in two heads, and those in my opinion amount to very little.

I. THAT they have security for their servants honesty, which in former times they had not.

II. THAT they receive greater prœmio's, or present-money, now with their apprentices, than they did formerly.

THE first of these is of no moment; for *first*, it does not appear, that apprentices in those former days gave no security to their masters for their integrity, which, tho' perhaps not so generally as now, yet I have good reason to know was then practised among tradesmen of note, and is not now among inferior tradesmen: but, *secondly*, this security extends to nothing, but to make the master satisfaction for any misapplication, or embezzelments, which are discover'd, and can be prov'd, but extend to no secret conceal'd mischiefs: neither, *thirdly*, do those securities reach to the negligence, idleness, or debaucheries of servants; but, *which is still more than all the rest*, they do not reach to the worst sort of robbery between the servant and his master, I mean *the loss of his time*; so that still there is as much reason for the master's inspection, both into his servants and their business, as ever.

BUT least of all does this security reach to make the master any satisfaction for the loss of his business, the ill management of his shop, the disreputation brought upon it by being committed to servants, and those servants behaving ill, slighting, neglecting, or disobliging customers; this does not relate to securities given or taken, nor can the master make himself any amends upon his servant, or upon his securities, for his irrecoverable damage. He therefore, that

that will keep up the reputation of his shop, or of his business, and preserve his trade to his own advantage, must resolve to attend it himself, and not leave it to servants, whether good or bad; if he leaves it to good servants, they improve it for themselves, and carry the trade away with them when they go; if to bad servants, they drive his customers away, bring a scandal upon his shop, and destroy both their master and themselves.

Secondly, As to the receiving great proemia's with their apprentices, which indeed is grown up to a strange height in this age, beyond whatever it was before; it is an unaccountable excess, which is the ruin of more servants at this time, than all the other excesses they are subject to; nay, in some respect it is the cause of it all; and, on the contrary, is far from being an equivalent to their masters for the defect of their service, but is an unanswerable reason why the master should not leave his business to their management.

THIS proemium was originally not a condition of indenture, but was a kind of usual or customary present to the tradesman's wife to engage her to be kind to the youth, and take a motherly care of him, being suppos'd to be young when first put out.

BY length of time this compliment or present became so customary, as to be made a debt, and to be conditioned for as a demand; but still was kept within bounds, and thirty or forty pounds was sufficient to a very good merchant, which now is run up to five hundred, nay, to a thousand pounds with an apprentice; a thing which formerly would have been thought monstrous, and not to be nam'd.

THE ill consequences of giving these large proemio's are such and so many, that it is not to be enter'd upon in such a small tract as this; nor is it the design of this work: but it is thus far to the purpose here, *namely*, as it shews, that this sets up servants into a class of gentlemen above their masters, and above their business, and they neither have a sufficient regard to one or other; and consequently are the less fit to be trusted by the master in the essential parts of his business, and this brings it down to the case in hand.

UPON the whole, the present state of things between masters and servants is such, that now more than ever the caution is needful and just, that he that leaves his business to the management of his servants, 'tis ten to one but he ruins his business, and his servants too.

RUIN-

RUINING his business is indeed my present subject; but ruining his servants also is a consideration that an honest conscientious master ought to think is of weight with him, and will concern himself about. Servants out of government are like soldiers without an officer, fit for nothing but to rob and plunder; without order, and without orders; they neither know what to do, or are directed how to do it.

BESIDES 'tis letting loose his apprentices to levity and liberty in that particular critical time of life, when they have the most need of government and restraint: when should laws and limits be useful to mankind but in their youth, when unlimited liberty is most fatal to them, and when they are least capable of governing themselves? to have youth left without government is leaving fire in a magazine of powder, which will certainly blow it all up at last, and ruin all the houses that are near it.

IF there is any duty on the side of a master to his servant, any obligation on him as a christian, and as a trustee for his parents, it lies here; to limit and restrain them, if possible, in the liberty of doing evil; and this is certainly a debt due to the trust repos'd in masters by the parents of the youth committed to them; if he is let loose here, he is undone of course, and it may be said indeed, he was ruin'd by his master; and if the master is afterwards ruin'd by such a servant, what can be said for it but this? *He could expect no other.*

TO leave a youth without government is indeed unworthy of any honest master; he cannot discharge himself *as a master*; for instead of taking care of him he indeed casts him off, abandons him, and, to put it into scripture words, he *leads him into temptation*; nay, he goes farther, to use another scripture expression, *he delivers him over to Satan.*

IT is confess'd, and 'tis fatal both to masters and servants at this time, that not only servants are made haughty, and above the government of their masters, and think it below them to submit to any family-government, or any restraints of their masters, as to their morals and religion; but masters also seem to have given up all family-government, and all care or concern for the morals and manners, as well as for the religion of their servants, thinking themselves under no obligation to meddle with those things,

things, or to think any thing about them, so that their business be but done, and their shop or warehouse duly look'd after.

But to bring it all home to the point in hand, if it is so with the master and servant, there is the less room still for the master of such servants to leave any considerable trust in the hands of such apprentices, or to expect much from them; to leave the weight of their affairs with them, and living at their country-lodgings, and taking their own diversions, depend upon such servants for the success of their business; this is indeed abandoning their business, throwing it away, and committing themselves, families, and fortunes, to the conduct of those, who they have all the reason in the world to believe have no concern upon them for their good, or care one farthing what becomes of them.

I am, &c.

LETTER XIII.

Of Tradesmen making composition with Debtors, *or with* Creditors.

SIR,

THERE is an alternative in the subject of this letter which places the discourse in the two extremes of a tradesman's fortunes.

I. The *fortunate tradesman*, call'd upon by his poor unfortunate neighbour, who is his debtor, and is become insolvent, to have compassion on him, and to compound with him for part of his debt, and accept his offer in discharge of the whole.

II. The *unfortunate tradesman* become insolvent and bankrupt himself, and applying himself to his creditor to accept of a composition, in discharge of his debt.

I. The

I. THE *fortunate tradesman*, call'd upon by his poor unfortunate neighbour, who is his debtor, and is become insolvent, to have compassion on him, and to compound with him for part of his debt, and accept his offer in discharge of the whole.

I must confess a tradesman, let his circumstances be what they will, has the most reason to consider the disasters of the unfortunate, and be compassionate to them under their pressures and disasters, of any other men; because they know not, no not the most prosperous of them, what may be their own fate in the world. There is a scripture proverb, *if I may call it so*, very necessary to a tradesman in this case, *Let him that thinketh he standeth, take heed lest he fall.*

N. B. IT is not said, let him that standeth take heed, but him *that thinketh* he standeth: men in trade *can but think* they stand; and there are so many incidents in a tradesman's circumstances, that sometimes when he thinks himself most secure of standing, he is in most danger of falling.

IF then the contingent nature of trade renders every man liable to disaster that is engag'd in it, it seems strange that tradesmen should be outrageous and unmerciful to one another, when they fall; and yet *so it is*, that no creditor is so furious upon an unhappy insolvent tradesman, as a brother tradesman of his own class, and who is at least liable to the same disaster in the common event of his business.

NAY, I have liv'd to see, *such as the uncertainty of humane affairs*, and especially in trade, the furious and outrageous creditor become bankrupt himself in a few years, or perhaps months after, and begging the same mercy of others, which he but just before denied to his *not more* unfortunate fellow tradesman, and making the same exclamations at the cruelty and hard-heartedness of his creditors in refusing to comply with him; when at the same time his own heart must reproach him with his former conduct, how inexorable he was to all the entreaties and tears of his miserable neighbour and his distressed family, who begg'd his compassion with the lowest submission, who employ'd friends to solicit and entreat for them, laying forth their

miſery in the moſt lively expreſſions, and uſing all the arguments which the moſt moving diſtreſs could dictate, but in vain.

THE tradeſman is certainly wrong in this, as compaſſion to the miſerable is a debt of charity due from all mankind to their fellow-creatures; and tho' the purſe-proud tradeſman may be able to ſay, he is above the fear of being in the like circumſtances, as ſome may be; yet even then he might reflect, that perhaps there was a time when he was not ſo, and he ought to pay that debt of charity, in acknowledgment of the mercy that has ſet him above the danger.

AND yet ſpeaking in the ordinary language of men, who are ſubject to viciſſitudes of fortune, where is the man that is ſure he ſhall meet with no ſhock? and how have we ſeen men, who have *to day* been immenſely rich, be *to morrow*, as it were, reduc'd to nothing? what examples were made in this city of ſuch precipitations within the memory of ſome living, when the Exchequer ſhutting up ruin'd the great Bankers of *Lombard-ſtreet*? to what fell Sir *Robert Viner*, the great alderman *Backwell*, the three brothers of the name of *Forth*, of whom King *Charles* II. made that ſevere *pun*, that *three fourths of the city were broke*?

TO what have we ſeen men of prodigious bulk in trade reduc'd, as Sir *Thomas Cook*, Sir *Baſil Firebraſs*, *Sheppard*, *Coggs*, and innumerable bankers, money-ſcriveners, and merchants, who thought themſelves as ſecure againſt the ſhocks of trade, as any men in the world could be? not to inſtance in our late *South-ſea Directors*, and others, reduc'd by the terrible fate of bubbles, whoſe names I omit, becauſe they yet live, tho' ſinking ſtill under the oppreſſion of their fortunes, and whoſe weight I would be far from endeavouring to make heavier.

WHY then ſhould any tradeſman, preſuming on his own ſecurity, and of his being out of the reach of diſaſter, harden his heart againſt the miſeries and diſtreſſes of a fellow tradeſman, who ſinks as it were by his ſide, and refuſe to accept his offer of compoſition; at leaſt, if he cannot object againſt the integrity of his repreſentations, and cannot charge him with fraud and deceit, breaking with a wicked deſign to cheat and delude his creditors, and to get money by a pretended breach? I ſay, why ſhould any

trade-

tradesman harden his heart in such a case, and not with a generous pity comply with a reasonable and fair proposal, while it is to be had?

I do acknowledge, if there's an evident fraud, if he can detect the bankrupt in any wicked design, if he can prove he has effects sufficient to pay his debts, and that he only breaks with a purpose to cheat his creditors, and he conceals a part of his estate, when he seems to offer a sincere surrender; if this be the case, *and it can be made appear to be so*, for in such a case too, we ought to be very sure of the fact, then indeed no favour is due, and really none ought to be shewed.

And therefore it was a very righteous clause, which was inflicted on the fraudulent bankrupt, in a late Act of Parliament, namely, that in case he concealed his effects, and that it appear'd he had, *tho' upon his oath*, not given in a full account of his estate, but willingly and knowingly conceal'd it, or any part of it, with design to defraud his creditors, he should be put to death *as a felon*: the reason and justice of which clause was this, and it was given as the reason of it when the Act was pass'd in the House of Commons, namely, that the Act was made for the relief of the debtor, as well as of the creditor, and to procure for him a deliverance on a surrender of his effects; but then it was made also for the relief of the creditor too, that he might have as much of his debt secur'd to him as possible, and that he should not discharge the debtor with his estate in his pocket, suffering him to run away with his (the creditor's) money before his face.

Also it was objected, that the act without a penalty would be only an act to encourage perjury, and would deliver the hard-mouth'd knave that could swear what he pleas'd, and ruin and reject the modest conscientious tradesman, that was willing and ready to give up the utmost farthing to his creditors. On this account the clause was accepted, and the act pass'd, which otherwise had been thrown out.

Now when the poor insolvent has thus surrendred his all, stript himself entirely upon oath, and that oath taken on the penalty of death if it be false; there seems to be a kind of justice due to the bankrupt, he has satisfy'd the law, and ought to have his liberty given him *as a prey*, as the text calls it, *Jer.* xxxix. 18. that he may try the world

once again, and see if possible to recover his disasters, and get his bread; and it is to be spoken in honour of the justice as well as humanity of that law for delivering bankrupts, that there are more tradesmen recover themselves in this age upon their second endeavours, and by setting up again after they have thus fail'd, and been deliver'd, than ever were known to do so in ten times the number of years before.

To break, or turn bankrupt, before this, was like a man being taken by the *Turks*, he seldom recover'd liberty to try his fortune again, but frequently languished under the tyranny of the commissioners of bankrupt, or in the *Mint*, or *Fryers*, or *rules of the Fleet*, till he wasted the whole estate, and at length his life, and so his debts were all paid at once.

Nor was the case of the creditor much better; I mean as far as respected his debt, for it was very seldom that any considerable dividend was made, on the other hand, large contributions were call'd for before people knew whether it was likely any thing would be made of the debtor's effects or no; and oftentimes the creditor lost his whole debt, contribution-money and all; so that while the debtor was kept on the rack, *as above*, being held in suspence by the creditors, or by the commissioners, or both, he spent the creditors effects, and subsisted at their expence, till the estate being wasted, the loss fell heavy on every side, and generally most on those who were least able to bear it.

By the present state of things, this evil is indeed altered, and the ruin of the creditors effects is better prevented; the bankrupt can no more skulk behind the door of the *Mint* and *Rules*, and prevent the commissioners inspection; he must come forth, be examined, give in an account, and surrender himself and effects too, or fly his country, and be seen here no more; and if he does come in, he must give a full account upon oath, on the penalty of his neck.

When the effects are thus surrendred, the commissioners proceedings are short and summary; the *assignees* are obliged to make dividends, and not detain the estate in their own hands, as was the case in former days, till sometimes they became bankrupts themselves; so that the creditors are sure now what is put into the hands of *the assignees*, shall in due time, and without the usual delay, be fairly divided: on the other hand, the poor debtor having honestly discharg'd his part, and no objection lying against the sincerity

cerity of the discovery, has a certificate granted him, which being allowed by the Lord Chancellor, he is a clear man, and may begin the world again, as I have said above.

THE creditor being thus satisfied that the debtor has been faithful, does not answer the end of the act of Parliament, if he declines to assent to the debtor's certificate; nor can any creditor decline it, but on principles which no man cares to own; namely, that of malice, and the highest resentment; which are things a christian tradesman will not easily act upon.

BUT I come now to the other part of the case; and this is supposing a debtor fails, and the creditors do not think fit to take out a commission of bankrupt against him, as sometimes is the case, at least, where they see the offers of the debtor are any thing reasonable: my advice in such case is, (and I speak it from long experience in such things,) that they should always accept the first reasonable proposal of the debtor: and I am not in this talking on the foot of charity and mercy to the debtor, but of the real and undoubted interest of the creditor; nor could I urge it, by such arguments as I shall bring, upon any other foundation; for if I speak in behalf of the debtor, I must argue commiseration to the miserable, compassion and pity of his family, and a reflection upon the sad changes which human life exposes us all to, and so persuade the creditor to have pity upon not him only, but upon all families in distress.

BUT I say I argue now upon a different foundation, and insist that it is the creditor's true interest, *as I hinted before*, that if he finds the debtor inclin'd to be honest, and he sees reason to believe he makes the best offer he can; he should accept the first offer, as being generally the best the debtor can make; and indeed, if the debtor be wise as well as honest, he will make it so, and generally it is found to be so: and there are indeed many reasons why the first offers of the debtor are generally the best, and why no commission of bankrupt ordinarily raises so much, notwithstanding all its severities, as the bankrupt offers before it is sued out; not reckoning the time and expence which, *notwithstanding all the new methods*, attend such things, and are inevitable. *For example*,

WHEN the debtor first *looking into his Affairs* sees the necessity coming upon him of making a stop in trade, and calling

calling his creditors together, the first thought which by the consequence of the thing comes to be considered, is, what offers he can make to them to avoid the having a commission sued out against him, and to which end common prudence, as well as honest principles, moves him to make the best offers he can. If he be a man of sense, and, according to what I mentioned in my other letter, has prudently come to a stop in time, before things are run to extremities, and while he has something left to make an offer of that may be considerable, he will seldom meet with creditors so weak or so blind to their own interest, not to be willing to end it amicably, rather than to proceed to a commission. And as this is certainly best both for the debtor and the creditor; so, as I argued with the debtor, that he should be wise enough, as well as honest enough to break betimes, and that it was infinitely best for his own interest; so I must add, on the other hand, to the creditor, that 'tis always his interest to accept the first offer: and I never knew a commission make more of an estate where the debtor has been honest, than he (the debtor) proposed to give them without it.

It is true, there are cases where the issuing out a commission may be absolutely necessary. *For example,*

1. Where the debtor is evidently knavish, and discovers himself to be so, by endeavours to carry of his effects, or alter the property of the estate, confessing judgments, or any the usual ways of fraud, which in such cases are ordinarily practised. Or,

2. Where some creditors, by such judgments, or by attachments of debts, goods delivered, effects made over, or any other way, have gotten some of the estate into their hands, or securities belonging to it, whereby they are in a better state, as to payment, than the rest. Or,

3. Where some people are brought in as creditors, whose debts there is reason to believe are not real; but who place themselves in the room of creditors, in order to receive a dividend for the use of the bankrupt, or some of his family.

In these *and such like* cases, a commission is inevitable, and must be taken out; nor does the man merit to be regarded upon the foot of what I call compassion and commiseration at all; but ought to be treated like a rapparee or plunderer, who breaks with a design to make himself whole

by

by the composition, and as many did formerly, who were beggars when they broke, be made rich by the breach: It was to provide against such harpyes as these, that the Act of Parliament was made; and the only remedy against them is a commission, in which the best thing they can do for their creditors, is to come in and be examined, give in a false account upon oath, be discovered, convicted of it, and sent to the gallows, as they deserve.

But I am speaking of honest men, the reverse of such thieves as these, who being brought into distress by the ordinary calamities of trade, are willing to do the utmost to satisfie their creditors: when such as these break in the tradesman's debt, let him consider seriously my advice, and he shall find, I might say, he shall *always* find, but I do affirm, he shall *generally* find the first offer is the best, and that he will never lose by accepting it: to refuse it, is but pushing the debtor to extremities, and running out some of the effects to secure the rest.

First, as to collecting in the debts: supposing the man is honest, and they can trust him, 'tis evident no man can make so much of them as the bankrupt. (1.) He knows the circumstances of the debtors, and how best to manage them; he knows who he may best push at, and who best forbear. (2.) He can do it with the least charge; the commissioners or assignees must employ other people, such as attorneys, sollicitors, *&c.* and they are paid dear; the bankrupt sits at home, and by letters into the country, or by visiting them, if in town, can make up every account, answer every objection, judge of every scruple, and, in a word, with ease, *compared to what others must do*, brings them to comply.

Next, as to selling off a stock of goods; the bankrupt keeps open the shop, disperses or disposes of the goods with advantage; whereas the commission brings all to a sale, or an out-cry, or an appraisement, and all the value of the stock; so that the bankrupt can certainly make more of the stock than any other person, (always provided he is honest, as I said before,) and much more than the creditors can do.

For these reasons, and many others, the bankrupt is able to make a better offer upon his estate than the creditors can expect to raise any other way; and therefore 'tis their interest always to take the first offer, if they are satis-

fied

fied there is no fraud in it, and that the man has offered any thing near the extent of what he has left in the world to offer from.

If then it be the tradesman's interest to accept of the offer made, there needs no stronger argument to be used with him for the doing it; and nothing is more surprising *to me* than to see tradesmen the hardest to come into such compositions, and to push on severities against other tradesmen, as if they were out of the reach of the shocks of fortune themselves, or that it was impossible for them ever to stand in need of the same mercy; the contrary to which I have often seen.

To what purpose should tradesmen push things to extremities against tradesmen, if nothing is to be gotten by it, and if the insolvent tradesman will take proper measures to convince the creditor that his intentions are honest? The law was made for offenders; there needs no law for innocent men: commissions are granted to manage knaves, and hamper and entangle cunning designing rogues, who seek to raise fortunes out of their creditors estates, and exalt themselves by their own downfal; they are not design'd against honest men, neither indeed is there any need of them for such.

Let no man mistake this part therefore, and think that I am moving tradesmen to be easy and compassionate to rogues and cheats; I am far from it, and have given sufficient testimony of the contrary; having, I assure you, been the only person who actually form'd, drew up, and first proposed that very clause to the House of Commons, which made it felony to the bankrupt to give in a false account. It cannot therefore be suggested without manifest injustice, that I would with one breath prompt creditors to be easy to rogues, and to cheating fraudulent bankrupts, and with another make a proposal to have them hang'd.

But I move the creditor on account of his own interest, always to take the first offer, if he sees no palpable fraud in it, or sees no reason to suspect such fraud; and my reason is good, *viz.* because I believe, *as I said before*, 'tis generally the best.

I know there is a new method of putting an end to a tradesman's troubles, by that which was formerly thought the greatest of all troubles; I mean, a fraudulent method, or what they call taking out friendly statutes; that is, when

when tradesmen get statutes taken out against themselves, mov'd first by some person in kindness to them, and done at the request of the bankrupt himself; this is generally done when the circumstances of the debtor are very low, and he has little or nothing to surrender; and the end is, that the creditors may be obliged to take what there is, and the man may get a full discharge.

THIS is indeed a vile corruption of a good law, and turning the edge of the act against the creditor, not against the debtor; and as he has nothing to surrender, they get little or nothing, and the man is as effectually discharged as if he had paid twenty shillings in the pound; and so he is in a condition to set up again, take fresh credit, break again, and have another commission against him; and so round, as often as he thinks fit. This indeed is a fraud upon the act, and shews that all human wisdom is imperfect, that the law wants some repairs, and that it will in time come into consideration again, to be made capable of disappointing the people that intend to make such use of it.

I think there is also wanting a law against twice breaking, and that all second commissions should have some penalty upon the bankrupt, and a third a farther penalty, and if the fourth brought the man to the gallows, it could not be thought hard; for he that has set up and broke, and set up again, and broke again, and the like, a third time, I think merits to be hang'd, if he pretends to venture any more.

MOST of those crimes against which any laws are publish'd in particular, and which are not capital, have generally an addition of punishment upon a repetition of the crime; and so on, a farther punishment to a farther repetition; I do not see why it should not be so here; and I doubt not but it would have a good effect upon tradesmen, to make them cautious, and to warn them to avoid such scandalous doings as we see daily practised, breaking three or four, or five times over; and we see instances of some such while I am writing this very letter.

TO such therefore I am so far from moving for any favour, either from the law, or from their creditors, that I think the only deficiency of the law at this time is, that it does not reach to inflict a corporal punishment in

ſuch a caſe; but leaves ſuch inſolvents to fare well in common with thoſe whoſe diſaſters are greater, and who being honeſt and conſcientious, merit more favour, but do not often find it.

I am, &c.

LETTER XIV.

Of the unfortunate Tradeſman compounding with his Creditors.

SIR,

THIS is what in my laſt I called an *alternative* to that of the fortunate tradeſman yielding to accept the compoſition of his inſolvent debtor.

THE poor unhappy tradeſman having long labour'd in the fire, and finding it is in vain to ſtruggle, but that whether he ſtrives or not ſtrives, he *muſt break*; that he does but go backward more and more, and that the longer he holds out, he ſhall have the leſs to offer, and be the harder thought of, as well as the harder dealt with; reſolves to call his creditors together in time, while there is ſomething conſiderable to offer them, and while he may have ſome juſt account to give of himſelf, and of his conduct, and that he may not be reproach'd with having liv'd on the ſpoil, and conſumed their eſtates; and thus being ſatisfied that the longer he puts the evil day from him, the heavier it will fall when it comes; I ſay, he reſolves to go no farther, and ſo gets a friend to diſcourſe with and prepare them, and then draws up a ſtate of his caſe to lay before them.

Firſt, HE aſſures them that he has not waſted his eſtate, either by vice, and immorality, or by expenſive and riotous living, luxury, extravagance, *and the like.*

Secondly,

Secondly, He makes it appear that he has met with great losses, such as he could not avoid; and yet such and so many, that he has not been able to support the weight of them.

Thirdly, That he could have stood it out longer, but that he was sensible if he did he should but diminish the stock, which, *considering his debts*, was properly not his own; and that he was resolved not to spend one part of their debts, as he had lost the other.

Fourthly, That he is willing to shew them his books, and give up every farthing into their hands, that they might see he acted the part of an honest man to them. And,

Fifthly, That upon his doing so, they will find, that there is in goods and good debts, sufficient to pay them fifteen shillings in the pound; after which, and when he has made appear that they have a faithful and just account of every thing laid before them, he hopes they will give him his liberty, that he may try to get his bread, and to maintain his family in the best manner he can; and if possible to pay the remainder of the debt.

You see I go all the way upon the suggestion of the poor unfortunate tradesman being critically honest, and shewing himself so to the full satisfaction of his creditors; that he shews them distinctly a true state of his case, and offers his books and vouchers to confirm every part of his account.

Upon the suggestion of his being thus sincerely honest, and allowing that the state of his account comes out so well as to pay fifteen shillings in the pound, what and who but a parcel of outrageous hot-headed men would reject such a man? what would they be call'd, nay, what would they say of themselves, if they should reject such a composition, and should go and take out a commission of bankrupt against such a man? I never knew but one of the like circumstances, that was refus'd by his creditors; and that one held them out, 'till they were all glad to accept of half what they said should be first paid them: so may all those be served, who reject such wholesome advice,

vice, and the ſeaſon for accepting a good offer, when it was made them! But I return to the debtor.

WHEN he looks into his book, he finds himſelf declin'd, his own fortune loſt, and his creditors ſtock in his hands waſted in part, and ſtill waſting, his trade being for want of ſtock much fallen off, and his family-expence and houſe-rent great; ſo he draws up the general articles thus:

STOCK DEBTOR.

	l.	*s.*	*d.*
To caſh of my father (being my ſtock) to begin with in trade.	800	00	00
To caſh of my father in law, being my wife's portion.	600	00	00
To houſhold-goods, plate, *&c.* of both.	100	00	00
To profits in trade for ten years, as by the yearly ballance in the journal appears.	2469	10	00
To debts abroad eſteemed good, as by the Ledger appears.	1357	08	00
To goods in the ware-houſe at the prime coſt.	672	12	00
Plate, and ſome ſmall jewels of my wife's left, and old houſhold-goods all together.	103	00	00
	6102	10	00
Eſtate deficient to ballance.	1006	02	00
	7108	08	00

STOCK

STOCK CREDITOR.

	l.	*s.*	*d.*
By losses by bad debts in trade, in the year ——— 1715	50	00	00
By *Ditto* ——— 1716	66	10	00
By *Ditto* ——— 1717	234	15	00
By *Ditto* ——— 1718	43	00	00
By *Ditto* ——— 1719	25	00	00
By *Ditto* by the *South-Sea* stock, 1720.	1280	00	00
By *Ditto* in trade, 1721.	42	00	00
By *Ditto* ——— 1722.	106	00	00
By *Ditto* ——— 1723.	302	00	00
By *Ditto* ——— 1724.	86	15	00
By house-keeping and expences, taxes included, as by the Cash-book appears, for ten years.	1836	12	00
By house-rent at 50 *l. per ann.*	500	00	00
By creditors now owing to sundry persons, as by the Ledger appears.	2536	00	00
	7108	12	00

THIS account is drawn out to satisfy himself how his condition stands, and what it is he ought to do: upon the stating which account he sees to his affliction that he has sunk all his own fortune and his wife's, and is a thousand pound worse than nothing in the world; and that being obliged to live in the same house, for the sake of his business and warehouse, tho' the rent is too great for him, his trade being declin'd, his credit sunk, and his family being large, he sees evidently he cannot go on, and that it will only be bringing things from bad to worse; and above all the rest being greatly perplexed in his mind, that he is spending other peoples estates, and that the bread he eats is not his own, he resolves to call his creditors all together, lay before them the true state of his case, and lie at their mercy for the rest.

THE account of his present and past fortune standing as it did, and *as appears above*, the result is as follows, namely, that he has not sufficient to pay all his creditors, tho' his

his debts ſhould prove to be all good, and the goods in his warehouſe ſhould be fully worth the price they coſt, which being liable to daily contingencies, add to the reaſons which preſs'd him before to make an offer of ſurrender to his creditors both of his goods and debts, and to give up all into their hands.

THE ſtate of his caſe, as to his debts and credits ſtands as follows:

	l.	s.	d.
His debts eſteemed good, as by the Ledger, are	1357	08	00
His goods in the warehouſe,	672	12	00
	2030	00	00
His creditors demands, as by the ſame Ledger appears, are	3036	00	00

THIS amounts to fifteen ſhillings in the pound upon all his debts; which if the creditors pleaſe to appoint an aſſignee, or truſtee to ſell the goods, and collect the debts, he is willing to ſurrender wholly into their hands, hoping they will as a favour give him his houſhold-goods, as in the account, for his family-uſe, and his liberty, that he may ſeek out for ſome employment to get his bread.

THE account being thus clear, the books exactly agreeing, and the man appearing to have acted openly and fairly, the creditors meet, and after a few conſultations agree to accept his propoſals, and the man is a freeman immediately, gets freſh credit, opens his ſhop again, and doubling his vigilance and application in buſineſs, he recovers in a few years, grows rich; then like an honeſt man ſtill, he calls all his creditors together again, tells them he does not call them now to a ſecond compoſition, but to tell them, that having with God's bleſſing and his own induſtry gotten enough to enable him, he was reſolv'd to pay them the remainder of his old debt; and accordingly does ſo, to the great joy of his creditors, to his own very great honour, and to the encouragement of all honeſt men to take the ſame meaſures: It is true, this does not often happen, but there have been inſtances of it, and I could name ſeveral within my own knowledge.

But

But here comes an objection in the way, *as follows*: It is true, this man did very honestly, and his creditors had a great deal of reason to be satisfied with his just dealing with them; but is every man bound thus to strip himself naked? perhaps this man at the same time had a family to maintain, and had he no debt of justice to them, but to beg his houshold-goods back of them for his poor family, and that as an alms? and would he not have fared as well, if he had offer'd his creditors ten shillings in the pound, and took all the rest upon himself? and then he had reserv'd to himself sufficient to have supported himself in any new undertaking.

The answer to this is short and plain, and no debtor can be at a loss to know his way in it; for otherwise people may make difficulties where there are none; the observing the strict rules of justice and honesty will chalk out his way for him.

The man being deficient in stock, and his estate run out to a thousand pounds worse than nothing, by his losses, *&c.* 'tis evident all he has left is the proper estate of his creditors, and he has no right to one shilling of it; he owes it them, 'tis a just debt to them, and he ought to discharge it fairly, by giving up all into their hands, or at least to offer to do so.

But to put the case upon a new foot; as he is obliged to make an offer, as above, to put all his effects, books, and goods into their power, so he may add an alternative to them thus, *viz.* That if on the other hand they do not think proper to take the trouble, or run the risque of collecting the debts, and selling the goods, which may be difficult; if they will leave it to him to do it, he will undertake to pay them-----shillings in the pound, and stand to the hazard both of debts and goods.

Having thus offer'd the creditors their choice, if they accept the proposal of a certain sum, as sometimes I know they have chosen to do, rather than to have the trouble of making assignees, and run the hazard of the debts, when put in a lawyer's hands to collect, and of the goods, to sell them by appraisement; if I say they choose this, and offer to discharge the debtor upon payment, suppose it be of ten or twelve shillings in the pound in money, within a certain time, or on giving security for the payment: then indeed the debtor is discharged in conscience, and may lawfully

lawfully and honeſtly take the remainder, as a gift given him by his creditors for undertaking their buſineſs, or ſecuring the remainder of their debt to them; I ſay, the debtor may do this with the utmoſt ſatisfaction to his conſcience.

But without thus putting it into the creditors choice, 'tis a force upon them to offer them any thing leſs than the utmoſt farthing that he is able to pay; and particularly to pretend to make an offer as if it was his utmoſt, and, as is uſual, make proteſtations that it is the moſt he is able to pay; (indeed every offer of a compoſition is a kind of proteſtation that the debtor is not able to pay any more) I ſay to offer thus, and declare he offers as much as poſſible, and as much as the effects he has left will produce, if his effects are able to produce more, he is then a cheat; for he acts then like one that ſtands at Bay with his creditors, makes an offer, and if the creditors do not think fit to accept of it, they muſt take what methods they think they can take to get more: that is to ſay, he bids open defiance to their ſtatutes and commiſſions of bankrupt, and any other proceedings; like a town beſieged, which offers to capitulate and to yield upon ſuch and ſuch articles; which implies, that if thoſe articles are not accepted, the garriſon will defend themſelves to the laſt extremity, and do all the miſchief to the aſſailants that they can.

Now this in a garriſon-town, *I ſay*, may be lawful and fair, but in a debtor to his creditor it is quite another thing: for, *as I have ſaid above*, the debtor has no property in the effects which he has in his hands; they are the goods and eſtate of the creditor; and to hold out againſt the creditor, keep his eſtate by violence, and make him accept of a ſmall part of it, when the debtor has a large part in his power, and is able to give it; this is not fair, much leſs is it honeſt and conſcientious: but 'tis ſtill worſe to do this, and at the ſame time to declare that it is the utmoſt the debtor can do; this, I ſay, is ſtill more diſhoneſt, becauſe it is not true, and is adding falſhood to the other injuſtice.

Thus I think I have ſtated the caſe clearly for the conduct of the debtor; and indeed, this way of laying all before the creditors, and putting it into their choice ſeems a very happy method for the comfort of the debtor, caſt down and dejected with the weight of his circumſtances;

cumstances; and, *it may be*, with the reproaches of his own conscience *too*, that he has not done honestly in running out the effects of his creditors, and making other families suffer by him, and *perhaps poor families too*; I say, this way of giving up all with an honest and single desire to make all the satisfaction he is able to his creditors, greatly heals the breach in his peace, which his circumstances had made before; for by now doing all that is in his power, he makes all possible amends for what is past, I mean as to men; and they are induc'd by this open frank usage to give him the reward of his honesty, and freely forgive him the rest of the debt.

THERE is a manifest difference to the debtor in point of conscience, between surrendring his whole effects, or estate, to his creditors for satisfaction of their debts, and offering them a composition; unless, as I have said, the composition is offer'd, as above, to the choice of the creditor: By surrendring the whole estate, the debtor acknowledges the creditors right to all he has in his possession, and gives it up to them as their own, putting it in their full power to dispose of it as they please.

BUT by a composition the debtor, as *I have said above*, stands at Bay with the creditors, and keeping their estates in his hands, capitulates with them, as it were, sword in hand, telling them he can give them no more; when perhaps, *and too often it is the case*, 'tis apparent that he is in condition to offer more. Now let the creditors consent to these proposals, be what it will, and however voluntary it may be pretended to be, 'tis evident, that a force is the occasion of it, and the creditor complies, and accepts the proposal, upon the supposition that no better conditions can be had; 'tis the plain language of the thing; for no man accepts of less than he thinks he can get; if he believ'd he could have more, he would certainly get it if he could.

AND if the debtor is able to pay one shilling more than he offers, 'tis a cheat, a palpable fraud, and of so much he actually robs his creditor; but in a surrender the case is alter'd in all its parts; the debtor says to his creditors, Gentlemen, there is a full and faithful account of all I have left; 'tis your own, *and there it is*; I am ready to put it into your hands, or into the hands of whomsoever you shall appoint to receive it, and to lie

at your mercy: this is all the man is able to do, and therefore is so far honest, whether the methods that reduc'd him were honest, or no; that's a question by itself. If on this surrender he finds the creditors desirous, rather to have it digested into a composition, and that they will voluntarily come into such a proposal; then, as above, they being judges of the equity of the composition, and of what ability the debtor is to perform it; and *above all*, of what he may or may not gain by it; if they accept of such a composition, instead of the surrender of his effects, then the case alters entirely, and the debtor is acquitted in conscience, because the creditor had a fair choice, and the composition is rather their proposal to the debtor, than the debtor's proposal to them.

THUS I think I have stated the case of justice and conscience on the debtor's behalf, and clear'd up his way, in case of a necessity, to stop trading, that he may break without wounding his conscience, as well as his fortunes; and he that thinks fit to act thus, will come off with the reputation of an honest man, and will have the favour of his creditors to begin again, with whatever he may have as to stock; and sometimes that favour is better to him than a stock, and has been the raising of many a broken tradesman, so that his latter end has been better than his beginning.

I am, &c.

LETTER XV.

Of Tradesmen ruining one another by Rumour and Clamour, by Scandal and Reproach.

SIR,

I Have dwelt long upon the tradesman's management of himself, in order to his due preserving both his business and his reputation: let me bestow one letter upon the tradesman for his conduct among his neighbours and fellow-tradesmen.

CREDIT

CREDIT is so much a tradesman's blessing, that 'tis the choicest ware he deals in, and he cannot be too chary of it when he has it, or buy it too dear when he wants it; 'tis a stock to his warehouse; 'tis current money in his cash-chest; it accepts all his bills; for 'tis on the fund of his credit that he has any bills to accept; demands would else be all made upon the spot, and he must pay for his goods before he has them; therefore I say it accepts all his bills, and oftentimes pays them too: in a word, 'tis the life and soul of his trade, and it requires his utmost vigilance to preserve it.

IF then his own credit should be of so much value to him, and he should be so nice in his concern about it, he ought in some degree to have the same care of his neighbour's: Religion teaches us not to slander and defame our neighbour, that is to say, not to raile or promote any slander or scandal upon his good name: As a good name is to another man, and which, the Wiseman says, *is better than life*, the same is credit to a tradesman; it is the life of his trade; and he that wounds a tradesman's credit, without cause, is as much a murtherer in trade, as he that kills a man in the dark is a murtherer in matters of blood.

BESIDES, there is a particular nicety in the credit of a tradesman, which does not reach in other cases: a man is slander'd in his character, or reputation, and 'tis injurious; and if it comes in the way of a marriage, or of a preferment, or post, it may disappoint and ruin him; but if this happens to a tradesman, he is immediately and unavoidably blasted, and undone: a tradesman has but two sorts of enemies to encounter with, *viz.* Thieves breaking open his shop, and ill neighbours blackning and blasting his reputation; and the latter are the worst Thieves of the two, by a great deal; and therefore people should indeed be more chary of their discourse of tradesmen, than of other men, and that as they would not be guilty of murther.

I knew an author of a book, who was drawn in unwarily, and without design, to publish a scandalous story of a tradesman in *London*: He (the author) was impos'd upon in it by a set of men, who did it maliciously, and he was utterly ignorant of the wicked design; nor did he know the person, but rashly publish'd the thing, being himself too fond of a piece of news, which he thought would

be grateful to his readers: nor yet did he publish the person's name, so cautious he was; tho' that was not enough as it prov'd; for the person was presently publish'd by those who had maliciously done it.

THE scandal spread; the tradesman, a flourishing man, and a considerable dealer, was run upon by it with a torrent of malice; a match which he was about with a considerable fortune was blasted and prevented, and that indeed was the malicious end of the people that did it; nor did it stop there; it brought his creditors upon him, it ruin'd him. it brought out a commission of bankrupt against him, it broke his heart, and kill'd him; and after his death his debts and effects coming in, there appear'd to be seven shillings in the pound estate, clear and good over and above all demands, all his debts discharg'd, and all the expences of the statute paid.

IT was to no purpose that the man purg'd himself of the crime laid to his charge; that the author, who had ignorantly and rashly publish'd the scandal, declar'd himself ignorant; the man was run down by a torrent of reproach; scandal oppress'd him; he was buried alive in the noise and dust rais'd both against his morals and his credit, and yet his character was prov'd good, and his bottom in trade was so too, as I have said above

IT is not the least reason of my publishing this to add, that even the person who was ignorantly made the instrument of publishing the scandal, was not able to retrieve it, or to prevent the man's ruin by all the publick reparation he could make in print and by all the acknowledgment he could make of his having been ignorantly drawn in to do it. And this I mention for the honest tradesman's caution, and to put him in mind, that when he has unwarily let slip any thing to the wounding the reputation of his neighbour tradesman, whether in his trading credit, or the credit of his morals, it may not be in his power to unsay it again; *that is*, so as to prevent the ruin of the person; and tho' it may grieve him as long as he lives, as the like did the author I mention, yet 'tis not in his power to recall it, or to heal the wound he has given; and that he should consider very well of before-hand.

A tradesman's credit and a virgin's virtue, ought to be equally sacred from the tongues of men; and 'tis a very unhappy truth, that as times now go, they are neither of them regarded among us as they ought to be. THE

THE Tea-table among the Ladies, and the Coffee-house among the men, seem to be places of new invention for a depravation of our manners and morals; places devoted to scandal, and where the characters of all kinds of persons and professions are handled in the most mercileſs manner; where reproach triumphs, and we seem to give our selves a loose to fall upon one another in the most unchristian and unfriendly manner in the world.

IT seems a little hard that the reputation of a young Lady, or of a new-married couple, or of people in the most critical season of establishing the characters of their persons and families, should lie at the mercy of the Tea-table: nor is it less hard, that the credit of a tradesman, which is the same thing in its nature as the virtue of a Lady, should be tossed about, shuttlecock like, from one table to another in the coffee-house, till they shall talk all his creditors about his ears, and bring him to the very misfortune which they reported him to be near; when at the same time he ow'd them nothing who rais'd the clamour, and ow'd nothing to all the world, but what he was able to pay.

AND yet how many tradesmen have been thus undone, and how many more have been put to their full trial of their strength in trade, and have stood by the mere force of their good circumstances? whereas had they been unfurnish'd with cash to have answered their whole debts, they must have fallen with the rest.

WE need go no farther than *Lombard-street* for an exemplification of this truth; there was a time when *Lombard-street* was the only *Bank*, and the goldsmiths there were all called Bankers; the credit of their business was such, that the like has not been seen in *England* since, in private hands; some of those Bankers, as I have had from their own mouths, have had near two millions of paper credit upon them at a time; that is to say, have had bills under their hands running abroad for so much at a time.

ON a sudden, like a clap of thunder, King *Charles* II. shut up the *Exchequer*, which was the common center of the overplus cash these great Bankers had in their hands; what was the consequence? Not only the Bankers who had the bulk of their cash there, but all *Lombard street* stood still; the very report of having money in the *Exchequer* brought a run upon the goldsmiths that had no money there,

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as well as upon those that had; and not only Sir *Robert Viner*, Alderman *Backwell*, *Farrington*, *Forth* and others, broke and fail'd, but several were ruin'd who had not a penny of money in the *Exchequer*, and only sunk by the rumour of it; that rumour bringing a run upon the whole street, and giving a check to the paper credit that was run up to such an exorbitant height.

I remember a shop-keeper who one time took the liberty (*foolish liberty*!) with himself, in publick company in a coffee-house, to say that *he was broke*; I assure you, *says he*, that I am broke, and to morrow I resolve to shut up my shop, and call my creditors together. His meaning was, that he had a brother just dead in his house, and the next was to be buried, when in civility to the deceased, he kept his shop shut, and several people whom he dealt with, and ow'd money to, were the next day invited to the funeral; so that he did actually shut up his shop, and call some of his creditors together.

But he sorely repented the jest which he put upon himself. Are you broke? says one of his friends to him, that was in the coffee-house, then I wish I had the little money you owe me; (which however, it seems, was not much;) says the other, still carrying on his jest, I shall pay no body, till, as I told you, I have called my people together. The other did not reach his jest, which at best was but a dull one, but he reach'd that part of it that concern'd himself, and seeing him continue carelessly sitting in the shop, slipt out and fetch'd a couple of sergeants, and arrested him. The other was a little surpriz'd; but however, the debt being no great sum, he paid it, and when he found his mistake told his friends what he meant by his being broke.

But it did not end there; for other people of his neighbours who were then in the coffee-house, and heard his discourse, and had thought nothing more of it, yet in the morning seeing his shop shut, concluded the thing was so indeed; and immediately it went over the whole street, that such a one was broke; from thence it went to the *Exchange*, and from thence into the country, among all his dealers, who came up in a throng and a fright to look after him; In a word, he had as much to do to prevent his breaking, as any man need to desire; and if he had not very

ry good friends, as well as a very good bottom, he had inevitably been ruin'd and undone.

So small a rumour will over-set a tradesman, if he is not very careful of himself; and if a word in jest from himself, which tho' indeed no man that had considered things, or thought before he spoke, would have said; (and on the other hand, no man who had been wise and thinking would have taken as it was taken;) I say, if a word taken from the tradesman's own mouth could be so fatal, and run such a dangerous length, what may not words spoken slyly, and secretly, and maliciously, be made to do?

A tradesman's reputation is of the nicest nature imaginable, like a blite upon a fine flower, if it is but toucht, the beauty of it, or the flavour of it, or the seed of it is lost, tho' the noxious breath which toucht it might not reach to blast the leaf, or hurt the root; the credit of a tradesman, at least in his beginning, is too much at the mercy of every enemy he has, till it has taken root, and is established on a solid foundation of good conduct and success. 'Tis a sad truth, that every idle tongue can blast a young shop-keeper; and therefore, tho' I wou'd not discourage any young beginner, yet it is highly beneficial to alarm them, and to let them know that they must expect a storm of scandal and reproach upon the least slip they make: if they but stumble, fame will throw them down; 'tis true, if they recover, she will set them up as fast; but malice generally runs before, and bears down all with it; and there are ten tradesmen, who fall under the weight of slander and an ill tongue, to one that is lifted up again by the common hurry of report.

To say I am broke, or in danger of breaking, is to break me: and tho' sometimes the malicious occasion is discovered, and the author detected and exposed; yet how seldom is it so? and how much oftner are ill reports rais'd to ruin and run down a tradesman, and the credit of a shop? and like an arrow that flies in the dark, it wounds unseen. The authors, no nor the occasion of these reports, are never discover'd perhaps, or so much as rightly guess'd at; and the poor tradesman feels the wound, receives the deadly blow, and is perhaps mortally stabb'd in the vitals of his trade, I mean his trading credit, and never knows who hurt him.

I muſt ſay, in the tradeſman's behalf, that he is in ſuch a caſe to be eſteemed a ſacrifice to the worſt and moſt hellifh of all ſecret crimes, I mean envy; which is of the Devil, was born of Hell, and is made up of every hateful vice, a complication of crimes which nothing but the worſt of God's reaſonable world can be guilty of; and he will indeed merit and call for every honeſt mans pity and concern; But what relief is this to him? for in the mean time, tho' the Devil himſelf were the raiſer of the ſcandal, nay, tho' a viſible apparition from Hell itſelf openly and avowedly carried the report about, yet it ſhall go about; the blow ſhall take, and every man, tho' at the ſame time expreſſing their horrour and averſion at the thing, ſhall yet not be able, no not themſelves, to ſay they receive no impreſſion from it.

Tho' I know the clamour or rumour was raiſed maliciouſly, and from a ſecret envy at the proſperity of the man; yet if I deal with him, it will in ſpite of all my abhorrence of the thing, in ſpite of all my willingneſs to do juſtice, I ſay it will have ſome little impreſſion upon me, it will be ſome ſhock to my confidence in the man; and tho' I know the Devil is a Liar, a Slanderer, a Calumniator, and that his name *Devil* is derived from it; and that I knew, *if that*, as I ſaid, *were poſſible*, that the Devil in his proper perſon rais'd and begun, and carried on this ſcandal upon the tradeſman, yet there is a ſecret lurking doubt (about him,) which hangs about me concerning him; the Devil is a Liar, but he may happen to ſpeak truth juſt then, he may chance to be right, and I know not what there may be in it, and whether there may be any thing or no, but I will have a little care, *&c.*

Thus inſenſibly and involuntarily, nay, in ſpite of friendſhip, good wiſhes, and even reſolution to the contrary, 'tis almoſt impoſſible to prevent our being ſhockt by rumour, and we receive an impreſſion whether we will or not, and that from the worſt enemy; there is ſuch a powerful ſympathy between our thoughts and our intereſt, that the firſt being but toucht, and that in the lighteſt manner imaginable, we cannot help it, caution ſteps on in behalf of the laſt, and the man is jealous and afraid, in ſpite of all the kindeſt and beſt intentions in the world.

Nor is it only dangerous in caſe of falſe accuſations, and falſe charges, for thoſe indeed are to be expected fatal; but

but even just and true things may be as fatal as false, for the truth is not always necessary to be said of a tradesman: many things a tradesman may perhaps allow himself to do, and may be lawfully done, but if they should be known to be part of his character, it would sink deep into his trading fame, his credit would suffer by it, and in the end it might be his ruin; so that he that would not set his hand to his neighbour's ruin, should as carefully avoid speaking some truths, as raising some forgeries upon him.

Of what fatal consequence then is the raising rumours and suspicions upon the credit and characters of young tradesmen? and how little do those who are froward to raise such suspicions, and spread such rumours, consult conscience, or principle, or honour, in what they do? how little do they consider that they are committing a trading murther, and that, in respect to the justice of it, they may with much more equity break open the tradesman's house, and rob his cash-chest, or his shop? and what they can carry away thence will not do him half the injury that robbing his character of what is due to it from an upright and diligent conduct, would do: the loss of his money or goods is easily made up, and may be sometimes repaired with advantage; but the loss of credit is never repair'd; the one is breaking open his house, but the other is burning it down; the one carries away some goods, but the other shuts goods out from coming in; one is hurting the tradesman, but the other is undoing him.

Credit is the tradesman's life, 'tis, as the Wiseman says, *marrow to his bones*; 'tis by this that all his affairs go on prosperously and pleasantly; if this be hurt, wounded or weakned, the tradesman is sick, hangs his head, is dejected and discouraged; and if he does go on, it is heavily and with difficulty, as well as with disadvantage; he is beholding to his fund of cash, not his friends; and he may be truly said to stand upon his own legs, for nothing else can do it.

And therefore, on the other hand, if such a man is any way beholding to his credit, if he stood before upon the foundation of his credit, if he owes any thing considerable, 'tis a thousand to one but he sinks under the oppression of it; that is to say, it brings every body upon him; I mean, every one that has any demand upon him; for in pushing for their own, especially in such cases, men have so little

mercy, and are so universally persuaded that he that comes first is first served, that I did not at all wonder, that in the story of the tradesman who so foolishly exposed himself in the coffee-house, *as above*, his friend whom he said the words to, began with him that very night, and before he went out of the coffee-house; it was rather a wonder to me he did not go out and bring in half a dozen more upon him the same evening.

It is very rarely that men are wanting to their own interest; and the jealousy of its being but in danger, is enough to make men forget, not friendship only, and generosity, but good manners, civility, and even justice it self, and fall upon the best friends they have in the world, if they think they are in the least danger of suffering by them.

On these accounts it is, and many more, that a tradesman walks in continual jeopardy, from the loosness and inadvertency of mens tongues, ay, and womens too; for tho' I am all along very tender of the Ladies, and would do justice to the sex, by telling you, they were not the dangerous people whom I had in view in my first writing upon this subject; yet I must be allow'd to say, that they are sometimes fully even with the men, for ill usage, when they please to fall upon them in this nice article, in revenge for any slight, or but pretended slight, put upon them.

It was a terrible revenge a certain Lady, who was affronted by a tradesman in *London*, in a matter of love, took upon him in this very article. It seems a tradesman had courted her some time, and it was become publick, as a thing in a manner concluded, when the tradesman left the Lady a little abruptly, without giving a good reason for it; and indeed she afterwards discovered that he had left her for the offer of another with a little more money, and that when he had done so, he reported that it was for another reason, which reflected a little on the person of the Lady: and in this the tradesman did very unworthily indeed, and deserv'd her resentment; but, as I said, it was a terrible revenge she took, and what she ought not to have done.

First she found out who it was that her former pretended lover had been recommended to, and she found means to have it insinuated to her by a woman-friend, that is to say, a she-Devil, that he was not only rakish and wicked, but in short,

short, that he had the foul disease, and went so far as to produce letters from him to a Quack-Doctor, for directions to him how to take his medicines, and afterwards a receipt for money for the cure; tho' both the letters and receipt also, as afterwards appear'd, were forg'd, in which she went a dismal length in her revenge, as you may see.

THEN she set two or three female instruments to discourse her case in all their gossips companies, and at the Tea-tables where-ever they came, and to magnify the Lady's prudence in refusing such a man, and what an escape she had had in being clear of him.

WHY, says a Lady to one of these emissaries, what was the matter? I thought she was like to be very well married.

O! no, Madam, by no means, *says the Emissary.*

WHY, Madam, *says another Lady*, we all know Mr. *H*-----, he is a very pretty sort of a man.

AY, Madam, *says the Emissary again*, but you know a pretty man is not all that's requir'd.

NAY, *says the Lady again*, I don't mean so; he's no beauty, no rarity that way; but I mean a clever good sort of a man in his business, such as we call a pretty tradesman.

AY, *says the Lady employ'd*, but that is not all neither.

WHY, *says the other Lady*, he has a very good trade too, and lives in good credit.

YES, *says malice*, he has some of the first, but not too much of the last, I suppose.

NO! *says the Lady*, I thought his credit had been very good.

IF it had, I suppose, *says the first*, the match had not been broke off.

WHY, *says the Lady*, I understood it was broken off on his side.

AND so did I, *says another.*

AND so did I indeed, *says a third.*

O! Madam, *says the Tool*, nothing like it, I assure you.

INDEED, *says another*, I understood he had quitted Mrs.---- because she had not fortune enough for him, and that he courted another certain Lady, whom we all know.

THEN the Ladies fell to talking of the circumstances of his leaving her, and how he had broken from her abruptly and unmannerly, and had been too free with her character; at which the first Lady, *that is to say*, the Emissary, or Tool, as I call her, took it up a little warmly, thus:

1. *La.* WELL, you ſee, Ladies, how eaſily a Lady's reputation may be injur'd; I hope you will not go away with it ſo.

2. *La.* NAY, we have all of us a reſpect for Mrs..... and ſome of us viſit there ſometimes; I believe none of us would be willing to injure her.

1. *La.* BUT indeed, Ladies, ſhe is very much injured in that ſtory.

2. *La.* INDEED 'tis generally underſtood ſo, and every body believes it.

1. *La* I can aſſure you 'tis quite otherwiſe in fact.

2. *La.* I believe he reports it ſo himſelf, and that with ſome very odd things about the Lady too.

1. *La.* THE more baſe unworthy fellow he.

2. *La.* ESPECIALLY if he knows it to be otherwiſe.

1. *La.* ESPECIALLY if he knows the contrary to be true, Madam.

2. *La.* IS that poſſible? Did he not refuſe her then?

1. *La.* NOTHING like it, Madam; but juſt the contrary.

2. *La.* YOU ſurpriſe me!

3. *La.* I am very glad to hear it, for her ſake.

1. *La.* I can aſſure you, Madam, ſhe has refuſed him, and that he knows well enough, which has been one of the reaſons that has made him abuſe her as he has done.

2. *La.* INDEED ſhe has been uſed very ill by him, or ſomebody for him.

1. *La.* YES, he has reported ſtrange things, but they are all curſed lies.

2. *La.* WELL, but pray Madam what was the reaſon, if we may be ſo free, that ſhe turned him off after ſhe had entertained him ſo long?

1. *La.* O! Madam, reaſon enough; I wonder he ſhould pretend, when he knew his own circumſtances too, to court a Lady of her fortune.

2. *La.* WHY are not his circumſtances good then?

1. *La.* NO, Madam, good! alas he has no bottom.

2. *La.* NO bottom! why you ſurpriſe me; we always look'd upon him to be a man of ſubſtance, and that he was very well in the world.

1. *La.* IT'S all a cheat, Madam, there's nothing in it; when it came to be made out, nothing at all in it.

2. *La.* THAT cannot be, Madam; Mr..... has liv'd always in good reputation and good credit in his buſineſs.

1. *La.*

1. *La.* It's all sunk again then, if it was so; I don't know.

2. *La.* Why did she entertain him so long then?

1. *La.* Alas, Madam! how could she know, poor Lady, 'till her friends enquir'd into things; but when they came to look a little narrowly into it, they soon found reason to give her a caution, that he was not the man she took him for.

2. *La.* Well, 'tis very strange; I am sure he past for another man among us.

1. *La.* It must be formerly then; for they tell me his credit has been sunk these three or four years; he had need enough indeed to try for a greater fortune, he wants it enough.

2. *La.* 'Tis a cursed thing when men look out for fortunes to heal their trade-breaches with, and make the poor wife patch up their old bankrupt credit.

1. *La.* Especially, Madam, when they know themselves to be gone so far, that even with the addition they can stand but a little while, and must inevitably bring the Lady to destruction with them; I think such usage is worse than a ravishment, and merits the gallows as much.

2. *La.* Well I could never have thought Mr. ------ was in such circumstances.

3. *La.* Nor I; we always took him for a ten thousand pound man.

1. *La.* They say he was deep in the bubbles, Madam.

2. *La.* Nay, if he was gotten into the *South-Sea*, that might hurt him indeed, as it has done many a gentleman of better estates than he.

1. *La.* I don't know whether it was the *South-Sea*, or some other bubbles, but he was very near making a bubble of her, and 3000 *l.* into the bargain.

2. *La.* I am glad she has escap'd him, if it be so; 'tis a sign her friends took a great deal of care of her.

1. *La.* He won't hold it long; he will have his desert, I hope; I don't doubt but we shall see him in the Gazette quickly for a bankrupt.

2. *La.* If he does not draw in some innocent young thing that has her fortune in her own hands to patch him up.

1. *La.* I hope not, Madam; I hear he is blown where he went since, and there *they say* they have made another discovery of him, in a worse circumstance than t'other.

2. *La.* How pray?

1. *La.* NOTHING, Madam, but the foul diſeaſe, *&c.* I need ſay no more.

2. *La.* YOU aſtoniſh me! why I always thought him a very civil, honeſt, ſober man.

1. *La.* THIS is a ſad world, Madam; men are ſeldom known now, 'till 'tis too late; but ſometimes murther comes out ſeaſonably, and ſo I underſtand 'tis here; for the Lady had not gone ſo far with him, but that ſhe could go off again.

2. *La.* NAY, 'twas time to go off again, if 'twas ſo.

1. *La.* NAY, Madam, I do not tell this part of my own knowledge; I only heard ſo, but I am afraid there is too much in it.

THUS ended this piece of helliſh wildfire, upon the character and credit of a tradeſman; the truth of all which was no more than this, that the tradeſman diſliking his firſt Lady left her, and ſoon after, tho' not preſently, courted another of a ſuperior fortune indeed, *tho' not for that reaſon*; and the firſt Lady, provok'd at being caſt off, and, as ſhe call'd it, ſlighted, rais'd all this clamour upon him, and perſecuted him with it, where-ever ſhe was able.

SUCH a diſcourſe as this at a *Tea-table*, it could not be expected, would be long a ſecret; it ran from one tittle-tattle ſociety to another; and in every company, *ſnow-ball like*, it was far from leſſening, and it went on 'till at length it began to meet with ſome contradiction, and the tradeſman found himſelf obliged to trace it as far and as well as he could.

BUT it was to no purpoſe to confront it; when one was ask'd, and another was ask'd, they only anſwer'd they heard ſo, and they heard it in company in ſuch a place, and in ſuch a place, and ſome could remember where they had it, and ſome could not; and the poor tradeſman, thought he was really a man of ſubſtance, ſunk under it prodigiouſly: his new miſtreſs, whom he courted, refus'd him, and would never hear any thing in his favour, or trouble herſelf to examine whether it was true, or no; it was enough, ſhe ſaid, to her, that he was loaden with ſuch a report, and if it was unjuſt ſhe was ſorry for it, but the miſfortune muſt be his, and he muſt place it to the account of his having made ſome enemies, which ſhe could not help.

As to his credit, the slander of the first Lady's railing was spread industriously, and with the utmost malice and bitterness, and did him an inexpressible prejudice; every man he dealt with was shy of him; every man he ow'd any thing to, came for it; and, as he said, he was sure he should see the last penny demanded; It was his happiness that he had wherewith to pay, for had his circumstances been in the least perplexed, the man had been undone; nay, as I have observ'd in another case, as his affairs might have lain, he might have been able to have paid forty shillings in the pound, and yet have been undone, and been obliged to break, and shut up his shop.

It is true, he work'd thro' it, and he carried it so far, as to fix the malice of all the reports pretty much upon the first Lady; and particularly so far, as to discover that she was the great reason of his being so positively rejected by the other; but he could never fix it so upon her, as to recover any damages of her, only to expose her a little; and that she did not value, having, *as she said wickedly*, had her full revenge of him, and so indeed she had.

The sum of the matter is, and it is for this reason I tell you the story, that the reputation of a tradesman is too much at the mercy of mens tongues, *or womens either*; and a story raised upon a tradesman, however malicious, however false, and however frivolous the occasion, is not easily suppress'd, but if it touches his credit, as a flash of fire it spreads over the whole air like a sheet, there is no stopping it.

My inference from all this shall be very brief; if the tongues of every ill disposed envious gossip, whether man-gossip, or woman-gossip, for there are of both sorts, may be thus mischievous to the tradesman, and he is so much at the mercy of the tattling slandering part of the world; how much more should tradesmen be cautious and wary, how they touch or wound the credit and character of one another? there are but a very few tradesmen who can say they are out of the reach of slander, and that the malice of enemies cannot hurt them with the tongue: here and there one, and those antient and well establish'd, may be able to defy the world; but there are so many others, that I think I may warn all tradesmen against making havock of one another's reputation, as they would be tenderly us'd in the same case.

And

And yet I cannot but say it is too much a tradesman's crime, I mean, to speak slightly and contemptibly of other tradesmen, their neighbours, or perhaps rivals in trade, and to run them down in the characters they give of them, when inquiry may be made of them, as often is the case: The reputation of tradesmen is too often put into the hands of their fellow-tradesmen, when ignorant people think to inform themselves of their circumstances, by going to those whose interest it is to defame and run them down.

I know no case in the world, in which there is more occasion for the golden rule, *quod tibi fieri non vis, alteri ne feceris*, do as you would be done unto; and tho' you may be establish'd as you may think, and be above the reach of the tongues of others, yet the obligation of the rule is the same, for you are to do as you would be done unto, supposing that you were in the same condition, or on a level with the person.

It is confess'd, that tradesmen do not study this rule in the particular case I am now speaking of: no men are apter to speak slightly and coldly of a fellow-tradesman, than his fellow-tradesmen, and to speak unjustly so too; the reasons for which cannot be good, unless it can be pleaded for upon the foundation of a just and impartial concern in the interest of the inquirer; and even then nothing must be said, but what is consistent with strict justice and truth; all that is more than that, is meer slander and envy, and has nothing of the christian in it, much less of the neighbour, or friend. It is true, that friendship may be due to the inquirer, but still so much justice is due to the person enquir'd of, that 'tis very hard to speak in such cases, and not be guilty of raising dust, as they call it, upon your neighbour, and at least hurting, if not injuring him.

It is indeed so difficult a thing, that I scarce know what stated rule to lay down for the conduct of a tradesman in this case; a tradesman at a distance is going to deal with another tradesman, my neighbour; and before he comes to bargain, or before he cares to trust him, he goes, *weakly enough* perhaps, to enquire of him, and of his circumstances among his neighbours and fellow-tradesmen, perhaps of the same profession, or employment, and who among other things, it may be, are concerned by their interest, that this tradesman's credit should not rise too fast: What must be done in this case?

If I am the person enquir'd of, what must I do? if I would have this man sink in his reputation, or be discredited, and if it is for my interest to have him cried down in the world, it is a sore temptation to me to put in a few words to his disadvantage; and yet if I do it in gratification of my private views or interest, or upon the foot of resentment of any kind whatever, and let it be from what occasion it will, nay, however just and reasonable the resentment is, or may be, it is utterly unjust and unlawful, and is not only unfair as a man, but unchristian, and is neither less or more than a secret revenge, which is forbidden by the laws of God and man.

If on the other hand I give a good character of the man, or of his reputation, I mean, of his credit in business, in order to have the enquirer trust him, and at the same time know or believe that he is not a sound and good man, (that is, as to trade, for it is his character in trade that I am speaking of) what am I doing then? 'tis plain I lay a snare for the enquirer, and am at least instrumental to his loss, without having really any design to hurt him; for 'tis to be suppos'd, before he came to me to enquire, I had no view of acting any thing to his prejudice.

Again, there's no medium; for to refuse or decline giving a character of the man is downright giving him the worst character I can; 'tis in short shooting him thro' the head in his trade: a man comes to me for a character of my neighbouring tradesman; I answer him with a repulse to his enquiry thus,

A. Good Sir, do not ask me the character of my neighbours; I resolve to meddle with no body's character; pray do not enquire of me.

B. Well, but Sir, you know the gentleman; you live next door to him; you can tell me, if you please, all that I desire to know, whether he is a man in credit, and fit to be trusted, or no, in the way of his business.

A. I tell you, Sir, I meddle with no man's business; I will not give characters of my neighbours; 'tis an ill office; a man gets no thanks for it, and perhaps deserves none.

B. But, Sir, you would be willing to be inform'd and advis'd, if it was your own case.

A. It may be so, but I can't oblige people to inform me.

B. But you would entreat it as a favour, and so I come to you.

A. But you may go to any body else.

B. But you are a man of integrity; I can depend upon what you say; I know you will not deceive me, and therefore I beg of you to satisfy me.

A. But I desire you to excuse me, for 'tis what I never do; I cannot do it.

B. But, Sir, I am in a great streight; I am just selling him a great parcel of goods, and I am willing to sell them too, and yet I am willing to be safe, as you would yourself, if you were in my case.

A. I tell you, Sir, I have always resolv'd to forbear meddling with the characters of my neighbours; 'tis an ill office; besides, I mind my own business; I do not enter into the enquiries after other peoples affairs.

B. Well, Sir, I understand you then, I know what I have to do.

A. What do you mean by that?

B. Nothing, Sir, but what I suppose you would have me understand by it.

A. I would have you understand what I say, *viz.* that I will meddle with no body's business but my own.

B. And I say I understand you; I know you are a good man, and a man of charity, and loth to do your neighbours any prejudice, and that you will speak the best of every man as near as you can.

A. I tell you I speak neither the best or the worst, I speak nothing.

B. Well, Sir, that is to say, that as charity directs you to speak well of every man, so when you cannot speak well, you refrain, and will say nothing; and you do very well to be sure, you are a very kind neighbour.

A. But that is a base construction of my words; for I tell you I do the like by every body.

B. Yes, Sir, I believe you do, and I think you are in the right of it, I am fully satisfied.

A. You act more unjustly by me than by my neighbour: for you take my silence, or declining to give a character, to be giving an ill character.

B. No, Sir, not for an ill character.

A. But I find you take it for a ground of suspicion.

B. I take it indeed for a due caution to me, Sir; but the man may be a good man for all that, only------

A. Only what? I understand you; only you won't trust him with your goods.

B. But

B. But another man may, Sir, for all that; so that you have been kind to your neighbours and to me too Sir; and you are very just; I wish all men would act so one by another, I should feel the benefit of it myself among others, for I have suffer'd deeply by ill tongues, I am sure.

A. Well, however unjust you are to me, and to my neighbour too, I will not undeceive you at present? I think you do not deserve it.

He us'd a great many more words with him to convince him, that he did not mean any discredit to his neighbour tradesman; but it was all one, he would have it be, that his declining to give his said neighbour a good character was giving him an ill character, which the other told him was a wrong inference: however he found that the man stood by his own notion of it, and declin'd trusting the tradesman with the goods, tho' he was satisfied he (the tradesman) was a sufficient man.

Upon this he was a little uneasy, imagining that he had been the cause of it, as indeed he had, next to the positive humour of the enquirer, tho' it was not really his fault, neither was the construction the other made of it just to his intention; for he aim'd at freeing himself from all enquiries of that nature, but found there was no prevailing with him to understand it any other way than he did; so to requite the man a little in his own way, he contriv'd the following method; he met with him two or three days after, and ask'd him if he had sold his goods to the person his neighbour.

No, *says he*, you know I would not.

Nay, *says the other*, I only knew you said so; I did not think you would have acted so from what I said, nor do I think I gave you any reason.

Why, *says he*, I knew you would have given him a good character if you could, and I knew you were too honest to do it, if you were not sure it was just.

The last part I hope is true, but you might have believ'd me honest to in what I did say, that I had resolv'd to give no characters of any body.

As to that I took it, as any body would, to be the best and modestest way of covering what you would not have be disclos'd, namely, that you could not speak as you would; and I also judg'd, that you therefore chose to say nothing.

WELL, I can say no more but this; you are not just to me in it, and I think you are not just to yourself neither.

THEY parted again upon this, and the next day the first tradesman, who had been so press'd to give a character of his neighbour, sent a man to buy the parcel of goods of the other tradesman, and offering him ready money, bought them considerably cheaper than the neighbour-tradesman was to have given for them, besides reckoning a reasonable discount for the time, which was four months, that the first tradesman was to have given to his neighbour.

AS soon as he had done, he went and told the neighbour tradesman what he had done, and the reason of it, and sold the whole parcel to him again, giving the same four months credit for them, as the first man was to have given, and taking the discount for time only to himself, gave him all the advantage of the buying, and gave the first man the mortification of knowing it all, and that the goods were not only for the same man, but that the very tradesman, whom he would not believe when he declin'd giving a character of any man in general, had trusted him with them.

HE pretended to be very angry, and to take it very ill; but the other told him, that when he came to him, for a character of the man, and he told him honestly, that he would give no characters at all; that it was not for any ill to his neighbour that he declin'd it; he ought to have believ'd him; and that he hop'd when he wanted a character of any of his neighbours again, he would not come to him for it.

THIS story is to my purpose in this particular, which is indeed very significant; that it is the most difficult thing of its kind in the world to avoid giving characters of our neighbouring tradesmen; and that let your reasons for it be what they will, to refuse giving a character is giving a bad character, and is generally so taken, whatever caution or arguments you use to the contrary.

IN the next place 'tis hard indeed, if an honest neighbour be in danger of selling a large parcel of goods to a fellow who I may know it is not likely should be able to pay for them, tho' his credit may in the common appearance be pretty good at that time; and what must I do? if I discover the man's circumstances, which perhaps I am let into by some accident, I say, if I discover them, the

the man is undone; and if I do not, the tradesman, who is in danger of trusting him, is undone.

I confess the way is clear, if I am obliged to speak at all in the case; the man unsound is already a Bankrupt at bottom, and must fail; but the other man is sound and firm, if this disaster does not befall him; the first has no wound given him, but negatively; he stands where he stood before; whereas the other is drawn in perhaps to his own ruin; in the next place the first is a knave, or rather thief, for he offers to buy, and knows he cannot pay; in a word, he offers to cheat his neighbour; and if I know it, I am so far confederate with him in the cheat.

In this case I think I am obliged to give the honest man a due caution for his safety, if he desires my advice; I cannot say I am obliged officiously to go out of my way to do it, unless I am any way interested in the person; for that would be to dip into other mens affairs, which is not my proper work; and if I should any way be misinform'd of the circumstances of the tradesman I am to speak of, and wrong him, I may be instrumental to bring ruin causelessly upon him.

In a word, it is a very nice and critical case, and a tradesman ought to be very sure of what he says or does in such a case, the good or evil fate of his neighbour lying much at stake, and depending too much upon the breath of his mouth: every part of this discourse shews how much a tradesman's welfare depends upon the justice and courtesy of his neighbours, and how nice and critical a thing his reputation is

This well consider'd would always keep a tradesman humble, and shew him what need he has to behave courteously and obligingly among his neighbours; for one malicious word from a man much meaner than himself, may overthrow him in such a manner, as all the friends he has may not be able to recover him; a tradesman if possible should never make himself any enemies.

But if it is so fatal a thing to tradesmen to give characters of one another, and that a tradesman should be so backward in it for fear of hurting his neighbour, and that, notwithstanding the character given should be just, and the particular reported of him should be true; with how much greater caution should we act in like cases, where what is suggested is really false in fact, and the tradesman is innocent,

cent, as was the case in the tradesman mentioned before about courting the Lady? if a tradesman may be ruin'd and undone by a true report, much more may he be so by a false report, by a malicious, slandering, detaming tongue: There is an artful way of talking of other peoples reputation, which really, however some people salve the matter, is equal, if not superior, in malice to the worst thing they can say; this is, by rendering them suspected, talking doubtfully of their characters, and of their conduct, and rendering them first doubtful, and then strongly suspected, I don't know what to say to such a man. A Gentleman came to me the other day, but I knew not what to say, I dare not say he is a good man, or that I would trust him with five hundred pound my self; if I should say so, I should bely my own opinion; I do not know indeed, he may be a good man at bottom, but I cannot say he minds his business, if I should, I must lie, I think he keeps a great deal of company, *and the like.*

ANOTHER, he is ask'd of the currency of his payments, and he answers suspiciously on that side too; I know not what to say, he may pay them at last, but he does not pay them the most currently of any man in the street, and I have heard saucy boys huff him at his door for bills on his endeavouring to put them off; indeed I must needs say I had a bill on him a few weeks ago for an hundred pounds, and he paid me very currently, and without any dunning, or often calling upon, but it was I believe because I offer'd him a bargain at that time, and I suppos'd he was resolv'd to put a good face upon his credit.

A tradesman, *that would do as he would be done by,* should carefully avoid these people who come always about, enquiring after other tradesmens characters: There are men who make it their business to do thus; and as they are thereby as ready to ruin and blow up good fair dealing tradesmen as others, so they do actually surprise many, and come at their characters earlier and nearer than they expect they would.

TRADESMEN, *I say,* that will thus behave to one another, cannot be suppos'd to be men of much principle, but will be apt to lay hold of any other advantage, how unjust soever, and indeed will wait for an occasion of such advantages; and where is there a tradesman, but who, if

he be never so circumspect, may some time or other give his neighbour, who watches for his halting, advantage enough against him: when such a malicious tradesman appears in any place, all the honest tradesmen about him ought to join to expose him, whether they are afraid of him, or no; they should *blow him* among the neighbourhood, as a publick nusance, as a common Barrettor, or raiser of scandal; by such a general aversion to him they would depricate him, and bring him into so just a contempt, that no body would keep him company, much less credit any thing he said; and then his tongue would be no slander, and his breath would be no blast; and no body would either tell him any thing, or hear any thing from him; and this kind of usage, I think, is the only way to put a stop to a defamer; for when he has no credit of his own left, he would be unable to hurt any of his neighbours.

I am, &c.

LETTER XVI.

Of the Tradesman's entring into Partnership in Trade, and the many dangers attending it.

SIR,

THERE are some businesses which are more particularly accustomed to partnerships than others, and some that are very seldom managed without two, three, or four partners, and others that cannot be at all carried on without partnership; and there are others again, in which they seldom join partners together.

Mercers, Linnen-Drapers, Banking Goldsmiths, and such considerable trades, are often, and indeed generally carried on in partnership, but other meaner trades, and of less business, are carried on, generally speaking, single handed.

SOME *Merchants*, who carry on great business in foreign ports, have what they call houses in those ports, where they plant and breed up their sons and apprentices; and these are such as I hinted could not carry on their business without partnership.

THE trading in partnership is not only liable to more hazards and difficulties, but it exposes the tradesman to more snares and disadvantages by a great deal, than the trading with a single hand does; and some of those snares are these.

1. IF the partner is a stirring, diligent, capable man, there is danger of his slipping into the whole trade, and getting in between you and home, by his application, thrusting you at last quite out; so that you bring in a snake into your chimney-corner, which, when it is warm'd and grown vigorous, turns about at you, and hisses you out of the house: It is with the tradesman, in the case of a diligent and active partner, as I have already observ'd it was in the case of a trusty and diligent apprentice; namely, that if the master does not appear constantly at the head of the business, and make himself be known by his own application and diligence to be what *he is*; he shall soon look to be what *he is not*, that is to say, one not concern'd in the business.

HE will never fail to be esteem'd the principal person concern'd in the shop, and in the trade, who is principally and most constantly found there, acting at the head of every business; and be it a servant or a partner, the master or chief loses himself extremely by the advances the other makes of that kind; for whenever they part again, either the apprentice by being out of his time, or the partner by the expiration of the articles of partnership, or by any other determination of their agreement, the customer most certainly desire to deal with the man whom they have so often been obliged by; and if they miss him, enquire after and follow him.

IT is true, the apprentice is the more dangerous of the two, because his separation is supposed to be more certain, and generally sooner than the partner; the apprentice is not known, and cannot have made his interest among the buyers, but for perhaps a year, or a year and a half before his time expir'd; sooner than that he could not put himself in the way of being known and observ'd; and then, when his

his time is out, he certainly removes, unless he is taken into the shop as a Partner, and that indeed prolongs the time, and places the injury at a greater distance, but still it makes it the more influencing when it comes; and unless he is brought some how or other into the family, and becomes one of the house, perhaps by marriage, or some other settled union with the master, he never goes off without making a great chasm in the master's affairs, and the more, by how much he has been more diligent and useful in the trade, the wounds of which the master seldom if ever recovers.

If the partner was not an apprentice, but that they either came out of their times together, or near it, or had a shop and business before, but quitted it to come in, it may then be said that he brought part of the trade with him, and so encreas'd the trade when he join'd with the other in proportion to what he may be said to carry away when he went off; this is the best thing that can be said of a partnership; and then I have this to add, first, that the tradesman who took the Partner in, has a fair field indeed to act in with his Partner, and must take care, by his constant attendance, due acquaintance with the customers, and appearing in every part of the business, to maintain not his interest only, but the appearance of his interest in the shop or warehouse, that he may on every occasion, and to every customer, not only be, but be known to be, the master and head of the business; and that the other is at best but a Partner, and not a chief Partner, as in case of his absence and negligence will presently be suggested; for he that chiefly appears will be always chief Partner in the eye of the customers, whatever he is in the substance of the thing.

This indeed is much the same case with what is said before of a diligent servant, and a negligent master, and therefore I forbear to enlarge upon it; but it is so important in both cases, that indeed it cannot well be mentioned too often: the master's full application, in his own person, is the only answer to both. He that takes a Partner only to ease him of the toil of his business, that he may take his pleasure, and leave the drudgery, as they call it, to the Partner, should take care not to do it till about seven years before he resolves to leave off trade; that at the end of the partnership he may be satisfied to give up

the trade to his Partner, or see him run away with it, and not trouble himself about it.

But if he takes a partner at his beginning, with an intent, by their joint enlarged stock, to enlarge their business, and so carry on a capital trade, which perhaps neither of them were able to do by themselves, and which is the only justifiable reason for taking a partner at all, he must resolve then to join with his Partner, not only in stock, but in mutual diligence and application, that the trade may flourish by their joint assistance and constant labour, as two oxen yoak'd together in the same draught, by their joint assistance, draw much more than double what they could either of them draw by their single strength; and this indeed is the only safe circumstance of a partnership; then indeed they are properly partners when they are assistants to one another; whereas otherwise they are like two gamesters striving to worm one another out, and to get the mastery in the play they are engaged in.

The very word *Partner*, imports the substance of the thing, and they are as such engaged to a mutual application, or they are no more *Partners*, but rather one is the trading gentleman, and the other is the trading drudge; but even then let them depend, the drudge will carry away the trade and the profit too at last; and this is the way how one partner may honestly ruin another, and for ought I know 'tis the only one; for it cannot be said but that the diligent Partner acts honestly in acting diligently, and if the other did the same they would both thrive alike; but if one is negligent and the other diligent, one extravagant and expensive, the other frugal and prudent, it cannot be said to be his fault, that one is rich, and the other poor; that one encreases in the stock, and the other is lessen'd, and at last work'd quite out of it.

As a Partner then is taken in only for ease, to abate the first tradesman's diligence, and take off the edge of his application, so far a Partner, let him be as honest and diligent as he will, is dangerous to the tradesman; nay, the more honest and the more diligent he is, the more dangerous he is, and the more a snare to the tradesman that takes him in: and a tradesman ought to be very cautious in the adventure, for indeed it is an adventure, That he be not brought in time to relax his diligence, by having a partner, even contrary to his first intention; for

laziness

lazinesſ is a ſubtle inſinuating thing, and 'tis a ſore temptation to a man of eaſe and indolence, to ſee his work done for him, and leſs need of him in the buſineſs than uſed to be, and yet the buſineſs to go on well too; and this danger is dormant, and lies unſeen, till after ſeveral years, it riſes as it were out of its ambuſcade, and ſurprizes the tradeſman, letting him ſee by his loſs what his neglect has coſt him.

2. But there are other dangers in partnerſhip, and thoſe not a few; for you may not only be remiſs and negligent, remitting the weight of the buſineſs upon him, and depending upon him for its being carried on, by which he makes himſelf maſter, and brings you to be forgot in the buſineſs: But he may be crafty too, and deſigning in all this, and when he has thus brought you to be as it were *no body*, he ſhall make himſelf be all *ſome body* in the trade, and in that particular he by degrees gets the capital intereſt, as well as ſtock in the trade, while the true original of the ſhop, who laid the foundation of the whole buſineſs, brought a trade to the ſhop, or brought commiſſions to the houſe, and whoſe the buſineſs more particularly is, is ſecretly ſupplanted, and with the concurrence of his own negligence, for without that it cannot be, is as it were laid aſide, and at laſt quite thruſt out.

Thus whether honeſt or diſhoneſt, the tradeſman is circumvented, and the partnerſhip is made fatal to him; for it was all owing to the partnerſhip, the tradeſman was diligent before, underſtood his buſineſs, and kept cloſe to it, gave up his time to it, and by employing himſelf, prevented the indolence which he finds breaking inſenſibly upon him afterwards, by being made eaſy, as *they call it*, in the aſſiſtance of a partner.

3. But there are abundance of other caſes which make a partnerſhip dangerous; for if it be ſo where the partner is honeſt and diligent, and where he works into the heart of the buſineſs by his induſtry and application, or by his craft and inſinuation, what may it not be if he proves idle and extravagant; and if inſtead of working him out, he may be ſaid to play him out of the buſineſs; that is to ſay, prove wild, expenſive, and run himſelf and his partner out by his extravagance?

THERE are but too many examples of this kind; and here the honest tradesman has the labouring oar indeed! for instead of being assisted by a diligent industrious Partner, who on that account he took into the trade; he proves a loose, extravagant, wild fellow, runs abroad into company, and leaves him (for whose relief he was taken) in to bear the burden of the whole trade, which perhaps was too heavy for him before, and if it had not been so, he had not been prevail'd with to have taken in a Partner at all.

THIS is indeed a terrible disappointment, and is very discouraging; and the more so, because it cannot be recall'd; for a partnership is like matrimony, it is almost engaged in for better for worse, till the years expire; there is no breaking it off, at least not easily nor fairly, but all the inconveniences which are to be fear'd will follow and stare in your face: as first, the partner in the first place draws out all his stock; and this sometimes is a blow fatal enough, for perhaps the partner cannot take the whole trade upon himself, and cannot carry on the trade upon his own stock, if he could, he would not have taken in a partner at all; this withdrawing the stock has sometimes been very dangerous to a partner; nay, has many times been the overthrow and undoing of him and of the family that is left

HE that takes a Partner into his trade on this account, namely, for the support of his stock, to enjoy the assistance of so much cash to carry on the trade, ought seriously to consider what he shall be able to do when the partner breaking off the partnership shall carry all his stock, and the improvement of it too, with him; perhaps the tradesman's stock is not much increased, perhaps not at all; nay, perhaps the stock is lessened, instead of being increased, and they have rather gone backward than forward; what shall the tradesman do in such a case? and how shall he bear the breach in his stock which that separation would make?

THUS he is either tied down to the Partner, or the partner is pin'd down to him, for he cannot separate without a breach. It is a sad truth to many a partner, that when the partnership comes to be finished and expired, the man would let his partner go, but the other cannot go without tearing him all to pieces whom he leaves behind him; and yet the partner being loose, idle, and extravagant, in a word, will ruin both if he stays.

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THIS is the danger of partnership in some of the best circumstances of it; but how hazardous and how fatal is it in other cases? and how many an honest and industrious tradesman has been prevail'd with to take in a partner to ease himself in the weight of the business, or on several other accounts, some perhaps reasonable and prudent enough, but has found himself immediately involv'd in a sea of trouble, is brought into innumerable difficulties, conceal'd debts, and unknown incumbrances, such as he could no ways extricate himself out of, and so both have been unavoidably ruin'd together?

THESE cases are so various and so uncertain, that it is not easy to enumerate them; but we may include the particulars in a general or two.

1. ONE partner may contract debts, even in the partnership it self, so far unknown to the other, as that the other may be involv'd in the danger of them, tho' he was not at all concern'd in, or acquainted with them at the time they were contracted.

2. ONE partner may discharge debts for both partners, and so having a design to be knavish, may go and receive money and give receipts for it, and not bringing it to account, or not bringing the money into cash, may wrong the stock to so considerable a sum, as may be to the ruin of the other partner.

3. ONE partner may confess judgment, or give bonds, or current notes in the name, and as for the account of the company, and yet convert the effects to his own private use, leaving the stock to be answerable for the value.

4. ONE partner may sell and give credit, and deliver parcels of goods to what sum, or what quantity he thinks fit, and to whom, and so by his indiscretion, or perhaps by connivance and knavery, lose to the stock what parcel of goods he pleases, to the ruin of the other partner, and bring themselves to be both bankrupt together.

NAY, to sum up all, one partner may commit acts of bankrupcy without the knowledge of the other, and thereby subject the united stock, and both or all the partners to the danger of a commission, when they may themselves know nothing of it till the blow is given, and given so, as to be too late to be retrieved.

ALL these and many more being the ill consequences and dangers of partnership in trade, I cannot but serious-

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ly warn the honeſt induſtrious tradeſman, if poſſible, to ſtand upon his own legs, and go on upon his own bottom; to purſue his buſineſs diligently, but cautiouſly, and what we call fair and ſoftly; not eagerly puſhing to drive a vaſt trade, and enjoy but half of it, rather carry on a middling buſineſs, and let it be his own.

THERE may be caſes indeed which may have their exceptions to this general head of advice; partnerſhips may ſometimes prove ſucceſsful, and in ſome particular buſineſs they are more neceſſary than in others, and in ſome they tell us that they are abſolutely neceſſary; tho' the laſt I can by no means grant; but *be that as it will*, there are ſo many caſes more in number, and of great conſequence too, which miſcarry by the ſeveral perplex'd circumſtances, differing tempers, and open knavery of partners, that I cannot but give it as a friendly advice to all tradeſmen, if poſſible to avoid partnerſhips of all kinds.

BUT if the circumſtances of trade require partnerſhips, and the riſque muſt be run, I would recommend to the tradeſman not to enter into partnerſhips, but under the following circumſtances.

1. NOT to take in any partner who ſhould be allowed to carry on any ſeparate buſineſs, in which the partnerſhip is not concern'd; depend upon it, whatever other buſineſs your partner carries on, you run the riſque of it as much as you do of your own; and you run the riſque with this particular circumſtance too, that you have the hazard without the profit or ſucceſs; that is, without a ſhare in the profit and ſucceſs, which is very unequal and unfair. I know cunning men will tell you that there may be proviſion made ſo effectually in the articles of partnerſhip, that the ſtock in partnerſhip ſhould be concerned in no other intereſt or engagements but its own; but let ſuch cunning gentlemen tell me, if the partner meets with a diſappointment in his other undertakings, which wounds him ſo deep as to break him, will it not affect the partnerſhip thus far? 1. That it may cauſe his ſtock to be drawn haſtily out, and perhaps violently too. 2. That it touches and taints the credit of the partner to be concern'd with ſuch a man; and tho' a man's bottom may ſupport him, if it be very good, yet 'tis a blow to him, touches his credit, and makes the world ſtand a little at a ſtay about him, if it be no more, for a while, till they ſee

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that he shews himself upon the *Exchange*, or at his shop-door again, in spite of all the apprehensions and doubts that have been handed about concerning him. Either of these are so essential to the tradesman whose partner thus sinks by his own private breaches, in which the partnership is not concern'd, that it is worth while to caution the tradesman against venturing. And I must add too, that many a tradesman has fallen under the disaster by the partner's affairs thus affecting him, tho' the immediate losses which the partner hath suffer'd have not been charg'd upon him; and yet I believe 'tis not so easy to avoid being fallen upon for those debts also.

It is certain, as I formerly noted, rumour will break a tradesman almost at any time; It matters not at first, whether the rumour be true, or false; what rumour can sit closer to a man in business, his own personal misfortunes excepted, than such as this, *That his Partner is broke*; That his Partner has met with a loss, suppose an Ensurance, suppose a fall of stocks, suppose a bubble or a cheat, or we know not what, the partner is sunk, no man knows whether the partnership be concern'd, in it, or no; and while it is not known, every man will suppose it, for mankind always think the worst of every thing.

What can be a closer stroke at the poor tradesman? He knows not what his partner has done; he has reason to fear the worst; he even knows not himself for a while, whether he can steer clear of the rocks, or no; but soon recovers, knows his own circumstances, and struggles hard with the world; pays out his partner's stock, and gets happily over it; and 'tis well he does so, for that he is at the brink of ruin must be granted; and where one stands and keeps up his reputation and his business, there are twenty would be undone in the same circumstances.

Who then would run the venture of a Partner, if it were possible to avoid it; and who, if they must have a Partner, would have one that was concern'd in separate business, in which the partnership was not engaged?

2. If you must have a Partner, always choose to have the partner rather under than over you; by this I mean, take him in for a fifth, a fourth, or at most a third; never for a half: there are many reasons to be given for this, besides that of having the greater share of profits, *for that*

I do not give as a reason here at all; but the principal reasons are these; first, in case of any disaster in any of the particular supposed accidents, which I have mention'd, and that you should be obliged to pay out your partner's stock, it will not be so heavy, or be so much a blow to you; and secondly, you preserve to yourself the governing influence in your own business; you cannot be over-rul'd, over-aw'd, or dogmatically told, it shall, or shall not be thus, or thus: He that takes in a partner for a third has a *partner Servant*; he that takes him in for a half has a *partner Master*; that is to say, a Director, or Preceptor: let your Partner have always a lesser interest in the business than yourself, and be rather less acquainted with the business than yourself, at least not better; you should rather have a partner to be instructed, than a partner to instruct you; for he that teaches you will always taunt you.

3. If you must have a partner, let him always be your *junior*, rather than your *senior*; by this I mean, your *junior* in the business, whether he is so in years, or not: There are many reasons why the tradesman should choose this, and particularly the same as the other of taking him in for a *junior* or inferior part of the trade; *that is to say*, to maintain the superiority of the business in his own hands; and this I mention, not at all upon account of the pride or vanity of the superiority, for that is a trifle compar'd to the rest; but that he may have the more authority to inspect the conduct of his Partner, in which he is so much and so essentially concerned; and to enquire whether he is doing any thing, or taking any measures dangerous or prejudicial to the stock, or to the credit of the partnership, that so if he finds any thing, he may restrain him, and prevent in time the mischief which would otherwise be inevitable to them both.

There are many other advantages to a tradesman, who is obliged to take a partner, by keeping in his own hands the major part of the trade, which are too long to repeat here; such as his being always able to put a check to any rash adventure, any launching out into Bubbles and Projects, and things dangerous to the business; and this is a very needful thing in a partnership, that one partner should be able to correct the rash resolves of another in hazardous cases.

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By this correcting of rash measures, I mean over-ruling them with moderation and temper, for the good of the whole, and for their mutual advantage: The *Romans* frequently had two Generals, *or Consuls*, to command their armies in the field; one of which was to be a young man, that by his vigour and sprightly forwardness he might keep up the spirits and courage of the soldiers, encourage them to fight, and lead them on by his example; the other an old soldier, that by his experience in the military affairs, age and councils, he might a little abate the fire of his collegue, and might not only know how to fight, but know when to fight; that is to say, when to avoid fighting; and the want of this lost them many a victory, and the great battle of *Cannæ* in particular, in which 80000 *Romans* were killed in one day.

To compare small things with great, I may say it is just so in the affair of trade; you should always join a sober grave head, weighed to business, and acquainted with trade, to the young trader, who having been young in the work will the easier give up his judgment to the other, and who is governed with the solid experience of the other; and so you join their ways together, the rash and the sedate, the grave and the giddy.

Again, if you must go into partnership, be sure, if possible, you take no body into partnership but such as whose circumstances in trade you are fully acquainted with; such there are frequently to be had among relations and neighbours, and such, if possible, should be the man that is taken into partnership, that the hazard of unsound circumstances may be avoided; a man may else be taken into partnership who may be really Bankrupt even before you take him in; and such things have been done, to the ruin of many an honest tradesman.

If possible, let your Partner be a beginner, that his stock may be reasonably suppos'd to be free and unentangled; and let him be one that you know personally, and his circumstances, and did know even before you had any thoughts of engaging together.

All these cautions are with a supposition that the Partner *must* be had; but I must still give it as my opinion, in the case of such tradesmen as I have all along directed my self to, that if possible they should go on single handed in

trade; and I close it with this brief note, respecting the qualifications of a Partner, *as above*, that

Next to *no* Partner, *such a* Partner is best.

I am, &c.

LETTER XVII.

Of Honesty in Dealing; and (1.) *Of telling unavoidable* Trading Lies.

SIR,

THERE is some difference between an *honest man*, and an *honest tradesman*; and tho' the distinction is very nice, yet I must say it is to be supported: Trade cannot make a knave an honest man, for there is a specifick difference between honesty and knavery, which can never be altered by trade or any other thing; nor can that integrity of mind which describes and is peculiar to a man of honesty be ever abated to a tradesman; the rectitude of his soul must be the same, and he must not only intend or mean honestly and justly, but he must do so; he must act honestly and justly, and that in all his dealings; he must neither cheat or defraud, over-reach or circumvent his neighbour, or indeed any body he deals with; nor must he design to do so, or lay any plots or snares to that purpose in his dealing, as is frequent in the general conduct of too many, who yet call themselves *honest* tradesmen, and would take it very ill to have any one tax their integrity.

BUT after all this is premis'd, there are some latitudes, like poetical licences in other cases, which a tradesman is and must be allow'd, and which by the custom and usage of trade he may give himself a liberty in, which cannot be allow'd in other cases to any man, no, nor to the tradesman himself out of his business; I say, he may take some liberties, *but within bounds*; and whatever some pretenders to strict living may say, yet *that tradesman* shall pass with me for a very honest man, notwithstanding the liberty which he gives himself of this kind, if he does not take those liberties in an exorbitant manner; and those liberties are such as these.

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1. THE liberty of asking more than he will take. I know some people have condemned this practice as dishonest, and the *Quakers* for a time, stood to their point in the contrary practice, resolving to ask no more than they would take, upon any occasion whatsoever, and choosing rather to lose the selling of their goods, *though they could afford sometimes to take what was offer'd*, rather than abate a farthing of the price they had ask'd; but time and the necessities of trade made them wiser, and brought them off of that severity, and they by degrees came to ask, and abate, and abate again, just as other honest tradesmen do, though not perhaps as some do, who give themselves a fuller liberty that way.

INDEED it is the buyers that make this custom necessary; for they, *especially those who buy for immediate use*, will *first* pretend positively to tie themselves up to a limited price, and bid them a little and a little more, 'till they come so near the sellers price, that they, *the sellers*, cannot find in their hearts to refuse it, and then they are tempted to take it, notwithstanding their first words to the contrary: It is common indeed for the tradesman to say, *I cannot abate any thing*, when yet they do and can afford it; but the tradesman should indeed not be understood strictly and literally to his words, but as he means it, *viz.* that he cannot reasonably abate, and that he cannot afford to abate; and there he may be in earnest, *viz* that he cannot make a reasonable profit of his goods, if he is obliged to abate, and so the meaning is honest, that he cannot abate, and yet rather than not take your money, he may at last resolve to do it, in hopes of getting a better price for the remainder, or being willing to abate his ordinary gain, rather than disoblige the customer; or being perhaps afraid he should not sell off the quantity; and many such reasons may be given, why he submits to sell at a lower price than he really intended, or can afford to do; and yet he cannot be said to be dishonest, or to lie, in saying at first he cannot, or could not abate.

A man in trade is properly to be said not to be able to do, what he cannot do to his profit and advantage; the *English* cannot trade to *Hungary*, and into *Sclavonia*; that is to say, they cannot do it to advantage; but 'tis better for them to trade to *Venice* with their goods, and let the *Venetians* carry on a trade into *Hungary* thro' *Dalmatia*, *Croatia*, *&c.* and the like in other places.

To bring it down to particular cases; one certain merchant cannot deal in one sort of goods, which another merchant is eminent for; the other merchant is as free to the trade as he, but he cannot do it to profit; for he is unacquainted with the trade, and 'tis out of his way, and therefore he cannot do it.

THUS to the case in hand; the tradesman says, he cannot sell his goods under such a price, which in the sense of his business is true; that is to say, he cannot do it to carry on his trade with the usual and reasonable advantage which he ought to expect, and which others make in the same way of business.

OR he cannot without underselling the market, and undervaluing the goods, and seeming to undersell his neighbour shop-keepers, to whom there is a justice due in trade, which respects the price of sale; and to undersell is look'd upon as an unfair kind of trading.

ALL these and many more are the reasons, why a tradesman may be said not to lie, tho' he should say he *cannot* abate, or *cannot* sell his goods under such a price, and yet may after think fit to sell you his goods something lower than he so intended, or can afford to do, rathar than lose your custom, or rather than lose the selling of his goods, and taking your ready money, which at that time he may have occasion for.

IN these cases I cannot say a shop-keeper should be tied down to the literal meaning of his words in the price he asks, or that he is guilty of lying in not adhering stiffly to the letter of his first demand; tho' at the same time I would have every tradesman take as little liberty that way as may be; and if the buyer would expect the tradesman should keep strictly to his demand, they should not stand and haggle, and skrew the shop-keeper down, bidding from one penny to another, to a trifle within his price. so as it were to push him to the extremity, either to turn away his customer for a sixpence, or some such trifle, or to break his word; as if he would say, I will force you to speak falsly, or turn me away for a trifle.

IN such cases, if indeed there is a breach, the sin is the buyer's, at least he puts himself in the Devil's stead, and makes himself both tempter and accuser; nor can I say that the seller is in that case so much to blame as the buyer: however, it were to be wish'd, that on both sides buying

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and selling might be carried on without it; for the buyer as often says, I won't give a farthing more, and yet advances; as the seller says, I can't abate a farthing, and yet complies. These are, as I call them, *trading lies*; and it were to be wish'd, they could be avoided on both sides; and the honest tradesman does avoid them as much as possible, but yet must not, *I say*, in all cases be tied up to the strict, literal sense of that expression, *I cannot abate*, as above.

2. ANOTHER trading licence is that of appointings and promising payments of money, which men in business are oftentimes forced to make, and forced to break, without any scruple; nay, and without any reproach upon their integrity. Let us state this case as clearly as we can, and see how it stands as to the morality of it, for that is the point in debate.

THE credit usually given by one tradesman to another, at particularly by the merchant to the wholesale-man, and by the wholesale-man to the retailer, is such, that without tying the buyer up to a particular day of payment, they go on buying and selling, and the buyer pays money upon account, as his convenience admits, and as the seller is content to take it: This occasions the merchant, or the wholesale-men, to go about, as they call it, *a dunning*; among their dealers, and which is generally the work of every *Saturday*. When the merchant comes to his customer the wholesale-man, or warehouse-keeper, for money, he tells him, I have no money, Sir, I cannot pay you now; if you call next week, I will pay you: Next week comes, and the merchant calls again, but 'tis the same thing, only the warehouse-man adds, Well, I will pay you next week *without fail*; when the week comes, he tells him he has met with great disappointments, and he knows not what to do, but desires his patience another week; and when the other week comes, perhaps he pays him, and so they go on.

NOW what is to be said for this? In the first place, let us look back to the occasion: This warehouse-keeper, or wholesale-man, sells the goods which he buys of the merchant, I say, he sells them to the retailers, *and 'tis for that reason I place it first there*; now as they buy in smaller quantities than he did of the merchant, so he deals with more of them in number, and he goes about among them the same *Saturday*, to get in money that he may pay his merchant,

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and he receives his bag full of promiſes too every where inſtead of money, and is put off from week to week, perhaps by fifty ſhop-keepers in a day; and their ſerving him thus obliges him to do the ſame to the merchant.

AGAIN, come to the merchant; except ſome, whoſe circumſtances are above it, they are by this very uſage obliged to put off the *Blackwell-hall* Factor, or the Packer, or the Clothier, or whoever they deal with, in proportion; and thus promiſes go round for payment, and thoſe promiſes are kept or broken as money comes in, or as diſappointments happen; and all this while here is no breach of honeſty, or parol, no lying, or ſuppoſition of it among the tradeſmen, either on one ſide or other.

BUT let us come, I ſay, to the morality of it. To break a ſolemn promiſe is a kind of prevarication, that is certain; there is no coming off of it, and I might enlarge hereupon the firſt fault, *viz.* of making the promiſe, which, ſay the ſtrict objectors, they ſhould not do. But the tradeſman's anſwer is this; all thoſe promiſes ought to be taken as they are made, namely, with a contingent dependance upon the circumſtances of trade, ſuch as promiſes made them by others who owe them money, or the ſuppoſition of a week's trade bringing in money by retail, as uſual, both of which are liable to fail, or at leaſt to fall ſhort; and this the perſon who calls for the money knows, and takes the promiſe with thoſe attending caſualties; which if they fail, he knows the ſhop-keeper, or whoever he is, muſt fail him too.

THE caſe is plain, if the man had the money in caſh, he need not make a promiſe or appointment for a farther day; for that promiſe is no more or leſs than a capitulation for a favour, a deſire or condition of a week's forbearance, on his aſſurance, that if poſſible he will not fail to pay him at the time: It is objected, that the words *if poſſible* ſhould then be mention'd; which would ſolve the morality of the caſe: To this I muſt anſwer, that I own I think it needleſs, unleſs the man to whom the promiſe was made, could be ſuppoſed to believe the promiſe was to be perform'd, whether it was poſſible or no; which no reaſonable man can be ſuppoſed to do.

THERE is a parallel caſe to this in the ordinary appointment of people to meet either at place or time, upon occaſions of buſineſs; two friends make an appointment to meet

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the next day at such a house, suppose a Tavern at or near the *Exchange*; one says to the other, *Do not fail me* at that time, for *I will certainly be there*; the other answers, *I will not fail*; some people, who think themselves more religious than others, or at least would be thought so, object against these positive appointments, and tell us we ought to say, I will, if it please God, or I will, life and health permitting; and they quote the text for it, where our Saviour expresly commands to use such a caution; and which I shall say nothing to lessen the force of.

But to say a word to our present custom: Since Christianity is the publick profession of the country, and we are to suppose we not only are Christians our selves, but that all those we are talking to, or of, are also Christians, we must add, that Christianity supposes we acknowledge that life and all the contingencies of life are subjected to the dominion of Providence, and liable to all those accidents which God permits to befall us in the ordinary course of our living in the world, therefore we expect to be taken in that sense in all such appointments; and 'tis but justice to us as Christians, in the common acceptation of our words, that when I say *I will certainly* meet my friend at such a place, and at such a time, he should understand me to mean, if it pleases God to give me life and health, or that his Providence permits me to come; or as the text says, *if the* Lord *will*; for we all know, that unless the Lord will, I cannot meet, or so much as live.

Not to understand me thus, is as much as to say, you do not understand me to be a Christian, or to act like a Christian in any thing; and on the other hand, they that understand it otherwise, I ought not to understand them to be Christians: Nor should I be supposed to put any neglect or dishonour upon the government of Providence in the world, or to suggest that I did not think myself subjected to it, because I omitted the words in my appointment

In like manner, when a man comes to me for money, I put him off; that in the first place supposes I have not the money by me, or cannot spare it to pay him at that time; if it was otherwise, it may be suppos'd I would pay him just then: He is then perhaps impatient, and asks me when I will pay him, and I tell him at such a time; this naturally supposes, that by that time I expect to be suppli-

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ed, so as to be able to pay; I have current bills, or promises of money to be paid me, or I expect the ordinary takings in my shop or warehouse will supply me to make good my promise; thus my promise is honest in its foundation, because I have reason to expect money to come in to make me in a condition to perform it; but so it falls out, contrary to my expectation, and contrary to the reason of things, I am disappointed, and cannot do it; I am then indeed a trasspasser upon my creditor, whom I ought to have paid, and I am under affliction enough on that account, and I suffer in my reputation for it also; but I cannot be said to be *a liar*, an *immoral man*, a man that has *no regard to my promise*, and the like; for at the same time I have perhaps us'd my utmost endeavour to do it, but am prevented by many several men breaking promise with me, and I am no way able to help myself.

It is objected to this, that then I should not make my promises absolute, but conditional: To this I say, that the promises, *as is above observ'd*, are really not absolute, but conditional in the very nature of them, and are understood so when they are made, or else they that hear them do not understand them as all human appointments ought to be understood; I do confess, it would be better not to make an absolute promise at all, but to express the condition or reserve with the promise, and say, *I will* if I can, or I will if people are just to me, and perform their promises to me.

But to this I answer, the importunity of the person, who demands the payment, will not permit it; nothing short of a positive promise will satisfy; they never believe the person intends to perform, if he makes the least reserve or condition in his promise, tho' at the same time they know, that even the nature of the promise, and the reason of the promise strongly implies the condition; I say, the importunity of the creditor occasions the breach, which he reproaches the debtor with the immorality of.

Custom indeed has driven us beyond the limits of our morals in many things, which trade makes necessary, and which we cannot now avoid; so that if we must pretend to back to the literal sense of the command, if our yea must be yea, and our nay nay; if no man must go beyond, or defraud his neighbour; if our conversation must be without covetousness, and the like, why then it is impossible for

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tradesmen to be Christians, and we must unhinge all business, act upon new principles in trade, and go on by new rules: in short, we must shut up shop, and leave off trade, and so in many things we must leave off living; for as conversation is call'd life, we must leave off to converse; all the ordinary communication of life is now full of lying, and what with table-lies, salutation-lies, and trading-lies, there is no such thing as every man speaking truth with his neighbour.

But this is a subject would launch me out beyond the bounds of a letter, and make a book by itself; I return to the case particularly in hand, promises of payment of money; men in trade, I say, are under this unhappy necessity, they are forced to make them, and they are forced to break them; the violent pressing and dunning, and perhaps threatning too, of the creditor, when the poor shop-keeper cannot comply with his demand, forces him to promise; in short, the importunate creditor will not be otherwise put off, and the poor shop-keeper almost worried, and perhaps a little terrified too, and afraid of him, is glad to do and say any thing to pacify him, and this extorts a promise, which when the time comes, he is no more able to perform than he was before; and this multiplies promises, and consequently breaches, so much of which are to be placed to the account of force, that I must acknowledge though the debtor is to blame, the creditor is too far concern'd in the crime of it to be excus'd; and it were to be wish'd, some other method could be found out to prevent the evil, and that tradesmen would resolve with more courage to resist the importunities of the creditor, be the consequence what it would, rather than break in upon their morals, and load their consciences with the reproaches of it for all their lives after.

I remember I knew a tradesman, who labouring long under the ordinary difficulties of men embarass'd in trade, and past the possibility of getting out, and being at last obliged to stop and call his people together, told me, that after he was broke, tho' it was a terrible thing to him at first too, as it is to most tradesmen, yet he thought himself in a new world, when he was at a full stop, and had no more the terrour upon him of bills coming for payment, and creditors knocking at his door to dun him, and he without money to pay; he was no more obliged to stand

in his ſhop, and be bullied and ruffled by his creditors, nay by their apprentices and boys, and ſometimes by Porters and Footmen, to whom he was forced to give good words, and ſometimes ſtrain his patience to the utmoſt limits; he was now no more obliged to make promiſes, which he knew he could not perform, and break promiſes as faſt as he made them, and ſo lie continually both to God and man; and he added, the eaſe of his mind which he felt upon that occaſion was ſo great, that it ballanced all the grief he was in at the general diſaſter of his affairs; and farther, that even in the loweſt of his circumſtances which followed, he would not go back to live as he had done, in the exquiſite torture of want of money to pay his bills and his duns.

NOR was it any ſatisfaction to him to ſay, that it was owing to the like breach of promiſe in the ſhop-keepers, and gentlemen, and people whom he dealt with, who ow'd him money, and who made no conſcience of promiſing and diſappointing him, and thereby drove him to the neceſſity of breaking his own promiſes; for this did not ſatisfy his mind in the breaches of his word, though they really drove him to the neceſſity of it; but that which lay heavieſt upon him was the violence and clamour of creditors, who would not be ſatisfied without ſuch promiſes, even when he knew, or at leaſt believed, he ſhould not be able to perform.

NAY, ſuch was the importunity of one of his merchants, that when he came for money, and he was obliged to put him off, and to ſet him another day, the merchant would not be ſatisfied, unleſs he would ſwear that he would pay him on that day without fail; and what ſaid you to him, *ſaid I?* ſay to him, *ſaid he*, I look'd him full in the face, and ſat me down without ſpeaking a word, being fill'd with rage and indignation at him; but, *ſays* he, after a little while he inſiſted again, and ask'd me what anſwer I would make him; at which *I ſmil'd*, and ask'd him, *if he was in earneſt?* he grew angry then, and ask'd me if I laugh'd at him? and if I thought to laugh him out of his money? I then ask'd him, *ſays he*, if he really did expect I ſhould ſwear that I would pay him the next week, as I propos'd to promiſe? he told me, yes he did, and I ſhould ſwear it, or pay him before he went out of my warehouſe.

I wonder'd indeed at the diſcourſe, and at the folly of the merchant, who I underſtood afterwards was a foreigner, and

and though I thought he had been in jest at first, when he assur'd me, he was not, I was curious to hear the issue, which at first he was loth to go on with, because he knew it would bring about all the rest; but I press'd him to know; so he told me, that the merchant carried it to such an height as put him into a furious passion, and knowing he must break some time or other, he was resolved to put an end to his being insulted in that manner; so at last he rose up *in a rage*, told the merchant, that as no honest man could take such an oath, unless he had the money by him to pay it, so no honest man could ask such a thing of him, and that since he must have an answer, his answer was, he would not swear such an oath for him, nor any man living; and if he would not be satisfied without it, he might do his worst, and so turn'd from him; and knowing the man was a considerable creditor, and might do him a mischief, he resolv'd to shut up that very night, and did so, carrying all his valuable goods with him into the Mint; and the next day he heard that his angry creditor way-laid him the same afternoon to arrest him, but he was too quick for him, and as he said, tho' it almost broke his heart to shut up his shop, yet that being deliver'd from the insulting temper of his creditor, and the perpetual perplexities of want of money to pay people when they dunn'd him, and above all from the necessity of making solemn promises for trifling sums, and then breaking them again, was to him like a load taken off of his back when he was weary, and could stand under it no longer; it was a terror to him he said to be continually Lying, breaking faith with all mankind, and making promises which he could not perform.

THIS necessarily brings me to observe here, and it is a little for the ease of the tradesman's mind in such severe cases, that there is a distinction to be made in this case between wilful premeditated lying, and the necessity men may be driven to by their disappointments, and other accidents of their circumstances, to break such promises, as they had made with an honest intention of performing them.

HE that breaks a promise, however solemnly made, may be an honest man; but he that makes a promise with a design to break it, or with no resolution of performing it, cannot be so: nay, to carry it farther, he that makes a promise, and does not do his endeavour to perform it, or to put himself into a condition to perform it,

cannot be an honest man: a promise once made supposes the person willing to perform it, if it were in his power, and has a binding influence upon the person who made it, so far as his power extends, or that he can within the reach of any reasonable ability perform the conditions; but if it is not in his power to perform it, as in this affair of payment of money is often the case, the man cannot be condemn'd as dishonest, unless it can be made appear, either,

1. THAT when he made the promise, he knew he should not be able to perform it; or,

2. THAT he resolv'd when he made the promise not to perform it, tho' he should be in a condition to do it; and in both these cases the morality of promising cannot be justified, any more than the immorality of not performing it.

BUT on the other hand the person promising, honestly intending when he made the appointment to perform it if possible, and endeavouring faithfully to be able, but being rendred unable by the disappointment of those on whose promises he depended for the performance of his own; I cannot say, that such a tradesman can be charg'd with Lying, or with any immorality in promising, for the breach was not properly his own, but the peoples on whom he depended; and this is justified from what I said before, *viz.* that every promise of that kind supposes the possibility of such a disappointment, even in the very nature of its making; for if the man was not under a moral incapacity of payment, he would not promise at all, but pay at the time he promised: His promising then implies, that he has only something future to depend upon, to capacitate him for the payment; that is to say, the appointments of payment by other tradesmen, who owe him (*that promises*) the money, or the daily supply from the ordinary course of his trade, suppose him a retailer in a shop, and the like; all which circumstances are subject to contingencies and disappointments, and are known to be so by the person to whom the promise is made; and it is with all those contingencies and possibilities of disappointment, that he takes or accepts the tradesman's promise, and forbears him, in hopes that he will be able to perform; knowing that unless he receives money as above, he cannot.

I must

I must however acknowledge, that it is a very mortifying thing to a tradesman, whether we suppose him to be one that values his credit in trade, or his principle as to honest dealing, to be obliged to break his word; and therefore where men are not too much under the hatches to the creditor, and they can possibly avoid it, a tradesman should not make his promises of payment so positive, but rather conditional, and thereby avoid both the immorality and the discredit of breaking his word; nor will any tradesman, I hope, harden himself in a careless forwardness to promise, without endeavouring or intending to perform, from any thing said in this letter; for be the excuse for it as good as it will, as to the point of strict honesty, he can have but small regard to his own peace of mind, or to his own credit in trade, who will not avoid it as much as possible.

I am, &c.

LETTER XVIII.

Of the customary Frauds of Trade, which honest Men allow themselves to practise, and pretend to justify.

SIR,

AS there are trading lies which honest men tell, so there are frauds in trade, which tradesmen daily practise, and which notwithstanding they think are consistent with their being honest men.

IT is certainly true, that few things in nature are simply unlawful and dishonest, but that all crimes is made so by the addition and concurrence of circumstances; and of these I am now to speak; and the first I take notice of, is that of taking and repassing, or putting off counterfeit or false money.

IT must be confess'd, that calling in the old money in the time of the late King *William*, was an act particularly glorious to that reign, and in nothing more than this, that

that it deliver'd trade from a terrible load, and tradesmen from a vast accumulated weight of daily crime: there was scarce a shop-keeper that had not a considerable quantity or bag full of false and unpassable money; not an apprentice that kept his master's cash, but had an annual loss, which they sometimes were unable to support, and sometimes their parents and friends were call'd upon for the deficiency.

THE consequence was, that every raw youth or unskilful body, that was sent to receive money, was put upon by the cunning tradesmen, and all the bad money they had was tendred in payment among the good, that by ignorance or oversight some might possibly be made to pass; and as these took it, so they were not wanting again in all the artifice and slight of hand they were masters of, to put it off again; so that in short, people were made Bites and Cheats to one another in all their business; and if you went but to buy a pair of gloves, or stockings, or any trifle, at a shop, you went with bad money in one hand, and good money in the other, profering first the bad coin to get it off if possible, and then the good to make up the deficiency, if the other was rejected.

THUS people were daily upon the catch to cheat and surprize one another, if they could; and in short, paid no good money for any thing, if they could help it: And how did we triumph, if meeting with some poor raw servant, or ignorant woman, behind a counter, we got off a counterfeit half crown, or a brass shilling, and brought away their goods (which were worth the said half crown or shilling, if it had been good) for a half crown that was perhaps not worth sixpence; or for a shilling not worth a penny; as if this was not all one with picking the shopkeeper's pocket, or robbing his house?

THE excuse ordinarily given for this practice was this, *viz.* that it came to us for good; we took it, and it only went as it came, we did not make it, and the like; as if because we had been basely cheated by *A.* we were to be allow'd to cheat *B*; or that because *C.* had robbed our house, that therefore we might go and rob *D.*

AND yet this was constantly practised at that time over the whole nation, and by some of the honest tradesmen among us, if not by all of them.

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When the old money was, as I have said, called in, this cheating trade was put to an end, and the morals of the nation in some measure restored; for in short, before that, it was almost impossible for a tradesman to be an honest man; but now we begin to fall into it again, and we see the current coin of the kingdom strangely crowded with counterfeit money again, both gold and silver, and especially we have found a great deal of counterfeit foreign money, as particularly *Portugal* and *Spanish* gold, such as *Moydores* and *Spanish Pistoles*, which when we have the misfortune to be put upon with them, the fraud runs high, and dips deep into our pockets, the first being twenty seven shillings, and the latter seventeen shillings; it is true, the latter being payable only by weight, we are not often troubled with them; but the former going all by tale, great quantities of them have been put off among us. I find also there is a great encrease of late of counterfeit money of our own coin, especially of shillings, and the quantity encreasing, so that in a few years more, if the wicked artists are not detected, the grievance may be in proportion as great as it was formerly, and perhaps harder to be redress'd, because the coin is not likely to be any more called in, as the old smooth money was.

What then must be done? and how must we prevent the mischief to conscience and principle which lay so heavy upon the whole nation before? The question is short, and the answer would be as short and to the purpose, if people would but submit to the little loss that would fall upon them at first, by which they would lessen the weight of it as they go on, and it would never increase to such a formidable height as it was at before, nor would it fall so much upon the poor as it did then.

First, I must lay it down as a stated rule or maxim in the moral part of the question, *viz.* That to put off counterfeit base money for good money, knowing it to be counterfeit, is dishonest and knavish.

Nor will it take off from the crime of it, or lessen the dishonesty, to say, *I took it for good and current money*, and it goes as it comes; for as before my having been cheated does not authorise me to cheat any other person, so neither was it a just or honest thing in that person who put the bad money upon me, if they knew it to be bad; and if it was not honest in them, how can it be so in me? If then

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it came by knavery, it ſhould not go by knavery; that would be indeed to ſay it goes as it comes, in a literal ſenſe; that is to ſay, it came by injuſtice, and I ſhall make it go ſo: but that will not do in matters of right and wrong.

THE laws of our country alſo are directly againſt the practice; the law condemns the coin as illegal; that is to ſay, it is not current money; or, as the lawyers ſtile it, it is not lawful money of *England*. Now every bargain or agreement in trade, is in the common and juſt acceptation, and the language of trade, made for ſuch a price or rate, in the current money of *England*; and tho' you may not expreſs it in words at length, 'tis ſo underſtood, as much as if it was ſet down in writing: if I cheapen any thing at a ſhop, ſuppoſe it the leaſt toy or trifle, I ask them, What muſt you have for it? The ſhop-keeper anſwers, *So much*; ſuppoſe it were a ſhilling, what is the *Engliſh* but this, *One ſhilling of lawful money of England*? and I agree to give that ſhilling, but inſtead of it give them a counterfeit piece of lead or tin, waſh'd over, to make it look like a ſhilling; Do I pay them what I bargain'd for? Do I give them one ſhilling of lawful money of *England*? Do I not put a cheat upon them, and act againſt juſtice and mutual agreement?

TO ſay I took this for the lawful money of *England*, will not add at all, except it be to the fraud; for my being deceiv'd does not at all make it be lawful money: ſo that in a word, there can be nothing in that part but encreaſing the criminal part, and adding one knave more to the number of knaves which the nation was encumbred with before.

THE caſe to me is very clear, namely, that neither by law, juſtice or conſcience, can the tradeſman put off his bad money after he has taken it, if he once knows it to be falſe and counterfeit money; That it is againſt law, is evident, becauſe it is not good and lawful money of *England*; it cannot be honeſt, becauſe you do not pay in the coin you agreed for, or perform the bargain you made, or pay in the coin expected of you; and it is not juſt becauſe you do not give a valuable conſideration for the goods you buy, but really take a tradeſman's goods away, and return droſs and dirt to him in the room of it.

THE medium I have to propoſe in the room of this, is, that every man who takes a counterfeit piece of money, and

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knows it to be such, should immediately destroy it; that is to say, destroy it as money, cut it in pieces, or, as I have seen some honest tradesmen do, nail it up against a post, so that it should go no farther; it is true, this is sinking so much upon himself, and supporting the credit of the current coin at his own expence, and he loses the whole piece, and this tradesmen are very loth to do; but my answer is very clear, that thus they ought to do, and that sundry publick reasons, and several publick benefits would follow to the publick, in some of which he might have his share of benefit hereafter; and if he had not, yet he ought to do it.

First, By doing thus, he puts a stop to the fraud; that piece of money is no more made the instrument to deceive others, which otherwise it might do; and tho' it is true that the loss is only to the last man, that is to say, in the ordinary currency of the money; yet the breach upon conscience and principle is to every owner thro' whole hands that piece of money has fraudulently pass'd, *that is to say*, who have pass'd it away for good, knowing it to be counterfeit; so that it is a piece of good service to the publick to take away the occasion and instrument of so much knavery and deceit.

Secondly, He prevents a worse fraud, which is, the buying and selling such counterfeit money; this was a very wicked, but open trade in former days, and may in time come to be so again: fellows went about the streets, crying *Brass money, broken or whole*; that is to say, they would give good money for bad. It was at first pretended, that they were obliged to cut it in pieces, and if you insisted upon it, they would cut it in pieces before your face; but they as often got it without that ceremony, and so made what wicked shifts they could to get it off again, and many times did put it off for current money, after they had bought it for a trifle.

Thirdly, By this fraud perhaps the same piece of money might, several years after, come into your hands again, after you had sold it for a trifle, and so you might lose by the same shilling two or three times over; and the like of other people: but if men were obliged to demolish all the counterfeit money they take, and let it go no farther, than

they would be ſure the fraud could go no farther, nor would the quantity be ever great at a time; for whatever quantity the falſe coiners ſhould at any time make, it would gradually leſſen and ſink away, and not a maſs of falſe and counterfeit coin appear together, as was formerly the caſe, and which loſt the nation a vaſt ſum of money to call in.

It has been the opinion of ſome, that a penalty ſhould be inflicted upon thoſe who offer'd any counterfeit money in payment; but beſides that there is already a ſtatute againſt uttering falſe money, knowing it to be ſuch; if any other or farther law ſhould be made, either to enforce the ſtatute, or to have new penalties added, they would ſtill fall into the ſame difficulties as in the act.

1. That innocent men would ſuffer, ſeeing many tradeſmen may take a piece of counterfeit money in tale with other money, and really and *bona fide* not know it, and ſo may offer it again as innocently as they at firſt took it ignorantly; and to bring ſuch into trouble for every falſe ſhilling which they might offer to pay away without knowing it, would be to make the law be merely vexatious and tormenting to thoſe againſt whom it was not intended, and at the ſame time not to meddle with the ſubtle crafty offender whom it was intended to puniſh, and who is really guilty.

2. Such an act would be difficulty executed, becauſe it would ſtill be difficult to know who did knowingly utter falſe money, and who did not; which is the difficulty indeed in the preſent law: ſo that upon the whole, ſuch a law would no way anſwer the end, nor effectually diſcover the offender; much leſs ſuppreſs the practice. But I am not upon projects and ſchemes, 'tis not the buſineſs of this undertaking.

But a general act, obliging all tradeſmen to ſuppreſs counterfeit money, by refuſing to put it off again after they knew it to be counterfeit, and a general conſent of tradeſmen to do ſo; this would be the beſt way to put a ſtop to the practice, the morality of which is ſo juſtly call'd in queſtion, and the ill conſequences of which to trade are ſo very well known: nor will any thing but an univerſal conſent of tradeſmen, in the honeſt ſuppreſſing of counterfeit money, ever bring it to paſs. In the mean time,

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as to the dishonesty of the practice, however popular it is grown at this time, I think it is out of question; it can have nothing but custom to plead for it, which is so far from an argument, that I think the plea is criminal in itself, and really adds to its being a grievance, and calls loudly for a speedy redress.

ANOTHER trading fraud, which, among many others of the like nature, I think worth speaking of, is the various arts made use of by tradesmen to set off their goods to the eye of the ignorant buyer.

I bring this in here, because I really think 'tis something of kin to putting off counterfeit money; every false gloss put upon our woollen manufactures, by hot-pressing, folding, dressing, tucking, packing, bleeching, *&c.* what are they but washing over a brass shilling to make it pass for sterling? every false light, every artificial side-window, skie-light, and trunk light, we see made to shew the fine Hollands, Lawns, Cambricks, *&c.* to advantage, and to deceive the buyer; what is it but a counterfeit coin to cheat the tradesman's customers? an *ignis fatuus* to impose upon fools and ignorant people, and make their goods look finer than they are?

BUT where in trade is there any business entirely free from these frauds? and how shall we speak of them, when we see them so universally made use of? Either they are honest, or they are not; if they *are not*, why do we, *I say*, universally make use of them? if *they are* honest, why so much art, and so much application to manage them, and to make goods appear fairer and finer to the eye than they really are? which in its own nature is evidently a design to cheat, and that in it self is criminal, and can be no other.

AND yet there is much to be said for setting goods out to the best advantage too; for in some goods, if they are not well dress'd, well press'd and pack'd, the goods are not really shew'd in a true light; many of our woollen manufactures, if brought to market rough and undress'd, like a piece of cloath not carried to the fulling or thicking-mill, it does not shew it self to a just advantage; nay, it does not shew what it really is; and therefore such works as may be proper for so far setting it forth to the eye may be necessary. For example:

THE cloths, ſtuffs, ſerges, druggets, *&c.* which are brought to market in the Weſt and Northern parts of *England*, and in *Norfolk*, as they are brought without the dreſſing and making up, it may be ſaid of them that they are brought to market unfiniſhed, and they are bought here again by the wholeſale dealers, or cloth-workers, tuckers and merchants, and they carry them to their ware-houſes and work-houſes, and there they go thro' divers operations again, and are finiſhed for the market; nor indeed are they fit to be ſhew'd till they are ſo, the ſtuffs are in the greaſe, the cloth is in the oil, they are rough and foul, and are not dreſs'd, and conſequently not finiſhed; and as our buyers do not underſtand them till they are ſo dreſſed, it is no proper finiſhing the goods to bring them to market before, they are not indeed properly ſaid to be made till that part is done.

THEREFORE I cannot call all thoſe ſetting out of goods to be knaviſh and falſe; but when the goods, lik a falſe ſhilling, are to be ſet out with fraud and falſe colours, and made ſmooth and ſhining to delude the eye, there, where they are ſo, it is really a fraud; and tho' in ſome caſes it extremely differs, yet that does not excuſe the reſt by any means

THE packers and hot-preſſers, tuckers and cloth-workers are very neceſſary people in their trades, and their buſineſs is to ſet goods off to the beſt advantage; but it may be ſaid too, that their true and proper buſineſs is to make the goods ſhew what really they are, and nothing elſe: it is true, as above, that in the original dreſs, as a piece of cloth or drugget, or ſtuff, comes out of the hand of the maker, it does not ſhew it ſelf as it really is, nor what it ſhould and ought to ſhew; thus far theſe people are properly called finiſhers of the manufactures, and their work is not lawful only, but it is a doing juſtice to the manufacture.

But if by the exuberances of their art they ſet the goods in a falſe light, give them a falſe gloſs, a finer and ſmoother ſurface than really they have; this is like a painted whore, who puts on a falſe colour upon her tawny skin to deceive and delude her cuſtomers, and make her ſeem the beauty which ſhe has no juſt claim to the name of.

So far as art is thus uſed to ſhew theſe goods to be what they really are not, and deceive the buyer, ſo far it

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is a trading fraud, which is an unjustifiable practice in business, and which, like coining of counterfeit money, is making goods to pass for what they really are not; and is done for the advantage of the person who puts them off, and to the loss of the buyer, who is cheated and deceived by the fraud.

THE making false lights, skie lights, trunks, and other contrivances to make goods look to be what they are not, and deceive the eye of the buyer, these are all so many brass shillings wash'd over, in order to deceive the person who is to take them, and cheat him of his money; and so far these false lights are really criminal, they are cheats in trade, and made to deceive the world; to make deformity look like beauty, and to varnish over deficiencies; to make goods which are ordinary in themselves appear fine; to make things which are ill made look well; in a word, they are cheats in themselves, but being legitimated by custom are become a general practice; the honestest tradesmen have them, and make use of them, the buyer knows of it, and suffers himself to be so imposed upon; and in a word, if it be a cheat, as no doubt it is, they tell us that yet is an universal cheat, and no body trades without it; so custom and usage makes it lawful, and there is little to be said but this, *Si populus vult decipi decipiatur*, if the people will be cheated, let them be cheated, or they shall be cheated.

I come next to the setting out their goods to the buyer by the help of the tongue; and here I must confess our *shop-rhetorick* is a strange kind of speech; it is to be understood in a manner by it self; it is to be taken, not in a latitude only, but in such a latitude as indeed requires as many flourishes to excuse it, as it contains flourishes in it self.

THE end of it indeed is corrupt, and it is also made up of a corrupt composition, 'tis composed of a mass of rattling flattery to the buyer, and that fill'd with hypocrisy, compliment, self-praises, falshood, and in short, a complication of wickedness; it is a corrupt means to a vicious end; and I cannot see any thing in it but what a wise man laughs at, a good man abhors, and any man of honesty avoids as much as possible

THE shop keeper ought indeed to have a good tongue, but he should not make a common whore of his tongue,

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and employ it to the wicked purpose of abusing and imposing upon all that come to deal with him: There is a modest liberty, which trading license, like the poetick license, allows to all the tradesmen of every kind; but tradesmen ought no more to Lie behind the counter, than the parsons ought to talk treason in the pulpit.

Let them confine themselves to truth, and say what they will: But it cannot be done; a talking rattling mercer, or draper, or milliner, behind his counter, would be worth nothing if he should confine himself to that mean silly thing call'd *Truth*; they must Lie, it is in support of their business, and some think they cannot live without it: but I deny that part, and recommend it, I mean, to the tradesmen I am speaking of, to consider what a scandal it is upon trade, to pretend to say that a tradesman cannot live without lying; the contrary to which may be made appear in almost every article.

On the other hand, I must do justice to the tradesmen, and must say, that much of it is owing to the buyers; they begin the work, and give the occasion. It was the saying of a very good shop-man once upon this occasion, That their customers would not be pleased without Lying; and why, said he, did *Solomon* reprove the buyer? he said nothing to the shop-keeper; *It is naught, it is naught, says the buyer; but when he goes away, then he boasteth*, Prov. xx. 14. The buyer telling us, adds he, that every thing is worse than it is, forces us, in justifying its true value, to tell them it is better than it is.

It must be confess'd, this verbose way of trading is most ridiculous, as well as offensive, both in Buyer and Seller; and as it adds nothing to the goodness or value of the goods, so I am sure it adds nothing to the honesty or good morals of the tradesman, on one side or other; but multiplies trading lies on every side, and brings a just reproach on the integrity of the dealer, whether he be the Buyer or Seller.

It was a kind of a step to the cure of this vice in trade, *for such* it is, that there was an old office erected in the city of *London*, for searching and viewing all the goods, which were sold in bulk, and could not be search'd into by the Buyer; this was call'd *Garbling*, and the Garbler having view'd the goods, and caused all damaged or unsound goods

to be taken out, set his seal upon the cask or bags which held the rest, and then they were vouch'd to be marketable; so that when the merchant and the shop-keeper met to deal, there was no room for any words about the goodness of the ware, there was the Garbler's seal to vouch that they were marketable and good; and if they were otherwise the Garbler was answerable.

THIS respected some particular sorts of goods only, and chiefly spices and drugs, and die-stuffs, and the like; it were well if some other method than that of a rattling tongue could be found out, to ascertain the goodness and value of goods between the shop-keeper and the retail buyer, that such a flux of falshoods and untruths might be avoided, as we see every day made use of to run up and run down every thing that is bought or sold, and that without any effect too; for take it one time with another, all the shop-keepers lying does not make the buyer like the goods at all the better; nor does the buyer's lying make the shop-keeper sell the cheaper.

IT would be worth while to consider a little the language that passes between the tradesman and his customer over the counter, and put it into plain home-spun *English*, as the meaning of it really imports; we would not take that usage if it were put into plain words, it would set all the shop-keepers and their customers together by the ears, and we should have fighting and quarrelling, instead of bowing and court'sing in every shop; let us hark a little, and hear how it would sound between them; a Lady comes into a mercer's shop to buy some silks, or to the lace-man's to buy silver laces, or the like, and when she pitches upon a piece which she likes, she begins thus:

Lady I like that colour and that figure well enough, but I don't like the silk, there's no substance in it.

Mercer. INDEED, Madam, your Ladiship *lies*, 'tis a very substantial silk.

Lady. No, No, you *lie* indeed, Sir, 'tis good for nothing, 'twill do no service.

Mer. PRAY, Madam, feel how heavy 'tis; you will find 'tis *a lie*; the very weight of it may satisfy you that *you lie*, indeed, Madam.

Lady. COME, come, shew me a better piece; I am sure you have better.

Mer. INDEED,

Mer INDEED, Madam, your Ladiſhip *lies*; I may ſhew you more pieces, but I cannot ſhew you a better; there is not a better piece of ſilk of that ſort in *London*, Madam.

Lady. LET me ſee that piece of crimſon there.

Mer. HERE it is, Madam.

Lady. NO, that won't do neither; 'tis not a good colour.

Mer. INDEED, Madam, *you lie*; 'tis as fine a colour as can be dyed.

Lady. O fie! *you lie*, indeed, Sir; why it is not in grain.

Mer. YOUR Ladiſhip *lies*, upon my word, Madam; 'tis in grain, indeed, and as fine as can be dyed.

I might make this dialogue much longer, but here is enough to ſet the mercer and the Lady both in a flame, and to ſet the ſhop in an uproar, if it were but ſpoken out in plain language, as above; and yet what is all the ſhop-dialect leſs or more than this? The meaning is plain; 'tis nothing but *you lie*, and *you lie*; downright *Billingſgate*, wrap'd up in ſilk and ſattin, and deliver'd dreſs'd finely up in better cloaths, than perhaps it might come dreſs'd in between a Carman and a Porter.

HOW ridiculous is all the tongue-padding flutter between Miſs *Tawdry* the ſempſtreſs, and *Tattle* my Lady's woman at the *Change-ſhop*, when the latter comes to buy any trifle? and how many lies indeed creep into every part of trade, eſpecially of retail trade, from the meanneſt to the uppermoſt part of buſineſs? 'till in ſhort 'tis grown ſo ſcandalous, that I much wonder the ſhop-keepers themſelves do not leave it off, for the meer ſhame of its ſimplicity and uſeleſneſs.

BUT habits once gotten into uſe are very rarely abated, however ridiculous they are; and the age is come to ſuch a degree of obſtinate folly, that nothing is too ridiculous for them, if they pleaſe but to make a cuſtom of it.

I am not for making my diſcourſe a ſatyr upon the ſhop keepers, or upon their cuſtomers; if I was, I could give a long detail of the arts and tricks made uſe of behind the counter to wheedle and perſuade the Buyer, and manage the ſelling part among ſhop keepers, and how eaſily and dextrouſly they draw in their cuſtomers; but this is rather work for a ballad and a ſong; my buſineſs is to tell the complete tradeſman how to act a wiſer part, to talk to his cuſtomers like a man of ſenſe and buſineſs, and

not

not like a Mountebank and his *Merry-Andrew*; to let him see that there is a way of managing behind a counter, that let the customer be what or how it will, man or woman, impertinent or not impertinent; for sometimes, I must say, the men customers are every jot as impertinent as the women; but I say, let them be what they will, and how they will, let them make as many words as they will, and urge the shop-keeper how they will, he may behave himself so as to avoid all those impertinences, falshoods, foolish and wicked excursions which I complain of, if he pleases.

It by no means follows, that because the buyer is foolish, the seller must be so too; that because the buyer has a never-ceasing tongue, the seller must rattle as fast as she; that because she tells a hundred lies to run down his goods, he must tell another hundred to run them up, and that because she belies the goods one way, he must do the same the other way.

There is a happy medium in these things; the shop-keeper, far from being rude to his customers on one hand, or sullen and silent on the other, may speak handsomly and modestly of his goods what they deserve, and no other, may with truth (and good manners too) set forth his goods as they ought to be set forth; and neither be wanting to the commodity he sells, or run out into a ridiculous extravagance of words, which have neither truth of fact or honesty of design in them.

Nor is this middle way of management at all less likely to succeed, if the customers have any share of sense in them, or the goods he shews any merit to recommend them; and I must say, I believe this grave middle way of discoursing to a customer, is generally more effectual, and more to the purpose, and more to the reputation of the shop-keeper, than a storm of words, and a mouthful of common shop-language, which makes a noise, but has little in it to plead, except to here and there a fool that can no otherwise be prevail'd with.

It would be a terrible satyr upon the Ladies, to say that they will not be pleased or engaged either with good wares, or good pennyworths, with reasonable good language, or good manners, but they must have the addition of long harangues, simple, fawning and flattering language, and a flux of false and foolish words, to set off the

goods, and wheedle them in to lay out their money; and that without these they are not to be pleased.

But let the tradesman try the honest part, and stand by that, keeping a stock of fashionable and valuable goods in his shop to shew. and I dare say he will run no venture, nor need he fear customers; if any thing calls for the help of noise, and rattling words, it must be mean and sorry, unfashionable and ordinary goods, together with weak and silly buyers; and let the buyers that chance to read this remember, that whenever they find the shop-keeper begins his noise, and makes his fine speeches, they ought to suppose he (the shop keeper) *has trash to bring out*, and believes *he has fools to shew it to.*

I am, &c.

LETTER XIX.

Of Fine Shops, and Fine Shews.

SIR,

IT is a modern custom, and wholly unknown to our ancestors, who yet understood trade, in proportion to the trade they carried on, as well as we do, to have tradesmen lay out two thirds of their fortune in fitting up their shops.

By fitting up, I do not mean furnishing their shops with wares and goods to sell; for in that they came up to us in every particular, and perhaps went beyond us too; but in painting and gilding, fine shelves, shutters, boxes, glass-doors, sashes, and the like, in which they tell us now, 'tis a small matter to lay out two or three hundred pounds, nay five hundred pounds to fit up a Pastry-Cook's, or a Toy-shop.

The first inference to be drawn from this must necessarily be, that this age must have more fools than the last; for certainly fools only are most taken with shews and outsides.

It is true, that a fine shew of goods will bring customers; and it is not a new custom, but a very old one, that a new shop

shop very well furnished goes a great way to bringing a trade; for the proverb was, and still is, very true, *that every body has a penny for a new shop*; but that a fine shew of shelves and glass-windows should bring customers, that was never made a rule in trade 'till now.

And yet even now I should not except so much against it, if it was not carried on to such an excess, as is too much for a middling tradesman to bear the expence of; in this therefore it is made not a grievance only, but really scandalous to trade; for now a young beginner has such a tax upon him before he begins, that he must sink perhaps a third part, nay, a half part of his stock, in painting and gilding, wainscoting and glazing, before he begins to trade, nay, before he can open his shop; As they say of building a water-mill, two thirds of the expence lies under the water; and when the poor tradesman comes to furnish his shop, and lay in his stock of goods, he finds a great hole made in his cash to the workmen, and his shew of goods, on which the life of his trade depends, is fain to be lessen'd to make up his shew of boards, and glass to lay them in.

Nor is this heavy article to be abated upon any account; for if he does not make a good shew, he comes abroad like a mean ordinary fellow, and no body of fashion comes to his shop; the customers are drawn away by the pictures and painted shelves, tho' when they come there, they are not half so well fill'd, as in other places, with goods fit for a trade; and how indeed should it be otherwise? the Joiners and Painters, Glasiers and Carvers, must have all ready money; the Weavers and Merchants may give credit, their goods are of so much less moment to the shop-keeper, that they must trust; but the more important shew must be finish'd first, and paid first; and when that has made a deep hole in the tradesman's stock, then the remainder may be spar'd to furnish the shop with goods, and the merchant must trust for the rest.

It will hardly be believ'd in ages to come, when our posterity shall be grown wiser by our loss, and, as I may truly say, at our expence, that a Pastry-Cook's shop, which twenty pounds would effectually furnish at a time, with all needful things for sale; nay, except on an extraordinary shew, as on Twelfth-day at night for cakes, or upon some great Feast, twenty pounds can hardly be laid out at

one time in goods for sale, yet that fitting up one of these shops should cost upwards of 300 *l.* *Anno Domini*, 1710, let the year be recorded: The fitting up to consist of the following particulars;

1. SASH windows, all of looking-glass plates, 12 inches by 16 inches in measure.

2. ALL the walls of the shop lin'd up with galley-tiles, and the Back-shop with galley-tiles in pannels, finely painted in forest-work and figures.

3. TWO large Peir looking-glasses and one chimney glass in the shop, and one very large Peir-glass seven foot high in the Back-shop.

4. TWO large branches of Candlesticks, one in the shop, and one in the back-room.

5. THREE great glass lanthorns in the shop, and eight small ones.

6. TWENTY five sconces against the wall, with a large pair of silver standing candlesticks in the back room, value 25 *l.*

7. SIX fine large silver salvers to serve sweetmeats.

8. TWELVE large high stands of rings, whereof three silver, to place small dishes for tarts, jelleys, *&c.* at a feast.

9. Painting the cieling, and gilding the lanthorns, the sashes, and the carv'd work, 55 *l.*

THESE with some odd things to set forth the shop, and make a shew, besides small plate, and besides china basons and cups, amounted to, as I am well inform'd, above 300 *l.*

ADD to this the more necessary part, which was,

1. BUILDING two ovens, about twenty five pounds.

2. TWENTY pounds in stock for pies, and cheese-cakes, *&c.*

So that in short here was a trade, which might be carried on for about 30 or 40 *l.* stock, requir'd 300 *l.* expence to fit up the shop, and make a shew to invite customers.

I might give something of a like example of extravagance in fitting up a Cutler's shop, *Anglice* a Toy-man, which are now come up to such a ridiculous expence, as is hardly to be thought of without the utmost contempt; let any one stop at the Temple, or at *Paul*'s corner, or in many other places.

As to the shops of the more considerable trades, they all bear a proportion of the humour of the times, but do not call for so loud a remark; leaving therefore the just reflec-

tion

tion which such things call for, let me bring it home to the young Tradesman, to whom I am directing this discourse, and to whom I am desirous to give solid and useful hints for his instruction; I would recommend it to him to avoid all such needless expences, and rather endeavour to furnish his shop with goods, than to paint and gild it over, to make it fine and gay; let it invite customers rather by the well fill'd presses and shelves, and the great choice of rich and fashionable goods, that one customer being well serv'd may bring another; and let him study to bring his shop into reputation for good choice of wares, and good attendance on his customers; and this shall bring a throng to him much better, and of much better people, than those that go in merely for a gay shop.

Let the shop be decent and handsome, spacious as the place will allow, and let something like the face of a master be always to be seen in it; and, if possible, be always busy, and doing something in it, that may look like being employ'd; this takes as much with the wiser observers of such things, as any other appearance can do.

I have heard of a young Apothecary, who setting up in a part of the Town, where he had not much acquaintance, and fearing much, whether he should get into business, hir'd a man acquainted with such business, and made him be every morning between five and six, and often late in the evenings working very hard at the great mortar; pounding and beating, tho' he had nothing to do with it, but beating some very needless thing, that all his neighbours might hear it, and find that he was in full employ, being at work early and late, and that consequently he must be a man of vast business, and have a great practice; and the thing was well laid, and took accordingly; for the neighbours believing he had business, brought business to him; and the reputation of having a trade, made a trade for him.

The observation is just; a shew may bring some people to a shop, but 'tis the fame of business that brings business; and nothing raises the fame of a shop like its being a shop of good trade already; then people go to it, because they think other people go to it, and because they think there is good choice of goods; their gilding and painting may go a little way, but 'tis the having a shop well fill'd with goods, having good choice to sell, and selling

ling reasonable, these are the things that bring a trade, and a trade thus brought will stand by you, and last; for fame of trade brings trade any where.

It is a sign of the barrenness of the peoples fancy, when they are so easily taken with shews and outsides of things: Never was such painting and gilding, such sashings and looking-glasses among the shop-keepers, as there is now; and yet trade flourish'd more in former times by a great deal than it does now, if we may believe the report of every honest and understanding men; the reason, I think, cannot be to the credit of the present age, nor is it to the discredit of the former; for they carried on their trade with less gaiety, and with less expence than we do now.

My advice to a young tradesman is to keep the safe middle between these extremes; something the times must be humour'd in, because fashion and custom must be followed; but let him consider the depth of his stock, and not lay out half his estate upon fitting up his shop, and then leave but the other half to furnish it; 'tis much better to have a Full shop, than a Fine shop; and a hundred pounds in goods will make a much better shew than a hundred pounds worth of painting and carv'd work; 'tis good to make a shew, but not to be All shew.

It is true, that painting and adorning a shop seems to intimate, that the tradesman has a large stock to begin with, or else they suggest he would not make such a shew; hence the young shop-keepers are willing to make a great shew, and beautify, and paint, and gild, and carve, because they would be thought to have a great stock to begin with; but let me tell you, the reputation of having a great stock is ill purchas'd, when half your stock is laid out to make the world believe it; that is, *in short*, reducing yourself to a small stock to have the world believe you have a great one; in which by the way, you do no less than barter the real stock for the imaginary, and give away your stock to keep the name of it only.

I take this indeed to be a *French* humour, or a spice of it turn'd *English*, and indeed we are famous for this, that when we do mimick the *French*, we generally do it to our hurt, and over-do the *French* themselves.

The *French* nation are eminent for making a fine outside, when perhaps within they want necessaries; and indeed a

gay

gay shop and a mean stock is something like the *Frenchman* with his laced ruffles, without a shirt: I cannot but think a well furnish'd shop with a moderate outside is much better to a tradesman, than a fine shop and few goods; I am sure it will be much more to his satisfaction, when he casts up his year's account, for his fine shop will weigh but sorrily in his account of profit and loss; 'tis all a dead article, 'tis sunk out of his first money, before he makes a shilling profit, and may be some years a recovering, as trade may go with him.

It is true that all these notions of mine in trade are founded upon the principle of frugality and good husbandry; and this is a principle so disagreeable to the times, and so contrary to the general practice, that we shall find very few people to whom it is agreeable: But let me tell my young tradesmen, that if they must banish frugality and good husbandry, they must at the same time banish all expectation of growing rich by their trade: It is a maxim in commerce, that money gets money, and they that will not frugally lay up their gain, in order to encrease their gain, must not expect to gain as they might otherwise do; frugality may be out of fashion among the gentry, but if it comes to be so among tradesmen, we shall soon see that wealthy tradesmen will be hard to find; for they who will not save as well as gain must expect to go out of trade as lean as they began.

Some people tell us indeed in many cases, especially in trade, that putting a good face upon things goes as far as the real merit of the things themselves; and that a fine, painted, gilded shop, among the rest, has a great influence upon the people, draws customers, and brings trade; and they run a great length in this discourse by satyrising on the blindness and folly of mankind, and how the world are to be taken in their own way; and seeing they are to be deluded and imposed upon in such an innocent way, they ought to be so far deluded and imposed upon, alluding to the old proverbial saying, *Si populus vult dicipi, decipiatur*; that 'tis no fraud, no crime, and can neither be against conscience or prudence; for if they are pleas'd with a shew, why should they not have it? *and the like.*

This way of talking is indeed plausible; and were the fact true, there might be more in it, than I think there is: But I do not grant that the world is thus to be deluded;

and

and that the people do follow this rule in general, I mean, to go always to a fine shop to lay out their money; perhaps in some cases it may be so, where the women, and the weakest of the sex too, are chiefly concern'd; or where the fops and fools of the age resort; and as to those few, they that are willing to be so impos'd upon, let them have it.

But I do not see, that even this extends any farther than to a few Toy-shops, and Pastry-Cooks; and the customers of both these are not of credit sufficient, I think, to weigh in this case; we may as well argue for the fine habits at a *Puppet-shew* and a *Rope-dancing*, because they draw the Mob about them; but I cannot think, after you go but one degree above these, the thing is of any weight, much less does it bring credit to the tradesman, whatever it may do to the shop.

The credit of a tradesman respects two sorts of people, *first*, the merchants, or wholesale men, or *makers*, who sell him his goods, or the customers, who come to his shop to buy.

The first of these are so far from valuing him upon the gay appearance of his shop, that they are often the first that take an offence at it, and suspect his credit upon that account; their opinion upon a tradesman, and his credit with them, is rais'd quite another way, namely, by his current pay, diligent attendance, and honest figure; *the gay shop* does not help him at all there, but rather the contrary.

As to *the latter*, though some customers may *at first* be drawn by the gay appearance and fine gilding and painting of a shop, yet it is the well sorting a shop with goods, and the selling good pennyworths that will bring trade, especially after the shop has been open some time; this, and this only, establishes the man and the credit of the shop.

To conclude; the credit rais'd by the fine shew of things is also of a differing kind from the substantial reputation of a tradesman; 'Tis rather the credit of the shop, than of the man; and in a word, it is no more or less than a net spread to catch fools; 'tis a bait to allure and deceive, and the tradesman generally intends it so; He intends that the customers shall pay for the gilding and painting his shop, and 'tis the use he really makes of it, *viz.* that his

shop

shop looking like something eminent, he may sell dearer than his neighbours: who, and what kind of fools can so be drawn in, it is easy to describe; but satyr is none of our business here.

ON the contrary, the customers, who are the substantial dependence of a tradesman's shop, are such as are gain'd and preserv'd by good usage, good pennyworths, good wares, and good choice; and a shop that has the reputation of these four, like good wine that needs no bush, needs no painting and gilding, no carv'd works and ornaments; it requires only a diligent master and a faithful servant, and it will never want a trade.

I am, &c.

LETTER XX.

Of the Tradesman's keeping his Books; and casting up his Shop.

SIR,

IT was an antient and laudable custom with tradesmen in *England* always to ballance their accounts of stock, and of profit and loss, at least once every year; and generally it was done at *Christmas*, or New year's tide, when they could always tell whether they went backward or forward, and how their affairs stood in the world; and tho' this good custom is very much lost among tradesmen at this time, yet there are a great many that do so still, and they generally call it, *casting up shop*: to speak the truth, the great occasion of omitting it has been from the many tradesmen, who do not care to look into things, and who fearing their affairs are not right, care not to know how they go at all, *good* or *bad*; and when I see a tradesman that does not cast up once a year, I conclude that tradesman to be in very bad circumstances, that at least he fears he is so, and by consequence cares not to enquire.

As casting up the shop is the way to know every year whether he goes backward, or forward, and is the tradesman's particular satisfaction, so he must cast up his books too, or else it will be very ominous to the tradesman's credit.

Now, in order to doing this effectually once a year, 'tis needful the tradesman should keep his books always in order; his day-book duly posted, his cash duly ballanced, and all peoples accounts always fit for a view; he that delights in his trade will delight in his books; and, as I said, that he that will thrive must diligently attend his shop, or warehouse, and take up his delight there, so, I say now, he must also diligently keep his books, or else he will never know whether he thrives, or no.

Exact keeping his books is one essential part of a tradesman's prosperity; the books are the register of his estate, the index of his stock; all the tradesman has in the world must be found in these three articles, or some of them.

Goods in the shop;
Money in cash;
Debts abroad.

The shop will at any time shew *the first* of these upon a small stop to cast it up; the Cash-chest and Bill-box will shew *the second at demand*; and the Ledger when posted will shew *the last*; so that a tradesman can at any time, at a week's notice, cast up all these three; and then examining his accounts, to take the ballance, which is a real trying what he is worth in the world.

It cannot be satisfactory to any tradesman to let his books go unsettled, and uncast up; for then he knows nothing of himself, or of his circumstances in the world; the books can tell him at any time what his condition is, and will satisfy him what is the condition of his debts abroad.

In order to his regular keeping his books, several things might be said very useful for the tradesman to consider.

I. Every thing done in the whole circumference of his trade must be set down in a book, except the retail-trade; and this is clear, if the goods are not in bulk, then the money is in cash, and so the substance will be always found either there, or somewhere else; for

for if it is neither in the shop, nor in the cash, nor in the books, it must be stolen and lost.

II. As every thing done must be set down in the Books, so it should be done at the very time of it; all goods sold must be entred in the books before they are sent out of the house; goods sent away and not entred are goods lost; and he that does not keep an exact account of what goes out and comes in, can never swear to his books, or prove his debts, if occasion calls for it.

I am not going to set down rules here for Book-keeping, or to teach the tradesman how to do it, but I am shewing the necessity and usefulness of doing it all: That tradesman, who keeps no books, may depend upon it, he will e're long keep no trade, unless he resolves also to give no credit: He that gives no trust, and takes no trust, either by wholesale or by retail, and keeps his cash all himself, may indeed go on without keeping any books at all, and has nothing to do, when he would know his estate, but to cast up his shop and his cash, and see how much they amount to, and that is his whole and neat estate; for as he owes nothing, so no body is in debt to him, and all his estate is in his shop; but I suppose, the tradesman that trades wholly thus, is not yet born, or if there ever was any such, they are all dead.

A Tradesman's books, like a Christian's conscience, should always be kept clean and clear; and he that is not careful of both will give but a sad account of himself either to God or *Man.* It is true that a great many tradesmen, and especially shop-keepers, understand but little of book-keeping, but 'tis as true that they all understand something of it, or else they will make but poor work of shop-keeping.

I knew a tradesman that could not write, and yet he supplied the defect with so many ingenious knacks of his own, to secure the account of what people ow'd him, and was so exact in doing it, and then took such care to have but very short accounts with any body, that he brought up his method to be every way an equivalent to writing; and, as I often told him, with half the study and application that those things cost him, he might have learn'd to write, and

keep books too: He made notches upon sticks for all the middling sums, and scor'd with chalk for lesser things; he had drawers for every particular customer's name, which his memory supplied, for he knew every particular drawer, tho' he had a great many, as well as if their faces had been painted upon them; he had innumerable figures to signify what he would have written, if he could; and his shelves and boxes always put me in mind of the *Egyptian* Hieroglyphicks, and no body understood them, or any thing of them but himself.

It was an odd thing to see him, when a country-chap, came up to settle accounts with him; he would go to a drawer directly, among such a number as was amazing; in that drawer was nothing but little pieces of split sticks, like laths, with chalk-marks on them, all as unintelligible as the signs of the Zodiack are to an old School-mistress that teaches the Horn-book and Primmer, or as *Arabick* or *Greek* is to a Plowman; every stick had notches on one side for single pounds, on the other side for tens of pounds, and so higher; and the length and breadth also had its signification, and the colour too; for they were painted in some places with one colour, and in some places with another; by which he knew what goods had been deliver'd for the money: and his way of casting up was very remarkable, for he knew nothing of figures; but he kept six spoons in a place on purpose, near his counter, which he took out when he had occasion to cast up any sum, and laying the spoons on a row before him, he counted upon them thus:

One, two, three, and another; one odd spoon, and t'other.
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By this he told up to six; if he had any occasion to tell any farther, he began again, as we do after the number ten in our ordinary numeration; and by this method, and running them up very quick, he would count any number under 36, which was six spoons of six spoons, and then by the strength of his head he cou'd number as many more as he pleased, multiplying them always by six's, but never higher.

I give this instance to shew how far the application of a man's head might go to supply the defect; but principally

pally to shew (and it does abundantly shew it) what an absolute necessity there is for a tradesman to be very diligent and exact in keeping his books; and what pains those who understand their business will always take to do it.

THIS tradesman was indeed a country shop-keeper, but he was so considerable a dealer, that he became Mayor of the city which he lived in, (for it was a city, and that a considerable city too,) and his posterity have been very considerable traders in the same city ever since, and they shew their great grandfather's six counting spoons and his hieroglyphicks to this day.

AFTER some time, the old *tradesman* bred up two of his sons to his business, and the young men having learned to write, brought books into the compting-house, things their father had never used before; but the old man kept to his old method for all that, and would cast up a sum, and make up an account with his spoons and his drawers, as soon as they could with their pen and ink, if it was not too full of small articles, and that he had always avoided in his business.

HOWEVER, as I have said above, this evidently shews the necessity of book-keeping to a tradesman, and the very nature of the thing evidences also that it must be done with the greatest exactness. He that does not keep his books exactly, and so as that he may depend upon them for charging his debtors, had better keep no books at all, but, like my shop-keeper, score and notch every thing; for as books well kept makes business regular, easy and certain, so books neglected turn all into confusion, and leave the tradesman in a wood, which he can never get out of without damage and loss; if ever his dealers know that his books are ill kept they play upon him, and impose horrid forgeries and falsities upon him; whatever he omits they catch at, and leave it out; whatever they put upon him, he is bound to yield to; so that in short, as books well kept are the security of the tradesman's estate, and the ascertaining of his debts, so books ill kept will assist every knavish customer or chapman to cheat and deceive him.

SOME men keep a due and exact entry or journal of all they sell, or perhaps of all they buy or sell, but are utterly remiss in posting it forward to a Ledger; that is

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to ſay, to another Book, where every parcel is carried to the debtor's particular account; likewiſe they keep another book, where they enter all the money they receive, but, as above, never keeping any account for the man, there it ſtands in the caſh-book, and both theſe books muſt be ranſack'd over for the particulars, as well of goods ſold, as of the money receiv'd, when this cuſtomer comes to have his account made up; and as the goods are certainly entred when ſold or ſent away, and the money is certainly entred when 'tis receiv'd, this they think is ſufficient, and all the reſt ſuperfluous.

I doubt not ſuch tradeſmen often ſuffer as much by their ſlothfulneſs and neglect of book-keeping, as might, eſpecially if their buſineſs is conſiderable, pay for a Book-keeper; for what is ſuch a man's caſe, when his cuſtomer, ſuppoſe a country-dealer, comes to town, which perhaps he does once a year, (as is the cuſtom of other tradeſmen) and deſires to have his account made up? The *London* tradeſman goes to his books, and firſt he rumages his Day-book back for the whole year, and takes out the foot of all the parcels ſent to his chapman, and they make the debtor ſide of the account; then he takes his caſh-book, if it deſerves that name, and there he takes out all the ſums of money which the chapman has ſent up, or bills which he has receiv'd, and theſe make the creditor ſide of the account; and ſo the ballance is drawn out; and this man thinks himſelf a mighty good accomptant, that he keeps his books exactly; and ſo perhaps he does, as far as he keeps them at all; that is to ſay, he never ſends a parcel away to his cuſtomer, but he enters it down; and never receives a bill from him, but he ſets it down when the money is paid; but now take this man and his chap together, as they are making up this account; The chapman, a ſharp clever tradeſman, tho' a country-man, has his pocket-book with him, and in it a copy of his poſting-book, ſo the country-men call *a Ledger*, where the *London* tradeſman's accounts are copied out, and when the city tradeſman has drawn out his account he takes it to his Inn and examines it by his little book; and what is the conſequence?

If the city tradeſman has omitted any of the bills which the country tradeſman has ſent him up, he finds it out, and is ſure to put him in mind of it; Sir, ſays he, you had a bill from me upon Mr. *A*----- *G*-----, at ſuch a time,

a time, for 30 *l.* and I have your letter that you receiv'd the money, but you have omitted it in the account; so that I am not so much in your debt by 30 *l.* as you thought I was

SAY you so! says the city tradesman, I cannot think but you must be mistaken.

NO, no, *says the other*, I am sure I can't be mistaken, for I have it in my book; besides I can go to Mr. *A*----- *G*-----, whom the bill was drawn upon, and there is to be sure your own endorsement upon it, and a receipt for the money.

WELL, *says the citizen*, I keep my books as exact as any body, I'll look again, and if it be there I shall find it, for I am sure if I had it 'tis in my cash-book.

PRAY do then, says the countryman, for I am sure I sent it you, and I am sure I can produce the bill if there be occasion.

AWAY goes the tradesman to his books, which he pretends he keeps so exact, and examining them over again, he finds the bill for 30 *l.* entred fairly, but in his running the whole year over together, as well he might, he had overlook'd it; whereas if his cash-book had been duly posted every week, as it ought to have been, this bill had been regularly placed to account.

BUT now observe the difference; the bill for 30 *l.* being omitted was no damage to the country tradesman, because he has an account of it in his book of memorandums, and had it regularly posted in his books at home, whatever the other had, and also was able to bring sufficient proof of the payment; so the *London* tradesman's omission was no hurt to him.

BUT the case differs exceedingly in the debtor side of the account; for here the tradesman, who with all his boasts of keeping his books exactly, has yet no Ledger, which being, as I have said, duly posted, should shew every man's account at one view, and being done every week, left it scarce possible to omit any parcel that was once entred in the day-book or journal; I say, the tradesman keeping no Ledger, he looks over his day-book for the whole year past, to draw up the debtor side of his customer's account, and there being a great many parcels, truly he overlooks one or two of them; or suppose but one of them, and gives

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the chapman the account, in which he sums up his debtor side so much, suppose 136*l.* 10*s.* the chapman examining this by his book, as he did the cash, finds two parcels, one 7*l.* 15*s.* and the other 9*l.* 13*s.* omitted; so that by his own book his debtor side was 153*l.* 18*s.* but being a cunning sharp tradesman, and withal not exceeding honest, Well, well, says he to himself, if Mr. *G*------ says 'tis no more than 136*l.* 10*s.* what have I to do to contradict him? 'tis none of my business to keep his books for him; 'tis time enough for me to reckon for it when he charges me. So he goes back to him the next day, and settles accounts with him, pays him the ballance in good bills which he brought up with him for that purpose, takes a receipt in full of all accounts and demands to such a day of the month, and the next day comes and looks out another parcel of goods, and so begins an account for the next year, like a current chapman, and has the credit of an extraordinary customer that pays well, and clears his accounts every year; which he had not done had he not seen the advantage, and so strained himself to pay, that he might get a receipt in full of all accounts.

It happens some years after that this city tradesman dies, and his executors finding his accounts difficult to make up, there being no books to be found but a Day-book and a Cash-book, they get some skilful book-keeper to look into them, who immediately sees that the only way to bring the accounts to a head, is to form a Ledger out of the other two, and post every body's account into it from the beginning; for tho' it were a long way back, there is no other remedy.

In doing this they come to this mistake, among a great many others of the like kind in other chapmens accounts; upon this they write to the chapman, and tell him they find him debtor to the estate of the deceased in such a sum of money, and desire him to make payment.

The country shop-keeper huffs them, tells them he always made up accounts with Mr. *G*----- the deceased, once a year, as he did with all his other chapmen; and that he took his receipt in full of all accounts and demands, upon paying the ballance to him at such a time; which receipt he has to shew; and that he owes him nothing, or but such a sum, being the account of goods bought since.

THE Executors finding the mistake, and how it happened, endeavour to convince him of it; but 'tis all one, he wants no convincing, for he knows at bottom how it is; but being a little of a knave himself, or if you please, *not a little*, he tells them he cannot enter into the accounts so far back, Mr. *G*---- always told him he kept his books very exactly, and he trusted to him; and as he has his receipt in full, and it is so long ago, he can say nothing to it.

FROM hence they come to quarrel, and the Executors threaten him with going to law; but he bids them defiance, and insists upon his receipt in full; and besides that, 'tis perhaps six years ago, and so he tells them he will plead the statute of limitations upon them; and then adds, that he does not do it to avoid a just debt, but to avoid being imposed upon, he not understanding books so well as Mr. *G*---- pretended to do, and having ballanced accounts so long ago with him, he stands by the Ballance, and has nothing to say to their mistakes, not he. So that in short, not finding any remedy, they are forc'd to sit down by the loss; And perhaps in the course of twenty years trade, Mr. *G*--- might lose a great many such parcels in the whole; and had much better have kept a Ledger; or if he did not know how to keep a Ledger himself, had better have hired a book-keeper to have come once a week, or once a month, to have posted his day-book for him.

THE like misfortune attends the not ballancing his cash, a thing which such book-keepers as Mr. *G*--- do not think worth their trouble; nor do they understand the benefit of it; the particulars indeed of this article are tedious, and would be too long for a letter, but certainly they that know any thing of the use of keeping an exact cash-book, know that without it, a tradesman can never be thoroughly satisfied either of his own not committing mistakes, or of any people cheating him, I mean servants, or sons, or whoever is the first about him.

WHAT I call ballancing his cash-book, is, first, the casting up, daily, or weekly, or monthly, his receipts and payments, and then seeing what money is left in hand, or, as the usual expression of the tradesman is, what money is in cash; secondly, the examining his money, telling it over, and seeing how much he has in his chest or bags, and then

seeing if it agrees with the ballance of his book, that what *is*, and what *should be*, correspond.

And here let me give Tradesmen a caution or two.

1. Never sit down satisfied with an error in the cash; that is to say, with a difference between the money really in the cash, and the ballance in the book; for if they do not agree, there must be a mistake somewhere, and while there is a mistake in the cash, the tradesman cannot, at least he ought not, to be easy; He that can be easy with a mistake in his cash, may be easy with a gang of Thieves in his house; for if his money does not come right, he must have paid something that is not set down, and that is to be supposed as bad as if it were lost; or he must have somebody about him that can find the way to his money besides himself; that is to say, somebody that should not come to it; and if so, what is the difference between that and having a gang of thieves about him? for every one that takes money out of his cash without his leave, and without letting him know it, is so far a thief to him: and he can never pretend to ballance his cash, or indeed know any thing of his affairs, that does not know which way his money goes.

2. A tradesman endeavouring to ballance his cash, should no more be satisfied if he finds a mistake in his cash one way, than another; that is to say, if he finds more in cash than by the ballance of his cash-book ought to be there, than if he finds less, or wanting in cash: I know many, who when they find it thus, sit down satisfied, and say, Well, there is an error, and I don't know where it lies; but come, 'tis an error on the right hand, I have more cash in hand than I should have, that's all, so I am well enough, let it go, I shall find it some time or other. But the tradesman ought to consider, that he is quite in the dark, and as he does not really know where it lies, so for ought he knows the error may really be to his loss very considerably; and the case is very plain that it is as dangerous to be over, as it would be to be under; he should therefore never give it over till he has found it out, and brought it to rights. *For example*:

If there appears to be more money in the cash than there is by the ballance in the cash-book, this must follow, *viz.* That some parcel of money must have been receiv'd, which is not entred in the book; now till the tradesmen knows

knows what sum of money this is, that is thus not entred, how can he tell but the mistake may be quite the other way, and the cash be really wrong to his loss? *Thus,*

My cash-book being cast up for the last month, I find by the foot of the leaf there is cash remaining in hand to ballance 176*l.* 10*s.* 6*d.*

To see if all things are right, I go and tell my money over, and there, to my surprise, I find 194*l.* 10*s.* 6*d.* in cash; so that I have 18*l.* there more than I should have: now, far from being pleased that I have more money by me than I should have, my enquiry is plain, How comes this to pass?

Perhaps I puzzle my head a great while about it, but not being able to find it out, I sit down easy and satisfied, and say, *Well*, I don't much concern my self about it, 'tis better to be so than 18*l.* missing; I cannot tell where it lies, but let it lie where it will, here's the money to make up the mistake when it appears.

But how foolish is this? how ill-grounded the satisfaction? and how weak am I to argue thus, and please my self with the delusion? for some months after it appears, perhaps, that whereas there was 38*l.* entred, receiv'd of Mr. *B* —— *K* —— the figure 3 was mistaken, and set down for a figure of 5, for the sum receiv'd was 58*l.* so that instead of having 18*l.* more in cash than there ought to be, I have 40*s.* wanting in my cash; which my son or my apprentice stole from me when they put in the money, and made the mistake of the figures to puzzle the book, that it might be some time before it should be discovered.

Upon the whole, take it as a rule, the tradesman ought to be as unsatisfied when he finds a mistake to his gain in his cash, as when he finds it to his loss; and it is every whit as dangerous, nay, it is the more suspicious, because it seems to be laid as a bait for him to stop his mouth, and to prevent farther enquiries; and 'tis on that account that I leave this caution upon record, that the tradesman may be duly alarm'd.

The keeping a cash-book is one of the nicest parts of a tradesman's business, because there is always the bag and the book to be brought together, and if they do not exactly speak the same language, even to a farthing, there must be some omission; and how big or how little that omission may be,

who knows? or how shall it be known, but by casting and re-casting up, telling, and telling over and over again the money?

If there is but twenty shillings over in the money, the question is, *How came it there?* It must be receiv'd some where, and of some body, more than is entred; and how can the cash-keeper, *be he master or servant*, know but more was received with it, which is not, and should have been entred, and so the loss may be the other way? It is true, in telling money there may have been a mistake, and he that received a sum of money may have received twenty shillings too much, or five pounds too much; and such a mistake, I have known to be made in the paying and receiving of money; and a man's cash has been more perplexed, and his mind more distracted about it, than the five pound has been worth, because he could not find it out, till some accident has discovered it: and the reason is, because not knowing which way it could come there, he could not know but some omission might be made to his loss another way, as in the case above-mentioned.

I knew indeed a *Strong-water man*, who drove a very considerable trade, but being an illiterate tradesman, never ballanced his cash-book for many years, nor scarce posted his other books, and indeed hardly understood how to do it; but knowing his trade was exceeding profitable, and keeping his money all himself, he was easie, and grew rich apace, in spight of the most unjustifiable, and indeed the most intolerable negligence; but left this should be pleaded as an exception to my general rule, and to invalidate the argument, give me leave to add, that tho' this man grew rich in spight of indolence, and a neglect of his book, yet when he died two things appear'd, which no tradesman in his wits would desire should be said of him.

I. The servants falling out, and maliciously accusing one another, had, as it appeared by the affidavits of several of them, wronged him of several considerable sums of money, which they receiv'd, and never brought into the books; and others, of sums which they brought into the books, but never brought into the cash; and others, of sums which they took ready money in the shop, and never set down, either the goods in the day-book, or the money into the cash-book; and it was thought, tho' he was so rich, as not

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to feel it, that is, not to his hurt, yet that he lost three or four hundred pounds a year in that manner, for the two or three last years of his life; but his widow and son, who came after him, having the discovery made to them, took better measures afterwards.

II. He never did, or could know what he was worth; for the accounts in his books were never made up, nor when he came to die, could his executors make up any man's account, so as to be able to prove the particulars, and make a just demand of their debt; but found a prodigious number of small sums of money paid by the debtors, as by receipts in their books, and on their files, some by himself, and some by his man, which were never brought to account, or brought into cash; and his man's answer being still, that he gave all to the master, they could not tell how to charge him by the master's account, because several sums, which the master himself receiv'd, were omitted being entred in the same manner; so that all was confusion and neglect; and tho' the man died rich, it was in spight of that managment that would have made any but himself have died poor.

Exact book-keeping is to me the effect of a man, whose heart is in his business, and who intends to Thrive; he that cares not whether his books are kept well, or no, is in my opinion one that does not much care whether he thrives, or no; or else, being in desperate circumstances, knows it, and that he cannot, or does not thrive, and so matters not which way it goes.

It is true, the neglect of the books is private and secret, and is seldom known to any body but the tradesman himself; at least 'till he comes to break, and be a Bankrupt, and then you frequently hear them exclaim against him, upon that very account; *break*! says one of the Assignees, how should he but break? why he kept no books; you never see books kept in such a scandalous manner in your life; why, he has not posted his Cash-book, for I know not how many months; nor posted his Day-book and Journal at all, except here and there an account that he perhaps wanted to know the ballance of; and as for ballancing his cash, I don't see any thing of that done, I know not how

how long; why, this fellow could never tell how he went on, or how things stood with him, I wonder he did not break a long time ago.

Now the man's case was this; he knew how to keep his books well enough, perhaps, and could write well enough; and if you look into his five or six first years of trade, you find all his accounts well kept, the Journal duly posted, the cash monthly ballanced; but the poor man found after that, that things went wrong, that he went backward, and that all went down hill, and he hated to look into his books: As a profligate never looks into his conscience, because he can see nothing there, but what terrifies and affrights him, makes him uneasy and melancholy; so a sinking tradesman cares not to look into his books, because the prospect there is dark and melancholy; what signify the accounts to me? says he, I can see nothing in the books but debts, that I cannot pay, and debtors, that will never pay me; I can see nothing there but how I have trusted my estate away like a fool, and how I am to be ruin'd for my easiness, and being a Sot; and this makes him throw them away, and hardly post things enough to make up when folks call to pay; or if he does Post such accounts as he has money to receive from, that's all, and the rest lie at random, 'till, as I say, the Assignees come to reproach him with his negligence.

Whereas in truth, the man understood his books well enough, but had no heart to look in them, no courage to ballance them, because of the afflicting prospect of them.

But let me here advise tradesmen to keep a perfect acquaintance with their books, though things are bad and discouraging; it keeps them in full knowledge of what they are doing, and how they really stand; and it brings them sometimes to the just reflections on their circumstances which they ought to make; so to stop in time, as I hinted before, and not let things run too far before they are surprised, and torn to pieces by violence.

And at the worst, even a declining tradesman should not let his books be neglected; if his creditors find them punctually kept to the last, it will be a credit to him, and they would see he was a man fit for business; and I have known when that very thing has recommended a tradesman so much to his creditors, that after the ruin of his fortunes, some or other of them have taken him into business,

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as into partnerships, or into employment, only because they knew him to be qualify'd for business, and for keeping books in particular.

But if we should admonish the tradesman to an exact and regular care of his books, even in his declining fortunes; much more should it be his care in his beginning, and before any disaster has befallen him: I doubt not, that many a tradesman has miscarried by the mistakes and neglect of his book; for the losses that men suffer on that account are not easily set down; but I recommend it to a tradesman to take exact care of his books, as I would to every man to take care of his diet and temperate living, in order to their health; for tho' according to some we cannot by all our care and caution lengthen out life, but that every one must and shall live their appointed time; yet by temperance and regular conduct we may make that life more comfortable, more agreeable, and pleasant, by its being more healthy and hearty; so tho' the exactest book-keeping cannot be said to make a tradesman Thrive, or that he shall stand the longer in his business, because his profit and loss does not depend upon his books, or the goodness of his debts depend upon the debtors accounts being well posted; yet this must be said, that the well keeping of his books may be the occasion of his trade being carried on with the more ease and pleasure, and the more satisfaction, by having numberless quarrels, and contentions, and law-suits, which are the plagues of a tradesman's life, prevented and avoided; which on the contrary often torment a tradesman, and make his whole business be uneasy to him for want of being able to make a regular proof of things by his books.

A tradesman without his books, in case of a law-suit for a debt, is like a married woman without her certificate: How many times has a woman been cast, and her cause not only lost, but her reputation and character expos'd, for want of being able to prove her marriage, tho' she has been really and honestly married, and has merited a good character all her days? and so in trade, many a debt has been lost, many an account been perplexed by the debtor, many a sum of money been recovered, and actually paid over again, especially after the tradesman has been dead, for want of his keeping his books carefully, and exactly when he was alive; by which negligence, if he has not been

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ruin'd when he was living, his widow and children have been ruin'd after his decease; tho' he, had justice been done, he had left them in good circumstances, and with sufficient to support them.

And this brings me to another principal reason, why a tradesman should not only keep books, but be very regular and exact in keeping them in order; that is to say, duly posted, and all his affairs exactly and duly enter'd in his books; and this is, that if he should be surprised by sudden or unexpected sickness, or death, as many are, and as all may be, his accounts may not be left intricate and unsettled, and his affairs thereby be perplexed.

Next to being prepar'd for death, with respect to Heaven and his soul, a tradesman should be always in a state of preparation for death, with respect to his books; it is in vain that he calls for a Scrivener or Lawyer, and makes a will, when he finds a sudden summons sent him for the grave, and calls his friends about him to divide, and settle his estate; if his business is in confusion below stairs, his books out of order, and his accounts unsettled, to what purpose does he give his estate among his relations, when no body knows where to find it?

As then the minister exhorts us to take care of our souls, and make our peace with Heaven, while we are in a state of health, and while life has no threat'ning enemies about it, no diseases, no feavers attending; so let me second that advice to the tradesman always to keep his books in such a posture, that if he should be snatch'd away by death, his distressed widow and fatherless family, may know what is left for them, and may know where to look for it: He may depend upon it, that what he owes to any one they will come fast enough for, and his widow and executrix will be pull'd to pieces for it, if she cannot and does not speedily pay it; why then should he not put her in a condition to have justice done her and her children, and to know how and of whom to seek for his just debts, that she may be able to pay others, and secure the remainder for herself and her children? I must confess, a tradesman not to leave his books in order when he dies, argues him to be either,

1. A very bad Christian, who had few or no thoughts of death upon him, or that consider'd nothing of its frequent coming unexpected, and sudden without warning; or,

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2. A very unnatural relation, without the affections of a father, or a husband, or even of a friend; that should rather leave what he had to be swallow'd up by strangers, than leave his family and friends in a condition to find, and to recover it.

AGAIN, 'tis the same case as in matters religious, with respect to the doing this in time, and while health and strength remain: For as we say very well, and with great reason, that the work of eternity should not be left to the last moments; that a death-bed is no place, and a sick languishing body no condition, and the last breath no time for repentance; so I may add, neither are these the place, the condition, or the time to make up our accounts; there's no posting the books on a death-bed, or ballancing the Cash-book in a high feaver: Can the tradesman tell you where his effects lie, and to whom he has lent or trusted sums of money, or large quantities of goods, when he is delirious and light-headed? All these things must be done in time, and the tradesman should take care, that his books should always do this for him, and then he has nothing to do but make his will, and dispose of what he has; and for the rest he refers them to his books, to know where every thing is to be had.

I am, &c.

LETTER XXI.

Of the Tradesman letting his Wife be acquainted with his Business.

SIR,

IT must be acknowledg'd, that as this letter seems to be written in favour of the women, it also seems to be an officious, thankless benefaction to the wives; for that, as the tradesmens Ladies now manage, they are above the favour, and put no value upon it; on the contrary, the women, generally speaking, trouble not their heads about it, scorn to be seen in the compting-house, much less be-

hind the counter; despise the knowledge of their husband's business, and act as if they were asham'd of being tradesmens wives, and never intended to be tradesmens widows.

If this chosen ignorance of theirs comes some time or other to be their loss, and they find the disadvantage of it too late, they may read their fault in their punishment, and wish too late they had acted the humbler part, and not thought it below them to inform themselves of what it is so much their interest to know: This pride is indeed the great misfortune of tradesmens wives; for as they liv'd as if they were above being own'd for the tradesman's wife, so when he dies, they live to be the shame of the tradesman's widow: They knew nothing how he got his estate when he was alive, and they know nothing where to find it when he is dead. This drives them into the hands of Lawyers, Attorneys, and Sollicitors, to get in their effects; who, when they have got it, often run away with it, and leave the poor widow in a more disconsolate and perplex'd condition, than she was in before.

It is true indeed, that this is the womens fault in one respect, and too often it is so in many, since the common spirit is, *as I observ'd*, so much above the tradesman's condition; but since it is not so with every body, let me state the case a little for the use of those who still have their senses about them; and whose pride is not got so much above their reason, as to let them choose to be tradesmens beggars, rather than tradesmens widows.

When the Tradesman dies it is to be expected, that what estate or effects he leaves is, generally speaking, dispers'd about in many hands; his widow, if she is left executrix, has the trouble of getting things together as well as she can; if she is not left executrix, she has not the trouble indeed, but then it is look'd upon that she is dishonour'd in not having the trust; when she comes to look into her affairs, she is more or less perplex'd and embaras'd, as she *has not* or *has* acquainted herself, or been made acquainted with her husband's affairs in his lifetime.

If she has been one of those gay delicate Ladies, that valuing herself upon her being a gentlewoman, and that thought it a step below herself, when she married this mechanick thing called a tradesman, and consequently scorn'd to come near his shop, or warehouse, and by consequence

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acquainting herself with any of his affairs, or so much as where his effects lay, which are to be her fortune for the future: *I say*, if this has been her case, her folly calls for pity now, as her pride did for contempt before; for as she was foolish in the first, she may be miserable in the last part of it; for now she falls into a sea of trouble, she has the satisfaction of knowing that her husband has died, as the tradesmen call it, well to pass, and that she is left well enough; but she has at the same time the mortification of knowing nothing how to get it in, or in what hands it lies: The only relief she has is her husband's books, and she is happy in that, but just in proportion to the care he took in keeping them; even when she finds the names of debtors, she knows not who they are, or where they dwell, who are good, and who are bad; the only remedy she has here is, if her husband had e'er a servant, or apprentice, who was so near out of his time as to be acquainted with the customers, and with the books, then she is forced to be beholden to him to settle the accounts for her, and endeavour to get in the debts; in return for which she is forced to give him his time and freedom, and let him into the trade, make him master of all the business in the world, and it may be, at last, with all her pride, lets the boy creep to bed to her; and when her friends upbraid her with it, that she should marry her 'prentice boy, when it may be she was old enough to be his mother: *Her answer is*, "Why, what could I do? I "see I must have been ruin'd else; I had nothing but "what lay abroad in debts, scatter'd about the world, and "no body but he knew how to get them in: *What could* "*I do?* If I had not done it, I must have been a beg-"gar." And so it may be *she is* at last too, if the boy of a husband proves a brute to her, as many do, and as in such unequal matches indeed most such people do.

THUS that pride which once set her above a kind diligent, tender husband, and made her scorn to stoop to acquaint her self with his affairs, by which, had she done it, she had been tolerably qualified to get in her debts, dispose of her shop goods, and bring her estate together; the same pride sinks her into the necessity of cringing to a scoundrel, and taking her servant to be her master.

THIS I mention for the caution of those Ladies who stoop to marry men of business, and yet despise the business they are maintain'd by; that marry the tradesman, but scorn the trade: If Madam thinks fit to stoop to the man, she ought never to think her self above owning his employment; and as she may upon occasion of his death be left to value her self upon it, and to have at least her fortune and her childrens to gather up out of it, she ought not to profess her self so unacquainted with it as not to be able to look into it when necessity obliges her.

IT is a terrible disaster to any woman to be so far above her own circumstances, that she should not qualify her self to make the best of things that are left her, or to preserve her self from being cheated, and being imposed upon. In former times tradesmens widows valued themselves upon the shop and trade, or the warehouse and trade that was left them; and at least, if they did not carry on the trade in their own names, they would keep it up till they put it off to advantage; and often I have known a Widow get from 300 to 500 *l.* for the good-will, as 'tis call'd, of the shop and trade, if she did not think fit to carry on the trade; if she did, the case turned the other way, namely, that if the Widow did not put off the shop, the shop would put off the Widow: And I may venture to say, that where there is one Widow that keeps on the trade now, after a husband's decease, there were ten, if not twenty, that did it then.

BUT now the Ladies are above it, and disdain it so much, that they chuse rather to go without the prospect of a second marriage, in virtue of the trade, than to stoop to the mechanick low step of carrying on a trade; and they have their reward, for they do go without it; and whereas they might in former times match infinitely to their advantage by that method, now they throw themselves away, and the trade too.

BUT this is not the case which I particularly aim at in this letter; if the women will act weakly and foolishly, and throw away the advantages that he puts into their hands, be that to them, and it is their business to take care of that; but I would have them have the opportunity put into their hands, and that they may make the best of it if they please, if they will not the fault is their own: But to this end, I say, I would have every tradesman make

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his wife so much acquainted with his trade, and so much mistress of the managing part of it, that she might be able to carry it on if she pleased, in case of his death; if she does not please, that is another case; or if she will not acquaint her self with it, that also is another case, and she must let it alone: But he should put it into her power, or give her the offer of it.

FIRST, he should do it for her own sake, namely, as before, that she may make her advantage of it, either for disposing her self and the shop together, *as is said above*, or for the more readily disposing the goods, and getting in the debts, without dishonouring her self, as I have observed, and marrying her 'prentice boy, in order to take care of the effects; that is to say, *ruining* her self to prevent her being *ruin'd.*

SECONDLY, He should do it for his childrens sake, if he has any, that if the wife have any knowledge of the business, and has a son to breed up to it, tho' he be not yet of age to take it up, she may keep the trade for him, and introduce him into it, that so he may take the trouble off of her hands, and she may have the satisfaction of preserving the father's trade for the benefit of his son, tho' left too young to enter upon it at first.

THUS I have known many a widow that would have thought it otherwise below her, has engaged her self in her husband's business, and carried it on, purely to bring her eldest son up to it, and has preserved it for him, and which has been an estate to him; whereas otherwise it must have been lost, and he would have had the world to seek for a new business.

THIS is a thing which every honest affectionate mother would, or at least should, be so willing to do for a son, that she, I think, who would not, ought not to marry a tradesman at all; but if she would think her self above so important a trust for her own children, she should likewise think her self above having children by a tradesman, and marry somebody whose children she would act the mother for.

BUT every widow is not so unnatural, and I am willing to suppose the tradesman I am writing to, shall be better married, and therefore I give over speaking to the woman's side, and I will suppose the tradesman's wife not to be above her quality, and willing to be made acquainted with her

her husband's affairs; as well to be helpful to him, if she can, as to be in a condition to be helpful to her self and her family, if she comes to have occasion: But then the difficulty often lies on the other side the question, and the tradesman cares not to lay open his business to, or acquaint his wife with it; and many circumstances of the tradesman draw him into this snare; for I must call it a snare both to him and to her.

I. The tradesman is foolishly vain of making his wife a gentlewoman, and forsooth he will have her sit above in the parlour, and receive visits, and drink Tea, and entertain her neighbours, or take a coach and go abroad; But as to the business, she shall not stoop to touch it, he has Apprentices and Journeymen, and there is no need of it.

II. Some trades indeed are not proper for the women to meddle in, or custom has made it so, that it would be ridiculous for the women to appear in their shops; that is, such as linen and woollen-drapers, mercers, booksellers, goldsmiths, and all sorts of dealers by commission, and the like; custom, I say, has made these trades so effectually shut out the women, that what with custom, and the women's generally thinking it below them, we never, or rarely, see any women in those shops or warehouses.

III. Or if the trade is proper, and the wife willing, the husband declines it, and shuts her out; and this is the thing I complain of as an injustice upon the woman: But our tradesmen, forsooth, think it an undervaluing to them and to their business, to have their wives seen in their shops; that is to say, that because other trades do not admit them, therefore they will not have their trades or shops thought less masculine or less considerable than others, and they will not have their wives be seen in their shops.

IV. But there are two sorts of husbands more who decline acquainting their wives with their business; and those are, (1.) Those who are unkind, haughty and imperious, who will not trust their wives, because they will not make them useful, that they may not value themselves

themselves upon it, and make themselves as it were equal to their husbands: A weak, foolish and absurd suggestion! as if the wife were at all exalted by it; which indeed is just the contrary, for the woman is rather humbled and made a servant by it: Or, (2.) The other sort are those who are afraid their wives should be let into the knowledge of their business, lest they should come into the grand secret of all, namely, to know that they are bankrupt, and undone, and worth nothing.

All these considerations are foolish or fraudulent, and in every one of them the husband is in the wrong; nay, they all argue very strongly for the wife's being, in a due degree, let into the knowledge of their business; but the last indeed especially, that she may be put into a posture to save him from ruin, if it be possible, or to carry on some business without him, if he is forc'd to fail, and fly; as many have been, when the creditors have encourag'd the wife to carry on a trade for the support of her family and children, when he perhaps may never shew his head again.

But let the man's case be what it will, I think he can never call it a hard shift, to let his wife into an acquaintance with his business, if she desires it, and is fit for it; and especially in case of mortality, that she may not be left helpless, and friendless with her children, when her husband is gone, and when perhaps her circumstances may require it.

I am not for a man setting his wife at the head of his business, and placing himself under her, like a journeyman, like a certain China-seller, not far from the *East-India* house, who if any customers came into the shop that made a mean sorry figure, would leave them to her husband to manage and attend them; but if they look'd like Quality, and people of fashion, would come up to her husband, when he was shewing them his goods putting him by with a *Hold your Tongue*, Tom, *and let me talk*; I say, 'tis not this kind, or part that I would have the tradesman's wife let into, but such, and so much of the trade only as may be proper for her, not ridiculous in the eye of the world; and may make her assisting and helpful, not governing to him, and *which is the main thing I aim at*, such as should qualify her to keep up the business for her self and children, if her husband

husband ſhould be taken away, and ſhe be left deſtitute in the world, as many are.

THUS much, I think, 'tis hard a wife ſhould not know, and no honeſt tradeſman ought to refuſe it; and above all, 'tis great pity the wives of tradeſmen, who ſo often are reduced to great inconveniencies for want of it, ſhould ſo far withſtand their own felicity, as to refuſe to be thus made acquainted with their buſineſs, by which weak and fooliſh pride they expoſe themſelves, as I have obſerved, to the miſfortune of throwing the buſineſs away, when they may come to want it; and when the keeping it up might be the reſtoring of their family, and providing for their children.

FOR, not to compliment tradeſmen too much, their wives are not all Ladies, nor are their children all born to be Gentlemen; trade, on the contrary, is ſubject to contingencies; ſome begin poor, and end rich; others, and thoſe very many, begin rich, and end poor: and there are innumerable circumſtances which may attend a tradeſman's family, which may make it abſolutely neceſſary to preſerve the trade for his children, if poſſible; the doing which may keep them from miſery, and raiſe them all in the world; and the want of it, on the other hand, ſinks and ſuppreſſes them. *For example*:

A tradeſman has begun the world about ſix or ſeven years; he has, by his induſtry and good underſtanding in buſineſs, juſt got into a flouriſhing trade, by which he clears five or ſix hundred pounds a year; and if it ſhould pleaſe God to ſpare his life for twenty years or more, he would certainly be a rich man, and get a good eſtate; but on a ſudden, and in the middle of all his proſperity, he is ſnatch'd away by a ſudden fit of ſickneſs, and his widow is left in a deſolate deſpairing condition, having five children, and big with another, but the eldeſt of theſe is not above ſix years old; and tho' he is a boy, yet he is utterly uncapable to be concerned in the buſineſs; ſo the trade which (had his father lived to bring him up in his ſhop or warehouſe) would have been an eſtate to him, is like to be loſt, and perhaps go all away to the eldeſt Apprentice, who however wants two years of his time: Now what is to be done for this unhappy family?

DONE!

DONE! says the Widow, why I will never let the trade fall so, that should be the making of my son, and in the mean time be the maintenance of all my children.

WHY what can you do, child, *says her Father* or other Friends? you know nothing of it, Mr. ----- did not acquaint you with his business.

THAT's true, says the Widow, he did not, because I was a fool, and did not care to look much into it, and that was my fault; Mr. ----- did not press me to it, because he was afraid I might think he intended to put me upon it, but he often used to say, that if he should drop off before his boys were fit to come into the shop, it would be a sad loss to them; that the trade would make gentlemen of a couple of them, and it would be great pity it should go away from them.

BUT what does that signify now, child, *adds the Father*, you see it is so; and how can it be helped?

WHY, *says the Widow*, I used to ask him if he thought I could carry it on for them, if such a thing should happen?

AND what answer did he make? *says the Father*?

HE shook his head, *replied the Widow*, and answer'd, Yes, I might if I had good servants, and if I would look a little into it before-hand.

WHY, *say the Father*, he talked as if he had foreseen his end.

I think he did foresee it, *says she*, for he was often talking thus.

AND why did you not take the hint then, *says her Father*, and acquaint your self a little with things, that you might have been prepar'd for such an unhappy circumstance, whatever might happen?

WHY so I did, *says the Widow*, and have done for above two years past; he used to shew me his letters, and his books, and I know where he bought every thing; and I know a little of goods too, when they are good, and when bad, and the prices; also I know all the country-people he dealt with, and have seen most of them, and talk'd with them; Mr. ------ used to bring them up to dinner sometimes, and he would prompt my being acquainted with them, and would sometimes talk of his business with them at table, on purpose that I might hear it; and I know a little how to sell too, for I have stood by him some-

times, and ſeen the cuſtomers and he chaffer with one another.

AND did your husband like that you did ſo? *ſays the Father.*

YES, *ſays ſhe*, he loved to ſee me do it, and often told me he did ſo; and told me, that if he was dead, he believed I might carry on the trade as well as he.

BUT he did not believe ſo, I doubt, *ſays the Father.*

I do not know as to that, *ſays ſhe*; but I ſold goods ſeveral times to ſome cuſtomers, when he has been out of the way.

AND was he pleaſed with it, *ſays her Father*, when he came home? Did you do it to his mind?

NAY, *ſays ſhe*, I have ſerved a cuſtomer ſometimes when he has been in the warehouſe, and he would go away to his counting-houſe on purpoſe, and ſay, I'll leave you and my wife to make the bargain; and I have pleaſed the cuſtomer and him too.

WELL, *ſays the Father*, do you think you could carry on the trade?

I believe I could, if I had but an honeſt fellow of a journeyman for a year or two, to write in the books, and go abroad among cuſtomers.

WELL, *ſays the Father*, you have two apprentices; one of them begins to underſtand things very much, and ſeems to be a diligent lad.

HE comes forward, indeed, and will be very uſeful, *ſays the Widow*, if he does not grow too forward, upon a ſuppoſition that I ſhall want him too much; but it will be neceſſary to have a man to be above him for a while.

WELL, *ſays the Father*, we will ſee to get you ſuch a one.

IN ſhort, they got her a man to aſſiſt to keep the books, go to *Exchange*, and do the buſineſs abroad, and the Widow carried on the buſineſs with great application and ſucceſs, till her eldeſt ſoon grew up, and was firſt taken into the ſhop as an apprentice to his mother; the eldeſt apprentice ſerv'd her faithfully, and was her journeyman four years after his time was out; then ſhe took him in partner to one fourth part of the trade, and when her ſon came of age, ſhe gave the apprentice one of her daughters, and enlarged his

his share to a third, gave her own son another third, and kept a third for her self, to support the family.

THUS the whole trade was preserved, and the son and son-in-law grew rich in it, and the Widow, who grew as skilful in the business as her husband was before her, advanced the fortunes of all the rest of her children very considerably.

THIS was an example of the husband's making the wife (but a little) acquainted with his business, and if this had not been the case, the trade had been lost, and the family left just to divide what the father left; which, as they were seven of them, mother and all, would not have been considerable enough to have raised them above just the degree of having bread to eat, and none to spare.

I hardly need give any examples where tradesmen die, leaving flourishing business, and good trades, but leaving their wives ignorant and destitute, neither understanding their business, or knowing how to learn, having been too proud to stoop to it when they had husbands, and not courage or heart to do it when they have none; the Town is so full of such as these, that this book can scarce fall into the hands of any readers but who will be able to name them among their own acquaintance.

THESE indolent lofty Ladies have generally the mortification to see their husbands trades catch'd up by apprentices or journeymen in the shop, or by other shopkeepers in the neighbourhood, and of the same business, that might have enrich'd them, and descended to their children; so see their bread carried away by strangers, and other families flourishing on the spoils of their fortunes.

AND this brings me to speak of those Ladies, who, tho' they do perhaps, *for want of better offers*, stoop to wed a trade, *as we call it*, and take up with a Mechanick, yet all the while they are the tradesmens wives, they endeavour to preserve the distinction of their fancied character; carry themselves as if they thought they were still above their station, and that tho' they were unhappily yoked with a tradesman, they would still keep up the dignity of their Birth, and be call'd Gentlewomen; and in order to this would behave like such all the way, whatever rank they were levell'd with by the misfortune of their circumstances.

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