The COMPLETE ENGLISH TRADESMAN, IN FAMILIAR LETTERS:

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

VIZ.

I. Of acquainting himſelf with Buſineſs during his Apprenticeſhip.

II. Of writing to Correſpondents in a Trading Stile.

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 — Too much Credit — Being above Buſineſs — Dangerous Partnerſhips, *&c.*

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

VII. Of Tradeſmen Compounding with other Tradeſmen, and why they are ſo particularly ſevere to one another.

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

IX. Of the Cuſtomary Frauds of Trade, and particularly of TRADING LIES.

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

XI. Of punctual paying Bills, and thereby maintaining Credit.

XII. Of the Dignity and Honour of TRADE in *England*, more than in other Countries.

THE SECOND EDITION.

To which is added,

A SUPPLEMENT,

CONTAINING,

I. A Warning againſt Tradeſmens Borrowing Money upon Intereſt.

II. A Caution againſt that deſtructive Practice of drawing, and remitting, as alſo diſcounting Promiſſory Bills, meerly for a ſupply of Caſh.

III. Direction for the Tradeſman's Accounts, with Brief, but plain Examples, and Specimens for Book-keeping.

IV. Of keeping a Duplicate or Pocket Ledger in Caſe of FIRE.

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M, DCC, XXVII.

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, and 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 things 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 alſo, and I am ſure had never gone about to write it; but as the contrary is manifeſt, I thought, and think ſtill, the world wanted either this or ſomething better.

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 as certainly loſes a ſhip by his aſſurance and overconfidence of his own knowledge, 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, is only fearleſs of danger becauſe he does not underſtand it.

If there is not ſomething extraordinary in the temper and genius of the Tradeſmen of this age, if there is not ſomething very ſingular in their cuſtoms and methods, their conduct and behaviour in buſineſs; alſo if there is not ſomething different and more dangerous and fatal in the common road of trading, and Tradeſmens management now, than ever was before, what is the reaſon that there are ſo many Bankrupts and broken Tradeſmen 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 leaſt in our memory; and if we will allow other people to judge, they will tell us there is much more of both. What then muſt be the reaſon that the Tradeſmen cannot live on their trades, cannot keep open their ſhops, cannot maintain themſelves and families, as well now as they could before? Something extraordinary muſt be the caſe.

THERE muſt be ſome failure in the *Tradeſman*, it can be no where elſe; *either* he is leſs ſober and leſs frugal, leſs 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 only 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

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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 thus the 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

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

HERE he will learn the absolute necessity of trading within the bounds of his own stock, and the certain ruin of that modern custom of trading upon borrow'd credit or borrow'd money, with the dismal consequences of Usury, high Discount, and paying Interest for money.

I purposed to have given a great many other cautions and directions in this work, but it would have spun it out too far, and have made it tedious: They

They muſt be referr'd to ſome farther occaſion: I would alſo have diſcourſed of the ſeveral branches of our *home trade*, eſpecially thoſe 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

In this caſe the ſhop-keeper is ſometimes both a tradeſman and a merchant adventurer at the ſame time, and that whether he will or not, and ſome of his buſineſs runs into ſea-adventures, as in the *Salt* trade at *North* and *South Shields*, in the Counties of *Northumberland* and *Durham*, and likewiſe 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

quite out for the present, than to touch but lightly upon them.

It was in my design, if there had been room, to have given a general description of the whole Inland Trade of *England*, that prodigy of a business in which our Tradesmen are ordinarily taken up, and without a full knowledge and right notion of which they cannot be said to be Compleat Tradesmen.

In this part I should have given an account of our several manufactures, the great staple of *Great Britain*'s prosperity; where they are made, the manner of their operations, from the wooll on the back of the sheep, to the great Mart at *Blackwell-Hall*, and in the warehouses of the wholesalemen in *London*; in which it would necessarily have come in my way to have spoken of these great articles, in which our *English* Inland Commerce infinitely out-does all the Inland

land Trade of any nation in *Europe*, namely,

1. The circulation of trade within our ſelves, where all the ſeveral manufactures move in a juſt rotation from the ſeveral countries where they are made, to the city of *London*, as the blood in the body to the Heart; and from thence are diſpers'd again, as the nature of the demand directs, to all the ſeveral parts of the Kingdom.

2. The viſible dependence of all the countries in *England* upon the city of *London*, for the conſumption of their product, and employment of their people; every country, even the moſt remote, being employ'd to produce ſomething for the ſubſiſtence and ſupply of that great city, and being ſome way or other employed by the Tradeſmen of the city, and by the commerce they carry on.

And 3.

And 3. The credit that is given and taken by the Tradesmen of *England*, an article in which *England* may be justly said to support the commerce of the whole world, and that almost every part of the world trade upon our stock.

I should also, if there had been room for it, have spoken of the current coin, how valuable, how used, how the standard exceeds that of other countries; how difficult therefore it is, tho' so very necessary, to keep it from being carried abroad, and how fatal those foreign trades are which carry it away; I mean the trades of *Norway* and the *Baltick*.

It would of course have come in my way to have spoken of that great branch of Inland Business the Corn-trade, with the Coal-trade, the Fishing-trade, and the Coasting-trade.

THE carriage of goods in *England*, whether by water or by land, is a wonderful article, and equal in it ſelf to the whole commerce of ſome countries; and in diſcourſing of it 'twould neceſſarily have come in my way to ſpeak of the infinite numbers of ſhips, horſes, and men employ'd in it.

THE breeding, feeding, and fatting of cattle would have deſerved notice, a vaſt extended buſineſs, and embarks both the Gentlemen, the Tradeſmen, and the Poor.

IN all theſe there would be particular and numerous directions for the people concerned, with uſeful and diverting obſervations proper for the Tradeſman in every branch of the Inland Trade.

BUT theſe would have required a much larger Volume than this, and can be no more than mention'd here: There are many other things alſo relating to the

the Trade and Tradesmen of this nation, which we have not room so much as to mention. The Tradesman however will find enough spoken of here to instruct him in managing the particular part of business which relates to the shop and the warehouse, and to the well governing himself in the general articles of shop-keeping, book-keeping, and house-keeping; it is impossible to go farther in the compass of this work.

WHAT I have spoken of I have endeavoured to do fully and pertinently, and 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 them 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.

BEING 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 are to 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 speak of *a tradesman*, you are understood to mean a mechanick, such as a *smith*, a *carpenter*, a *shoemaker*, and the like, who we call here a *handicraftsman*. 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 *pedlers*, 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 warehousekeepers, shopkeepers, whether wholesale dealers, or retailers of goods, are called *tradesmen*; or to explain it by another word *trading men*: 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 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*,

men, 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 by whatever particular circumstances distinguish'd, are the people understood by the word *tradesmen* 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 finish'd 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, or 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; what fairs are proper to go to, in order to buy or sell, or to meet the country dealers 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 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.

LETTER I.

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

SIR,

AS you requeſt me to write my thoughts to you (as leiſure 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 lanch 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 family orders, ſubjection to their maſters, and dutiful attendance 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 firſt thing a youth in the latter part of his time is to do, is to endeavour to gain a good judg-

ment

ment 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 coarser and laborious part of business; but all that, gives him little knowledge in the species of the goods he is to deal in, 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 among other things he 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, and in the value of them.

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, as a judgment taken in late, is seldom good.

If the youth slips this occasion, and not minding what is before him gets out of his time, and goes off 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 whom he buys of preſently diſcover him; the very Boys in the wholeſale mens warehouſes and in merchants warehouſes will play 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 the 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, thought me a novice in the buſineſs, and yet that I took no Cooper to taſte the brandy, laid a plot for me, which indeed I was not in the leaſt aware of, and had not the little judgment which I had in

the

the Goods 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 Brandies, the same person who brought me an account of them, and who was indeed the owner of the goods, comes to my lodgings to treat with me about a 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 ton more, he came to my price, and his next word was to let me known 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, and 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, told him 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 oblig'd to take the whole parcel, nor would I Buy any of them without

out 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 persons 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 myself.

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 defer 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

there before, but I did not like Brandy the 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 mark'd 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 at all; and I afterwards came to hear that he had sat up all the night with his coopers mixing malt spirits in every cask, whence he drew off a quantity of the right brandy, and so encreas'd the quantity by spoiling the quality; concluding, that as I had no judgment to chuse by but my own, I could not discover it: This came out afterwards by his quarrelling with the person who first 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 he 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

really it is defective. I could enlarge this article with many like examples, but I think this may suffice.

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 form'd 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 ware-house stock'd with goods, and his customers all to seek, will make his beginning infinitely more difficult to him, than it would otherwise be; 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 solicit 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

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 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 ashore among Savages, who instead of feeding, 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 else 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

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 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 ready 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

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.

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 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

prentices for a ſum of money; the money taken now with Apprentices being moſt exorbitantly great, compar'd to what it 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 their indentures, 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 to qualify himſelf while he is with his

maſter,

master, that at his coming away he may do him all the lawful mischief he can.

I am, &c.

LETTER II.

Of the Tradesman's *writing Letters.*

SIR,

I Have mention'd already the necessity of a young Tradesman being acquainted with the goods he is to trade in, the customers he is to sell to, and the merchant he is to buy of; and especially of the manner and method of keeping his books, and the necessity of being very exact and regular in his entering, ballancing, and posting his accounts; I hope I need add nothing to those heads.

I come next to mention what some think of small value, but which indeed I think is very material, *viz.* his learning how to write good Tradesman's language, how to indite his letters in a Tradesman's stile, and to correspond in short like a man of business.

As plainness and a free unconstrain'd way of speaking is the beauty and excellence of speech, so an easy free concise 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 servitude, that at length
" the days are expir'd; I am now launch'd forth
" into the great ocean of Business, I thought fit to
" acquaint you, that last month I receiv'd my for-
" tune, which by my father's will had been my due
" two years past, at which time I arriv'd to man's
" estate, and became major; whereupon I have ta-
" ken a house in one of the principal streets of the
" town of ——— where I am entred upon my bu-
" siness, and hereby let you know that I shall have
" occasion for the goods hereafter mention'd, 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 next post another letter from a young shop-keeper in the country to the purpose following.

" BEING obliged, Sir, by my late master's de-
" cease to enter immediately upon his business, and
" consequently open my shop without coming up
" to *London* to furnish my self with such goods as
" at present I want, I have here sent you a small or-
" der, 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

" cannot be at *London* to look them out my self.
" I have enclosed a bill of exchange for 75 *l.* on
" Messrs. *A*—— and *B*—— and company, payable
" to you or your order at one and twenty days
" sight; be pleased to get it accepted, and if the
" goods amount to more than that sum, I shall,
" when I have your bill of parcels, send you the
" remainder. I repeat my desire, that you will send
" me the goods well sorted, 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 be thought a man of more than ordinary sense, by writing extraordinary nonsense; affecting to be a man of business by giving orders and expressing your meaning in terms which a man of business may not think him-

ſelf 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
" invoyce of what had loaden for your account in
" *Hambro'* factor bound for ſaid port. What have
" farther orders for ſhall be diſpatch'd with expedi-
" tion. Markets 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 11th. *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 proving good, hope the dan-
" ger is over.

" My laſt tranſmitted three bills exchange, im-
" port *l.* 315. pleaſe ſignify if are come to hand,
" and accepted, and give credit in account cur-
" rent 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 away *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 11th 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

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 " acccount of above orders. 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 chest *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' 'tis 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 the best merchants in the world are come off from it, and now choose to write plain and intelligibly; much less should it be practis'd by Country-tradesmen, citizens and shop-keepers, whose business is plainness and meer trade.

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 ſignify 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 limited, 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 are not at "all for my purpoſe, being of a ſort which I am "at preſent full of: however, if you are willing "they

" they should lie here, I will take all opportunities
" to sell them for your account; otherwise, on
" your first orders they shall be deliver'd to who-
" ever you shall direct: and as you had no orders
" from me for such sorts of goods, you cannot take
" this ill. But I have here enclosed sent you five
" patterns as under markt, 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 *October*, and mixt as
" exactly as you can to the enclosed Patterns, ten
" to each pattern, and can have the same to be de-
" livered 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 delivery 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,
" intimating that you can or cannot answer this or-
" der, that I may govern my self accordingly.

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

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

" SIR, I have the favour of yours of the 22d
" 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 patterns 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
" pieces 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, (twen-"ty or thirty pieces of them being finiſh'd and "deliver'd to you at any time before the remainder) "to draw fifty pounds on you for preſent occa-"ſion; 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 ac-"count, 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 cu-

ſtomer;

stomer; then says he to his servant, "Well, this "*H. G.* of the *Devize* is a clever workman, under- "stands his business, and may be depended on: I "see if I have an Order to give which requires "any exactness and honest usage, he is my man; "he understands orders when they are sent, goes "to work immediately, and answers them punc- "tually.

Again, the clothier at *Devize* says to his head man, or perhaps his son, "This Mr. *H.* is a very "good Employer, he is worth obliging; his or- "ders are so plain and so direct a man cannot mis- "take, and if the goods are made honestly and to "his time, there's one's money; Bills are chearfully "accepted, and punctually paid; I'll never disap- "point him, whoever goes without goods he shall "not.

On the contrary, when Orders are darkly given, they are doubtfully observ'd; and when the goods come to town, the Merchant dislikes them, the Warehouseman shuffles 'em back upon the Clothier, to lie for his account, pretending they are not made to his order; the Clothier is discourag'd, 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.

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 Tradeſman need not be offended at my condemning him *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 that 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. If any man was to ask me, what I would ſuppoſe 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, Ideots and 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 abridgments of words, or words cut off, as they are fooliſh

and

and improper in Business, so indeed are they in any other things; hard words and affectation of stile in business, like Bombast in Verse, is 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 *Seville* 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 call'd *Owlers*; those that steal customs, Smugglers; 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: Take an example to the purpose, for explaining this.

A Brickmaker being hired by a Brewer to make some bricks for him at his country-house, wrote to the

the Brewer that he could not go forward unless he had two or three load of *Spanish*; that otherwise his brick 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 *Melasses*; which frighted the Brickmaker almost out of his senses. The case was this, the brewers formerly mixt *Melasses* with their ale, to sweeten it, and abate the quantity of malt, *Melasses* being at that time much cheaper in proportion; and this they call'd *Spanish*, not being willing their customers should know at. 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, to the burning an hundred thousand of bricks, in proportion to what other people use to burn them with; and these ashes they call *Spanish*. But this neither the Brewer on one hand, or the Brickmaker on the other, understood any other of than as it related to their separate business.

Thus the receiv'd terms of art in every particular business are always to be observ'd; 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 own 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 Busi-

ness,

ness, 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 as an error, 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, were 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, should 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 person he writes to is ignorant of, and the terms whereof he is unacquainted with, as it would be for a Minister to quote St. *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 ploughmen and farmers. Thus a sailor 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 desir'd 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 doet 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? they have 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 his 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 common, and what rare; when a flower is good, 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 Exotics, 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, 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 run-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 Brickmaker'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

well burnt, but look'd white and grey, which to be sure 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, he in the abundance of his ignorance finds fault with them, because they were not of a good colour, and did not look red; the Brickmaker's 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 Bricks, would have taken off their hands.

I mention these lower things, because I would suit my writing to the understandings of the meanest people, and speak of frauds used in the most ordinary trades, to the capacity of the tradesmen for whom I write; 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 which have been mow'd, where the hay has been carried off, and the grass is 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.

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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.

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 ſell 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 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

to his own business: and they tell us men never thrive when they do otherwise.

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 handed business into a partnership, and the like; and they trade one time here, another time there, and with very good success too. 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 employment; 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.

NEITHER can it be expected that he should have equal judgment in the choice of all kinds of goods, though in a great many he may have some 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 embark 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 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, fustick, madder, and the like, so that he does his part very well: So *C. D.* is an experienced scarlet-dyer, and now doubling their stock, they fall into a larger work, and they dye bays and stuffs and other goods into differing colours, as occasion requires; This brings them to an equality in the business, and by hiring good experienced 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 workman to direct him, which, if that workman 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

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, when 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 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 incen-

diary; 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, read journals, and ſtudy 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 a bad ſhop-keeper*; indeed he 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*,

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 gentlemen only, but even ministers of state, privy-counsellors, members of parliament, and persons of all ranks in the government, 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 Duncombe*, a Goldsmith; Sir *Henry Furnese*, who was originally a retail *Hosier*; Sir *Charles Cook*, 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 several others too many to name.

But these are instances of men call'd out of a lower sphere for their eminent usefulness, and their visible capacities, being first known to be diligent and industrious men in their said 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 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; from all which 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 he ſees others riſe by.

ALL

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 apprentice ship 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 nihilo nihil 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 track; 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

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.

SUPPOSE 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; tho' there might be nothing learnt from their sense, yet you'd be sure to learn *French* from them, 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 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 phænomenon 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 of the motion to describe the thing he wanted, he goes into his study, calls his pupils about him, and tells them that *Betty*, who her self 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 call'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 him such a 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 deriv'd 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.

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 occasion 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

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 gain'd, 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 as I deſign and underſtand it, is the taking ſuitable

occaſions

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 him 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 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 is no body to ſerve, but a prentice boy or " two, and an idle journeyman; one finds them al- " ways 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. You don't ſee a maſter in " the ſhop if you go twenty times, nor any thing " that bears the face of authority. Then, 'tis a " ſhop always expos'd, 'tis perfectly haunted with " thieves and ſhop-lifters; they ſee no body but " raw boys in it, that mind nothing, and the dili- " gent 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 be- " hind 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 whig and a " ſword, I hear, and you ſee him often at the *Ball* " and at court, but very ſeldom in his ſhop, or

" waiting

« waiting on his customers; and the other, they « say, lies a bed till 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 ta- « vern, 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 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 which he is sure to give better content; for the customers always think they buy cheaper of the master than of a journeyman.

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,

dance, 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 hold, or the Team stands still, or, which is worst of all, the loading is spoil'd by overthrowing it altogether.

'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, 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 over sleep 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 enter'd into as a thing of slight 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

THERE was another old *England* 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, that 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 by any means to be thruſt out of their places, and yet they ought to be kept in their places 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

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 obey'd 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, treading 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 worshiper 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 their 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 in, 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, ſubtly 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 ſubtle Tempter, for as above I won't charge it all upon the Devil; we have a great hand in it ourſelves; but (let it be who it will) I ſay, this ſubtle 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

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 will, perhaps, 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 abed to post-pone and jostle out his prayers, and then to make God 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 mid-wife; he

was neceſſary in his way to go by a churth, 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, joins 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: The poor woman in travel, 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, 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 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

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 extravagances: 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 fill'd 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 session of Parliament, and yet the jails fill'd with insolvents before the next year, tho' 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 anage of drunkenness and extravagance, and thousands ruin them-

ſelves by that; 'tis an age of luxurious and expenſive living, and thouſands more undo themſelves by that; but among all other vices nothing ruins a Tradeſman ſo effectually, as the neglect of his Buſineſs: it is true, all thoſe things prompt men to neglect their buſineſs, but the more ſeaſonable is the advice; either enter upon no trade, undertake no buſineſs, or having undertaken it, purſue it diligently; DRIVE your trade, that the word 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 purſue 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 down to the oar; he tuggs and labours indeed, and exerts the utmoſt of his ſtrength for fear of the ſtrapado, 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: this according to *Solomon* makes him *certainly rich*, makes him in time, raiſes him above

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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 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* is a flagrant example, Ambition led him to invade the Dominions of his neighbours; and while he fell 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 his Pride made him think himself a match for them all together, 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

ble 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 us'd to rive a tree, undertaking one at last which was too strong for him, 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 gun-powder to be wary of fire, or a distiller or rectifier of spirits to moderate his furnace, lest the heads of his still 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 adventurers 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 up to himself; but does not perhaps cast up the difficulty which there may be to compass it, or 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

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 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 over-buys 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 impertinence 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 him accord-

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 mush 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 venture to buy a greater quantity of goods, than he can pay for, by which he runs into debt, is 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 said 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, 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, at *Chipping Sodbury* 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

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 silkman 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 fond of seeing their shops well stock'd, and their warehouses full of goods; this is a snare to them, and brings them to buy in more goods than they want; it is a foolish as well as a fatal error, whether it lies 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 warehouse 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 *shopkeepers*, as they call them, (*viz.*) out-of-fashion

 things;

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, untoucht, 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 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

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state of life that a Tradesman can live in, 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 thousand 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, were deeply wounded, 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 it self 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;

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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 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 suppos'd 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 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,

sness, 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 had 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 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 to give a full account of himself upon oath to the commissioners, who, when they see his integrity, may effectually deliver him

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 easy, 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, or 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 be-

gin 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 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 it ſelf, 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 too, 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,

ry, 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 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; by this method he may perhaps recover his credit again; at least he may prevent his otherwise inevitable ruin: But this

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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 the melancholy truth there too plain to be conceal'd: finds that his stock is really 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 at last? 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 hope; but at last, the dead warrant comes down, then he sees death unavoidable, and gives himself up to despair.

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INDEED the malefactor is 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 shall 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 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 for this, (*viz.*) 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, and therefore this may be call'd an excuse; both which may indeed happen to a Tradesman, but I must add that *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 indeed*, 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

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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; FIRE, Floods of water, Thieves, and many such; 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 wharf below the *Roodee* at *West Chester*, threw 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 shop-keeper 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 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 ware-house thereabouts, or his shop might be there, and the goods perhaps sugars, or currants, or tobacco, or any heavy goods in his way, cou'd not be easily or in time 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

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 adventurer 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 several other 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; and In which I question whether it can be honest for any such man to continue trading; for first, to go on is making his creditors run an unjust hazard without their consent; indeed, if he discovers his condition 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, that unless somethng extraordinary happen, which perhaps also is not profitable, 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

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, that 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 yourself, 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 by meer constraint; like a man fighting to the last gasp who is knock'd down unawares, and laid on the ground, and then his re-

sistance

ſiſtance is at an end; indeed a tradeſman puſhing on under irreſiſtible misfortunes is but fighting with 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 himſelf 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 this integrity.

We have a great clamour among us of the cruelty of creditors; it is indeed very popular, goes a great way with ſome people; but let them tell us whenever creditors were cruel, where 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 indeed 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*, he might have receiv'd perhaps two thirds of the 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, I ſay, *Break in time*, you will certainly be receiv'd 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

It is true, most tradesmen that Break, merit the name of knave or dishonest man, but 'tis not so with every one; 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 finds himself declining, but that he is, if he breaks, able to pay fifteen shillings in the pound, will, struggle on yet, '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 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, 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? Indeed as the Tradesman can expect no quarter from his creditors so he will have no quiet in himself.

I might instance here the miserable, anxious, perplexed life, which the poor Tradesman lives under before he Breaks; 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 most 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, on their falling 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 order to this, I will briefly enquire what are ordinarily the original causes 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: there are a great many other 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 Wetsalters 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 *Gracechurch-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*, the *Temple*, and the *Strand*, *&c.* the mercers on both sides *Ludgate*, in *Round-court*, *Gracechurch* and *Lombard-streets*; the Shoemakers in *St. Martins le grand*, and *Shoemaker-row*; the Coachmers 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 business. 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 coach-maker 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 for this or that particular trade 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 *Eaſt-cheaps* for butchers; now we 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 of any trade remove from ſuch a ſtreet, or ſettled place where that particular 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 wherever 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 ſeamſtreſſes, and the other among the chair-makers; it would be the ſame thing as for a country ſhop-keeper in a town 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 trade, 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 crouded 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 that 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 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 cargoe*; that is to ſay, they want ſomething of every thing that may furniſh the tradeſmen 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 often 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 than 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; 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? the ſhop is preſently recommended for a ſhop well ſorted, and for

a place

a place where things are to be had not only cheap and good, but of the newest fashion, 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, and 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 this he knows 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; he must 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 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 too 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 ſhop-keepers, having 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 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 ſhew'd 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

to a citizen's wife, in conversation as they were going to buy clothes) I am resolv'd I won't go there, 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 cant'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, herself, 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 her 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, Madam, and without examining the truth of the fact, perhaps.

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. 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.

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 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 a 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. ———*ll*'s ſhop been ſhut up?

Laceman. ABOUT a month, Madam.

Lady. WHAT is Mr ——— dead?

Lacem. No, Madam, he is not dead.

Lady.

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 ſhe did, but declar'd beforehand ſhe would Buy nothing, but give the mercer all the trouble ſhe could; and ſo ſaid the other. Then 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 civilly to them both on that account, the other having laid out her money there ſeveral times. Well, the Lady went in, and 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, us'd her with the utmoſt civility and good manners. She treated him, on the contrary, as ſaid her ſelf, even with a forc'd 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 that ſhe ſhould be eaſily ſerved, ſhe doubted not, at another Place.

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 plagu'd 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 am sure I cannot sell: if it is not a trouble to you, Madam, I'll shew you every piece of goods in my shop; if you do not buy now, you may perhaps 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, where she spy'd the city Lady, who had just us'd the partner as the first Lady had us'd the chief master; and there, as if it had been by mere chance, she salutes her with, Your servant cousin, pray what brought you here? The cousin answers, Madam, I am mighty glad to see your Ladyship 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 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

WHILE the boy was gone, ſhe takes the city Lady aſide, 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 ſurpriſing 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 us'd him ſo

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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.

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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 be gone, 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.

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. Well, 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

* Now he knew her to be a person of quality, which he did not before.

that

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 clothes) 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 Trade,* 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 from their ſhop, and fall into frenzies, and a kind of madneſs, and beat their heads againſt the wall, and perhaps miſchief themſelves, if not prevented, till the violence of it had gotten vent, and the paſſions abate and cool. 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

furious for two or three minutes, as a man chain'd down in *Bedlam*; and again, when that heat was over, would sit down and cry faster than the children he had abused; and after the fit he would 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 could resent nothing, and in the family a madman; in the shop meek like the lamb, but in the family outrageous like a *Lybian* 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 whatsoever they may 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 to offer the least inconvenience to them by whom he gets it; 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 conquer'd 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 their 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 four,

A ſour, 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 entirely.

I am, &c.

LETTER. VIII.

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 road, 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 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 the Tradesman's prosperity as the worst, tho' they both carry an appearance of good, and promise contrary to what they perform; these are,

I. Pleasures 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 them-

ſelves: 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 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 wreſt 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 ſportſmens 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 atten-

dance; as to see a barber abroad on a *Saturday*, a corn-factor abroad on a *Wednesday* and *Friday*, or a *Blackwell-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 and 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 satisfy 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 too, and should leave it to somebody 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 sometimes, in the rage of an ungovern'd passion, or in a 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, that 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 Pleasures which the Tradesman takes are, as he says, not unlawful, and that he follows only a little innocent

nocent 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 the more 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 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 sixpence. But at the same time perhaps it might be said he spent five pounds worth of his 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? they are downright 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 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, and keep holiday for altogether.

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, 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 of their ſubſtance before, they will rob him now of his peace,

and

and of all that calm of soul which an honest, industrious, tho' unfortunate Tradesman, might otherwise meet 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 exotic diversions, I mean such as are foreign to his shop, and to his business, and which I therefore call *exotic*, 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, or compting-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 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 in another place, 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 than 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 be sufficient; 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 healthy, 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

ſuch an exceſs as is now the caſe, and conſequently there were fewer tradeſmen drawn into the practice.

THE preſent age, *as I ſaid before*, 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, and then they never fail of company ready to lead them into all manner of wickedneſs and 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*, as the ſcripture expreſſes; 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

INDEED I knew one of these sort of gentlemen-apprentices, who is an eminent example of theirs: He thought fit to 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 in *Cheshire*, 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 serv'd 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 seventy pound of the money, to discharge little debts which he had contracted in his apprenticeship, (*viz.*) at two or three ale-houses for drink and eatables, treats and junkettings; to taylors and barbers for clothes and long perukes, at the seamstresses 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 thirty or forty pound to equip him for the company which he had learn'd to keep, he took care to do that part 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 a tavern, not far from his dwelling, 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 in the tavern, where what he spent to be sure made them willing enough to Oblige him for a while, that is to say, to encourage him to ruin himself.

THEY

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: 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, and 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, to some they may be needful for health, and to give a 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 are not a few tradesmen thus lawfully ruin'd, as I may call it, every day; 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

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 the supporting his trade by a due attendance and application.

I am, &c.

LETTER X.

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

SIR,

HITHERTO I have written 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

the only dangers, and nothing can hazard them, but the unskilfulness of the pilot: and thus it is in trade; open debaucheries and extravagances, and a 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 certain 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; to which might be added a kind of necessity of it; for that even with the greatest prudence and frugality a man cannot now 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 spight 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

thus the world runs on to a kind of distraction at this time; *where it will end, time must discover.*

Now, for 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 hair-brain'd desperate ways of gaming and whoring, that I think 'tis the best service I can do the Tradesman to lay before him those *sunck 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 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

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

'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 Bankrupts 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 tradesmen 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 in value to the consumer by the high duties laid on them; such as Linen, *especially fine linen*; silk, especially foreign wrought silk: almost all things 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; oil, wine, spice, raw silks, callicoes, 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 physicians 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; pro-provisions are higher 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

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 three or four maid-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 foot-men, 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 to 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 foot-man or two besides; for 'tis an ordinary thing to see the tradesmen and shopkeepers 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

led *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: the truth is, that 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 lately 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, at least not 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, *We must be like other folks*:

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 *compleat 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 dress'd 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 did whom I knew, after having been once broke and set up again, *I neither give nor take credit*; in which he was right, for he could trust no body, because no body would trust him: 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 of *London*; and that their eager resolv'd pursuit 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'er 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 liv'd 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

self in 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 used 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 light Tax upon tradesmen, as it is now come up to an excess not formerly known among them; 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 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

and Distinction, I say this is very pleasing to any young Tradesman, and it is really a snare which a young Tradesman, 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,*

I. PER-

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 foolishly gone a fishing into *Hackney-marsh*. This loss can never be restor'd; this expence of time was a fatal expence of money; and no tradesmen 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 may be 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

advance of price, and esteem it a favour too. Who now paid dearest for the visit to a person of figure? the Gentleman, or man of Quality, 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,

ly, 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 toſit 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 his warehouſe to Buy, and an unexpected bargain offers to be ſold, another calls to pay money, *and the like*; nay, I would almoſt ſay, but that I am loth to concern the *Devil* in more evils than he is a 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; 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 an 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 eager 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

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 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 human, a wretch harden'd againſt all the paſſions and affections that nature has furniſh'd other animals with; and as there is no rhetorick of uſe to ſuch a kind of man as that, ſo I am not talking to ſuch a one, he 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.

DOUBT-

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, and coarsly 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 more 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, involved themselves in the expence of a family before they were in a way of gaining sufficient to support it.

A mar-

A married apprentice will always make a repented 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 intrigue, to conceal them afterwards under fear of superiours, to manage after that for the keeping 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 expencecoming upon him while he is but a servant, and while his portion, *or whatever it is to be called,* is not yet come into his hand, he is driven to terrible exigences to supply it; 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 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 oblig'd to receive a Dishclout for a

daughter

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 oblig'd to borrow of friends, *if he has any*, on pretence his father does not make him a sufficient allowance, or he intrenches 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 first young man was oblig'd 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, 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 begin his 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 loosenes of their circumstances, that 'tis needful to marry them to keep them at home, to preserve them diligent, and bind them down close to their business.

This, be it just or not, is a bad cure of an ill disease; it is ruining the young man's fortune to make him sober, and making him a slave for 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

had been set up a few years, and by his diligence and frugality join'd to a small expence in house-keeping had increas'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 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 tradesmen, 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 to 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: *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 while a Batchelor, with a middling expence at most.

But when he brings home a wife, besides the furnishing his house, he must have a formal housekeeping, even at the very first; and, as children come on, more servants, that is, maids or nurses, that are as necessary 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,

naging, 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 if 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 while, 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 power to aſſiſt him, and if her way of living was too great for him to ſupport, ſhe would leſſen it in any thing ſhe could, as he ſhould direct, and 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, ſhe is a ſervant to every body her ſelf; and that in ſhort, when he makes the ſtricteſt examination, he finds ſhe lays

out

out nothing but what is absolutely necessary, what now must this man 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, by pushing on his trade and living close in his expence, he had 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's a question by it self, and hard enough to answer.

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 streighter hand, and the like; If indeed he had done so, and she had not comply'd 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 the 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. PRITHEE don't trouble me.

Wife. I will know what is the matter.

Husb.

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 at last, 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 of.

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. 'Tis nothing that you can help me in.

Wife. 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.

Husb. No, I have no ſuch knack 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, *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.

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 handsomly, 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.

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 creditors had come and turn'd us out of doors, then 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 streighten 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. 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 they 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.

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, 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 a 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.

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 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,

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 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 extravagancies, 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 my self; 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 your self.

WELL, *said I*, and you think your self 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 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 shop-keeper* 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

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 considered, 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 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 a 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

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 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,

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 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 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 dispense 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 master's 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

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 depend 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 the air for his wife and children, and there he maintain'd them very comfortably: but it was a rule with him, that he who expects

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

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 purſuit 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 indiſpoſed, 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

some houses, where the reader of the parish is allow'd 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 myself 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 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

II. THAT they receive greater præmium'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 misapplications, 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 this irrecoverable damage. He therefore, 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

his customers away, bring a scandal upon his shop, and destroy both their master and themselves.

Secondly, As to the receiving great præmium'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 access, 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 præmium 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 præmium'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

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.

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 it. 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

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, 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 *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*

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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 Trademan'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 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 is the uncertainty of human 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

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 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 conceal'd 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 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

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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 his creditors together, the first thought which by the consequence of the thing comes to be consider'd, 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 off 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

2. WHERE ſome creditors, by ſuch judgments, or by attachments of debts, goods deliver'd, 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 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 harpies 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 ſatisfy 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

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 outcry, or an appraisement, and all sinks 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 satisfied 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

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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 friend-

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ly statutes; that is, 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 a 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 no be so here; and I doubt not but it would

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, 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

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, 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

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 warehouse 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
	6162	10	00
Estate deficient to ballance.	1006	02	00
	7108	08	00

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
	116	10	00

Brought over	116 : 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 credits 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 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 credit, 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 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 to run the hazard of the debts, when put into 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 discharg'd in conscience, and may 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 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 larger 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 puting 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; 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, great-

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ly 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 surrendering 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 a 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.

LET-

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 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 raise 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

Trades-

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 blackening 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 before, 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

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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 proper estate, clear and good, over and above all demands, all his debts discharg'd, and all the expences of the Commission 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 innocent of the wicked design; 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 therefore authors should consider very well of such things beforehand.

A Tradesman's credit, and a maid's virtue, ought to be equally sacred from the tongues of men; and 'tis a very unhappy truth, that as times now go, they

they are neither of them regarded among us as they ought to be.

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 mercilefs 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, shurtlecock 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 the 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, I mean, not in private hands; some

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of those Bankers, as I have heard 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, as if they had been thunder-struck; the very report of having money in the *Exchequer* brought a run upon the goldsmiths that had no money there, as well as upon those that had; and not only Sir *Robert Viner*, Alderman *Backwell*, *Farringdon*, *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 before.

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 day 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, who was in the coffee-house at the same time,

time, 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 in good earnest, as any man need to desire; and if he had not had very 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 cou'd 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 ever perhaps discover'd, or so much as rightly guess'd at; yet 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 hellish of all secret crimes, I mean Envy; which is of the Devil, was born of Hell,

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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 that falls thus will indeed merit and call for every honest man's 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 it self 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 horror 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 upon 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

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 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, they 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 forward 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 out goods 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 weakened, 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; men will 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

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 character of the Lady: 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, 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 broke 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

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 surprize 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 chear, 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.* 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

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 of the Lady's fortune, 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, wherever 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

and the poor Tradesman, though 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 loaded 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 raising 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 tatling 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 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

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 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 tempta-

tion

tion 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 down-right 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

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

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 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 infe-

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 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 too 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 to 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 your self 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

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 of 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

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 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 causelesly 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 and 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, notwithstandiug 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, 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, defaming 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 rendring them suspected, talking doubtfully of their characters, and of their conduct, and rendring 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 to enquire about him, but I knew not what to say, I durst not say he is a good man, or that I would trust him with five hundred pound my self; if I should have said 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.*

ANO-

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 suppose 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 to hurt their neighbour, 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 enemy, 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 depreciate 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, 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, Linen-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 appren-

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 customers 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 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

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 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 ſurpriſes the Tradeſman, letting him ſee by his loſs what his neglect has coſt him.

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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

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 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.

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.

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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 o be both bankrupt together.

5. 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 seriously 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

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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 concerned; 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 that he shews himself upon the *Exchange*, or at his shop-door again, in spight 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.

turing. And I muſt add too, that many a Tradeſman has fallen under the diſaſter by the partner's 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 your self 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 your self, and be rather less acquainted with the business than your self, 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 pre-

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vent in time the mischief which would otherwise be inevitable to them both.

THERE are many other advantages to a Tradesman, who is oblig'd 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.

BY this correcting of rash measures, I mean overruling 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,

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.

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 seller's 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

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, rather 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 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, as 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,

Saturday, to get in money to pay his merchant, 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 parole, 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 here upon 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 dependence 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 that 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 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 expressly 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 ourselves, 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

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 supplied, 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 trespasser 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 go 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 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

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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 to, and afraid of him, is glad to do and say any thing to pacify him, and this extorts a promise, which when the times 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 embarrass'd in trade, and past the possibility of getting out, and being at last oblig'd to stop and call his people together, told me, that after he was broke,

tho'

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 terror 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 follow'd, he would not go back to live in a good figure as he had done, if it had been in his Choice, and to be in the exquiſite torture of want of money to pay his bills and keep off his duns as he was before.

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,

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 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 anheight as put him into a furious passion, and knowing he must break some time or other, he was resolv'd 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 know-

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

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

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 however acknowledge, that it is a very mortifying thing to a Tradeſman, ſuppoſe him to be one that either 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, tradeſmen ſhould not make their promiſes of payment ſo poſitive, but rather conditional, and thereby avoid both the immorality and the diſcredit of breaking their 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.

LET-

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 crime 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 it deliver'd trade from a terrible load, and tradesmen from a vast accumulated weight of daily crime: there was scarce a shopkeeper 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 boy, 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 ignorantly or careleſly 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, proffering 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 ſurpriſe 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 ſhop-keeper'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 honeſteſt tradeſmen among us, if not by all of them.

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 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 encrease 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 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 ſhopkeeper 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

thing 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 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' whoſe 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, then 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 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 difficultly 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, 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 it ſelf, 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,

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 cloth 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 there 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, like 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

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 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

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 it 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 possible.

The shop-keeper ought indeed to have a good tongue, but he should not make a common whore of his tongue, 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, beyond his counter, would be worth nothing if he should confine himself to that mean silly thing call'd *Truth*;

they

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 ſhop-keeper met to deal, there was no room for any

words

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 falsehoods 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-keeper's 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 hearken 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 some 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; I am sure you have better.

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 died.

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 died.

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 semstress, 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 almost every trade, especially of retail trade, from the meanest to the uppermost part of business? 'till in short 'tis grown so

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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 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.

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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 remem-

ber,

ber, 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 Business 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, in 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 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

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 of a shop for Pastry ware in *London* to consist of the following particulars;

1. Sash windows, all of looking-glass plates, 12 inches by 16 inches in measure.

2. All the walks 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 sweet-meats.

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, *Anglicè* 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 reflection 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;

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 observer 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; 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; 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; 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 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 faſhings 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 very hory 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 follow'd; 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.

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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 shop and a mean stock is something like the *Frenchman* with his laced ruffles, without a shirt: I cannot but think a well furnith'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 decipi, 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 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 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

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 different 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 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

diligent mafter and a faithful fervant, and it will never want a trade.

I am, &c.

CHAP. XX.

Of the Tradefman's keeping his Books, and cafting up his Shop.

SIR,

IT was an antient and laudable cuftom with tradefmen in *England* always to ballance their accounts of ftock, and of profit and lofs, at leaft once every year; and generally it was done at *Chriftmas*, or New year's tide, when they could always tell whether they went backward or forward, and how their affairs ftoods in the world; and tho' this good cuftom is very much loft among tradefmen at this time, yet there are a great many that do fo ftill, and they generally call it, *cafting up fhop*; to fpeak the truth, the great occafion of omitting it has been from the many tradefmen, 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 fee a Tradefman that does not caft up once a year, I conclude that Tradefman to be in very bad circumftances, that at leaft he fears he is fo, and by confequence cares not to enquire.

As cafting up the fhop is the way to know every year whether he goes backward or forward, and is the Tradefman's particular fatisfaction, fo he muft caft up his books too, or elfe it will be very ominous to the Tradefman's credit.

Now,

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

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 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 entered 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 at all: That Tradeſman, who keeps no books, may depend upon it, he will e'er 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 book 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 Tradeſ-

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 shopkeepers, 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 shopkeeping.

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.

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 could 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 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 ſhopkeeper, 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 to say, to another Book, where eve-

ry

ry 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 of Debtor and Creditor 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 rummages 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 countryman, has his pocket-book with him,

and

and in it a copy of his posting-book, so the countrymen 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, 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 Book, for he can't call it Books, which he pretends he keeps so exact, and examining it 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 had 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 I ſay 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 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 136l. 10s. 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

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; for 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

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 Tradesman 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

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 much dissatisfied 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 leſt 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 tradeſmen 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 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,

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 management 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 accout; *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 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 them, 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, 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

man 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 ruin'd when he was living, his widow and children have been ruin'd after his deceaſe; tho' he, had juſtice been done, 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

ness, 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 fevers 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 distress'd 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, 2. A

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 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 fever: 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.

LET-

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 the service; on the contrary, the women, generally speaking, trouble not their heads about it, scorn to be seen in the compting-house, much less behind the counter; despise the knowledge of their husband's business, or 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

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 embarrass'd, as she *has not* or *has* acquainted herself, or been made acquainted with her husband's affairs in his life-time.

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 call'd a Tradesman, and consequently scorn'd to come near his shop or warehouse, and by consequence 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 maybe miserable in the last part of it; 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

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; and 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 his Freedom, let him into the trade, make him master of all the Business, set him up 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 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 Beggar." 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 herself 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 herſelf 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 herſelf 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 herſelf to make the beſt of things that are left her, or to preſerve herſelf 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 the Buſineſs; 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

foolifhy,

foolishly, and throw away the advantages that are put into their hands, be that to them, and it is their business to take care of it; I would still 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: To this end, I say, I would have every Tradesman make 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, 'tis none of his fault, 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 herself, as I have observed, and marrying her 'prentice Boy, in order to take care of the effects; that is to say, *ruining* herself 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 herself 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 herſelf 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 husband's affairs; as well to be helpful to him, if ſhe can, as to be in a condition to be helpful to herſelf 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, forſooth, he will have her ſit above in the parlour, receive viſits, 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

that it would be ridiculous for the women to appear in their shops; that is, such as linen and woollen drapers, mercers, booksellers, goldsmiths, 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 such 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 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 hardship, 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 should be taken away, and she be left destitute in the world, as many are.

Thus

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; the eldest of the children 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! 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 beforehand.

WHY, *ſays 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

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 sometimes, 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,

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 son 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 share to a third, gave her own son another third, and kept a third for herself, to support the family.

THUS the whole trade was preserved, 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

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's trades catch'd up by apprentices or journeymen in the shop, or by other shop-keepers 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, though 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.

THIS is a very unhappy, and indeed a most unseasonable kind of pride; and, if I might presume to add a word here by way of caution to such Ladies, it should be to consider, before they marry tradesmen, the great disadvantages they lay themselves under, in submitting to be a Tradesman's wife, but not putting themselves in a condition to take the be-

nefit, as well as the inconvenience of it; for while they are above the circumſtances of the Tradeſman's wife, they are deprived of all the remedy againſt the miſeries of a Tradeſman's widow; and if the man dies, and leaves them little or nothing but the trade to carry on, and maintain them, they being unacquainted with that, *are undone*.

A Lady, that ſtoops to marry a Tradeſman, ſhould conſider the uſage of *England* among the Gentry and perſons of diſtinction, where the caſe is thus; if a Lady, who has a title of honour, ſuppoſe it be a Counteſs, or if ſhe were a Ducheſs, it is all one, if, *I ſay*, ſhe ſtoops to marry a private Gentleman, ſhe ceaſes to rank for the future as a Counteſs, or Ducheſs, but muſt be content to be, for the time to come, what her husband can entitle her to, and no other; and excepting the courteſy of the people, calling her *my* Lady Ducheſs, or the Counteſs, *ſhe is no more than plain miſtreſs* ----- ſuch a one, meaning the name of her husband, and no other.

THUS if a Baronet's widow marries a Tradeſman in *London*, ſhe is no more *my Lady*, but plain Mrs. ----- the Draper's wife, *&c.* The application of the thing is thus; if the Lady thinks fit to marry a mechanick, ſay a Glover, or a Cutler, or whatever it is, ſhe ſhould remember ſhe is a Glover's wife from that time, and no more; and to keep up her dignity, when fortune has levell'd her circumſtances, is but a piece of unſeaſonable pageantry, and will do her no ſervice at all: The thing ſhe is to enquire is, what ſhe muſt do if Mr. ----- the Glover, or Cutler, ſhould die? whether ſhe can carry on the trade afterward, or whether ſhe can live without it? If ſhe finds ſhe cannot live without it, 'tis her prudence to conſider in time, and ſo to acquaint herſelf with the trade, that ſhe may be able to do it when ſhe comes to it.

I do

I do confess, there is nothing more ridiculous than the double pride of the Ladies of this age, with respect to marrying what they call below their birth; some Ladies of good families, tho' but of mean fortune, are so stiff upon the point of honour, that they refuse to marry tradesmen; nay, even merchants, tho' vastly above them in wealth and fortune, only because they are tradesmen, or, as they are pleas'd to call them, tho' improperly, *Mechanicks*; and tho' perhaps they have not above 500 *l.* or 1000 *l.* to their portion, scorn the man for his rank, who does but turn round, and has his choice of wives perhaps, with 2, or 3, or 4000 *l.* before their faces.

The Gentlemen of quality, we see, act upon quite another foot, and, I may say, with much more judgment, seeing nothing is more frequent than when any noble family are loaded with titles and honour rather than fortune, they come down into the city, and choose wives among the merchants and tradesmens Daughters to raise their families; and I am mistaken, if at this time we have not several Duchesses, Countesses, and Ladies of rank, who are the daughters of citizens and tradesmen, as the Duchess of *B——d*, of *A——e*, of *W——n*, and others; the Countess of *Ex—r*, of *Onslow*, and many more too many to name; where it is thought no dishonour at all for those persons to have match'd into rich families, tho' not ennobled; and we have seen many trading families lay the foundation of Nobility by their wealth and opulence; as Mr. *Child* for example, afterwards Sir *Josiah Child*, whose posterity by his two daughters are now Dukes of *Beaufort* and of *Bedford*, and his Grandson Lord Viscount *Castlemain*, and yet he himself began a mean Tradesman, and in circumstances very mean too.

But this stiffness of the Ladies, in refusing to marry tradesmen, tho' it is weak in itself, is not near

ſo weak as the folly of thoſe who firſt ſtooping to marry thus, yet think to maintain the dignity of their birth, in ſpight of the meanneſs of their fortune; and ſo carrying themſelves above that ſtation, in which Providence has placed them, diſable themſelves from receiving the benefit which their condition offers them, upon any ſubſequent changes of their life.

THIS extraordinary ſtiffneſs, I have known, has brought many a well-bred Gentlewoman to miſery and the utmoſt diſtreſs; whereas had they been able to have ſtooped to the ſubſequent circumſtances of life, which Providence alſo thought fit to make their lot, they might have lived comfortably and plentifully all their days.

IT is certainly every Lady's prudence to bring her ſpirit down to her condition; and if ſhe thinks fit, or it is any how her lot to marry a Tradeſman, which many Ladies of good families have found it for their advantage to do; I ſay, if it be her lot, ſhe ſhould take care ſhe does not make that a Curſe to her, which would be her Bleſſing, by deſpiſing her own condition, and putting herſelf into a poſture not to enjoy it.

IN all this I am to be underſtood to mean that unhappy temper, which I find ſo much among the tradeſmens wives at this time, of being above taking any notice of their husbands affairs; as if nothing was before them but a conſtant ſettled ſtate of proſperity, and it was impoſſible for them to taſte any other fortune; whereas that very hour they embark with a tradeſman they ought to remember, that they are entring a ſtate of life full of accidents and hazards, and that innumerable families in as good circumſtances as theirs fall every day into diſaſters and misfortunes, and that a Tradeſman's condition is liable to more caſualties, than any other life whatever.

how

How many widows of tradesmen, nay, and wives of broken and ruin'd tradesmen do we daily see recover themselves and their shatter'd families, when the man has been either snatch'd away by death, or demolish'd by misfortunes, and has been forced to fly to the *East* or *West-Indies*, and forsake his family in search of bread?

WOMEN, when once they give themselves leave to stoop to their own circumstances, and think fit to rouze up themselves to their own relief, are not so helpless and shiftless creatures as some would make them appear in the world; and we see whole families in trade frequently recover'd by their industry; but then they are such women as can stoop to it, and can lay aside the particular pride of their first years; and who, without looking back to what they have been, can be content to look into what Providence has brought them to be, and what they must infallibly be, if they do not vigorously apply to the affairs which offer, and fall into the business which their husbands leave them the introduction to, and do not level their minds to their condition: It may indeed be hard to do this at first, but necessity is a spur to industry, and will make things easy, where they seem difficult; and this necessity will humble the minds of those whom nothing else could make to stoop; and where it does not, 'tis a defect of the understanding, as well as of prudence, and must reflect upon the senses as well as the morals of the person.

I am, &c.

LETTER

LETTER XXII.

Of the Dignity of Trade in England *more than in other Countries.*

SIR,

IT is ſaid of *England* by way of diſtinction, and we all value our ſelves upon it, that it is a trading country; and King *Charles* II. who was perhaps the Prince of all the Kings that ever reign'd in *England*, that beſt underſtood the country and the people that he govern'd, us'd to ſay, *That the Tradeſmen were the only Gentry in* England: His Majeſty ſpoke it merrily, but it had a happy ſignification in it, ſuch as was peculiar to the beſt Genius of that Prince, who, tho' he was not the bright governour, was the beſt acquainted with the world, of all the Princes of his age, if not of all the men in it; and tho' it be a digreſſion give me leave, after having quoted the King, to add three ſhort obſervations of my own, in favour of *England*, and of the people and trade of it, and yet without the leaſt partiality to our own country.

I. WE are not only a trading country, but the greateſt trading country in the world.

II. OUR climate is the moſt agreeable climate in the world to live in.

III. OUR *Engliſhmen* are the ſtouteſt and beſt men (I mean what we call men of their hands) in the world.

THESE

THESE are great things to advance in our own favour, and yet to pretend not to be partial too; and therefore I shall give my reasons, which I think support my opinion, and they shall be as short as the heads themselves, that I may not go too much off from my subject.

1. WE are the greatest trading country in the world, because we have the greatest exportation of the growth and product of our land, and of the manufacture and labour of our people; and the greatest importation and consumption of the growth, product, and manufactures of other countries from abroad, of any nation in the world.

2. OUR climate is the best and most agreeable, because a man can be more out of doors in *England* than in other countries. This was King *Charles* the second's reason for it; and I cannot name it, without doing justice to his Majesty in it.

3. OUR men are the *stoutest* and *best*, because strip them naked from the wast upwards, and give them no weapons at all but their Hands and Heels, and turn them into a room, or stage, and lock them in with the like number of other men of any nation, man for man, and they shall beat the best men you shall find in the world.

FROM this digression, which I hope will not be disagreeable, as it is not very tedious, I come back to my first observation, that *England* is a trading country; and two things I offer from that head.

First, OUR tradesmen are not, as in other countries, the meanest of our people.

Secondly, SOME of the greatest and best, and most flourishing families among not the gentry

only, but even the nobility, have been rais'd from trade, owe their beginning, their wealth, and their estates to trade; and I may add,

Thirdly, THOSE families are not at all ashamed of their original, and indeed have no occasion to be ashamed of it.

IT is true, that in *England* we have a numerous and an illustrious Nobility and Gentry; and it is true also, that not so many of those families have rais'd themselves by the sword as in other nations, though we have not been without men of fame in the field too.

BUT *Trade* and *Learning* has been the two chief steps, by which our gentlemen have rais'd their relations, and have built their fortunes; and from which they have ascended up to the prodigious height, both in wealth and number, which we see them now risen to.

As so many of our noble and wealthy families are rais'd by, and derive from trade, so it is true, and indeed it cannot well be otherwise, that many of the younger branches of our gentry, and even of the nobility it self, have descended again into the spring from whence they flow'd, and have become tradesmen; and thence it is, that, as I said above, our tradesmen in *England* are not, *as it generally is in other countries*, always of the meanest of our people.

INDEED I might have added here, that trade it self in *England* is not, as it generally is in other countries, the meanest thing the men can turn their hand to; but on the contrary trade is the readiest way for men to raise their fortunes and families; and therefore it is a field for men of figure and of good families to enter upon.

N. B. By trade we must be understood to include Navigation, and foreign discoveries, because they are generally speaking all promoted and carried on by trade, and even by tradesmen, as well as merchants; and the tradesmen are at this time as much concern'd in shipping (as Owners) as the merchants, only the latter may be said to be the chief employers of the shipping.

Having thus done a particular piece of justice to ourselves, in the value we put upon trade and tradesmen in *England*, it reflects very much upon the understandings of those refin'd heads, who *pretend to* depreciate that part of the nation, which is so infinitely superiour in number and in wealth to the families who call themselves gentry, and so infinitely more numerous.

As to the wealth of the nation, that undoubtedly lies chiefly among the trading part of the people; and tho' there are a great many families rais'd within few years, in the late war by great employments, and by great actions abroad, to the honour of the *English* Gentry; yet how many more families among the tradesmen have been rais'd to immense estates, even during the same time, by the attending circumstances of the war? such as the cloathing, the paying, the victualling and furnishing, *&c.* both army and navy? And by whom have the prodigious taxes been paid, the loans supplied, and money advanced upon all occasions? By whom are the Banks and Companies carried on? And on whom are the Customs and Excises levied? Has not the trade and tradesmen born the burthen of the war? And do they not still pay four millions a year interest for the publick debts? On whom are the funds levied, and by whom the publick credit supported? Is not

trade the inexhausted fund of all funds, and upon which all the rest depend?

As is the trade, so in proportion are the tradesmen; and how wealthy are tradesmen in almost all the several parts of *England*, as well as in *London*? How ordinary is it to see a tradesman go off of the stage, even but from mere shop-keeping, with, from ten to forty thousand pounds estate, to divide among his family? when, on the contrary, take the gentry in *England* from one end to the other, except a few here and there, what with excessive high living, which is of late grown so much into a disease, and the other ordinary circumstances of families, we find few families of the lower gentry, that is to say, from six or seven hundred a year downwards, but they are in debt and in necessitous circumstances, and a great many of greater estates also.

On the other hand, let any one who is acquainted with *England*, look but abroad into the several counties, especially near *London*, or within fifty miles of it: How are the antient families worn out by time and family misfortunes, and the estates possess'd by a new race of tradesmen, grown up into families of gentry, and establish'd by the immense wealth, gain'd, as I may say, behind the counter; that is, in the shop, the warehouse, and the compting-house? How are the sons of tradesmen rank'd among the prime of the gentry? How are the daughters of tradesmen at this time adorn'd with the duacl coronets, and seen riding in the coaches of the best of the nobility? Nay, many of our trading gentlemen at this time refuse to be Ennobled, scorn being knighted, and content themselves with being known to be rated among the richest Commoners in the nation: And it must be acknowledg'd, that whatever they be as to court-breeding, and to manners, they, generally speaking, come behind none of the gentry in knowledge of the world.

At

At this very day we see the son of Sir *Thomas Scawen* match'd into the ducal family of *Bedford*, and the son of Sir *James Bateman* into the princely house of *Marlborough*, both whose ancestors, within the memory of the writers of these sheets, were tradesmen in *London*; the first Sir *William Scawen*'s apprentice, and the latter's grandfather a *P*—— upon, or near, *London-Bridge*.

How many noble seats, superior to the palaces of sovereign Princes (in some countries) do we see erected within few miles of this city by tradesmen, or the sons of tradesmen, while the seats and castles of the ancient gentry, like their families, look *worn out*, and fallen into *decay*! witness the noble house of Sir *John Eyles*, himself a Merchant, at *Giddy-hall* near *Rumford*; Sir *Gregory Page* on *Black-heath*, the son of a *Brewer*; Sir *Nathanael Mead* near *Weal-green*, his father a *Linen-Draper*, with many others, too long to repeat; and to crown all, the Lord *Castlemain*'s at *Wanstead*, his father Sir *Josiah Child* originally a Tradesman.

It was a smart, but just repartee of a *London* Tradesman, when a gentleman *who had a good estate too*, rudely reproach'd him in company and bad him hold his tongue, for he was no gentleman; *No, Sir*, says he, *but I can buy a gentleman*, and therefore I claim a liberty to speak among gentlemen.

Again, in how superior a port or figure (as we now call it) do our tradesmen live to what the middling gentry either do or can support? An ordinary Tradesman now, not in the city only, but in the country, shall spend more money by the year, than a gentleman of four or five hundred pounds a Year can do; and shall encrease and lay up every year too; whereas the gentleman shall at the best stand stock still, just where he began, nay, perhaps decline; and as for the lower gentry, from an hundred pounds a year to three hundred, or thereabouts, *though they are often*

ten as proud and high in their appearance as the other; as to them, I say, a *Shoemaker* in *London* shall keep a better house, spend more money, cloath his family better, and yet grow rich too: It is evident where the difference lies, *an Estate's a pond*, but *a Trade's a spring*; The first, if it keeps full, and the water wholesom, by the ordinarry supplies and dreins from the neighbouring grounds, 'tis well, and 'tis all that is expected; but the other is an inexhausted current, which not only fills the pond, and keeps it full, but is continually running over, and fills all the lower ponds and places about it.

THIS being the case in *England*, and our trade being so vastly great, it is no wonder that the tradesmen in *England* fill the lists of our nobility and gentry; no wonder that the gentlemen of the best families marry tradesmen's daughters, and put their younger sons apprentices to tradesmen; and how often do these younger sons come to buy the elder sons estates, and restore the family, when the elder, and head of the house, proving rakish and extravagant, has wasted his patrimony, and is obliged to make out the blessing of *Israel*'s family, where the younger son bought the birth-right, and the elder was doomed to serve him?

TRADE is so far *here* from being inconsistent with a Gentleman, that *in short* trade in *England* makes Gentlemen, and has peopled this nation with Gentlemen; for after a generation or two the tradesmen's children, or at least their grand-children, come to be as good Gentlemen, Statesmen, Parliament-men, Privy-Counsellors, Judges, Bishops, and Noblemen, as those of the highest birth and the most ancient families; and nothing too high for them: Thus the late Earl of *Haversham* was originally a Merchant, the late Secretary *Craggs* was the son of a *Barber*; the present Lord *Castlemain*'s father was a Tradesman; the great grandfather of the present Duke of

Bedford

Bedford the same, and so of several others: Nor do we find any defect either in the genius or capacities of the posterity of tradesmen, arising from any remains of mechanick blood, which 'tis pretended should influence them; but all the gallantry of spirit, greatness of soul, and all the generous principles that can be found in any of the ancient families, whose blood is the most untainted, as they call it, with the low mixtures of a mechanick race, are found in these; and, as is said before, they generally go beyond them in knowledge of the world, which is the best education.

We see the tradesmen of *England,* as they grow wealthy, coming every day to the Herald's office, to search for the Coats of Arms of their ancestors, in order to paint them upon their coaches, and engrave them upon their plate, embroider them upon their furniture, or carve them upon the pediments of their new houses; and how often do we see them trace the registers of their families up to the prime nobility, or the most ancient gentry of the kingdom?

In this search we find them often qualified to raise new families, if they do not descend from old; as was said of a certain Tradesman of *London,* that if he could not find the ancient race of Gentlemen, from which he came, he would begin a new race, who should be as good Gentlemen as any that went before them: They tell us a story of the old Lord *Craven* who was afterwards created Earl of *Craven* by King *Charles* II. that being upbraided with his being of an upstart nobility, by the famous *Aubery,* Earl of *Oxford,* who was himself of the very ancient family of the *Veres,* Earls of *Oxford,* the Lord *Craven* told him, he (*Craven*) would Cap pedigrees with him (*Oxford*) for a wager; the Earl of *Oxford* laugh'd at the challenge, and began, reckoning up his famous ancestors, who had been Earls of *Oxford* for an hundred years past, and Knights for some

hundreds of years more; but when my Lord *Craven* began, he read over his family thus; I am *William* Lord *Craven*, my father was *Lord* Mayor of *London*, and my grandfather was *the Lord knows who*; wherefore I think my pedigree as good as yours, my Lord, (meaning the Earl of *Oxford:*) The ſtory was merry enough, but to my purpoſe exactly; for let the grandfather be who he would, his father Sir *William Craven*, who was Lord-Mayor of *London*, was a Wholeſale-*Grocer*, and raiſed the family by trade, and yet no body doubts but that the family of *Craven* is, at this day, as truly noble in all the beauties which adorn noble birth and blood, as can be deſired of any family, however ancient, or anciently noble.

In *Italy*, and eſpecially at *Venice*, we ſee every day the ſons of Merchants, and other trades, who grow in wealth and eſtates, and can advance for the ſervice of their country a conſiderable ſum of money, *viz.* 60000 to 100000 dollars, are accepted to honour by the Senate, and tranſlated into the liſt of the nobility; and in all ages the beſt Kings and ſovereign Princes have thought fit to reward the extraordinary merit of their ſubjects with titles of honour, and to rank men among their nobility, who have deſerved it by good and great actions, whether their birth and the antiquity of their families entituled them to it, or not.

Thus in the late wars between *England* and *France*, how was our army full of excellent officers, who went from *the ſhop*, and behind *the counter*, into the camp, and who diſtinguiſhed themſelves there by their merit and gallant behaviour? And ſeveral ſuch came to command Regiments, and even to be General Officers, and to gain as much reputation in the ſervice as any; as Colonel *Pierce*, *Wood*, *Richards*, and ſeveral others, that might be named.

All this confirms what I have ſaid before, *viz.* that

that trade in *England* neither is or ought to be levelled with what it is in other countries; or the tradesmen depreciated as they are abroad, and as some of our gentry would pretend to in *England*; but that as many of our best families rose from trade, so many branches of the best families in *England*, under the nobility, have stooped so low as to be put apprentices to tradesmen in *London*, and to set up and follow those trades when they have come out of their times, and have thought it no dishonour to their blood.

To bring this once more home to the Ladies, who are so scandalized at that mean step, which they call it, of marrying a Tradesman; it may be told them for their humiliation, that, however they think fit to act, sometimes those tradesmen come of better families than their own; and oftentimes, when they have refus'd them to their loss, those very tradesmen have married Ladies of superior fortune to them, and have raised families of their own, who in one generation have been superior to those nice Ladies both in dignity and estate, and have, to their great mortification, been ranked above them upon all publick occasions.

The word *Tradesman* in *England* does not sound so harsh, as it does in other countries; and to say a Gentleman-tradesman is not so much nonsense, as some people would persuade us to reckon it; and indeed, as trade is now flourishing in *England*, and encreasing, and the wealth of our tradesmen is already so great; 'tis very probable, a few years will shew us still a greater race of trade-bred Gentlemen, than ever *England* yet had.

The very name of an *English* Tradesman will and does already obtain in the world; and as our soldiers by the late war gained the reputation of being some of the best troops in the world, and our seamen are at this day, and very justly too, esteemed the best Sailors in the world; so the *English tradesmen* may in a few

a few years be allowed to rank with the beſt Gentlemen in *Europe*; and as the Prophet *Iſaiah* ſaid of the merchants of *Tyre*, that *her traffickers were the Honourable of the earth*, Iſai. xxiii. 8.

In the mean time, 'tis evident their wealth at this time out-does that of the like rank of any Nation in *Europe*; and as their number is prodigious, ſo is their commerce; for the inland commerce of *England* (and 'tis of thoſe *tradeſmen*, or *traffickers*, that I am now ſpeaking in particular) is certainly the greateſt of its kind of any in the world; nor is it poſſible there ſhould ever be any like it, the conſumption of all ſorts of goods, both of our own manufacture, and of foreign growth, being ſo exceeding great.

If the *Engliſh* nation was to be nearly enquired into, and its preſent opulence and greatneſs duly weighed, it would appear, that as the figure it now makes in *Europe* is greater than it ever made before, take it either in King *Edward* the Third's reign, or in Queen *Elizabeth*'s, which were the two chief points of time when the *Engliſh* fame was in its higheſt extent; *I ſay*, if its preſent greatneſs was to be duly weighed, there is no compariſon in its wealth, the number of its people, the value of its lands, the greatneſs of the eſtates of its private inhabitants, and (in conſequence of all this) its real ſtrength is infinitely beyond whatever it was before; and if it were needful, I could fill up this work with a very agreeable and uſeful enquiry into the particulars.

But I content my ſelf with turning it to the caſe in hand, for the truth of fact is not to be diſputed: *I ſay*, I turn it to the caſe in hand *thus*, Whence comes it to be ſo? How is it produced? War has not done it; no, nor ſo much as helped or aſſiſted to it; it is not by any martial exploits; we have no conqueſts abroad, added no new kingdoms to the *Britiſh* empire, reduced no neighbouring nations, or extended the poſſeſſion of our monarchs into the

properties

properties of others; we have gain'd nothing by war and encroachment; we are Butted and Bounded just where we were in Queen *Elizabeth*'s time; the *Dutch*, the *Flemings*, the *French*, are in view of us, just as they were then; we have subjected no new provinces or people to our government; and with few or no exceptions, we are almost for dominion where King *Edward* I. left us; nay, we have lost all the dominions which our antient Kings for some hundreds of years held in *France*; such as the rich and powerful provinces of *Normandy*, *Poictou*, *Gascogne*, *Bretaign*, and *Acquitain*; and instead of being enrich'd by war and victory, on the contrary we have been torn in pieces by civil wars and rebellions, as well in *Ireland* as in *England*; and that several times, to the ruin of our richest families, and the slaughter of our Nobility and Gentry; nay, to the destruction even of monarchy it self, and this many years at a time, as in the long bloody wars between the houses of *Lancaster* and *York*, the many rebellions of the *Irish*, as well in Queen *Elizabeth*'s time, as in King *Charles* the First's time, and the fatal massacre, and almost extirpation of the *English* name in that kingdom; and at last, the late rebellion in *England*, in which the Monarch fell a sacrifice to the fury of the people, and Monarchy it self gave way to tyranny and usurpation, for almost twenty years.

THESE things prove abundantly that the rising greatness of the *British* nation is not owing to war and conquests, to enlarging its dominion by the sword, or subjecting the people of other countries to our power; but it is all owing to trade, to the encrease of our commerce at home, and the extending it abroad.

IT is owing to trade, that new discoveries have been made in lands unknown, and new settlements and plantations made, new colonies placed, and new govern-

governments formed in the uninhabited iſlands, and the uncultivated continent of *America*; and thoſe plantings and ſettlements have again enlarged and encreaſed the trade, and thereby the wealth and power of the nation, by whom they were diſcovered and planted: We have not encreaſed our power, or the number of our ſubjects, by ſubduing the nations which poſſeſs'd thoſe countries, and incorporating them into our own; but have entirely planted our colonies, and peopled the countries with our own ſubjects, natives of this iſland; and, excepting the negroes, which we tranſport from *Africa* to *America*, as ſlaves to work in the ſugar and tobacco plantations; all our Colonies, as well in the iſlands as on the continent of *America*, are entirely peopled from *Great Britain* and *Ireland*, and chiefly the former; the natives having either removed farther up into the country, or by their own folly and treachery raiſing war againſt us, been deſtroy'd and cut off.

As trade alone has peopled thoſe countries, ſo trading with them has rais'd them alſo to a prodigy of Wealth and Opulence; and we ſee now the ordinary planters at *Jamaica* and *Barbadoes* riſe to immenſe eſtates, riding in their coaches and ſix, eſpecially at *Jamaica*, with twenty or thirty negroes on foot running before them whenever they pleaſe to appear in publick.

As trade has thus extended our Colonies abroad, ſo it has (except thoſe Colonies) kept our people at home, where they are multiplied to that prodigious degree, and do ſtill continue to multiply in ſuch a manner, that if it goes on ſo, time may come that all the lands in *England* will do little more than ſerve for gardens for them, and to feed their cows, and their corn and cattle be ſupplied from *Scotland* and *Ireland*.

WHAT is the reaſon that we ſee numbers of *French*, and of *Scots*, and of *Germans*, in all the foreign nations

ons in *Europe*; and especially filling up their armies and courts, and that you see few or no *English* there?

What is the reason, that when we want to raise armies, or to man navies in *England*, we are oblig'd to press the seamen, and to make laws and empower the justices of the peace, and magistrates of towns, to force men to go for soldiers, and enter into the service, or allure them by giving Bounty-money as an encouragement to men to list themselves? whereas the people of other nations, and even the *Scots* and *Irish*, travel abroad (and run into all the neighbour nations) to seek service, and to be admitted into their pay.

What is it but trade? the encrease of business at home, and the employment of the poor in the business and manufactures of this kingdom, by which the poor get so good wages, and live so well, that they will not list for soldiers; and have so good pay in the merchants service, that they will not serve on board the ships of war, unless they are forced to do it?

What is the reason, that in order to supply our Colonies and Plantations with people, besides the encouragement given in those Colonies to all people that will come there to plant and to settle, we are obliged to send away thither all our petty offenders, and all the criminals that we think fit to spare from the Gallows, besides that we formerly call'd the Kidnapping trade, that is to say, the arts made use of to wheedle and draw away young vagrant and indigent people, and people of desperate fortunes, to sell themselves, that is, bind themselves for servants, the numbers of which are very great.

It is poverty fills armies, mans navies, and peoples Colonies: In vain the drums beat for soldiers to serve in the armies for 5 *d.* a day, and the King's captains invite seamen to serve in the royal navy for 23 *s.*

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per month, in a country where the ordinary Labourer can have 9*s.* a week for his labour, and the manufacturers earn from 12 to 16*s.* a week for their work; and while trade gives 30*s.* *per* month wages to the ſeamen on board merchant ſhips: Men will always ſtay or go, as the pay gives them encouragement; and this is the reaſon why it has been ſo much more difficult to raiſe and recruit armies in *England*, than it has been in *Scotland* and *Ireland*, *France* and *Germany*.

THE ſame trade that keeps our people at home, is the cauſe of the well living of the people here; for as frugality is not the national virtue of *England*, ſo the people that get much ſpend much; and as they work hard, ſo they live well, eat and drink well, cloath warm, and lodge ſoft; in a word, the working manufacturing people of *England* eat the fat, drink the ſweet, live better, and fare better, than the working poor of any other nation in *Europe*; they make better wages of their work, and ſpend more of the money upon their Backs and Bellies, than in any other country: This expence of the Poor, as it cauſes a prodigious conſumption both of the proviſions and of the manufactures of our country at home, ſo two things are undeniably the conſequence of that part.

1. THE conſumption of proviſions encreaſes the rent and value of the lands, and this raiſes the Gentlemens eſtates, and that again encreaſes the employment of people, and conſequently the numbers of them, as well thoſe who are employ'd in the husbandry of land, breeding and feeding of cattle, *&c.* as of ſervants to the Gentlemens families, who as their eſtates encreaſe in value, ſo they encreaſe their families and equipages.

2. As the people get greater wages, ſo they, I mean the ſame poorer part of the people, clothe better,

better, and furnish better, and this encreases the consumption of the very manufactures they make; then that consumption encreases the quantity made, and this creates what we call *Inland trade*, by which innumerable families are employ'd, and the increase of the people maintain'd; and by which encrease of trade and people the present growing prosperity of this nation is produced.

THE whole glory and greatness of *England* then being thus rais'd by trade, it must be unaccountable folly and ignorance in us to lessen that one article in our own esteem, which is the only fountain from whence we all, *take us as a nation*, are raised, and by which we are enriched and maintained. The Scripture says, speaking of the riches and glory of the city of *Tyre*, which was indeed at that time the great *Port* or *Emporium* of the world for foreign commerce, from whence all the silks and fine manufactures of *Persia* and *India* were exported all over the *Western* world, that *her Merchants* were *Princes*; and in another place, *By thy traffick thou hast encreased thy riches*, Ezek. xxviii. 5. Certain it is, that our traffick has encreased our riches; and 'tis also certain, that the flourishing of our manufactures is the foundation of all our traffick, as well our merchandize as our inland trade.

THE Inland trade of *England* is a thing not easily described; it would, in a word, take up a whole book by it self; it is the foundation of all our wealth and greatness; it is the support of all our foreign trade, and of our manufacturing, and, as I have hitherto written, of the tradesmen who carry it on; I shall proceed with a brief discourse of the trade it self.

I am, &c.

LETTER

LETTER XXIII.

Of the Inland Trade of England, *its Magnitude, and the great Advantage it is to the Nation in general.*

SIR,

I HAVE in few words deſcribed what I mean by the Inland trade of *England*, in the introduction to this work; it is the circulation of commerce among our ſelves.

I. For the carrying on our manufactures of ſeveral kinds in the ſeveral counties where they are made, and the employing the ſeveral ſorts of people and trades needful for the ſaid manufactures.

II. For the raiſing and vending proviſions of all kinds for the ſupply of the vaſt numbers of people who are employed every where by the ſaid manufactures.

III. For the importing and bringing in from abroad all kinds of foreign growth and manufactures which we want.

IV. For the carrying about and diſperſing, as well our own growth and manufactures as the foreign imported growth and manufactures of other nations to the retailer, and by them to the laſt conſumer, which is the utmoſt end of all Trade; and this in every part, to the utmoſt corner of the iſland of *Great Britain* and *Ireland*.

THIS I call *Inland Trade*, and these Circulators of goods and retailers of them to the last consumer, are those whom we are to understand by the word tradesmen, in all parts of this work; for, (as I observed in the beginning) the plowmen and farmers who labour at home, and the merchant who imports our merchandize from abroad, are not at all meant or included; and whatever I have been saying, except where they have been mentioned in particular and at length.

THIS inland trade is in it self at this time the wonder of all the world of trade, nor is there any thing like it now in the world, much less that exceeds it, or perhaps ever will be, except only what it self may grow up to in the ages to come; for as I have said on all occasions, it is still growing and encreasing.

BY this prodigy of a trade all the vast importation from our own Colonies is circulated, and dispersst to the remotest corner of the Island, whereby the consumption is become so great, and by which those Colonies are so encreased, and are become so populous and so wealthy as I have already observed of them: This importation consists chiefly of Sugars and Tobacco; of which the consumption in *Great Britain* is scarcely to be conceived of, besides the consumption of Cotton, Indico, Rice, Ginger, Piemento or *Jamaica* Pepper, Cocoa, or Chocolate, Rum and Melasses, Train-Oil, Salt-Fish, Whale-Fin, all sorts of Furs, abundance of valuable Drugs, Pitch, Tar, Turpentine, Deals, Masts and Timber, and many other things of smaller value; all which, besides the employing a very great number of ships, and *English* seamen, occasion again a very great exportation of our own manufactures of all sorts, to those Colonies; which being circulated again for consumption there, that circulation is to be accounted a branch of home or inland trade as those Colonies are on all such occasions esteemed as a branch or part of our selves,

and of the *British* Government in the world.

THIS trade to our *West Indies*, and *American* Colonies, is very considerable, as it employs so many ships and sailors, and so much of the growth of those Colonies is again exported by us to other parts of the world, over and above what is consumed among us at home; and also as all those goods, and a great deal of money in specie, is returned hither for and in ballance of our own manufactures and merchandizes exported thither; on these accounts some have insisted that more real wealth is brought into *Great Britain* every year from those Colonies, than is brought from the *Spanish West Indies* to *Old Spain*, notwithstanding the extent of their dominion is above twenty times as much; and notwithstanding the vast quantity of gold and silver which they bring from the mines of *Mexico*, and the mountains of *Potosi*.

WHETHER these people say true or no, is not my business to enquire here; tho' if I may give my opinion, I must acknowledge that I believe they do; but be it so or not, 'tis certain that it is an infinitely extended trade, and daily encreasing; and much of it, if not all, is and ought to be esteemed as an Inland trade, because as above, it is a circulation among our selves.

As the manufactures of *England*, particularly those of *Wool*, (Cotton-Wool included) and of *Silk*, are the greatest, and amount to the greatest value of any single manufacture in *Europe*, so they not only employ more people, but those people gain the most money, that is to say, have the best wages for their work, of any people in the world; and yet, which is a peculiar to *England*, the *English* manufactures are, allowing for their goodness, the cheapest at market of any in the world too? even *France* it self, after all the pains they are at to get our *Wool*, and all the expence they have been at to imitate our manufactures, by getting over our workmen, and giving

ing them even greater wages than they had here; have yet made so little proficiency in it, and are so far from out-selling us in foreign markets, that they still, in spight of the strictest prohibitions, send hither, and to *Holland* and *Germany*, for *English* Broadcloths, Druggets, Duroys, Flannels, Says, and several other sorts of our goods, to supply their own. Nor can they cloath themselves to their satisfaction with their own goods; but if any *French* gentleman of quality comes over hither from *France*, he is sure to bring no more coats with him than backs, but immediately to make him new cloaths as soon as he arrives, and to carry as many new suits home with him at his return, as he can get leave to bring ashore when he comes there; a demonstration that our manufacture exceeds theirs, after all their boasts of it, both in goodness and in cheapness, even by their own confession: but I am not now to enter upon the particular manufactures; but the general trade in the manufacture; this particular being a trade of such a magnitude, it is to be observed for our purpose, that the greatness of it consists of two parts:

1. The consumption of it at home, including our own Plantations and Factories.
2. The exportation of it to foreign parts, exclusive of the said Plantations and Factories.

It is the first of these which is the subject of my present discourse, because the Tradesmen to whom, and for whose instruction these letters are designed, are the people principally concerned in the making all these manufactures, and wholly and solely concerned in dispersing and circulating them for the home consumption; and this, with some additions, as explained above, I call *Inland Trade*,

The home-consumption of our own goods, as it is very great, so it has one particular circumstance at-

tending it, which exceedingly encreases it as a trade; and that is, that besides the numbers of people which it employs in the raising the materials, and making the goods themselves as a manufacture; I say, besides all this, there are multitudes of people employed, cattle maintained, with waggons and carts for the Service on shore, barges and boats for carriage in the rivers, and ships and Barks for carrying by sea, and all for the circulating these manufactures from one place to another, for the consumption of them among the people.

So that in short, the circulation of the goods is a business not equal indeed, but bearing a very great proportion to the Trade it self.

THIS is owing to another particular circumstance of our manufacture, and perhaps is not so remarkably the case of any other manufacture or country in *Europe*; namely, that tho' all our manufactures are used and called for by almost all the people, and that in every part of the whole *British* dominion, yet they are made and wrought in several distinct and respective Counties in *Britain*, and some of them at the remotest distance from one another, hardly any two manufactures being made in one place. *For example:*

THE *Broad Cloth* and *Druggets* in *Wilts, Gloucester*, and *Worcestershire*.

THE *Serges* in *Devon* and *Somersetshire*.

THE *Narrow Cloths* in *Yorkshire* and *Staffordshire*.

THE *Kerseys, Cottons, Half-Thicks, Duffields, Plains*, and coarser things in *Lancaster* and *Westmorland*.

THE *Shalloons* in the counties of *Northampton, Berks, Oxford, Southampton*, and *York*.

THE *Womens-stuffs* in *Norfolk*.

THE *Linsey-Wool eys, &c.* at *Kidderminster*.

THE *Dimmeties* and *Cotton-wares* at *Manchester*.

THE *Flannels* at *Salisbury*, and in *Wales*.

THE *Tammeys* at *Coventry*, and the like.

It is the same, in some respects, with our provisions, especially for the supply of the city of *London*, and also of several other parts; for example,

When I speak of provisions, I mean such as is not made use of in the county where it is made and produc'd; for example,

Butter in firkins in *Suffolk* and *Yorkshire*.
Cheese from *Cheshire*, *Wiltshire*, *Warwickshire*, and *Gloucestershire*.
Herrings cur'd Red from *Yarmouth* in *Norfolk*.
Coals for fewel from *Northumberland* and *Durham*.
Malt from the counties of *Hertford*, *Essex*, *Kent*, *Bucks*, *Oxford*, *Berks*, *&c.*

And thus of many other things which are the proper produce of one part of the country only, but are from thence dispers'd for the ordinary use of the people into many, or perhaps into all the other counties of *England*, to the infinite advantage of our inland-commerce, and employing a vast number of people and cattle; and consequently those people and cattle encreasing the consumption of provisions and forage, and the improvement of lands; so true it is, and so visible, that trade encreases people, and people encrease trade.

This carriage of goods in *England* from those places is chiefly manag'd by horses and waggons; the number of which is not to be guess'd at, nor is there any rule or art that can be thought of, by which any just calculation can be made of it, and therefore I shall not enter upon any particular of it at this time; it is sufficient to say what I believe to be true, *viz.* that it is equal to the whole trade of some nations, and the rather, because of the great improvement of land, which proceeds from the employing so many thousands of horses, as are furnish'd for this part of business,

In other countries, and indeed in moſt countries in *Europe*, all their inland-trade, ſuch as it is, is carried on by the convenience of navigation, either by coaſtings on the ſea, or by river-navigation: It is true, our coaſting trade is exceeding great, and employs a prodigious number of ſhips, as well from all the ſhores of *England* to *London*, as from one Port to another.

But as to our river-navigation, it is not equal to it, tho' in ſome places it is very great too; but we have but a very few navigable rivers in *England*, compar'd with thoſe of other countries; nor are many of thoſe rivers we have navigable to any conſiderable length from the ſea; the moſt conſiderable rivers in *England* for navigation are as follow;

The *Thames*.	The *Ouſe*.
The *Trent*.	The *Humber*.
The *Severn*.	The *Air*, and
The *Wye*.	The *Calder*.

[*Theſe are navigable a conſiderable way, and receive ſeveral other navigable rivers into them; but except theſe there are very few rivers in* England *which are navigable much above the firſt town of note within their mouth.*]

Most of our other greateſt and moſt navigable rivers are navigable but a very little way in; as the Northern *Ouſe* but to *York*, the *Orwell* but to *Ipſwich*, the *Yare* but to *Norwich*; the *Tyne* it ſelf but a very little above *Newcaſtle*, not in all above twelve miles; the *Tweed* not at all above *Berwick*; the Great *Avon* but to *Briſtol*; the *Exe* but to *Exceſter*; and the *Dee* but to *Cheſter*; in a word, our river-navigation is not to be nam'd for carriage, with the vaſt bulk of carriage by pack-horſes and by waggons; nor

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must the carriage by Pedlars on their backs be omitted.

THIS carriage is the medium of our inland trade, and, as I said, is a branch of the trade it self: This great carriage is occasion'd by the situation of our produce and manufactures; for example,

THE *Taunton* and *Excester* Serges, Perpetuana's, and Dueroys come chiefly by land.

THE Clothing, such as the Broad-Cloth and Druggets from *Wilts*, *Gloucester*, *Worcester*, and *Shropshire*, come all by land-carriage to *London*, and goes down again by land-carriages to all parts of *England*.

THE *Yorkshire* Clothing trade, the *Manchester* and *Coventry* trades, all by land, not to *London* only, but to all parts of *England*, by Horse-packs, the *Manchester* men being, saving their wealth, a kind of *Pedlars*, who carry their goods themselves to the country shop-keepers every where, as do now the *Yorkshire* and *Coventry* manufacturers also.

Now in all these manufactures, however remote from one another, every town in *England* uses something, not only of one, or other, but of all the rest; every sort of goods is wanted every where; and where they make one sort of goods, and sell them all over *England*, they at the same time want other goods from almost every other part; for example,

Norwich makes chiefly Woollen Stuffs and Camblets, and these are sold all over *England*; but then *Norwich* buys broad-cloth from *Wilts* and *Worcestershire*, Serges and Sagathies from *Devon* and *Somersetshire*, Narrow Cloth from *Yorkshire*, Flannel from *Wales*, Coals from *Newcastle*, and the like; and so it is, *mutatis mutandis*, of most of the other parts.

THE circulating of these goods, in this manner, is the life of our inland-trade, and encreases the numbers of our people, by keeping them employ'd at home, and indeed of late they are prodigiously multiplied; and they again encrease our trade, as shall be mentioned in its place.

As the demand for all sorts of *English* goods is thus great, and they are thus extended in every part of the island, so the tradesmen are dispersst and spread over every part also; *that is to say*, in every town, great or little, we find shop-keepers wholesale or retale, who are concern'd in this circulation, and hand forward the goods to the last Consumer: From *London* the goods go chiefly to the great Towns, and from those again to the smaller markets, and from those to the meanest villages; so that all the manufactures of *England*, and most of them also of foreign countries, are to be found in the meanest village, and in the remotest corner of the whole island of *Britain*, and are to be bought, as it were, at every body's door.

THIS shews not the extent of our manufactures only, but the usefulness of them, and how they are so necessary to mankind, that our own people cannot be without them, and every sort of them, and cannot make one thing serve for another; but as they sell their own, so they buy from others, and *every body* here trades with *every body*; this it is that gives the whole manufacture so universal a circulation, and makes it so immensely great in *England*: What it is abroad is not so much to our present purpose.

AGAIN, the magnitude of the city of *London* adds very considerably to the greatness of the inland-trade; for as this city is the center of our trade, so all the manufactures are brought hither, and from hence circulated again to all the country, as they are particularly called for; but that is not all; the magnitude of the city influences the whole nation also in the

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article of provisions, and something is rais'd in every county in *England*, however remote, for the supply of *London*; nay, all the best of every produce is brought hither; so that all the people, and all the lands in *England*, seem to be at work for, or employ'd by, or on the account of this over-grown city.

THIS makes the trade encrease prodigiously, even as the city it self encreases, and we all know the city is very greatly encreased within few years past: Again, as the whole nation is employ'd to feed and cloath this city, so here is the money, by which all the people in the whole nation seem to be supported and maintain'd.

I have endeavour'd to make some calculation of the number of shop-keepers in this kingdom, but I find it is not to be done; we may as well count the stars; not that they are equal in number neither, but it is as impossible, unless any one person correspondded so as to have them numbred in every town, or parish, throughout the kingdom; I doubt not they are some hundreds of thousands, but there is no making an estimate; the number is in a manner infinite: It is as impossible likewise to make any guess at the bulk of their trade, and how much they return yearly; nor, if we could, would it give any foundation for any just calculation of the value of goods in general, because all our goods circulate so much, and go so often thro' so many hands before they come to the consumer: This so often passing every sort of goods thro' so many hands, before it comes into the hands of the last consumer, is that which makes our trade be so immensely great; for example, if there is made in *England* for our home-consumption the value of one hundred thousand pounds worth of any particular goods, *say for example* that it be so many pieces of Serge or Cloth, and if this goes through ten tradesmens hands, before

fore it comes to the laſt conſumer, then there is ten hundred thouſand pounds return'd in trade for that one hundred thouſand pounds worth of goods; and ſo of all the ſorts of goods we trade in.

AGAIN, as I ſaid above, all our manufactures are ſo uſeful to, and depend on one another ſo much in trade, that the ſale of one neceſſarily cauſes the demand of the other, in all parts; for example, ſuppoſe the pooreſt Country-man wants to be cloathed, or ſuppoſe it be a Gentleman wants to cloath one of his ſervants, whether a footman in a livery, or ſuppoſe it be any ſervant in ordinary apparel, yet he ſhall in ſome part employ almoſt every one of the manufacturing counties of *England*, for making up one ordinary ſuit of cloaths; for example,

IF his Coat be of Woollen Cloth, he has that from *Yorkſhire*.

THE Lining is Shalloon from *Berkſhire*.

THE Waſtcoat is of Callamancoe from *Norwich*.

THE Breeches of a ſtrong Drugget from the *Devizes*, *Wiltſhire*.

THE Stockings being of Yarn from *Weſtmoreland*.

THE Hat is a Felt from *Leiceſter*.

THE Gloves of Leather from *Somerſetſhire*.

THE Shoes from *Northampton*.

THE Buttons from *Macclesfield* in *Cheſhire*; or, if they are of Metal, they come from *Birmingham*, or *Warwickſhire*.

HIS Garters from *Mancheſter*.

HIS ſhirt of home-made Linen of *Lancaſhire*, or *Scotland*.

IF it be thus of every poor man's cloathing, or of a ſervant, what muſt it be of the maſter, and of the reſt of the family? and in this particular the caſe is the ſame, let the family live where they will; ſo that

that all these manufactures must be found in all the remotest towns and counties in *England,* be it where you will.

AGAIN, take the furnishing of our houses, it is the same in proportion, and according to the figure and quality of the person; suppose then it be a middling Tradesman, that is going to live in some market-town, and to open his shop there; suppose him not to deal in the manufacture, but in Grocery, and such sort of wares as the Country-Grocers sell.

THIS man however must cloath himself and his wife, and must furnish his house; let us see then to how many counties and towns, among our manufactures, must he send for his needful supply; nor is the quantity concern'd in it; let him furnish himself as frugally as he pleases, yet he must have something of every necessary thing; and we will suppose for the present purpose the man liv'd in *Sussex,* where very few, if any manufactures are carried on; suppose he liv'd at *Horsham,* which is a Market-town in or near the middle of the county.

FOR his cloathing of himself, for we must allow him to have a new suit of cloaths, when he begins the world, take them to be just as above; for as to the quality, or quantity, 'tis much the same; only, that instead of buying the cloth from *Yorkshire,* perhaps he has it a little finer than the poor man above, and so his comes out of *Wiltshire,* and his Stockings are, it may be, of Worsted, not of Yarn, and so they come from *Nottingham,* not *Westmoreland:* But this does not at all alter the case.

COME we next to his wife; and she being a good honest townsman's daughter, is not dressed over fine, yet she must have something decent, being new married too, and especially as times go, when the Burghers wives of *Horsham,* or any other town, go as fine as they do in other places; allow her then to have

have a ſilk gown, with all the neceſſaries belonging to a middling tolerable appearance, yet you ſhall find all the nation more or leſs concern'd in cloathing this Country-Grocer's wife, and furniſhing his houſe, and yet nothing at all extravagant; for example,

HER Gown, a plain *Engliſh* Mantua-ſilk, manufactur'd in *Spittle-fields.*

HER Petticoat the ſame.

HER Binding, a piece of Checquer'd-ſtuff, made at *Briſtol* and *Norwich.*

HER Under-petticoat, a piece of black Callamanca, made at *Norwich*; quilted at home, if ſhe be a good houſe-wife; but the quilting of Cotton from *Mancheſter*, or Cotton-Wool from abroad.

HER Inner-petticoats, Flannel and Swanskin, from *Salisbury* and *Wales.*

HER Stockings from *Tewksbury*, if ordinary; from *Leiceſter*, if woven.

HER Lace and Edgings, from *Stony-Stratford* the firſt, and *Great Marlow* the laſt.

HER Muſlin from foreign trade; as likewiſe her Linen, being ſomething finer than the man's, may perhaps be a *Guilick-Holland.*

HER Wrapper, or Morning-gown, a piece of *Iriſh* Linen, printed at *London.*

HER Black Hood a thin *Engliſh* Luſtring.

HER Gloves Lambskin, from *Berwick* and *Northumberland*, or *Scotland.*

HER Ribbands, being but very few, from *Coventry*, or *London.*

HER Riding-hood, of *Engliſh* Worſted-Camblet, made at *Norwich.*

COME next to the furniture of their houſe; it is ſcarce credible, to how many counties of *England*, and how remote, the furniture of but a mean houſe

muſt

must send them; and how many people are every where employ'd about it; nay, and the meaner the furniture, the more people and places employ'd; *for example*,

THE Hangings, suppose them to be ordinary Linsey-Woolsey, are made at *Kidderminster*, dy'd in the country, and painted, or water'd at *London*.

THE Chairs, if of Cane, are made at *London*; the ordinary Matted Chairs, perhaps in the place where they live.

TABLES, Chests of Drawers, *&c.* made at *London*; as also Looking-glass.

BEDDING, *&c.* the Curtains, suppose of Serge, from *Taunton* and *Excester*; or of Camblets, from *Norwich*; or the same with the Hangings, as above.

THE Ticking comes from the West-Country, *Somerset* and *Dorsetshire*.

THE Feathers also from the same country.

THE Blankets from *Whitney* in *Oxfordshire*.

THE Rugs from *Westmoreland* and *Yorkshire*.

THE Sheets, if good Linen, from *Ireland*.

KITCHEN utensils and Chimney-furniture, almost all the Brass and Iron from *Birmingham* and *Sheffield*.

EARTHEN Ware from *Stafford*, *Nottingham*, and *Kent*.

GLASS Ware from *Sturbridge* in *Worcestershire*, and *London*.

I give this list to explain what I said before; namely, that there is no particular place in *England*, where all the manufactures are made, but every county or place has its peculiar sort, or particular manufacture, in which the people are wholly employ'd;

ploy'd; and for all the reſt that is wanted, they fetch them from other parts.

BUT then, as what is thus wanted by every particular perſon, or family, is but in ſmall quantities, and they would not be able to ſend for it to the country, or town, where it is to be bought; there are ſhop-keepers in every village, or at leaſt in every conſiderable market-town, where the particulars are to be bought; and who find it worth their while to furniſh themſelves with Quantities of all the particular goods, be they made where and as far off as they will; and at theſe ſhops the people, who want them, are eaſily ſupplied.

NOR do even theſe ſhop-keepers go or ſend to all the ſeveral countries, where thoſe goods are made, that is to ſay, to this part for the *Cloth*, or to that for the *Lining*; to another for the *Buttons*, and to another for the *Thread*; but they again correſpond with the wholeſale-dealers in *London*, where there are particular ſhops or warehouſes for all theſe; and they not only furniſh the country ſhop-keepers, but give them large credit, and ſell them great quantities of goods, by which they again are enabled to truſt the Taylors, who make the cloaths, or even their neighbours, who wear them; and the Manufacturers in the ſeveral counties do the like by thoſe Wholeſale dealers, who ſupply the country ſhops.

THRO' ſo many hands do all the neceſſary things paſs for the cloathing a poor plain country-man, tho' he liv'd as far as *Berwick* upon *Tweed*; and this occaſions, as I have ſaid, a general circulation of trade, both to and from *London*, from and to all the parts of *England*, ſo that every manufacture is ſold and remov'd five or ſix times, and *perhaps more*, before it comes to the laſt conſumer.

THIS method of trade brings another article in, which alſo is the great foundation of the encreaſe of

Commerce;

Commerce; and the prodigious magnitude of our Inland-trade is much owing to it, and that is giving credit, by which every Tradesman is enabled to trade for a great deal more than he otherwise could do. By this method a shop-keeper is able to stock his shop, or warehouses, with two or three times as much goods in value, as he has stock of his own to begin the world with; and by that means is able to trust out his goods to others, and give them time, and so under one another; nay, I may say, many a Tradesman begins the world with borrow'd stocks, or with no stock at all, but that of Credit, and yet carries on a trade for several hundreds, nay, for several thousands of pounds a year.

By this means the trade in general is infinitely encreased; nay, the stock of the kingdom in trade is doubled, or trebled, or more; and there is infinitely more business carried on, than the real stock could be able to manage, if no credit was to be given; for credit in this particular is a stock, and that not an imaginary, but a real stock; for the Tradesman, that perhaps begins but with five hundred, or one thousand pounds stock, shall be able to furnish or stock his shop with four times the sum in the value of goods; and as he gives credit again, and trusts other tradesmen under him, so he launches out into a trade of a great magnitude; and yet if he is a prudent manager of his business, he finds himself able to answer his payments, and so continually supply himself with goods, keeping up the reputation of his dealings, and the credit of his shop, tho' his stock be not a fifth, nay, sometimes not a tenth part, in proportion to the returns that he makes by the year; so that credit is the foundation, on which the trade of *England* is made so considerable.

Nor is it enough to say, that people must and will have goods, and that the consumption is the same; it is evident, that consumption is not the same;

and in those nations where they give no credit, or not so much as here, the trade is small in proportion, as I shall shew in its place.

I am, &c.

LETTER XXIV.

Of Credit in Trade, and how a Tradesman ought to value and improve it: How easily lost, and how hard it it is to be recover'd.

SIR,

CREDIT is, or ought to be the Tradesman's *Mistress*; but I must tell him too, he must not think of ever casting her off; for if once he loses her, she hardly ever returns; and yet she has one quality, in which she differs from most of the Ladies, which go by that name; if you court her, she is gone; if you manage so wisely, as to make her believe you really do not want her, she follows and courts you: But by the way, no Tradesman can be in so good circumstances, as to say he does not want, that is, does not stand in need of credit.

CREDIT, next to real stock, is the foundation, the life and soul of business in a private Tradesman; it is his prosperity; 'tis his support in the substance of his whole trade; even in publick matters 'tis the strength and fund of a nation: we felt in the late wars the consequence of both the extremes, *viz.* of wanting and of enjoying a compleat fund of credit.

CREDIT

CREDIT makes war, and makes peace; raises armies, fits out navies, fights battles, besieges towns; and, in a word, it is more justly call'd the sinews of war, than the money it self; because it can do all these things without money; nay, it will bring in money to be subservient, tho' it be independent.

CREDIT makes the soldier fight without pay, the armies march without provisions, and it makes tradesmen keep open shop without stock; the force of credit is not to be describ'd by words; it is an impregnable fortification, either for a nation, or for a single man in business; and he that has credit is invulnerable, whether he has money, or no: Nay, it will make money, and, which is yet more, it will make money without an intrinsick, without the *materia medica*, (as the Doctors have it;) it adds a value, and supports whatever value it adds, to the meanest substance; it makes paper pass for money, and fills the Exchequer and the Banks with as many millions as it pleases, upon demand.

As I said in my last, it encreases commerce, so I may add, it makes trade, and makes the whole kingdom trade for many millions more, than the national species can amount to.

IT may be true, as some alledge, that we cannot drive a trade for more goods than we have to trade with; but then 'tis as true, that it is by the help of credit that we can encrease the quantity, and that more goods are made to trade with, than would otherwise be; more goods are brought to market, than they could otherwise sell; and even in the last consumption how many thousands of families wear out their cloaths before they pay for them, and eat their dinner upon tick with the Butcher? nay, how many thousands, who could not buy any cloaths, if they were to pay for them in ready money, yet buy them at a venture upon their credit, and pay for them, as they can?

TRADE is anticipated by Credit, and it grows by the anticipation; for men often buy cloaths before they pay for them, becauſe they want cloaths before they can ſpare the money; and theſe are ſo many in number, that really they add a great ſtroke to the bulk of our Inland trade: How many families have we in *England* that live upon credit, even to the tune of two or three years rent of their revenue, before it comes in? ſo that they may be ſaid to *eat the Calf in the Cow's belly:* This encroachment they make upon the ſtock in trade; and even this very article may ſtate the caſe: I doubt not but at this time the land owes to the trade ſome millions ſterling; that is to ſay, the Gentlemen owe to the Tradeſmen ſo much money, which at long run the rents of their lands muſt pay.

THE Tradeſmen having then truſted the landed men with ſo much, where muſt they have it but by giving credit alſo to one another? truſting their goods and money into trade, one launching out into the hands of another, and forbearing payment 'till the lands make it good out of their produce, that is to ſay, out of their Rents.

THE Trade is not limited; the produce of lands may and is reſtrain'd; Trade cannot exceed the bounds of the goods it can ſell; but while trade can encreaſe its ſtock of caſh by credit, it can encreaſe its ſtock of goods for ſale, and then it has nothing to do, but to find a market to ſell at; and this we have done in all parts of the world, ſtill by the force of our ſtocks being ſo encreas'd.

THUS Credit raiſing ſtock at home, that ſtock enables us to give credit abroad; and thus the quantity of goods, which we make, and which is infinitely encreaſed at home, enables us to find or force a vent abroad: This is apparent, our home trade having ſo far encreas'd our manufacture, that *England* may be ſaid to be able almoſt to clothe the whole world;

and

and in our carrying on the foreign trade wholly upon the *English* stocks, giving credit to almost all the nations of the world; for 'tis evident, our stocks lie at this time upon credit in the warehouses of the merchants in *Spain* and *Portugal*, *Holland* and *Germany*, *Italy* and *Turky*; nay, in *New Spain* and *Brasil*.

THE exceeding quantity of goods thus rais'd in *England* cannot be suppos'd to be the mere product of the solid wealth and stocks of the *English* people; we do not pretend to it; the joining those stocks to the value of goods always appearing in *England*, in the hands of the manufacturers, tradesmen and merchants, and to the wealth which appears in shipping, in stock upon land, and in the current coin of the nation, would amount to such a prodigy of stock, as not all *Europe* could pretend to.

BUT all this is owing to the prodigious thing call'd Credit, the extent of which in the *British* trade is as hard to be valued, as the benefit of it to *England* is really not to be described. It must be likewise said, to the honour of our *English* tradesmen, that they understand how to manage the credit they both give and take, better than any other tradesmen in the world; indeed they have a greater opportunity to improve it, and make use of it, and therefore may be supposed to be more ready in making the best of their credit, than any other Nations are.

HENCE it is that we frequently find Tradesmen carrying on a prodigious trade with but a middling stock of their own, the rest being all managed by the force of their credit; for example, I have known a man in a private warehouse in *London* trade for forty thousand pounds a year sterling, and carry on such a return for many years together, and not have one thousand pound stock of his own, or not more; all the rest has been carried on upon credit, being the stocks of other men running continually thro' his hands: And this is not practised now and then,

as a great rarity, but is very frequent in trade, and may be seen every day, as what in its degree runs thro' the whole body of the tradesmen in *England.*

EVERY Tradesman both gives and takes credit, and the new mode of setting it up over their shop and warehouse doors, in capital letters, *NO TRUST BY RETAIL,* is a presumption in trade; and tho' it may have been attempted in some trades, was never yet brought to any perfection; and most of those trades, who were the forwardest to set it up, have been obliged to take it down again, or act contrary to it in their business; Or see some very good customers go away from them to other shops, who tho' they have not brought money with them, have yet good foundations to make any tradesmen trust them, and who do at proper times make payments punctual enough.

ON the contrary, instead of giving no trust by retail, we see very considerable families who buy nothing but on trust; even Bread, Beer, Butter, Cheese, Beef and Mutton, Wine, Grocery, *&c.* being the things which even with the meanest families are generally sold for ready money. Thus I have known a family, whose revenue has been some thousands a year, pay their Butcher, and Baker, and Grocer, and Cheesemonger, by a hundred pounds at a time, and be generally a hundred more in each of their debts, and yet the tradesmen have thought it well worth while to trust them, and their pay has in the end been very honest and good.

THIS is what I say brings Land so much in debt to Trade, and obliges the tradesmen to take credit of one another; and yet they do not lose by it neither, for the tradesmen find it in the price, and they take care to make such families pay warmly for the credit, in the rate of their goods; nor can it be expected it should be otherwise, for unless the profit

answered it, the Tradesman could not afford to be so long without his money.

THIS credit takes its beginning in our manufactures, even at the very first of the operation, for the master manufacturer himself begins it; Take a country Clothier, or Bay-maker, or what other maker of goods you please, provided he be one that puts out the goods to the making; it is true that the poor spinners and weavers cannot trust; the first spin for their Bread, and the last not only weave for their Bread, but they have several workmen and boys under them, who are very poor, and if they should want their pay on *Saturday* night, must want their dinner a *Sunday*; and perhaps would be in danger of starving, with their families, by the next *Saturday*.

BUT tho' the Clothier cannot have credit for spinning and weaving, he buys his Wooll at the Staplers or Fellmongers, and he gets two or three months credit for that; he buys his oil and soap of the country shop-keeper, or has it sent down from his Factor at *London*, and he gets longer credit for that, and the like of all other things; so that a Clothier of any considerable business, when he comes to die, shall appear to be four or five thousand pounds in debt.

BUT then look into his books, and you shall find his Factor at *Blackwell-hall*, who sells his Cloths, or the Warehouse-keeper who sells his *Dueroys* and *Druggets*, or both together, have two thousand pounds worth of goods in hand left unsold; and has trusted out to Drapers and Merchants, to the value of four thousand pounds more; and look into his work-house at home, *viz.* his wool-lofts, his combing-shop, his yarn-chamber, and the like, and there you will find it; in wooll unspun, and in yarn spun, and in wooll at the spinners, and in yarn at and in the looms at the weavers; in Rape-oil, *Gallipoli*-oil, and perhaps

ſoap, *&c.* in his ware-houſes, and in cloths at the fulling-mill, and in his rowing-ſhops, finiſhed and unfiniſhed, four thouſand pounds worth of goods more; ſo that tho' this clothier owed five thouſand pounds at his death, he has nevertheleſs died in good circumſtances, and has five thouſand pound eſtate clear to go among his children, all his debts paid and diſcharged: However, 'tis evident, that at the very beginning of this manufacturer's trade, his five thouſand pound ſtock is made ten thouſand, by the help of his Credit, and he trades for three times as much in the year; ſo that five thouſand pound ſtock makes ten thouſand pound ſtock and credit, and that together makes thirty thouſand pounds a year return'd in trade.

WHEN you come from him to the warehouſe-keeper in *London*, there you double and treble upon it, to an unknown degree; for the *London* Whole-ſale-man ſhall at his death appear to have credit among the country Clothiers, for ten or fifteen thouſand, nay, to twenty thouſand pounds, and yet have kept up an unſpotted credit all his days.

WHEN he is dead, and his Executors or Widow comes to look into things, they are frighted with the very appearance of ſuch a weight of debts, and begin to doubt how his eſtate will come out at the end of it: But when they come to caſt up his books and his warehouſe they find,

IN debts abroad perhaps thirty thouſand pounds.
IN goods in his warehouſe, twelve thouſand pounds;

So that in a word, the man has died immenſly rich; that is to ſay, worth between twenty and thirty thouſand pounds, only that having been a long ſtandard in trade, and having a large ſtock, he drove a very great buſineſs, perhaps to the tune of ſixty to ſeventy

thouſand

thousand pounds a year: so that of all the thirty thousand pounds owing, there may be very little of it delivered above four to six months, and the debtors being many of them considerable merchants, and good paymasters, there is no difficulty in getting in money enough to clear all his own debts; and the widow and children being left well, are not in such haste for the rest, but that it comes in time enough to make them easy; and at length it all comes in, or with but a little loss,

As it is thus in great things, 'tis the same in proportion with small; so that in all the trade of *England*, you may reckon two thirds of it carried on upon credit; in which reckoning I suppose I speak much within compass, for in some trades there is four parts of five carried on so; and in some more.

All these things serve to shew the infinite value of which credit is to the Tradesman, as well to trade it self; and 'tis for this reason I have closed my instructions with this part of the discourse: Credit is the choicest jewel the Tradesman is trusted with, 'tis better than money many ways; if a man has ten thousand pounds in money he may certainly trade for ten thousand pounds, and if he has no credit he cannot trade for a shilling more.

But how often have we seen men, by the meer strength of their credit, trade for ten thousand pounds a year, and have not one groat of real stock of their own left in the world? nay, I can say it of my own knowledge that I have known a Tradesman trade for ten thousand pounds a year, and carry it on with full credit to the last gasp, then die and break both at once; that is to say, die unsuspected, and yet when his estate has been cast up, appear to be five thousand pounds worse than nothing in the world: how he kept up his credit, and made good his payments so long, is indeed the mystery, and makes good what I have said before, namely, that as none

trade ſo much upon credit in the world, ſo none know ſo well how to improve and manage credit to their real advantage, as the *Engliſh* tradeſmen do; and we have many examples of it, among our Bankers eſpecially, of which I have not room to enter at this time into the diſcourſe, tho' it would afford a great many diverting particulars.

I have mentioned on ſeveral occaſions in theſe letters, how nice and how dainty a dame this Credit is, how ſoon ſhe is affronted and diſobliged, and how hard to be recovered, when once diſtaſted and fled; particularly in the ſtory of the Tradeſman who told his friends in a publick coffee-houſe that he was broke, and ſhould ſhut up his ſhop the next day: I have hinted how chary we ought to be of one another's credit, and that we ſhould take care as much of our neighbour Tradeſman's credit as we would of his life, or as we would of firing his houſe, and conſequently the whole ſtreet.

Let me cloſe all with a word to the Tradeſman himſelf, that if it be ſo valuable to him, and his friends ſhould be all ſo chary of injuring his reputation, certainly he ſhould be very chary of himſelf: The Tradeſman that is not as tender of his credit as he is of his eyes, or of his wife and children, neither deſerves credit, or will long be maſter of it.

As credit is a coy miſtreſs, and will not eaſily be courted, ſo ſhe is a mighty nice touchy Lady, and is ſoon affronted; if ſhe is ill uſed ſhe flies at once, and 'tis a very doubtful thing whether ever you gain her favour again.

Some may aſk me here, how comes it to paſs, ſince ſhe is ſo nice and touchy a Lady, that ſo many clowns court and carry her, and many fools keep her ſo long? My anſwer is, that thoſe clowns have yet good breeding enough to treat her civilly; he muſt be a fool indeed that will give way

to

to have his credit injured, and sit still and be quiet; that will not bustle and use his utmost industry to vindicate his own reputation, and preserve his credit.

But the main question for a Tradesman in this case, and which I have not spoken of yet, is, What is the man to do to preserve his credit? What are the methods a young Tradesman is to take, to gain a good share of Credit in his beginning, and to preserve and maintain it when it is gained?

Every Tradesman's credit is suppos'd to be good at first; he that begins without credit, is an unhappy wretch of a Tradesman indeed, and may be said to be broke even before he sets up; for what can a man do, who by any misfortune in his conduct during his apprenticeship, or by some ill character upon him so early, begins with a blast upon his credit? my advice to such a young man would be, not to set up at all; or if he did, to stay for some time, till by some better behaviour, either as a journey man, or as an assistant in some other man's shop or warehouse, he had recovered himself; or else to go and set up in some other place or town remote from that where he has been bred; for he must have a great assurance that can flatter himself to set up, and believe he shall recover a lost reputation.

But take a young Tradesman as setting up with the ordinary stock, that is to say a negative character, *viz.* that he has done nothing to hurt his character, nothing to prejudice his behaviour, and to give people a suspicion of him; what then is the first principle on which to build a Tradesman's reputation? and what he is to do?

The answer is short, two things raise credit in trade, and I may say they are the only things required; there are some necessary addenda, but these are the fundamentals.

1. INDUSTRY.
2. HONESTY.

I have dwelt upon the firſt; the laſt I have but few words to ſay to, but they will be very ſignificant; indeed that head requires no comment, no explanations or enlargements; nothing can ſupport *Credit*, be it publick or private, but Honeſty; a punctual dealing, a general probity in every tranſaction; he that once *breaks thro'* his honeſty, violates his credit; once denominate a man *a knave*, and you need not forbid any man to truſt him.

EVEN in the publick it appears to be the ſame thing; let any man view the publick credit in its preſent flouriſhing circumſtances, and compare it with the latter end of the years of King *Charles* II. after the *Exchequer* had been ſhut up, parliamentary appropriations miſapplied, and in a word the publick faith broken; who would lend? Seven or eight *per cent.* was given for anticipations in King *William*'s time, tho' no new fraud had been offered, only becauſe the old debts were unpaid; and how hard was it to get any one to lend money at all?

BUT, after by a long ſeries of juſt and punctual dealing, the Parliament making good all the deficient funds, and paying even thoſe Debts for which no proviſion was made, and the like, how is the credit reſtored, the publick faith made ſacred again, and now money flows into the *Exchequer* without calling for, and that at 3 or 4 *per cent.* intereſt, even from foreign countries, as well as from our own people? They that have credit can never want money; and this credit is to be raiſed by no other method, whether by private tradeſmen, or publick bodies of men, by nations and governments, but by a general probity and an honeſt punctual dealing.

THE reaſon of this caſe is as plain as the aſſertion; the cauſe is in it ſelf; no man lends his money,

money but with an expectation of receiving it again with the interest: If the borrower pays it punctually without hesitations and defalcations, without difficulties, and above all, without compulsion, what is the consequence? he is call'd an honest man, he has the reputation of a punctual fair dealer: And what then? Why then he may borrow again whenever he will, he may take up money and goods, or any thing upon his bare word, or note, when another man must give bondsmen, or *mainprize*, that is, a pawn or pledge for security, and hardly be trusted so neither. *This is credit.*

It is not the quality of the person would give credit to his dealing; not Kings, Princes, Emperors, 'tis all one; nay, a private shopkeeper shall borrow money much easier than a prince, if the credit of the Tradesman has the reputation of being an honest man: Not the crown it self can give credit to the head that wears it if once he that wears it comes but to mortgage his honour in the matter of payment of money.

Who would have lent King *Charles* II. fifty pounds on the credit of his own word or bond, after the shutting up the *Exchequer?* The royal word was made a jest of, and the character of the King was esteemed a fluttering trifle, which no man would venture upon, much less venture his money upon.

In King *William*'s time the case was much the same at first; tho' the King had not broken his credit then with any man, yet how did they break their faith with the whole world, by the deficiency of the funds, the giving high and ruinous interest to men almost as greedy as vultures, the causing the government to pay great and extravagant rates for what they bought, and great premium's for what they borrowed, these were the injuries to the publick for want of credit; nor was it in the power of the whole nation to remedy it; on the contrary, they made it still grow worse and worse, till, as above, the

Parliament recover'd it. And how was it done? Not but by the ſame method a private perſon muſt do the ſame, *viz.* by doing juſtly, and fairly, and honeſtly by every body.

THUS credit began to revive, and to enlarge it ſelf again; and uſury, which had as it were eaten up mankind in buſineſs, declin'd, and ſo things came to their right way again.

THE caſe is the ſame with a Tradeſman, if he ſhuffles in payment, bargains at one time, and pays at another, breaks his word and his honour in the road of his buſineſs, he is gone; no man will take his bills, no man will truſt him.

THE concluſion is open and clear, the Tradeſman cannot be too careful of his credit, he cannot buy it too dear, or be too careful to preſerve it: it is in vain to maintain it by falſe and looſe doing buſiſineſs; by breaking faith, refuſing to perform agreements, and ſuch ſhuffling things as thoſe; the greateſt Monarch in *Europe* could not ſo preſerve his credit.

NOTHING but probity will ſupport credit; juſt and fair, and honourable dealings give credit, and nothing but the ſame juſt, and fair, and honourable dealings will preſerve it.

I am, &c.

LETTER

LETTER XXV.

Of the Tradesman's punctual paying his Bills and Promissory Notes under his Hand, and the Credit he gains by it.

SIR,

AS I said that credit is maintain'd by just and honourable dealing, so that just dealing depends very much upon the Tradesman's punctual payment of money in all the several demands that are upon him. The ordinary demands of money upon a Tradesman are,

I. PROMISES of money for goods bought at time.

II. BILLS drawn upon him; which, generally speaking, are from the country, that is to say, from some places remote from where he lives. Or,

III. PROMISSORY NOTES under his hand, which are pass'd oftentimes upon buying goods: bought also at time, as in the first head.

IV. BONDS bearing interest, given chiefly for money borrowed at running interest.

I. PROMISES of money for goods bought at time. This indeed is the loosest article in a Tradesman's payments; and it is true that a Tradesman's credit is maintain'd

maintain'd upon the easiest terms in this case of any other that belongs to trade; for in this case not one man in twenty keeps to his time; and so easy are tradesmen to one another, that in general it is not much expected, but he that pays tolerably well, and without *dunning*, is a good man, and in credit; shall be trusted any where, and keeps up a character in his business; sometimes he pays sooner, sometimes later, and is accounted so good a customer, that tho' he owes a great deal, yet he shall be trusted any where, and is as lofty and touchy if his credit be call'd in question, as if he paid all ready money.

And indeed these men shall often buy their goods as cheap upon the credit of their ordinary pay, as another man shall that brings his money in his hand; and it is reasonable it should be so, for the *ready-money man* comes and buys a parcel here, and a parcel there, and comes but seldom, but the Other comes every day, that is to say, as often as he wants goods, buys considerably, perhaps deals for two or three thousand pounds a year with you, *and the like*, and pays currently too. Such a customer ought indeed to be sold as cheap to, as the other chance customer for his ready money. In this manner of trade, *I say*, credit is maintain'd upon the easiest terms of any other, and yet here the Tradesman must have a great care to keep it up too; for tho' it be the easiest article to keep up credit in, yet even in this article the Tradesman may lose his credit, and then he is undone at once; and this is by growing (what in the language of Trade is call'd) *long-winded*, putting off and putting off continually, till he will bear *dunning*; then his credit fails, his dealer that trusted him perhaps a thousand pound thick before, that esteemed him as good as ready money, now grows sick of him, declines him, cares not whether he deals with him or no, and at last refuses to trust him any longer; Then his credit is quite sunk and gone, and in a little

tle after that his trade is ruin'd and the Tradesman too; for he must be the D—— of a Tradesman that can open his shop after he has out-liv'd his credit; let him look which way he will all is lost, no body cares to deal with him; and which is still worse, no body will trust him.

2. Bills drawn upon him from the country; that is to say, from some places remote from where he now dwells; it is but a little while ago since those bills were the loosest things in trade, for as they could not be protested, so they would not (in in all their heats) always sue for them, but rather return them to the person from whom they receiv'd them.

In the mean time, let the occasion be what it will, the Tradesman ought on all occasions to pay these notes without a publick recalling and returning them, and without hesitation of any kind whatsoever. He that lets his bills lie long unpaid, must not expect to keep his credit much after them.

Besides, the late law for noting and protesting Inland bills alters the case very much; Bills now accepted are protested in form, and if not punctually paid are either return'd immediately, or the person on whom they are drawn is liable to be sued at law; either of which is at best a blow to the credit of the acceptor.

A Tradesman may, without hurt to his reputation, refuse to accept a bill, for then, when the notary comes he gives his reasons, *viz.* that he refuses to accept the bill for want of advice, or for want of effects in his hands for account of the drawer, or that he has not given orders to draw upon him; in all which cases the non-acceptance touches the credit of the drawer; for in trade it is always esteemed a dishonourable thing to draw upon any man that has not effects in his hands to answer the bill; or to draw without order, or to draw and not give advice

of

of it; becauſe it looks like a forwardneſs to take the remitter's money without giving him a ſufficient demand for it, where he expects and ought to have it.

A Tradeſman comes to me in *London*, and deſires me to give him a bill payable at *Briſtol*, for he is going to the Fair there, and being to buy goods there, he wants money at *Briſtol* to pay for them; if I give him a bill, he pays me down the money upon receipt of it, depending upon my credit for the acceptance of the bill. If I draw this bill where I have no reaſon to draw it, where I have no demand, or no effects to anſwer it, or if I give my correſpondent no advice of it, I abuſe the remitter, that is, the man whoſe money I take, and this reflects upon my credit that am the drawer, and the next time this Tradeſman wants money at *Briſtol* fair, he will not come to me; no, ſays he, his laſt bills were not accepted: Or if he does come to me, then he demands that he ſhould not pay his money till he has advice that my bills are accepted.

But on the other hand, if bills are right drawn, and advice duly given, and the perſon has effects in his hands, then if he refuſes the bill, he ſays to the notary he does not accept the bill, but gives no reaſon for it, only that he ſays abſolutely, I will not accept it, you may take that for an anſwer; or he adds, I refuſe to accept it for reaſons beſt known to my ſelf; this is ſometimes done, but this does not leave the perſon's credit who refuſes, ſo clear as the other, tho' perhaps it may not ſo directly reflect upon him; but it leaves the caſe a little dubious and uncertain, and men will be apt to write back to the perſon who ſent the bill to enquire what the drawer ſays to it, and what account he gives, or what character he has upon his tongue for the perſon drawn upon.

As

As the punctual paying bills when accepted, is a main article in the credit of the Acceptor, so a Tradesman should be very cautious in permitting men to draw upon him where he has not effects, or does not give order; for tho', as I said, it ought not to affect his reputation not to accept a bill where it ought not to be drawn, yet a Tradesman that is nice of his own character does not love to be always or often refusing to accept bills, or to have bills drawn upon him where he has no reason to accept them, and therefore he will be very positive in forbidding such drawing; and if notwithstanding that, the importunities of the country Tradesman obliges him to draw, the person drawn upon will give smart and rough answers to such bills; as particularly, I refuse to accept this bill because I have no effects of the drawers to answer it: Or thus, I refuse to accept this bill, because I not only gave no orders to draw, but gave positive orders not to draw: Or thus, I neither will accept this bill, nor any other this man shall draw, and the like. This thoroughly clears the credit of the acceptor, and reflects grosly on the drawer.

And yet, I say, even in this case, a Tradesman does not care to be drawn upon, and be oblig'd to see bills presented for acceptance, and for payment, where he has given orders not to draw, and where he has no effects to answer.

It is the great error of our country manufacturers, in many, if not in most parts of *England* at this time; that as soon as they can finish their goods they hurry them up to *London* to their Factor, and as soon as the goods are gone, immediately follow them with their bills for the money, without waiting to hear whether the goods are come to a market, are sold, or in demand, and whether they are likely to sell quickly or not; thus they load the factor's warehouse with their goods before they are wanted,

and load the factor with their bills before it is possible that he can have gotten cash in his hand to pay them.

THIS is, first, a direct borrowing money of their factor; and it is borrowing, as it were, whether the factor will lend or no, and sometimes whether he can or no. The factor, if he be a man of money, and answers their bills, fails not to make them pay for advancing; or sells the goods to loss to answer the bills; which is making them pay dear for the loan; or refuses their bills, and so baulks both their business and their credit.

BUT if the factor, willing to oblige his employers, and knowing he shall otherwise lose their commission, accepts the bills on the credit of the goods, and then not being able to sell the goods in time, is also made unable to pay the bills when due; this reflects upon his credit, tho' the fault is indeed in the drawer whose effects are not come in; and this has ruin'd many an honest factor.

First, IT has hurt him by drawing large sums out of his cash, for the supply of the needy manufacturer, who is his employer, and has thereby made him unable to pay his other bills currently, even of such mens drafts who had perhaps good reason to draw.

Secondly, IT keeps the factor always bare of money, and wounds his reputation, so that he pays those very bills with discredit, which in justice to himself he ought not to pay at all, and the borrower has the money at the expence of the credit of the lender; whereas indeed the reproach ought to be to him that borrows, not to him that lends; to him that draws where there are no effects to warrant his draft, not to him that pays where he does not owe.

BUT the damage lies on the circumstance of accepting the bill, for the factor lends his employer the

the money the hour he accepts the bill, and the blow to his credit is for not paying when accepted; when the bill is accepted, the acceptor is debtor to the person to whom the bill is payable, or in his right to every endorser; for a Bill of Exchange is in this case differing from a bond, *viz.* that the right of action transferrable by endorsement, and every endorser has a right to sue the acceptor in his own name, and can transfer that right to another; whereas in a bond, tho' it be given to me by assignment, I must sue in the name of the first person to whom the bond is payable, and he may at any time discharge the bond, notwithstanding my assignment.

TRADESMEN then, *especially such as are factors,* are unaccountably to blame to accept bills for their employers before their goods are sold, and the money receiv'd, or within reach: If the employers cannot wait, the reproach should lie *on them,* not on *the factor*; and indeed the manufacturers all over *England* are greatly wrong in that part of their business; for, not considering the difference between a time of demand and a time of glut, a quick or a dead market, they go on in the same course of making, and without slackning their hands as to quantity, crowd up their goods, as if it was enough to them that the factor had them, and that they were to be reckoned as sold when they were in his hands; but would the factor truly represent to them the state of the market; that there are great quantities of goods in hand unsold, and no present demand, desiring them to slack their hands a little in making; and at the same time back their directions in a plain and positive way, tho' with respect too, by telling them they could accept no more bills till the goods were sold: This would bring the trade into a better regulation, and the makers would stop their hands when the market stop'd; and when the merchant ceas'd to buy, the manufacturers would cease to make, and consequently would

not crowd or clog the market with goods, or wrong their factors with bills.

BUT this would require a large discourse, and the manufacturers objections should be answered, *viz.* That they cannot stop, that they have their particular sets of workmen and spinners, whom they are obliged to keep employed, or if they should dismiss them they could not have them again when a demand for goods came, and the markets revived, and that besides the poor would starve.

THESE objections are easy to be answered, tho' that is not my present business; thus far it is to my purpose, it is the factor's business to keep himself within compass; if the goods cannot be sold, the maker must stay till they can; if the poor must be employed, the manufacturer is right to keep them at work if he can; but if he cannot without oppressing the factor, then he makes the factor employ them, not himself; and I do not see the factor has any obligation upon him to consider the spinners and weavers, especially not at the expence of his own credit, and his family's safety.

UPON the whole, all tradesmen that trade thus, whether by commission from the country, or upon their own accounts, should make it the standing order of their business not to suffer themselves to be over-drawn by the employers, so as to straiten themselves in their cash, and make them unable to pay their bills when accepted.

It is also to be observed, that when a Tradesman once comes to suffer himself to be thus over-drawn, and sinks his credit in kindness to his employer, he buys his employment so dear as all his employer can do for him can never repay the price.

AND even while he is thus serving his employer he more and more wounds himself; for suppose he does (with difficulty) raise money, and after some dunning does pay the bills, yet he loses in the very

doing

doing it, for he never pays them with credit, but suffers in reputation by every day's delay. In a word, a Tradesman that buys upon credit, that is to say, in a course of credit, such as I have describ'd before, may let the merchant or warehouse-keeper call two or three times, and may put him off without much damage to his credit: and if he makes them stay one time, he makes it up again another, and recovers in one good payment, what he lost in two or three bad ones.

But in bills of Exchange, or Promissory Notes, 'tis quite another thing; and he that values his reputation in trade should never let a bill come twice for payment, or a note under his hand stay a day after it is due, that is to say, after the three days of *grace*, as it is called; Those three days indeed are granted to all bills of exchange, not by law, but by the custom of trade; 'tis hard to tell how this custom prevailed, or when it began, but it is one of those many instances which may be given, where custom of trade is equal to an establish'd law; and it is so much law now in it self, that no bill is protested now till those three days are expired; nor is a bill of exchange esteemed due till the third day; no man offers to demand it, nor will any Goldsmith, or even the *Bank* it self, pay a foreign bill sooner. But that by the way.

Bills of exchange being thus sacred in trade, and inland bills being, (by the late law for protesting them, and giving interests and damage upon them) made as near as can be, equally sacred, nothing can be of more moment to a Tradesman, than to pay them always punctually and honourably.

Let no Critic cavil at the word *honourable*, as it relates to Trade; punctual payment is the Honour of trade, and there is a word always used among merchants which justifies my using it in this place; and that is, when a merchant draws a bill from a-

broad upon his friend at *London*, his correſpondent in *London* anſwering his letter, and approving his drawing upon him, adds, that he ſhall be ſure to *honour* his bill when it appears; that is to ſay, to accept it.

LIKEWISE when the drawer gives advice of his having drawn ſuch a bill upon him, he gives an account of the ſum drawn, the name of the perſon it is payable to, the time it is drawn at, *that is*, the time given for payment; and he adds thus, I doubt not your giving my bill due honour; that is, of accepting it, and paying it when it is due.

THIS term is alſo uſed in another caſe in foreign trade only, *viz.* A merchant abroad (ſay it to be at *Lisbon*, or at *Bourdeaux*) draws a bill of 300 *l.* ſterling upon his correſpondent at *London*: The correſpondent happens to be dead, or is broke, or by ſome other accident the bill is not accepted; another merchant on the *Exchange* hearing of it, and knowing, and perhaps correſponding with the merchant abroad who drew the bill, and loth his credit ſhould ſuffer by the bill going back proteſted, accepts it, and pays it for him. This is called accepting it for the honour of the drawer; and he writes ſo upon the bill when he accepts it, which entitles him to re-draw the ſame ſum with intereſt upon the drawer in *Lisbon*, or *Bourdeaux*, as above.

THIS is indeed a caſe peculiar to foreign commerce, and is not often practiſed in home-trade, and among ſhop keepers, tho' ſometimes I have known it practiſed here too: but I name it on two accounts; firſt, to legitimate the word *honourable*, which I had uſed, and which has its due propriety in matters of trade, tho' not in the ſame acceptation as it generally receives in common affairs; and ſecondly, to let the Tradeſman ſee how deeply the honour, that is, the credit of trade is concerned in the punctual payment of Bills of Exchange; and the like of promiſſory

missory Notes, for in point of credit there is no difference, tho' in matter of form there is.

And now I have mentioned the form of a Bill, and the difference there is between a bill of Exchange and a Promissory Note, I think the Tradesman will not take it ill that I give a little direction about the form of both: a Tradesman in *London* may perhaps think himself ill used, in being dictated to in such a case, and think it is to suppose he cannot read, and that he should be sent to school again to learn his horn-book; but all instruction is to the ignorant; they that know it may pass it over, it is not written for them; and they that are ignorant will not be angry if they find here what may inform them, without putting them to the mortification of exposing their ignorance by doing a thing wrong, which they may so easily see how to do right.

There are a great many variations in the drawing bills from foreign countries, according as the custom and usages of merchants direct, and according as the coins and rates of exchange differ, and according as the same terms are differently understood in several places; as the word *Usance* and *two Usance* which is a term for the number of days given for payment, after the date of the bill; and tho' this is a thing particularly relating to merchants, and to foreign commerce, yet as the nature of bills of Exchange is pretty general, and that sometimes an inland Tradesman, especially in sea-port towns, may be obliged to make foreign accepted bills in payment for their goods; or if they have money to spare (as sometimes it is an inland Tradesman's good luck to have) may be asked to discount such bills; I say, on this account, and that they may know the value of a foreign bill when they see it, and how far it has to run, before it be demanded, I think it not foreign to the case before me, to give them the following account.

1. As to the times of payment in foreign bills of

Exchange, and the terms of art ordinarily uſed by merchants in drawing, *and expreſs'd in* the ſaid bills; the times of payment are, as above, either (1.) At ſight; which is to be underſtood, not the day it is preſented, but three days (call'd days of grace) after the bill is accepted: (2.) Uſance: (3.) Two Uſance. There are alſo uſages of towns and places during the great fairs held in thoſe places; as a bill drawn upon a merchant at *Madrid* during the great fair there, and accepted in the fair, is payable at four months; at *Lyons* the like is three months, and at *Frankfort au main* is ſix months. But to ſpeak of the words Uſance, and Two Uſance only, which are the terms generally us'd now in drawing Bills in foreign trade, they are underſtood as follows:

USANCE between *London* and all the towns in the States General's Dominions, and alſo in the provinces now called the *Auſtrian Netherlands*, is one month: And Two Uſance is two months; reckoning not from the acceptance of the bill, but from the date of it.

USANCE between *London* and *Hamburgh*, is two months, *Venice* is three months; and Double Uſance, or Two Uſance, is double that time.

USANCE payable at *Florence* or *Leghorn*, is two months; but from thence payable at *London*, Uſance is three months.

USANCE from *London* to *Roan* or *Paris*, is one month; but they generally draw at a certain number of days, uſually twenty one days ſight.

USANCE from *London* to *Seville* is two months; as likewiſe between *London* and *Lisbon*, and *Oporto*, to or from.

USANCE from *Genoa* to *Rome* is payable at *Rome* ten days after ſight.

USANCE

USANCE between *Antwerp* and *Genoa*, *Naples* or *Messina*,, is two months, whether to or from.

USANCE from *Antwerp* or *Amsterdam* payable at *Venice*, is two months, payable in Bank.

THERE are abundance of niceties in the accepting and paying of Bills of Exchange, especially foreign Bills, which I think needless to enter upon here; but this I think I should not omit, namely,

THAT if a man pays a Bill of Exchange before it is due, tho' he had accepted it, if the man to whom it was payable proves a bankrupt after he has received the money, and yet before the bill becomes due, the person who voluntarily paid the money before it was due, shall be liable to pay it again to the remitter; for as the remitter delivered his money to the drawer, in order to have it paid again to such persons as he shall order, it is, and ought to be in his power to divert the payment by altering the bill, and make it payable to any other person whom he thinks fit during all the time between the acceptance and the day of payment.

THIS has been controverted, I know in some cases, but I have always found that by the most experienced merchants, and especially in places of the greatest business abroad, it was always given in favour of the remitter, *viz.* that the right of guiding the payment is in him, all the time the bill is running; and no bill can or ought to be paid before it is due, without the declared assent of the remitter, signified under his hand, and attested by the publick notary.

THERE are, I say, abundance of niceties in the matter of foreign exchanges, and in the manner of drawing, accepting and protesting bills; as also in the calculating the value of the coins they are pay-

able in, and payable for, reducing them into a proportioned value to one another, which if I ſhould enter into an enquiry about here, it would be needful to deſcribe all the ſeveral coins, as well real as imaginary, that are uſually mentioned in exchanges, which would be too long for this work; and as I am now ſpeaking with, and have confined my diſcourſe in this work to the inland tradeſmen of *England*, I think it would be as unprofitable to them to meddle with this, as it would be difficult to them to underſtand it.

I return therefore to the ſubject in hand, as well as to the people to whom I have all along directed my diſcourſe.

THO' the Inland tradeſmen do not, and need not acquaint themſelves with the manner of foreign exchanges, yet there is a great deal of buſineſs done by exchange among our ſelves, and at home, and in which our inland trade is chiefly concerned; and as this is the reaſon why I ſpeak ſo much, and repeat it ſo often to the tradeſman for whoſe inſtruction I am writing, that he ſhould maintain the credit of his bills, ſo it may not be amiſs to give the Tradeſman ſome directions concerning ſuch Bills.

1. A very great part of the bills drawn out of the ſeveral counties in *England* upon the tradeſmen in *London*, ſuch as factors and ware-houſe-keepers, are made payable to the General Receivers of the ſeveral taxes and duties, Cuſtoms and exciſes which are levied in the country in ſpecie, and the money is remitted by thoſe collectors and receivers on account of thoſe duties; This generally appears by the bills or endorſements, which often mention it in theſe words, *for his Majeſty's uſe*; in this caſe a default of payment of any of theſe bills, after being accepted, expoſes the Tradeſman to the terror as well as to the terrible operation of an extent; which would,

would, *at least might* be to his utter ruin and undoing; not only his credit is blasted, but his whole fortune and figure is demolished at once, for an extent tears all to pieces.

2. He is to consider, that in other Bills where there is not the immediate hazard of an extent, yet the bills themselves pass frequently from one hand to another by endorsement, and if the bill comes to be protested afterwards and returned, it goes back again thro' all those hands with this mark of the Tradesman's disgrace upon it, namely that it has been accepted, but that the man who accepted it is not able to pay it, than which nothing can expose the Tradesman more.

3. He is to consider that the grand characteristick of a Tradesman, and by which credit is rated, is this of paying his bills *well* or *ill.* If any man goes to the neighbours or dealers of a Tradesman to enquire of his credit, his fame in bnsiness, which is often done upon almost every extraordinary occasion, the first question is, how does he pay his Bills? As when we go to a master or mistress to enquire the character of a maid-servant, one of the first questions generally is of her probity, *Is she honest?* so here, if you would be able to judge the man, your first question is, What for a paymaster is he? how does he pay his bills? strongly intimating, and indeed very reasonably, that if he has any credit, or any regard to his credit, he will be sure to pay his bills well; and if he does not pay his bills well, he cannot be sound at bottom, because he would never suffer a slur there,, if it were possible for him to avoid it. On the other hand, if a Tradesman pays his bills punctually, let whatever other slur be upon his reputation, his credit will hold good. I knew a man in the city who upon

all occasions of business issued promissory notes, or notes under his hand, at such or such time, and it was for an immense sum of money that he gave out such notes: so that they became frequent in trade, and at length people began to carry them about to discount, which lessened the Gentleman so much, (tho' he was really a man of substance) that his bills went at last at 20 *per cent.* discount, or more; and yet this man maintained his credit by this, that tho' he would always take as much time as he could get in these notes, yet when they came due they were always punctually paid to a day; no man came twice for his money.

THIS was a trying case, for tho' upon the multitude of his notes that were out, and by reason of the large discount given upon them, his credit at first suffered exceedingly, and men began to talk very dubiously of him; yet upon the punctual discharge of them when due, it began presently to be taken notice of, and said openly how well he paid his notes; upon which presently the rate of his discount fell, and in a short time all his notes were at *par*; so that punctual payment, in spight of rumour (and of a rumour not so ill grounded as rumours generally are) prevailed, and established the credit of the person, who was indeed rich at bottom, but might have found it har enough to have stood it, if as his bills had a high discount upon them they had been ill paid too. All which confirms what I have hitherto alledged, namely, of how much concern it is for a Tradesman to pay his Bills, and promissory notes very punctually.

I might argue how much it is in his interest to do so, and how it enables him to coin as many bills as he pleases; *in short*, a man whose notes are currently paid, and the credit of whose bills is establish'd by their being punctually paid, has an infinite advantage in Trade; he is a bank to himself, he can buy what bargains he pleases, no advantage in business

offers

offers but he can grasp at it, for his Notes are as current as another man's cash; if he buys at Time in the country, he has nothing to do but to order them to draw for their money when it is due, and he gains all the time given in the bills into the bargain.

If he knows what he buys, and how to put it off, he buys a thousand pounds worth of goods at once, sells them for less time than he buys them at, and pays them with their own money. I might swell this discourse to a volume by it self, to set out the particular profit that such a man may make of his credit, and how he can raise what sums he will, by buying goods, and by ordering the people who he is to pay in the country, to draw bills on him: Nor is it any loss to those he buys of, for as all the remitters of money know his bills, and they are currently paid, they never scruple delivering their money upon his bills, so that the countryman or manufacturer is effectually supplied, and the time given in the bill is the property of the current dealer on whom they are drawn.

But then let me add a caution here for the best of tradesmen not to neglect, *viz.* As the Tradesman should take care to pay his bills and notes currently, so, that he may do it, he must be careful what notes he issues out, and how he suffers others to draw on him. He that is careful of his reputation in business, will also be cautious not to let any man he deals with over-draw him, or Draw upon him before the Money Drawn for is due: And as to Notes promissory, or under his hand, he is careful not to give out such notes but on good occasions, and where he has the effects in his hand to answer them; this keeps his cash whole, and preserves his ability of performing and punctually paying when the notes become due; and the want of this caution has ruined the reputation of a tradesman many times,

when

when he might otherwiſe have preſerved himſelf in as good credit and condition as other men.

ALL theſe cautions are made thus needful on account of that one uſeful maxim, that the Tradeſman's ALL depends upon his punctual complying with the payment of his bills. I conclude this work with obſerving that many tradeſmen, in the country eſpecially, being ignorant of the form of drawing bills, it may be uſeful to give them ſuch forms as will always paſs with the beſt and moſt experienced dealers, as follows:

1. The form of a bill drawn for money remitted, and payable at a certain time after ſight or acceptance:

Norwich, Aug. 6. 1725. Exchange for *l.* 25 00 00

SIR,

AT fourteen days after ſight hereof, pray pay to Mr. *A*——— *B*——— or to his order, the ſum of twenty and five pounds, value received of him, and place the ſame to account, as *per* advice from,

SIR,

Your very humble Servant,

To Mr. *E*——— *F*——— at the *Golden Cock* in *Cornhil, London.* C. D.

2. THE form of a bill drawn for money lent and drawn payable from the date of the bill:

Gold

Colchester, Aug. 10. 1725. Exchange for *l.* 43 15 07

SIR,

AT fourteen days after the date hereof, please to pay to Mr. *A*—— *B*—— or to his order, forty and three pounds, fifteen shillings, and seven pence, value in account, as *per* advice.

S I R,

Your most humble Servant,

To Mr. *F*—— *G*——
Merchant in *London.*

D. E.

3. OTHER circumstances may alter the form, as when a bill is drawn payable to another, but without any endorser, the person usual being lately deceased; then the form is as follows:

London, Aug. 17, 1725. Exchange for *l.* 100 00 00

SIR,

AT fourteen days after the date hereof, pray pay to Mr. *John Lacy* the sum of one hundred pounds sterling, value of himself, and place it to account, as *per* advice,

Your most humble Servant,

To Mr. *A*—— *B*—— near
Blackwell-hall, London.

F. G.

4. ANOTHER form is when your friend that, you draw upon knows that you intend such a particular draft, and has consented you should, then you draw thus:

London,

London, Aug. 6. 1725. Exchange for *l.* 30 00 00

AT fourteen days after ſight hereof, pray pay to Mr. *George St. George*, or order, the ſum of thirty pounds, as *per* your own order, value in your ſelf, and place the ſame to account of,

Your moſt humble Servant,

To Mr. *H*—— *L*——
in *Sice lane, London.*

G. K.

5. ANOTHER is when there needs no advice, as is often the caſe, then thus:

London, Aug. 6, 1725. Exchange for *l.* 37 18 06

SIR,

AT fourteen days after the date hereof, pleaſe to pay to Mr. *K*—— *M*—— or his order, the ſum of thirty ſeven pounds, eighteen ſhillings, and ſix pence, without farther advice, value received.

Your moſt humble Servant.,

To Mr. *Ralph H*——
in *London.*

Q. O.

I am, &c.

F I N I S.

A SUPPLEMENT TO THE Complete Tradesman.

INTRODUCTION.

THE Success of this Undertaking, and the kind reception the Performance has met with, is so well known, that I need do no more than mention it as a reason of what is to follow, namely, that the volume having swell'd beyond its intended bulk, by the necessary abundance of the subject, and there not being room to bring in some things which the author had otherwise enlarg'd upon, he is call'd upon to communicate them to the World, even by many of the readers, who, finding them only hinted at in abridg'd terms, and thinking them as necessary as any other part of the work, are desirous to have the whole finished for their own and the general advantage.

As this is the true reason of this publication, so it is a sufficient and justifiable reason, and is introduction enough to it; for we have no room to spare for more preamble than is necessary.

THE ſubject is extenſive enough to have made a ſecond volume, and many uſeful things might have been brought in, but the author was unwilling, while he preſſes the young Tradeſman to frugality, to make the very Arguments for good huſbandry be more expenſive to him than neceſſary, and thereby prompt him to extravagance in order to learn prudence.

And the Editor (himſelf a Tradeſman,) is ſo conſidering of his fellow ſhop-keepers, and ſo far from encroaching upon them in this Supplement, that he gives notice to all the friends of this undertaking, that to all thoſe who have bought the book this Supplement ſhall be deliver'd gratis. By which they will be fully convinc'd he makes no gain of the encreaſe.

CHAP. I.

Of the Tradeſman borrowing Money to carry on his Trade, and paying Intereſt for it: And a word or two of Extortion, Diſcounting, &c.

MANY are the difficulties and diſtreſſes of the poor Tradeſman, when he comes to be ſtraiten'd for money in his Buſineſs; no man is able to judge of them but they who fall into the calamity of them; and many are the ſhifts and turns, the projects and contrivances tradeſmen are driven to by the neceſſity of their circumſtances to get out of thoſe ſtraits and difficulties; which tho' they are not always ſucceſsful, and when

BRITISH MUSEUM

when they are not so, always leave him in a state of Decrease worse and weaker than they find him; yet as some times they do succeed, and at least do extricate him out of the immediate difficulty that presses and pinches him at that time, he thinks all the rest worth venturing; as a man drowning in the sea will land, and get on shore upon the Coast, that is before him, tho' he knows it to be an uninhabited island, where he is almost sure to perish, with all other kind of extremities, such as Cold, Nakedness, want of Habitation, Assistance, and at last meer want of Bread or Food. But the matter is, while he is swimming the water is at his mouth, if he does not make the land, or stretch out his limbs a few more strokes he sinks and drowns that very moment: On the shore he may die, but here he must, here he sees immediate destruction, there he sees immediate life; what if it be but the delay of a few hours, 'tis better in prospect than sinking that moment into the Sea.

Just thus the distress'd Tradesman, he sees himself in an ocean of business, and on that account involv'd in difficulties, surrounded with the importunity of his Bills; other demands also come thick upon him, debts come slowly in, money is wanting, and what can he do? He has perhaps committed some of the mistakes caution'd against in the preceding Chapter; he has launch'd out of his depth in Trade, he has taken too great credit while his credit was good, and given too great credit to those whose credit was not so good; his payments did not come due before their payments were due also, and should have been made to answer it; But the difference lies here, when their payments are due they can trespass upon their credit, and put him off with words instead of money, from one day to another, and perhaps from one week and month to another. But bills are

drawn on him from the country, payable at the preciſe time that his debts are due, for the countrymen cannot ſtay for their money; theſe bills are accepted, that he cannot avoid, and his credit is at ſtake, and in the utmoſt ſtate of deſperation if they are not paid; for, as I obſerved, if the Tradeſman does not pay his bills currently when they are accepted and become due, he not only weakens his credit with his Creditor, or Employer who draws, but with the whole town. Bills run from one Tradeſman to another, then to the Goldſmith, or to the Bank, and are endors'd from hand to hand, and every one of theſe hears of it if the Tradeſman delays payment: His credit is bandied about at the diſcretion of every little fellow, nay, at the diſcretion of thoſe that have no diſcretion: He is inſulted at his door by thoſe that demand payment; and on the *Exchange*, when the people meet there, thro' whoſe hands the bill may have paſs'd. Sir, ſays a merchant to his cuſtomer that paid that bill to him for money, what did you give me that bill for, I can't get the money? not the money, Sir! ſays the cuſtomer, why, the bill is due, and I thought he had been a very good man; ſure your people have not been with him for it; or if they have been at his houſe, they did not ſpeak with him. I tell you, ſays the merchant, they have both been there, and have ſpoken with him too, but he put them off from time to time; I thought he had been a good man too, but I find he is a ſhuffling fellow. *Well* Sir, ſays the cuſtomer, being a man in good credit, *I beg your pardon*, I wou'd not have given you the trouble if I had not thought it had been good, and wou'd have been currently paid: Pray ſend your man to me as ſoon as you come home, and I'll pay the money: But I'll take no more bills upon him I warrant you.

The

THE merchant sends back the bill, and his customer solves his own credit by paying the money, but the *Tradesman*'s credit suffers indelible reproach; and neither of these two dealers (to be sure) will trade with him, or take his bills any more. The last man having taken back the bill sends it once more for payment, and with reproaches sufficient, and such bitter words as wound the Tradesman's ears, as well as his credit; but what can he do? he has not money, he may go and dun those that owe him enough to restore him, and answer all his demands. But they are in the same condition, and give him only words; so he is forc'd to put off again; and what is the consequence? why, this man returns the bill to another, and he to another; 'till at last, he that had it out of the country being concern'd for the clothier that drew it, or perhaps doubting the clothier too, and willing to keep two strings, *as we call it*, to the bow, satisfies himself not to return the bill, but sends an officer to the distress'd Tradesman, and arrests him for the money: This part brings an encrease of mischiefs to him. *First*, There's farther disgrace, for, he is fain to be beholding to friends to bail him; and that, by the way, is exposing him too; and sometimes of as bad a kind as any: Then there are the charges to the officers for their dear-bought civility; and at the offices, and to an attorney; and after all he is oblig'd to pay the bill as soon as he gets a little cash, with all the charges of the Plaintiff too.

THUS, for a bill of 40 or 50*l.* he is publickly exposed and personally insulted; is perplex'd and pitifully plunder'd; and when he makes an end of it, as he must do, he pays perhaps first and last five, or six, or seven pound charges; and at the same time, the person suing him fails not to

rail plentifully at him to the clothier in the country, by which means his credit is as much sunk with him, *tho' the bill is paid*, as if it had never been paid at all.

Now take the Tradesman in the middle of his first anxieties upon such a case as this, and before it comes this length; the bill is payable on such a day, and that day is at hand, and perhaps he has more bills running upon him, at the same time; the prospect is frightful, and he is in the utmost perplexity about it: His credit, which he knows is the basis of his whole prosperity, is at stake, and in the utmost danger; if his credit is gone, he is gone; he has, as is said before, launch'd out too far; and tho' he has sufficient to pay all his debts, if he was to wind up, and every body was to pay him what they owe; yet, as he is not giving over, and he has given large credit, and cannot get his money in, what shall he do? he sees ruin just at the door, what course must he take? *I'll enlarge upon the distress'd part* again. But first let us see the snare before him, that is the present point in hand. Just in this distress comes a neighbouring Scrivener to him, who knows not a word of all this, and the man's credit being yet perfectly good, makes an offer to him to lodge some money in his hand, (so he calls it, pretending 'tis from a client who has some money to dispose of, and wants a good man to take it) and that being satisfied in him, order'd him to come and make him the offer. (these are the common preambles of such gentlemen, who, before the publick funds took up all the loose money in the kingdom, us'd to find it difficult to get their clients money put out) In a word, he offers to lend him 500*l.* upon Interest.

THE Tradesman secretly surpriz'd with joy at the offer, yet prudently makes some hesitations

at borrowing so large a sum, making a preamble likewise on his side about the hard shift of paying interest for money in trade, yet boldly at last accepts the offer, and takes the money: away he goes home fully furnish'd, pays his Bills honourably, and the flood that was breaking in upon him is thus damm'd out for the present, so he is made easie for that time.

AFTER some time other proposals, of like kind, come in, and he is offered five hundred pounds more by another person, and so on, till the man embarks himself to the tune of four or five thousand pounds loan, for which he stands charg'd with a certain dead payment of two hundred and fifty pounds a year interest money, which must be paid, and that, as currently too, as a Bill of Exchange, or the consequence is dismal; the least baulk of the Interest is a hint to the creditor to call in the principal.

BUT let us go back to the Tradesman at his first borrowing: as soon as he has got the money, he pays all his Bills off, as I said above, and having by this means, perhaps, a thousand pounds or two in cash, and which to him is a tempting article, he falls presently into this false logick with himself: well, *says he*, it is true here's a great annual payment to go out for interest; but what then? Sure I may afford to pay five pounds *per Cent.* for money, I am sure I get ten *per Cent.* by all the goods I sell, and 'tis hard if I shou'd be hurt by paying out five *per Cent.* I can be in no danger; it is only encreasing my business a little, and I shall do well enough; and upon this, having as I said one thousand, or suppose two thousand pounds of the money in his Cash chest, which gives life to his adventurous thoughts, away he goes to his counting-house, and writes large orders into the country for goods, which

come readily up, and he ſees his ſhop or his warehouſe pil'd up to the ceiling with *Bales*, and then he goes among his cuſtomers to bring them in to buy, and they all go off: ſo far as this, all is well; but give me leave to add, there is Death in the pot; 'tis all but like a patient in a violent diſeaſe, taking a ſtrong opiate to doſe his ſenſes, and aſſwage the immediate Torment; for they perform no cure, but their ſtrength being expended the pains return with more violence than ever, and the opiate muſt not only be renew'd but encreas'd, nay perhaps doubled in quantity, till at laſt it becomes mortal it ſelf, and he is kill'd by the very medicine which he apply'd to for cure:

To apply the ſimile which is Appoſite and pointed to the caſe, and in my experience of things, I have ſeen it thus, (*viz.*) that a Tradeſman taking in money thus upon intereſt, and running farther into trade upon credit, has been forc'd to ſtop at laſt, that is to ſay, to break, tho' with fifty thouſand pounds in his hand upon intereſt, and yet has had a much larger ſum owing him, and in good debts too, ſo that upon this ſtop he has been able to pay twenty ſhillings in the pound, and have a good eſtate left, having only time given him for payment.

But then take it with you too; tho' upon winding up the bottom, ſuch a Tradeſman has been able to ſhow an Over-ballance, and to have ſufficient to pay as above, tho' even that is a kind of a prodigy too in trade; yet, as I ſaid, it was upon winding off the Bottom, and the Bottom muſt be wound off too to do it, for ſuch a Tradeſman cannot expect to go on, till the Bottom is wound off, and then, as his integrity appear'd, and as far as his remaining ſtock will allow, he might trade again, but very little farther.

But it will necessarily occur to enquire into the case as stated above, where is the Tradesman's error? and if he had borrowed five thousand pounds, and had two of it to spare, what shou'd he do? must he keep a dead cash, and pay Interest for money he did not employ? was not trading with it, the way to pay the interest of it? and the only way too to do it with advantage, so as to do himself no harm by the Interest, seeing he could make ten *per Cent.* by the trade, and paid but five *per Cent.* where then was he in fault?

My answer to this, tho' it may seem difficult, is very plain.

The Tradesman was embarrass'd, he had committed a fault at first: he had, as I call it above, launch'd out beyond himself, out of his Depth in trade: he had taken too much credit, and given too much credit, or as the dullness of his debtors made it prove, he had given too long credit, and taken too short; so that his payments became due before his people whom he had trusted, could pay, and this had drawn him into debt by the baseness of his customers, and he was at his wits end for Money: now to deliver him from this distress, and just in the crisis of his affairs, comes a kind offer, and another, and another, and he takes in five thousand pounds upon interest, and with this he discharges all his immediate demands, and he has two thousand pounds in cash.

Thus far is very well, but this three thousand pounds which he had paid off, tho' it clear'd his hands of the bills running at that time upon him, and perhaps of some new payments growing due, had not, we'll suppose, clear'd all the demands which were like to grow upon him, before he could receive an equal value of the debts which he had abroad; but that those demands yet behind, wou'd come upon him still, before he shou'd be able to

get

get his own debts in to anſwer them, and then, notwithſtanding the great ſupply he had receiv'd, he wou'd be in the very ſame condition which he was in before; with this addition to his misfortunes, which he had not before, namely, if his reputation ſuffered the leaſt ſhock now, the lenders wou'd all come upon him for their money, and call it in, perhaps, all together.

But had he acted with due prudence, he ſhou'd firſt have conſidered his circumſtances at the time of borrowing, as a falſe ſtep, which he ought thoroughly, and effectually, to have deliver'd himſelf from, and *in the firſt place* by the kind loan which his friends had made him.

2. He ſhou'd have taken care then, with the utmoſt diligence and application, to have got in ſome of his debts, rubb'd up his debtors, as they call it, the backwardneſs of whoſe payments had run him into ſuch difficulties, and obliged him to take ſuch deſperate meaſures, to ſupport his affairs. And

3. As he muſt, or ought to remember (for a Tradeſman is ſuppos'd, always, both to know and conſider) that credit cannot be bought too dear, or valu'd too high; he ought to have ſtopp'd his hand from buying, and forborn to launch farther out, till he was ſure things wou'd come round in time to anſwer his Bills.

On the contrary, neglecting this caution and running into the ſame miſtake he was in at firſt, and that too raſhly, and before he had effectually recovered the blow; at the end or revolution of another period of payment, he finds himſelf juſt in the ſame dilemma that he had been in before, and having no more friendly offers of loan preſenting themſelves, he ſuffers a Blot upon his Reputation for want of paying his Bills; this ſpreads among the people who had lent him money upon intereſt

rest, and they call in their money, which gives him the mortal wound, and he never recovers; a Commission of Bankrupt follows, and the man is undone, tho' able at bottom to pay twenty shillings in the pound.

He that borrows upon Interest shou'd be sure to apply the loan to cure that wound, or stop that breach, which made it first necessary to him to borrow; or else, the loan sinks him deeper into the calamity than it found him: he ought to consider, whether he may not be as hard distress'd to pay back the loan, as he was to pay what the loan paid for him, and whether he may not want money as much then, as now.

There is a vulgar error in trade concerning borrowing money upon interest; some think no man shou'd borrow money upon interest, but he whose necessity obliges him to do it, for the immediate support of his credit, and preventing his ruine, which is perhaps threatned, and that then, as soon as he is able to refund it, he should pay it off again, to rid himself of the dangerous expence in the payment of interest; and those are of opinion, that no Tradesman can afford to pay interest for money: this I think is, indeed, carrying the thing to a more rigid extreme than it ought to be carried, and there may be some exceptions to this, as there are to most general rules.

For on the contrary, 'tis the man that has a flowing trade, and the command of his business, that drives a great ready money trade, and is sure not to trust any man longer than other men trust him, and that resolves never to do otherwise; if this man pays interest for as much more money than he has, or for as much as he can readily employ, it will never hurt him: the running out into too much trade, must be when the Tradesman takes short credit, and gives long; on the contra-

contrary, he that buys at ſix months, and ſells for three months, unleſs it be that the men he gives credit to, take more time than they agree for, he can never run out, unleſs the goods he buys do not ſell.

Some ready money traders, are yet oblig'd to keep ſuch vaſt ſtocks of Goods by them unſold, that they are ſometimes ruin'd that way; but he that buys for credit, and ſells for ready money, or very ſmall credit, is always ſafe; he can never run out, and he is the only man that can ſafely borrow money upon Intereſt, that is to ſay, for any conſiderable ſum; the reaſon is plain, his trade muſt encreaſe with the loan he takes up, and in proportion to it, or elſe he has no uſe for the money he borrows, and ſo will return it of courſe; but if he ſees he can employ more money than he has, and that he gains more than the intereſt he pays will ballance, and that it returns as ſoon; he knows then, how much money ſoever he borrows, he gains ſo much by it above the intereſt, beſides the difference of the credit given and taken for exchange.

A. finds he has bought the value of three thouſand pounds in *Salt-Peter*, or *Pepper* at an *Indian* ſale, but if he could buy ſix thouſand pounds value at the ſame rate, he has a cuſtomer for them a very good pay-maſter, who will give him after the rate of eight *per Cent.* profit, whereas if he does not buy them, ſuch a man will; upon this he borrows three thouſand pounds, at five *per Cent.* intereſt, of a Scrivener, and he buys the goods, ſells them again for above three *per Cent.* profit more than the intereſt he pays comes to, and has his money in caſh again, time enough to repay the Scrivener at his time: at this way of calculating, A is ſure to gain three *per Cent.* and pay all the intereſt too, ſo that he gets a large ſum by

by borrowing this money, and if he has his return sooner, as may be the case, then he gains still so much more, as the difference of the money comes to, at five *per Cent. per Ann.* for the difference of time.

On the other hand, he that gives longer credit than he takes, tho' he gains ten *per Cent.* and pays but five *per Cent.* may save nothing: example; suppose he is trusted but six months, and he trusts his customers twelve months, if he pays five *per Cent.* interest for the money, and yet shou'd sell the goods for ten *per Cent.* profit, it's plain he gains nothing, and acts with disadvantge into the account, (*viz.*) that he runs the risque of the person he trusts, and makes no profit, either for trouble or hazard.

By trusting his customers twelve months, I am not suggesting that any Tradesman in his wits, sells his goods by contract for twelve months trust, so that he cannot ask for his money as due under twelve months; but I speak this upon the ordinary usage of trade, and which is always explain'd in the former work: a wholesale man deals with another Tradesman, suppose a shop-keeper; he trades with him upon the general credit of his dealing; the shop-keeper goes on buying and paying, he does not examine when every particular parcel of goods is due, but he buys as he wants goods, and he pays as he can spare money; and as he is a current man, and buys great quantities, he is esteemed a good customer; yet if you come to look into his accounts, his parcels and his payments answer one another, perhaps after the rate of nine to ten and twelve months credit, nor does he think himself a bad pay-master, or the ware-house man think him a bad chap; and yet I must add, that if the ware-house man paid interest for his money, tho' but at five *per Cent. per Ann.* unless

leſs he got more than ten *per Cent.* by this cuſtomer, he wou'd loſe money out of pocket by all the goods he ſold him.

THIS is a reflection worth every Tradeſman's while to make, and very well to conſider of, eſpecially ſuch as incline to take up money at five *per Cent.* intereſt.

BUT beſides this, there is another particular to be conſidered in the caſe, and that is, that all the while theſe goods, or any part, or fag end of them lye by in the ware houſe unſold, all that while the poor Tradeſman pays intereſt for the money that bought them; and this very article ſometimes, if duly deducted from the profits, eats thro' the whole bargain, and if the Tradeſman wou'd keep an account of profit and loſs, wou'd deſtroy the whole profit of his trade.

IN a word, intereſt of money is a canker-worm in trade, that is to ſay, upon the Tradeſman's profit, it eats thro' and thro', and conſumes him unawares; not one Tradſeman in fifty ſtates to himſelf the true nature of it: it eats thro' his ready money, for it takes nothing for payment, but its own kind, it makes no defalcation or abatement for bad debts, or diſaſters of any kind; whatever loſs the Tradeſman meets with, the uſurer muſt be paid; whoever the Tradeſman compounds with, he makes no compoſition, unleſs 'tis at laſt of all, and that he is forc'd, by the ruin of the Tradeſman, to compound for both principal and intereſt, when, perhaps, by the mere intereſt, he has had his principal two or three times over; and this brings me to another terrible article upon a Tradeſman, and that is extortion.

IF it is thus fatal to the Tradeſman to pay but the moderate Intereſt of the money, at 5 *per Cent.* which we call lawful Intereſt, what then muſt it be when he is encroach'd upon either by the Lender,

er, or, which is as bad, by the Procurer, or Scrivener, or Banker, under the sly and ruinous articles call'd Procuration, Continuation, *Premio*, and the like; these are when the poor debtor is apparently in need of the loan; and that it appears he is not in condition to refund the money: And tho' perhaps he has given good security for the money, so that they are in no danger of the losing it, yet those people never want artifices or pretences to hook in new and frequent considerations, by way of addition to the ordinary Interest.

It is too mean a subject for the present work to expose here the customary encroachments of Usurers, Money-Lenders, Scriveners, *&c.* it has been done many times, and several ways; and they have been made the scandal of the times. But my business is not with them, it is to the Tradesmen that I am directing my argument, to admonish them against taking up, or borrowing money, as being dangerous to them tho' there was no extortion practis'd at all; and tho' they were only to pay the simple Interest for the loan: And the Reasons are evident, the payment of Interest is certain, the profits of Trade are uncertain and undoubtful; the Tradesman runs hazards of many kinds in his business, and if his profits sink at all by those hazards, the Interest of money, which bears no share in the hazard, immediately breaks so far into his capital; and if any man will cast up the hazards, and value them in due proportions, as nice gamesters do the chances of the Dice, they shall find that if a Tradesman, suppose him to have no stock but such as he borrows upon Interest, was to gain 20 *per Cent.* by his whole sale of goods: and pay but 5 *per Cent.* Interest for the money, yet that 5 *per Cent.* shall, in the end, be his ruin; unless he can be suppos'd to trade under two qualifications. 1. To

1. To give no credit.
2. To ſuſtain no loſſes.

THESE are two circumſtances which indeed I muſt except. But then they are ſuch as are hardly to be found any where in Trade. It is true, I have heard of ſome tradeſmen who pretended to write over their Counting-houſe door: *I give or take no Credit.* But ſuch, or moſt of them that ever I met with, who pretended to this, ought rather to have written as a bold fellow did that had broke three times before, and ſet up a fourth time,

" *I truſt no body, and no body will truſt me.*

But ſpeaking of Trade, where is the Tradeſman that can live and give no credit? and where the Tradeſman that gives credit and ſuſtains no loſſes? or at leaſt is ſecure that he ſhall not? And if he ſuffers loſſes he is in an ill caſe to pay Intereſt for money; at leaſt he is ſo much the leſs able to pay Intereſt. Borrowing money upon Intereſt may, in any accidental diſtreſs, deliver a *Tradeſman* from a preſent difficulty, ſupply an exigence, and anſwer the end juſt then before him; and wou'd the man that borrows be immediately careful, *as before*, to pay off the Loan, and the Intereſt with all poſſible ſpeed, looking on it as a loſs ſuſtained meerly for preſent relief, he wou'd be ſo far in the right; for nothing in this diſcourſe is meant to perſuade a Tradeſman not to borrow in an exigence.

But to borrow in the exigence, and not uſe the loan to free him from it only, but to be prompted by it to run farther in, and to launch into more buſineſs, when he has embarraſs'd himſelf too much by the ſame inadvertence before this, is nothing but going to work immediately

to deprive himself of the benefit, which the loan might have been to him, and effectually securing to himself the return of that very calamity, which the loan wou'd, had it been rightly apply'd, have sav'd him from.

Let every Tradesman be cautious how he encreases his trade upon a borrow'd stock; if he has a capital stock of his own, yet he ought to be careful, and keep within bounds; but to launch out upon a borrow'd fund, is, in short, putting to sea in a storm, and quitting a safe harbour, for a hazardous voyage; 'tis in trade, just what a seaman is on a lee shore, if his anchor come home, and he cannot ride out the storm, he is infallibly lost, nothing can save him from running ashore among the rocks, where he must be dashed to pieces without remedy.

There is a very unhappy practice, lately grown into use, among the more necessitous part of Tradesmen, and which is infallibly ruinous and destructive to them in the end, or at least, as far as it goes; This is passing and repassing promissory notes, or bills endorsed by one another reciprocally, and drawn upon themselves, so it may be called, for the present supply of cash, and support of their affairs, and in which they are, indeed, extortioners upon themselves.

This mischievous practice began principally among merchants, and persons trading in foreign parts; when they have been at some extraordinary pinch for money, suppose it be that the merchant has a ship laden with Wines come into the river, and he wants a sum of money immediately, to enter them at the Custom-House, and pay the duties, which Wines being enter'd, and duties so paid, will presently come to market, and reimburse him the money;

THE merchant not having money enough in caſh, but being in full credit upon the Exchange, and having a friend at *Amſterdam*, that he knows he may treſpaſs upon, and that will honour his bills, he draws upon him for two thouſand pounds *ſterl.* payable at two *uſance*, that is, two months: upon this draught he immediately receives the money upon the Exchange, for the Exchange of *London* is the merchant's Bank, on ſuch occaſions as thoſe: Having thus taken up the money on the credit of his bills, he lands his Goods, Wine, or whatever other Goods they were; ſells a large parcel of them upon the keys, and getting in a ſufficient ſum to anſwer it, he immediately takes care of his credit, and of his friend at *Amſterdam*; and having ſtaid but one month, and his bills being payable at two months in *Amſterdam*, as above; he carefully, and punctually, remits two thouſand pounds to his friend there in good bills, to anſwer his firſt draught upon him; and as he drew upon him, payable at two *uſance*, that is to ſay, at two months, he now remits the like ſum at *uſance*, that is, at one month, ſo that his friend ſeeing how careful of his honour he is, ſtands ready to accept any bills for him another time: thus far it is done with Reputation, and tho' a merchant drawing, may have ſome ſmall loſs, by remitting at a ſhorter time than his draught; yet it is not conſiderable, the ſervice done him, upon ſo great an exigence requiring it, and merchants of the beſt figure, are ſometimes oblig'd to ſerve themſelves with ready money in ſuch a manner.

BUT to bring the caſe down to the circumſtance before us; *Firſt*, ſuppoſe the merchant finds, that tho' his Wines are landed, and perhaps ſold, yet he has other preſſing occaſions which call for his money, and he cannot remit to *Amſterdam* as he

wou'd do, to answer his draught; so he has another shift to keep the money another two months, and this is by ordering his friend at *Amsterdam*, to redraw upon him at *London* at two *usance*, which he at *Amsterdam* does accordingly, and the bills being accepted here, the merchant at *Amsterdam* is fully satisfied, and the drawer's credit at *London* stands good.

But, as I said above, here the merchant at *London* becomes an extortioner upon himself; for besides the loss by the exchange which generally is against him, because he cannot like a man that draws or remits for the advantage of the exchange, wait, and take it this way or that way, as the course of exchange may run to his gain, so his want at first, and his credit at last calling upon him to draw when he had occasion, and be drawn upon just as his bills come due, the necessity obliges him to run the risque, and take his chance for the rate of the exchange, let it happen as it will; and this is frequently to his disadvantage.

But besides this, his friend must have his commission, both for the payment of his bills, and again for drawing, with the charge of Brokerage, both upon the Exchange of *London* and *Amsterdam*, with postage of letters, and other incidents, all standing to the credit of the account against him in profit and loss: but it does not end here.

When the two *usance* is drawing out, and he knows that on such a day his bills from *Amsterdam* become due, and must be paid, or his credit is ruin'd, and perhaps his friend at *Amsterdam* too, and being not in cash yet to answer it, he considers things, and having still unspotted credit abroad, he draws for ten thousand Crowns upon two merchants, one at *Genoa* and the other at *Leghorn*, his correspondents, at thirty days after

ſight, having effects ſufficient in their hands to anſwer the payment; In order to back this credit, he buys two thouſand pounds worth of goods of the warehouſe men in *London*, whom he deals with, ſuch as Long Ells, Says, Shalloons, Du-Roys and *Spaniſh* Cloths, ſuch as he can currently have ſix months credit for, and takes care to have theſe Goods ſhipp'd, and the bills of lading ſent to his correſpondent, before his advice of drawing the bills.

To ſupport his credit with them alſo, he writes at the ſame time, that if his effects in their hands ſhou'd not ſupply in time to anſwer his bills, they ſhou'd draw upon ſuch another merchant at *Paris* on his account, to whom he had given direction to accept their bills; all which being politically done, the bills at *Leghorn* and *Genoa* are accepted and paid, without the drawing upon *Paris*; and now the merchant has tranſferr'd his debt from his friends abroad, to two or three petty warehouſe men, and *Blackwell* Hall factors at home, and he has now gotten ſix months time for this two thouſand pounds, more than the four months at firſt, ſo that in all, he has enjoy'd this credit ten months: when this ſix months is run out, it wou'd be very well, and greatly to his intereſt, that he might be able out of his ordinary caſh, to pay the Tradeſman off; but his other demands do not admit it, and that he may not be dun'd and diſhonoured by Scoundrels, he is fain to take the ſame courſe again, and his friends in *Italy*, that is to ſay at *Leghorn* and *Genoa*, having been ſo generous as to accept his bills on the credit of his effects already in their hands, and ſhipp'd to them as above; he now tryes his good friend Monſieur ——— Banker at *Paris*, and draws two thouſand pounds *ſterl.* upon him, and taking up this money upon Change, as before, he

he goes and pays off his warehouse men and factors, and perhaps buys again, to lay in still a good Bank at *Leghorn* and *Genoa*.

Now all this while the merchant keeps up his credit; his bills are all honourably accepted and paid, but still the drawing and redrawing falls all upon him at last, till by thus frequently running the same round, if he will exactly calculate the thing, he shall find that he has paid or lost 10 to 15 *per Cent.* for the use of this money, and which is still worse is in debt, the principal sum still, one where or other, and this eats him up and devours him, till at last some considerable disaster happening abroad in the course of his affairs, he receives a blow upon his reputation, so that his bills will not be taken as formerly upon the Exchange, and then he is gone at once.

This drawing and remitting, as it is a fatal thing to a merchant, so unless it be very warily managed, it soon comes to be guess'd at by the stated remitters of money upon Exchange, and they are always jealous where they find a man so concern'd; so that it seldom can be carried on for any long time without observation; unless it be done with a vast variety of changing hands, and sometimes names, and a very punctual answering every demand to a tittle, and yet at last it proves fatal to most that embark in it.

When then a merchant is come to this part, and it comes to be no longer conceal'd, I look upon that merchant as a man lost; but this has carry'd me out of my way, for I am not writing now to merchants, or concerning the Tradesman with foreign affairs: but as this will have a respect to another practice among tradesmen at home as dangerous in its kind, it is proper to let them see the ruinous consequence of the like cases; it will appear by and by to be very useful

and ſeaſonable to the ſhop-keeper, as well as to the merchant; for theſe ſelf extortioners are, in ſhort, crept in among the home traders, as well as among dealers of a higher claſs, and are as deſtructive to one as well as the other; but I refer it reſt to its proper place.

CHAP. II.

Of Diſcounting and Endorſing Bills, and of the ſcandalous Practice of paſſing Promiſſory Notes, on purpoſe to borrow money by Diſcount.

THERE is ſtill another kind of trading uſury not, included in that of borrowing money upon intereſt, and which eats out the heart of a Tradeſman's proſperity as much, if not more, than the other, eſpecially when 'tis carry'd on to any height; and this, as it is become a more faſhionable part of ſelf miſchief in trade than uſual, and is more practic'd than ever was known before, merits to be expos'd; and the young Tradeſman ſhou'd be warn'd of it as of a ſecret fire, that burning privately, as damps burn without a flame, is yet moſt dangerous in it ſelf, and the more ſo, as it is in a manner undiſcover'd, that is to ſay, 'tis not thought ſo deſtructive by the Tradeſman as it generally proves, and by how much they think it leſs deſtructive, ſo much the more dangerous it is.

THIS is what they call *Diſcounting of Bills*. there is a great variety in the thing, and more

that

than is generally thought of, but 'tis one of the cases of which it may be said, it consists of abundance of bad particulars, and not one good one; I'll name some of the cases which are most important, the rest may be judg'd of by a few, and the Tradesman will learn from those, how to avoid the mischievous part of all the rest, and will especially know which are the most dangerous; which are so in particular to his substance, which to his reputation, and which (as some of them especially are) to both.

I have mention'd before the Tradesman's giving long credit, which (as I have deserib'd it) is in many particular circumstances, very prejudicial to him and some times ruinous, that is in particular when he trusts for large sums, and the persons who he sells to are not punctual to the times of payment agreed for.

THE particular circumstance of giving credit, which I am now speaking of, relates to the dealings of one Tradesman with another, as when a Manufacturer or maker of goods, a warehouse man or factor, or suppose it be a merchant sells by wholesale to a shop-keeper, who buys to sell again by retail: this branch of trade we may now say, is one of the most considerable in the whole Kingdom, for as the last consumer is at the point or end of all trade, so the retailer is the man who dispersses the goods to the last consumer, and when all the rest of our commerce, in which so much art and dexterity is requir'd is fully spoken of, it is the retailer that is the life and soul of the business; he is the essential standard man between the consumer and the maker: thus the butcher is the middle or mean of trade, between the grazier who breeds the cattle, and the well spread table where the flesh is eaten; between those that feed, and those that feed upon the Beef and Mutton, *&c.*

Now the retailer or ſhop-keeper comes and buys of the Manufacturer or factor; ſuppoſe it be a mercer, and he buys of the weaver; or a woollen-draper, and he buys of the factor; Thoſe dealing for large quantities of goods, the weaver or factor gives them credit, ſuppoſe three to four or ſix months time, according as they agree.

THE weaver having occaſion to make payment to the ſilk-man, or throwſter, or merchant of whom he buys his ſilk; or upon whatever other occaſion or pretence of occaſion, takes a Note or promiſſory Bill of his cuſtomer for the money, payable at the time agreed for payment when the goods were ſold.

THIS in it ſelf is a kind of equal, fair and juſt dealing on both ſides; for the buyer knows the terms of his agreement, and 'tis no injury to him to give Bills for the money, and 'tis ſome advantage to the weaver or perſon ſelling, if he makes a right uſe of them, for he can go to the ſaid ſilk-man, or throwſter, or merchant, and buy more goods, giving thoſe Bills in payment; and ſo he takes credit, even where perhaps he had no credit before, the mercer's Note being given as a kind of ſecurity for the money.

BUT this is the beſt and brighteſt part of the ſtory, for perhaps the weaver does not get theſe Bills as above, upon the firſt delivery of his goods ſold; but on the other hand, the mercer being what they call, a little long winded, when the time of payment comes, puts off the weaver for a month, or perhaps two months longer, pleading badneſs of trade, want of money, and making ſuch other excuſes as dull pay-maſters generally make: then the weaver, who on the other hand wants money to pay his journey-men, or as above to pay his ſilk-man, throwſters and merchant, tells the mercer that he is ſtraitned for money too

as well as he, and therefore cannot stay as he proposes, but that if he cannot pay him yet, he must give him a Bill or promissory Note, perhaps at a month, or two months or more, as he can get him to do it.

THIS the mercer cannot refuse, the money being, as I said, already due: now did the weaver as above, only go and deliver those Bills to his dealers in payment, where his debt was already due, there was no harm in it, and he only transferr'd the mercer's delay, to the damage of the silk-man, and made him stay for his money as the mercer had oblig'd him, the weaver, to do before.

BUT the weaver wanting the money immediately, perhaps to pay his journey-men who cannot stay, or his silk-man, throwster, and merchant, who, their money being already long due, will not stay, and who he must pay or ruin his credit; away he goes to another kind of market, and which I may say is a black market of thieves to him, I mean the Discounters; there paying an intollerable extortion of ten to fifteen or twenty *per Cent.* premium, he gets money lent him upon these Bills.

N. B. Here you must also observe, that he must endorse the Bills, so that all the while they run, or are unpaid by the mercer, he stands the risque of it, and that is sometimes long beyond the time of payment; if it is too long, sometimes he is oblig'd to make an additional allowance to the first premium to the Discounter.

NOR does the oppression, or the expence of it end here; but sometimes, nay very often the exorbitant Discounter, not content with his endorsement of the bill, requires another man to endorse also, every endorser being liable to make good the money in case the mercer shou'd prove Insolvent.

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THE inconveniencies attending this are many, and ſometimes fatal to the poor weaver; for now he is oblig'd to engage a third man for ſecurity of the money, and ſuch friends being not eaſie to be had, or at leaſt not often, he is put to this difficulty, (1.) That he goes to ſome debtor of his own who owes him money, and in that caſe cannot well refuſe him, but if the debtor be a good man, that is a ſufficient man for the money, for a good man, in the language of trade, is a man in good credit; I ſay, if he is a good man in this ſenſe, then he will be ſure to keep back ſo much of the debt in his hand to ſecure himſelf till the Bill is paid, and ſo the poor weaver is oblig'd to have two debts abroad, or ſtanding out together to ſecure the payment of one.

BUT on the other hand, if the borrow'd endorſer be but a ſo, ſo, or dull paymaſter himſelf, then he fails not to make the favour granted be an excuſe for delaying his own payment, and ſo at the ſame time that he is a borrower himſelf, becomes a lender in one ſenſe, that is to ſay, he is debtor and creditor too, but the poor weaver is ſtill oppreſs'd to be ſure, let it go which way it will.

THERE is yet another caſe which often pinches him ſtill harder; if he cannot get a particular friend to endorſe the Bill for him, or a debtor, then he comes into a fatal confederacy with another Tradeſman in like circumſtances with himſelf, and he having endors'd for the weaver, the weaver does the like for him, and ſo they change endorſements; blending in a word, not their credit only, but even their fortunes together, till at laſt he finds himſelf inſenſibly involv'd, and 'tis ten to one but a diſaſter follows, nay, and 'tis much if they do not fall together.

It is not easy to reckon up the complication of mischiefs, which this joyning together to endorse Bills, brings upon a trader, for it is in a word, one of the worst ways of being bound, 'tis as *Solomon* calls it, a striking hands with a stranger; and if the weaver, or whatever other tradesman he is, was really a sound man at Bottom, he may depend upon, it his fortune is embark'd for a storm, and he is as sure to be ship-wreck'd in the voyage, as if he was already six foot under water; for first he is certain that all the rest are Bankrupts, as he is sure they are men; they could not engage in the manner they do else, for they will endorse for any sum and never dispute the securities, but either if they endorse for you, you must do the like for them, or if they endorse they have a part of the money for their own occasions, only giving a note to pay so much again when the endorst Bill comes to be paid; and this brings me to the next and most fatal article of Discount, and that is passing Bills for one another; this is done in a club, I have known ten or twelve tradesmen form a club together for coining money, as they very well call'd it.

These were all good men in appearance, but all in necessitous circumstances for money, straitned and under the distress of wanting money to pay their Bills. The first setting out was a general supply to them all, and they coin'd Bills payable from one to another, by exchanging and counterchanging, of which they rais'd about ten thousand pounds stock.

As those Bills were coin'd they gave them out in payment where they ow'd money, or for goods bought, and the Bills had some two months, some three, some four months to run upon them; they manag'd so well, that as the Bills became due, they coin'd others, and past and repast them so many

many ways, either by Diſcounting or by buying goods upon the credit of thoſe Bills, that their Bills were always currently paid.

THEY went on thus two or three years; ſome of them ſold goods by commiſſion for other men, and thoſe they ſold currently to the ſociety, and took Bills for them, then Diſcounted thoſe Bills with the money'd men, who always ſtand ready for ſuch things, as a hawk for a prey; the perſon buying the goods, and who paid for them in Bills ſold them again, being in his own way, to money'd merchants at an under rate for ready money, ſo there were two ſupplys of ready money for one ſubſtance. 1. The man who bought the goods had a ſupply by ſelling them again for ready money. 2. The ſeller had a ſupply by Diſcounting the Bills, and the owner of the goods had no title to his money till ſix months, which the ſeller being only a factor, could lengthen out to nine months, and ſuppoſe the ſum to be five hundred pounds, they had then for this a thouſand pounds in caſh among them for the expence of, 1. The Diſcount allow'd on the Bills; and for the loſs ſuſtain'd upon the goods, which was not felt at the beginning of the account, whatever it wou'd be at the end.

As it could not be long that the club or ſociety could go on at this rate, ſo as it follows generally, it happen'd here, that when one fail'd, he ſhook all the reſt, ſo that few of them could ſtand it after him, and not one of them above a year, or thereabouts.

NOTHING can be more needful than to poſſeſs a young Tradeſman of this fatal article, call'd Diſcounting; and therefore I recommend it to them with the greateſt earneſtneſs, to enter into the particulars in their own thoughts; make themſelves maſters of the whole ſcheme of it, and a-

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void it as they wou'd a house infected with the Plague.

THE beginning of it is a bait hard to be resisted; when the Tradesman is distress'd for want of money, and sees he can come into a thousand pounds *sterl.* for but writing his name; that he can have the benefit of it for three or four months, only for paying the Discount; and that even then, if he cannot raise the money, his friends will pass Bills to him for the same sum, and help him to the money for three or four months more; it is not easie, I say, for him, considering his circumstances at that time, to resist the Temptation, and so he falls into the pit, which I may assure him it will not be easie for him ever to get out of again.

WANT of money is to a Tradesman, as a strong manager is to a horse, it makes him submit to every thing, and do every thing that the rider commands him; and as I said formerly, a Tradesman that is really honest in his principles and designs well, yet will do those things in his distress for money, that he wou'd scorn and abhor to do at another time, nay that he wou'd even blush at the thoughts of: how much more then when he sees nothing dishonest, for in this affair of Discounting he sees no fraud, no deceit, neither is there any fraud but to himself; he is only his own deceiver, acts to his own loss and ruine, and heals his present wounds at the expence of his own foundation; for indeed he undermines himself and destroys himself by the very means which he uses to preserve himself.

BUT if the Tradesman is the man destroy'd, the Discounter is the Vulture destroying; these indeed are ravenous creatures, and whether you liken them to birds or beasts of prey, 'tis much the same; they are men of prey, which according

ing to the judgment of a famous Author are the worſt ſort of devourers: they are true Canibals, and man eaters, for they devour not men but families; the exhorbitant premiums which they take for the loan of money upon Bills, is, as I have ſaid above, not leſs than ten, fifteen to twenty *per Cent.* and tho' the Acts of Parliament are very ſevere againſt extortion and againſt taking immoderate uſury, yet they find ways and means to evade the Law, and ſecure as well the profits as the principal.

It is true theſe Diſcounters of Bills are ſometimes Bit, and then they loſe ſtock and block; when a club, ſuch as I deſcrib'd above, fail in performing, that is to ſay, in paying their Bills, in which caſe two or three endorſers being all upon one Bill, are all gone off together; but they make ſuch an exorbitant gain in other caſes, that in ſhort if they loſe but one in five they are whole, and perhaps loſe nothing; and then ſuppoſe three tradeſmen, all endorſing one Bill, go off together, 'tis likely the Diſcounting, money-lending uſurer comes in for a creditor to all the three, ſo that he gets a compoſition of them all, and if they pay but ſix or eight *per Cent.* upon the debt, the uſurer makes himſelf whole.

These are the people the tradeſman ought to ſhun as he wou'd an infection, with this addition to my caution for his obſervation, *viz.* that if he once gets into their hands, 'tis very rarely that he ever gets out; like the grave, they that go into him ſeldom ever return, but are ſure to be ſwallow'd up even alive, and devoured with their eyes open.

Borrowing money upon intereſt is, as I ſaid before very dangerous, but this *Diſcounting* of Bills is certain death to the Tradeſman, he is indeed in no condition to recover it.

N. B

N. B. Let me conclude this chapter with one observation for the Tradesman's early and timely caution, namely, that both these fatal things, borrowing upon interest, and discounting of Bills are the consequences of the Tradesman's over trading himself in the beginning of his affairs; running hastily in, allured by the hopes of profit, entangling himself in debt, as we say, over head and ears, without considering which way he shall answer the necessary payments; but I have spoken so largely of that by it self, that I cannot add and need not repeat any thing.

CHAP. III.

Of Book-keeping, and some directions for the Tradesman, in the method and manner of keeping his Books.

I Had already mentioned that it behoves a Tradesman, to be very exact in keeping his books; but I am told by some, who have read all I have said upon that subject, that they know several men in great business, and that keep no Books at all, or that very little Book-keeping serves their turn; and yet they add, those men thrive and flourish, go on in their trades, and grow rich.

I am to take these Gentlemen upon their words, and believe it is so, because they say so; but I must put in a caveat against the practice, if it were only upon these two heads, tho' I might add many more.

1. I profess that I am so far from knowing any of those Thriving rich Tradesmen, that keep no Books, and have thriven all along without keeping Books, that on the contrary, I have known several tradesmen, who have been in flourishing business, and have been ruin'd for want of it, some by the neglect of their Books, some for want of understanding how to keep 'em, and trusting them to such, whose design to abuse them caused the neglect of the Books; in a word, the want of keeping, or knowing how to keep Books, has been their undoing, and they have been, tho' too late, fully sensible of it.

2. Suppose it wou'd be granted for argument sake, that there have been some such strange prodigies seen in trade, namely, that there have been Tradesmen who have carry'd on their business, and grown rich without keeping Books: it is yet to be enquir'd, whether they wou'd not have been much richer, or more thriving if they had kept Books? It will not be pretended however, that they were the richer, and more thriving, for not keeping any Books, for then it wou'd follow, that not to keep any Books at all, wou'd be the way to make tradesmen rich, which I believe no body will suppose.

I am again answered with a question, namely, who kept our tradesmens accounts, and what Books did they keep when pen, ink and paper were not in use? which according to our Antiquaries, is not much above three hundred years ago; the question indeed is Critical, and might bring in a tedious history of ancient commerce; but it is a mean remote thing, and does not reach the case at all, for trade three hundred years ago was as different from what it is now, as a Manufac-

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ture of Linen is from a Manufacture of Silk, and what Commerce was carried on in the World in those times, was most of it personal; if merchants dealt abroad to many and remote parts of the World, they generally went along with their cargoes, and when they sold them abroad they vested the effects in such goods as the country afforded, and brought them back with them to their own, and so the account was indeed what we call a *Boot account*; so much the goods carry'd out, sold for, so much the goods brought away from thence amounted to, the Ballance was the profit or loss of the voyage; and this is the way in many places in the World to this day, as in particular, in the goods which the merchants or travellers of *Georgia* and the *Caspian Sea* at *Guylhan*, and other places, bring with them, *viz.* raw Silk, Drugs and other goods; these they bring to *Aleppo* and *Scanderoon*, where our *Turkey* merchants look for them, buy their Silks and Drugs and deal for them by barter, and so they go back with our merchants goods into their own country, and dispose of them in the like manner; on the other hand our merchants bring the Silks to their ships to send home.

But that there is no fair arguing from the less to the greater, else it is the same thing in the journey, which the merchants of *New Spain* may be always said to make to *Porto Belo*, to meet the *Galleons* from Europe; They buy, they sell, they carry back respectively the exchanged goods, and there is no credit given or taken, and consequently no need of accounts, except it be to even and Ballance the cash and the Barter, which once being done, a particular of the goods bought and deliver'd is sufficient; trade without credit requires little Book-keeping.

If there comes to me a Tradesman upon reading these sheets and tells me, Sir, I trade all for present money; I give no credit, and I take none; I go with my money in my hand to buy, and I take all ready money in my shop, for I give no trust by retail, and I let no body keep or come at my cash but my self, what occasion have I of keeping any Books? To such a man I shall readily answer, none at all, Sir, you are a person qualified to trade without Books; but you are the only man in the world that is so, except any other whose trade is so very small, that he can keep every thing he trusts in his head.

Not an Ale-house-keeper, but has his Bar and his Score; not a Chandler's shop, but keeps a board and a chalk, these are their Books, and needful Books too, such as without which they wou'd be at a great loss to deal with such poor people as must be trusted, tho' it were but for trifles.

Seeing then that *Books are to be kept*, it follows next to enquire, whether slight and negligent keeping them is sufficient? In answer to which, I lay it down as a maxim, and a thing essential to a Tradesman's prosperity, that Books kept negligently are many ways fatal to a Tradesman, nay some think they may be worse than no Books at all.

1. A Tradesman's Book ought to be always such, as he can swear to in a Court of Justice, and as he can depend upon the certainty of, so as to swear to it without the least hesitation or scruple.

2. A Tradesman's Book is the foundation, or which he can always make a true estimate of his solid stock, and know whether he goes backward or forward, and accordingly know what measures to take in his affairs.

3. A Tradesman's Book is a check upon the fidelity of his servants, and by which he often has opportunitys to detect the frauds of those that have plunder'd, or attempted to plunder and destroy him.

Books are the Tradesman's register, there he finds in figures what he must from thence find in his ware-house or shop, or in account of debt with those to whom he has sold his goods upon credit; and this is so much valued and depended upon in our Courts of Justice, that if the Tradesman is dead, and his widdow, or successor finds such and such goods charg'd, sold and deliver'd to such and such a man upon credit, tho' the survivor cannot actually prove the delivery, or make oath to the sale, yet if the deceased has been known to be a fair dealer, and an honest Tradesman, and that he kept his Books with exactness and regularity; his said Books shall be taken in evidence as a sufficient proof of the Debt.

The Tradesman's Books have then the authority of the Tradesman, as if he was living, and the widow giving an account of her husband's estate and effects, as they stand in his Books, it shall be taken as a true state of his affairs, and a true estimate of his estate for her to divide among his family and his heirs; nay upon their being freely allow'd to inspect and examine those Books, they do generally acquiesce in it, and agree to take their respective allotments, as the estate of the deceased appears by his Chattels and his Books.

It being then, thus essential to the Tradesman to keep Books, and to keep them exactly and punctually, so as he himself, when living, may depend upon them, and his executors and heirs when he is dead. Then it is essential also to the instruction of a young Tradesman, in his stepping forth in-

to the world, to lay down ſome plain, conciſe, and yet ſufficient methods for him, by which he may underſtand how to go about this great and neceſſary thing, and to do it ſo, as he may have the ſatisfaction of knowing, that his Books may be depended upon as a perfect regiſter of all his effects in the world, and this is the main reaſon of this Supplement.

In order to form a general method for this keeping Books, we muſt firſt acknowledge, that there is ſo great a variety in the Tradeſman's buſineſs, according as to what particular trade he follows, and what goods he deals in, that it would require ſeveral differing ſchemes of Book-keeping, to be laid and calculated for thoſe employments reſpectively: But this being impracticable in a work of ſo ſhort a compaſs, I ſhall only take notice, that two heads ſeem to comprehend all the tradeſmen, to whom theſe ſheets have been directed; the wholeſale *Tradeſman*, frequently call'd a warehouſe man or factor, and the retail *Tradeſman*, as frequently call'd, in this work, a ſhop-keeper; and the ſame method of Book-keeping, with ſome ſmall variation, may be ſufficiently inſtructing to them both.

There are another kind of dealers indeed, and ſome of them conſiderable in their way too, to whom it wou'd not be unneceſſary to ſay ſomething, tho' it be out of my way; and theſe are ſuch Handicrafts, or maſter mechanicks, as employ great numbers of workmen under them, ſuch, for example, as Maſters of Glaſs-houſes, Shipwrights or Maſter builders, Maſters of Salt works, Coal pits, Mines, Mills and many ſuch; but neither is this work immediately directed to them, tho' I may ſay ſomething, by way of general directions to ſuch, for the better governing their affairs.

In

In the mean time, some general rules for the Tradesman's exact keeping his accounts, and stating his affairs in Books, are always as necessary as any directions for conduct whatever, and were only omitted before as requiring too much room, and even now I shall endeavour to bring what I think needful to say, into as narrow a compass as I can.

I begin with the shop-keeper or retailer.

First then, the main part of the shop-keeper's Book-keeping, is to keep an exact and well ballanc'd account of his money: By well ballanc'd I am to be understood, constantly cast up; whether daily, as in Bankers and Money-dealers; or weekly, as where the cash is committed to servants, or at most monthly in all other cases; and not only the Book cast up and brought to a foot and a ballance, drawn between the cash *paid* and *receiv'd*; but the money and the Book examin'd one by another and brought to agree; for if the Cash chest or box, and the cash Book do not agree to a farthing, there must be a mistake somewhere, and as is said at large Letter XX. a mistake seeming to be to your advantage, may be as fatal to your loss, as a mistake apparently to your loss; because it infers something omitted on one side or other, and till it be effectually found out, the Tradesman that values knowing his own affairs, can never be satisfied and easie.

2. Next to an exact keeping of cash, the Tradesman is chiefly concern'd in keeping an exact entry of all goods sold out, and receiv'd in upon credit.

I put the goods sold out first, tho' they are not so in the order of Book-keeping, for goods are certainly receiv'd in, before they are sold out; but I speak of it first, I say, because the interest

of the *Tradesman* is more particularly concern'd in this part; an omission in the other may be puzzling and perplexing, but in this 'tis fatal and ruinous; Goods bought, if he omits to enter them receiv'd, the person who sent them in, will put him in mind of the omission when he calls for his money, or draws a bill for it, or when he delivers an account, where he makes the Tradesman debtor for them; but if he delivers a parcel of goods sold, and for which the Buyer has credit, and omits entring them in the Book, he is then at the mercy of the Buyer; if he is so honest as to put him in mind of them, which perhaps about one in a thousand of his customers may do (so thin does honesty come up in this age, however thick it may be sown) I say, if the customer is so disinterestedly honest, 'tis well; if not, the goods are lost, unless memory, which is another hazard of a thousand to one, shou'd retrieve it, and if the Tradesman happens to Dye, 'tis irrecoverably gone.

Goods sold therefore must always be Entred in the Book, before they are deliver'd, and the bill of parcels of the particulars, shou'd not be taken from the goods, but from the Book, and then be examin'd by the goods as they are laid out for sending away, or for packing up; This making the bill of parcels or invoyce from the Book, is a valuable rule, because it secures the entring of the parcel in the Book; for then no Book entry, no Bill of parcels; and the examining the bill of parcels again by the goods, not the Book, is another valuable rule, because it is a just check upon the Book, and a sufficient proof that the entry is exact.

This Book in which all goods are entred, which the retailer sells upon trust, is not improperly call'd,

call'd, *a Day-book*, because it contains a daily entry of goods sold in the shop, and the flying title upon the top of every page, shou'd contain the day of the week, month and year, when every thing was done, thus

Monday, Jan. 10. 1725.

and if the day ends in any part of the leaf, suppose after but one entry, or two, or more, wherever the day ends, a line shou'd be drawn cross the whole leaf, and thro' the columns, and in the middle of the leaf, that is between the ruled lines, a new head be made for the newly begun day, with a short line under it, thus,

Tuesday, Jan. 11.

For the entry of goods receiv'd, especially such as are taken in at times, tho' it is not so absolutely necessary to the Tradesman, as that of entring goods sold, as is said above, yet it is many ways necessary, and still many more ways useful to him; and tho' I know many do omit it, contenting themselves with only putting up the bills of parcels upon a file as they come, which they say is a Book ready written to their hands; I say, notwithstanding this idle way of Book-keeping, I wou'd advise the careful, diligent Tradesman not to omit a due entry of goods bought, as well as of goods sold, in his Book, if he wou'd have his affairs be carry'd on regularly and exact: as to keeping a file instead of a Book, I have no notion of it, I confess, sufficient to recommend it; there's nothing of method in it, 'tis little more than a tally without a counterpart. The Trades-

man ought to enter his goods bought in his Journal or Day-book, and then lay up, or file up the bills too; then every thing passes due examination; his Book is a register for him, and the file is a voucher to his Book; the omission is, if I may speak freely, nothing but indolence and sloth.

It is a question among some of the Book-keepers, who pretend to nicety, whether a Tradesman shou'd not have two Day-books or Journals? one to enter goods sold, and the other to enter goods bought; and where the Tradesman is in great business, it is the opinion of some, that two Books are better than one, but I must differ in my opinion; let the Tradesman's business be as large as it will, I think one Book may contain all his business, as to buying and selling on credit; for money taken in the shop requires no Journal at all, as I shall show in its place.

The distinction between goods bought and goods sold, as entred in the Tradesman's Journal or Day-book, as ordinarily done by casting up the value by it self, short of the red lines; that is to say, without carrying it into the columns, as the goods sold are, not that this is counted methodical in merchants Books; but as we are now talking of a Business, a little lower siz'd than that of merchants accounts, where the articles are generally large, and sound big, it has been judg'd very useful, in order to guide the eye, with more readiness to find out and distinguish small articles, and not overlook them, either in posting or on other occasions.

Thus then the foundation, or first plan of a Tradesman's Book-keeping, is resolv'd into a *Cash-book* and a *Day-book*; but before I go on to the larger Book I must observe, that there are two small Books, tho' both inferior to these, yet in their kind as needful, and where the Tradesman has a

large

large business, and not too many hands, absolutely necessary.

1. A *petty Cash-book*, this is page or footman to the great Cash-book, and is to enter all small trifling payments in, to avoid enumerating particulars of so little value in the larger Book, but is as needful in its kind as any other Books.

If the Tradesman has any apprentice or apprentices, this Book is often committed to him, and his master gives him out ten or twenty shillings, more or less at a time, and leaves him to pay post letters, porters wages, and such trivial things, and to give up his accounts every three days, or once a week as his master pleases.

There is one thing very necessary for the Tradesman, particularly where he entrusts a servant with this petty cash, and that is, that the ballancing it shou'd never be slacken'd or omitted, namely, that he shou'd oblige the youth to give his accounts in frequently, while the thing is recent and in memory, and his master may see he is not impos'd upon; for tho' the keeping this little trust, is very advantageous to a young servant to make him sharp, and to introduce him early into an exact keeping his Books, yet sometimes too it is a snare to a young man, especially where the master is remiss in taking his accounts, and he finds himself at liberty to put down here a six pence, and there a shilling upon several articles of expences, more than was really expended; and the lad having once made a hole in his conscience, the *Devil* never fails pushing him upon it, till he comes to greater matters, and so at length to his ruin: this is (by the way) a very needful caution, for so many youths have been ruin'd by this one neglect of the masters; and so many masters too by the falseness of servants, beginning first in these small matters, that I cannot but think it very ne-

ceſſary for the maſters to be put in mind of it: the whole may be prevented by this one neceſſary ſtop, (*viz.*) to take his apprentices accounts of petty caſh, conſtantly twice a week, and examine it with the utmoſt exactneſs.

2. THE next Book, which is, as I ſay, attendant on the other, is called by ſome a Minute-book, by others a Blotting-book; and this is needful where the Tradeſman is in a great flowing buſineſs, in the hurry of which he has not time, or hands to make a formal entry of things in the Journal or Day-book, ſo in the utmoſt hurry an entry is made here, and in the evening when buſineſs is over, this is entred fair into the Day-book, and then the rough entry in the Blotting-book is ſtruck out, as if blotted or eraſed.

I know merchants, and ſome other tradeſmen who are very exact, keep what they call a Waſte-book, beſides their Journal; but there are many reaſons given for that, which will not hold in this caſe; particularly, becauſe a merchant's Journal not only enters the articles fair, but ſtates the main, and in ſome caſes, moſt difficult part of every article of buying or ſelling, namely, to whoſe debt it is to be plac'd, and therefore a merchant's Waſte-book is in the room of the Tradeſman's Day-book, and very often merchants, who have a conſiderable weight of buſineſs on their hands keep a Blotting-book or Minute-book beſides, that the Waſte-book may be kept fair.

BUT in the Tradeſman's or ſhop-keepers buſineſs, there are few or no difficulties of this kind; whoever he buys of, he is debtor to them, and whoever buys of him is his debtor; and this is the ſum and ſubſtance of his Book-keeping, which has more care than difficulty in it; and indeed the exactneſs and carefulneſs of making due and daily entries of every thing that is done, is the

principal

principal weight that lies upon a Tradesman's hands.

HAVING thus prepar'd,

1. A *Cash-book* for entry of all money paid and receiv'd in his way of trade.

2. A *Petty-cash* Book, to enter small expences into, and what you may not think worth troubling your great Cash-book with.

3. A *Day-book* or Journal, wherein to enter every thing taken in, or delivered out.

4. A *Blotting-book*, or preserver of the memory for the other to be recopy'd after the shop or warehouse is shut, and the trade and hurry of the day is over.

IT is needful now to give the Tradesman a brief specimen of all these, for his particular instruction, and to guide the hand of a young beginner to the practice of a thing, so absolutely necessary to him in his business; and the main thing needful here is, to show him how to transfer the little and many particulars of his Petty-cash Book in one single line, for every week or month, as is most convenient; so to avoid running out the Cash-book into a multitude of particulars, which as well for the looking over, and the casting up, may be very troublesome, and encumber the Tradesman's head, and which is worse than all the rest, occasion mistakes.

I shall suppose the shop-keeper to be a mercer in the City of *London*, and this I do, because as this is one of the chief and most considerable businesses in the shop-keeping way, a great variety presents it self to our view; only for the present purpose I am to suppose, that the mercer, as he has a great shop and a vast retail trade, so he has some wholesale trade also, and deals with several other

other tradesmen too, whom he gives credit to in the way of his business.

HERE also I am to lay down a general maxim in retailers Book-keeping, namely, The goods sold for ready money in the shop, are never entred as sold in the Books; it wou'd be next to impossible for the mercer or draper, who cuts in retail, to enter in a Book every yard of Linen, or Silk, or Stuff that every customer comes for in their shop, any more than the retail grocer can enter every half ounce of Spice, or every quarter of a pound of Currants, which he sells in his shop.

THE summary way therefore, and which is taken by all tradesmen of note, and who understand Book-keeping, is this, to take care that all the money taken in the shop, be immediately and carefully put into the *Till*, or drawer appointed for that purpose, of which some tradesmen have two, or three, or four in their shops, according as their shops are in largeness, that they may not be oblig'd to leave people looking upon goods, to go away and put up his money; for such is the slippery dealings of this age, especially in mercers and drapers business, that the shop-keeper ought never to turn his back towards his customers; and this is the reason why the mercers and drapers in particular are oblig'd to keep so many journeymen, and so many apprentices in their shops, which were it not for the danger of shop-lifting, wou'd be a needless, as it is a heavy, expence to them.

PERHAPS a good customer, a Lady they know and are satisfy'd in, has bought a parcel of Silk, and the journey-man that is serving her has on either hand a set of strange faces, tumbling and turning over his goods, and perhaps not yet determining whether they shall *buy* or *steal*; the master of the shop,

whose business it is to be vigilant, and to have his eye every where, seeing his journey-man oppress'd with a crowd, like a General engag'd in a battle, ready to send troops to the assistance of any part of his army that may be overpower'd, detaches a servant to either hand of him to assist him, that he may put up his money receiv'd of the honest Lady that traded with him, and have their eyes upon the others for him till he returns.

THIS, tho' a digression, is particular to the purpose, and indeed requir'd a chapter by it self, for the shop-lifting crew are so vigilant and dextrous, and come under so many disguises, that the Tradesman cannot be too watchful, and in spight of all their sharp sighted servants, they are sometimes out-witted and over-reach'd. But I return to the subject; the cash of the shop being thus secured, the master Tradesman in the evening, and when the shop is shut up, goes to his counter and opening all the *Tills* or money-drawers, takes out the money, tells it up into a sum, and be it more or less it makes but one line in his cash-book for every day's trade, as by the specimen on the other other side appears.

N. B. If the master Mercer or Tradesman has a cash-keeper or an apprentice, to whom, being satisfied of his integrity, he commits the paying and receiving his money, yet this taking the money out of the *Till*, is so considerable an article, the trust of it so needless, and withall so dangerous, that he must be more than very negligent, who does not make that part his particular work; I mean to tell up the money of the day's retail trade, and put it into the hands of the cashier.

JANUARY

Cash Dr.

Sat. Jan. 1.

		l.	s.	d.
	To the ballance of the last month's Cash, being so much remaining in hand, Decemb. 31 *st.*	347	18	00
1.	*To* John Jennings *of* Nottingham, per *Bill on* Jer. Palmer, *receiv'd this day*	160	00	00
	To Wm. Thomas *on account,*—	35	00	00
	To the Lady Jeffrey, *sent by her servant,* ——— ——— ———	31	10	00
	To James Scrooby ——— ———	11	02	00
	To retail Cash, being money taken in the Shop this day, tho' New-year's day ——— ———	33	17	06
3.	*To* Joseph Dancan *of* Edinburgh, *by bill on* James Graham, *receiv'd this day* —	172	00	00
	To Wm. Eaton *of* Windsor, *on account* ——— ——— ———	41	00	06
	To Abraham Miller *Sen.* ———	73	00	00
	To Sir Wm. Aubin *on account*	13	13	00
	To Jer. Brooks *in full* ———	54	07	00
	To the Widow Embs *in full*—	3	12	00
	To retail Cash, taken in the Shop this day ——— ———	87	13	00
		1064	12	06

Anno

Anno 1725.

Cash Cred^r.

		l.	*s.*	*d.*
1.	*By* John Indico *Dyer, paid him in full*	113	00	00
	By Tim. Drawboy *Weaver paid him*	70	00	00
	By Mary Thomas, *Mackler* --	32	00	00
	By Jam. Webb, *Camblet-weaver*	53	00	00
	By Pocket expences given for Box money	13	07	00
	By Sir Fra.—— *for one Quarter House Rent, due at Christmas last*	52	10	00
3.	*By* Ambrose Tull *Weaver* —	33	00	00
	By Claude Guilote, *for eleven pieces of* French *Velvet* —	237	08	00
	By Jean Baptista Lucon —	59	00	00
	By William Nisbett —	13	02	00
	By James Racine, Norman —	15	12	00
	By David D'l'aigle *of* Leghorn, *paid his Bill of Exchange to* Jos. de Costa —	125	00	00
		816	19	00

Account

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month —	1064	12	06
4.	*To* Wm. Rental, *Trustee of a Statute of Bankrupt for the first payment or dividend of* Hugh James's *Estate* —	32	11	00
	To Arthur Jenks, *Esq; in full for his mourning* — —	198	07	05
	To Wm. Hermes *of* Exeter, *receiv'd by the Carrier at the Bell in* Friday-street —	63	00	00
	To John Serricur *in full* —	75	02	00
	To Madam le Force, *on account of her servants Mourning* —	39	17	00
	To Abel Roueell *in full* —	18	05	00
	To retail Cash taken in the Shop	92	11	00
5.	*To the Lady* Arabella, *being for five Suits Wedding Clothes* --	169	17	00
	To my Lord — *for seven new Suits, for the Women servants of the family, on Lady* Arabella's *Marriage* — -	56	12	00
	To John Knowll *jun. of* Lincoln, *receiv'd by his Brother*	37	18	00
		1848	12	11

January

January, 1725. continu'd.

Cash Cred^r.

		l.	*s.*	*d.*
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	816	19	00
4.	*By* W^m. Sorpre *Weaver* ——	50	00	00
	By Andre L'ecluse *Weaver* —	40	00	00
	By Anthony Dyer —— ——	7	06	00
	By the Trustee of Hugh James's *Estate Bankrupt, being so much paid of my contribution, in order to receive the div^d.*	16	07	00
	By Tim. Bearskin *for* 500 l. *S. Sea Stock, transferred to me this day at* 117½. -—	587	10	00
	By Joscelyn Aborn *for a Bale of thrown* Italian *Silk* ——	264	00	00
	By George *my Shop Porter, his Wages to Christmas* —-	8	00	00
	By Tho. Le main *Journeyman Ditto* — — —— ——	10	00	00
	By William Jeremy *Ditto* —	10	00	00
	By House expences to my Wife for the month of January --	25	00	00
5.	*By* Henry Hartly —— ——	30	00	00
	By Mary Thomas *Mackler* —	36	07	00
		1901	09	00

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month —	1848	12	11
	To Abraham Stamper *in full* —	11	03	00
	To Wm. Audley *of* Cambridge	13	08	00
	To retail Cash taken in the Shop	102	07	03
6.	*To my Lady Dutchess of* —— *being for* 86 *yards of crimson Velvet* —— —— ——	111	16	00
	To Anthony Forty, *Esq; in full* —— —— ——	17	02	00
	To Wm. Hankye *of St.* Edmond's Bury —— ——	30	00	00
	To the Lady Barby, *sent by her Woman* —— —— ——	47	19	00
	To Hen. Semple *of* Edinburgh per *Bill, receiv'd this day* --	50	00	00
	To Wm. Castleton *on account* --	08	17	00
	To retail Cash taken in the Shop	64	11	00
7.	*Twelfth-day, Shop shut* ——			
8.	*To* Hump. Page *of* Portsmouth	102	11	00
	To S. Thomas *of* Southampton	19	07	00
	To Sarah Williams *on account*	20	00	00
	To the L. Simpson, *by her Maid*	33	00	00
	To Wm. Myers *of* Bristol, *the ballance of an old account* --	1	19	00
	To retail Cash this day ——	72	13	00
		2555	06	01

January

January, 1725. continu'd

Cash Cred^r.

		l.	*s.*	*d.*
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	1901	09	00
6.	*By* Semper Took *Weaver* —	18	06	00
	By Abel Wilcoks *Weaver* —	46	00	00
	By W^m. Obrian *in full* —	102	10	00
	By Singleton James —	8	00	00
	By Martin Anger *Mackler* —	12	00	00
	By Henry Goody *Weaver* —	65	03	00
	By James March —	13	12	00
	By Tho. Scot *my Apprentice for sundry payments of petty Cash this Week, as* per *his Weekly account* —	13	07	04
7.	*Shop shut* —			
	By James Scot *the* Apothecary, *in full of his Bill for the year* 1724. —	12	07	00
	By Sam. Godfrey *the Brewer, in full of his Bill for the year* 1724. —	16	11	00
	By James Scot *Weaver* —	143	00	00
		2352	05	04

Account of Cash for

Cash Cred^r.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month —	2555	06	0[illegible]
10.	*To* W^m. Merry *on account* —	30	00	00
	To Andrew Cary —	17	03	00
	To Wm Johnson *of* Salisbury, per *Bill* —	123	00	00
	To J^o. Merchant *of* Worcester	72	10	00
	To retail Cash from the Shop —	87	03	00
11.	*To* Sam. Ayres *Taylor on account*	20	00	00
	To Ditto for J^o. Ayres *of* Bristol	30	00	00
	To W^m. Jepherson *of* Bath —	62	00	00
	To Henry Aylmore, *Esq*; —	32	00	00
	To the Dutchess of — *sent by her Woman* —	56	00	00
	To Abraham Seymour *in full* —	13	02	00
	To retail Cash taken in the Shop	63	10	00
		3161	14	0[illegible]

January, 1725. continu'd.

Cash Credr.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	2352	05	04
	By Mary Thomas *Mackler* —	36	17	00
	By Stephen Le blan *Brocade Weaver* — — —	83	00	00
	By petty Expence given Lady Simpson's *Maid* — —		10	06
	By Sam. Sprig *on account* —	30	00	00
	By Claude Guilote *for fine* French *Brocades* — —	163	12	00
10.	*By* James Montaign *of* Genoa, *paid his Bill to Messieurs* Stephens *and Company* —	200	00	00
	By Tho. Jeffrey, *Weaver* —	25	00	00
11.	*By* Simpson Williams —	20	00	00
	By Tho. Sharp, *Sen.* —	17	06	00
	By petty Expences given my L. Dutchess's Woman —	1	01	00
	By Tho. Santry *Weaver* —	31	00	00
	By James Willey — —	20	00	00
	By Henry Houblon *of* Leghorn, *paid his Bill to* Arthur Daniel *or Order* —	125	00	00
		3105	11	10

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month —	3161	14	02
12.	*To* Sam. Andrews *in full* —	11	17	00
	To Mary Frampton —	10	12	00
	To Peter James *Coach-maker, for* Cuffoy —	18	11	00
	To Tho. Peters *Taylor* —	22	00	00
	To Sir James Emlin, *a suit of* Paduasoye —	16	08	00
	To Tim. Taudrey *Taylor* —	17	00	00
	To retail Cash for this Day —	81	17	00
13.	*To my Ld.* — *by his Lordship's Gentleman* —	66	04	00
	To the Revd. Dr. Simpson —	40	00	00
	To Abr. Nightingal *on account*	15	00	00
	To Sam. Barbar *Stay-maker on account* —	17	00	00
	To the Lady — *by her Mantua-maker* —	32	06	00
	To Sam. Tibb *Taylor in full* —	7	12	00
	To retail Cash for this Day —	69	02	00
14.	*To* Spencer Thomas *on account*	16	00	00
	To the Revd. Dr. Simpson —	17	12	00
	To Mary Williams *on account*	12	17	00
		3633	12	0

Januar

January, 1725. continu'd.

Cash Cred^r.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	3105	11	10
	By Pet. Vanderduysen *of* Amsterdam, *paid his Bill to* Andrew Dorien *or Order* ——	100	00	00
12.	*By* Mary Jenings *Mackler* ——	22	00	00
	By W^m. George *Weaver* ——	18	00	00
	By Sampson Thomlin, *Ditto* -	15	00	00
	By James Friend, *Ditto* ——	34	10	00
13.	*By petty Expence given my L.* ——'s *Gentleman, who brought his Money* —— -	1	01	00
	By Tho. Jeffrey *Weaver* ——	30	00	00
14.	*By* Mary Thomas *Mackler* —	22	00	00
	By Tho. Skip *scarlet Dyer* —	13	00	00
	By Claude Guilote *on account*	78	00	00
		3438	12	10

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month---	3633	12	02
	To Tho. Sharp *on account* —	20	00	00
	To Abel Edwards *Coach-maker*	18	02	00
	To retail Cash from the Shop—	72	11	00
15	*To* Anth. Williams *of* Bristol, per *Bill* ———	27	02	00
	To William Scott *of* New-Castle, per *Bill* ———	50	00	00
	To Sarah Timpson———	13	00	00
	To retail Cash this Day ———	63	00	00
	To Madam ——— *for her Family Mourning, receiv'd in Part*	83	00	00
	To her two Maids trusted per *her Order* ———	11	6	00
17	*To* John Friend *sen.* per *Bill*	32	11	00
	To Robt. Scot *of* Carlisle, *p. Bill*	28	00	00
	To John Frazier ———	18	00	00
	To Benj2. Joseph Peirera *of* Jamaica, *being the Product of* 2567 pcs. of Eight, *received in Silver, by the Ship* Virgin, Caleb Clark *Master; and sold this day for*	613	18	9
	To Retail Cash this day ———	32	11	00
		4716	13	11

January,

January, 1725. continu'd.

Cash Cred^r.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	3438	12	10
	By Phil. Samure	25	16	00
	By George Oclaer *Weaver*	22	00	00
15	*By* Sampson Eaton	18		
	By Tho. Williams	12	17	00
	By petty Cash to Tho. Scot, *as per his account this Week*	12	11	10
	By William Jennison, *Weaver*	22	00	00
	By petty Expences given Lady B's *Mantua-maker*		10	6
	By Edward Wily, *Weaver*	62	00	00
	By Sampson Achley, *ditto*	37	00	00
	By Sindry Mason	30	00	00
17	*By petty expence, given Madam's two Servants who came to bring her Money for Mourning, and to buy the same for themselves*	2	2	00
	By Capt. Clark, *Freight from* Jamaica, *of the Money at the Rate of* 2 per Cent. 50 pcs. *of* Eight, *at* 4s. 6d. *each*	10	12	6
	By James Jourdan, *Mackler*	32	00	00
		3726	02	08

Account

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month - - -	4716	13	11
18	*To* Tho. Sutton *of* Bristol, per *Bill*	61	12	00
	To Jacob Lawrence,	16	00	00
	To Eliz. Jones *on Account*	15	04	00
	To Wm. Barrington *in full*	7	10	00
	To Alexander Philpot	7	13	00
	To Retail Cash from the Shop	57	12	00
19	*To* James Ewen	8	15	00
	To Henry Emsworth, *of* Dublin, *per Bill*	160	00	00
	To Thomas Blacket, *of* Rippon	36	11	00
	To Edward Cook, *in full*	4	09	00
	To Smith Felton, *on Account*	11	16	00
	To the Lady Thomson, *by her Daughter*	33	14	00
	To Retail Cash from the Shop	102	05	03
20	*To the Countess of* ——— *by a Servant*	28	15	00
	To Tho. Webster, *in full*	17	10	00
	To Allen Ackwort	8	04	00
		5194	02	02

January,

January, 1725. coutinu'd.

Cash Cred^r.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	3726	02	08
18	*By* Timothy Sergeant	36	06	00
	By Charles Pane, *Weaver*	17	04	00
	By Charles Phips, *ditto*	50	00	00
	By Walter Evans, *on Account*	100	00	00
	By Peter Reneau, *of* Dunkirk, *paid his Bill to* Abraham Starky, *or Order*	100	00	00
	By Jean Orneau, *for Velvets*	236	00	00
19	*By* Mary Thomas, *Mackler*	23	11	00
	By Abel Wilcocks, *Weaver*	60	00	00
	By Andre L'ecluse, *ditto*	32	00	00
	By Ambrose Tull, *ditto on Account*	40	00	00
	By Daniel Delaige, *of* Leghorn, *paid his Bill, endors'd in blank to the Bank of* England	163	00	00
20	*By* W^m. Santree	13	12	00
	By James Audley	12	14	00
	By Tho. Edlin, *Weaver*	32	00	00
	By Moses Marks	12	00	00
		4654	09	08

Account

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month ---	5194	02	02
	To Sarah Tomlin, *Mantua-Maker* ——— ———	7	13	00
	To James Edwards *of* Salisbury per *Bill* ———	30	00	00
	To Retail Cash from the Shop	79	07	00
21	*To* Tho. Medcalf, *on Account*	17	00	00
	To Abraham Wilks ———	10	06	00
	To Steph. Correlli ———	22	15	00
	To Brook Brookfby, *Esq*; —	13	15	00
	To Madam Brown, *by her Woman* ——— ——— ———	41	18	00
	To Toby Edwyn, *of* Hull, per *Bill* ———	30	00	00
	To Retail Cash from the Shop	106	03	00
22	*To* Sims Peafly, *of* Berwick, per *Bill* — ———	27	00	00
	To Michael Button, *of* Weymouth ——— ———	18	00	00
	To My Lord ——— *Ballance of an old Account* ———	7	18	00
	To Mary Read, *of* Ratcliff, *in full* ——— ———	13	02	00
	To Smith Amy, *of* Windsor	20	00	00
	To Retail Cash this day ———	94	09	00
		5733	08	02

January,

January, 1725. continu'd.

Cash Cred^r.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	4654	09	08
	By Andrew White, *the Stationer, his Bill to* Christmas *last*	23	17	00
21	*By* Tho. Marks, *in full*	30	03	00
	By Saml. Thomas, *Mackler*	17	05	00
	By W^m. Jones, *Weaver*	83	00	00
	By petty Cash to my Apprentice Tho. Scot, *as* per *his Weekly Account*	11	05	02
	By petty Expence given the Servant of the Countess of ---		10	06
22		4820	10	04

Account

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month ---	5733	08	02
24	*To* Aaron Henric, *of* Durham, per *Bill* ———	100	00	00
	To Wm. Gainsbro, *of* Dartmouth, per *a Bank-Bill* per *Post* ———	50	00	00
	To Sir Walter Thatcher, per *his Bro.* ———	42	17	00
	To Henry Gouck, *in full* ———	31	06	00
	To Retail Cash from the Shop	74	06	00
25	*To* John Aylmor, *on Account*	20	00	00
	To Peter May, *of* Winchester	26	00	00
	To Francis Kid, *of* Excester, per *Bill* ———	40	00	00
	To Tho. Walters ———	11	02	00
	To Retail Cash from the Shop	58	11	00
26	*To my Lord* ——— *receiv'd of his Steward* ———	122	15	00
	To Edward Forster, *on Account*	30	00	00
	To Saml. Jones, *in full* ———	17	05	00
	To Retail Cash from the Shop	103	08	00
27	*To* Tho. Williams ———	7	04	00
	To Saml. Johnson, *Taylor* —	10	00	00
	To Ebenezer Feddle, *ditto* —	8	03	00
		5486	05	02

January,

January, 1725. continu'd.

Cash Cred^r.

		l.	s.	d.
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	4820	10	04
24	*By* Tho. Scarl, *Weaver* ——	81	14	00
	By Mary Thomas, *Mackler* —	22	11	00
	By W^m. George, *Weaver* —	33	09	00
	By petty Expence given Madam Brown's *Woman* ——		10	06
	By Thom. Welton, *Glazier, his Bill for new Sashes* - - -	16	11	00
25	*By* Henry Houblon *of* Leghorn, *his Bill to* Abraham Stanton, *or Order* ——	336	00	00
	By James Gouck, *Weaver* —	120	09	00
26	*By* Jean Baptista Lucon ——	70	00	00
	By petty Expence to my Lord —'s Steward for Poundage	6	02	00
	By John Saunders, *Painter, for fine painting the Ceiling of the back Shop* ——	32	00	00
27	*By* Saml. Jones, *Mackler* —	18	00	00
	By Semper Tooke, *Weaver*	22	05	00
		5580	01	10

Account

Account of Cash for

Cash Dr.

		l.	*s.*	*d.*
	To the foot of the former Page brought forward, being so much receiv'd this month - - -	5486	05	02
	To Madam Masters, *School-mistress, sent by her* French *Woman*	33	00	00
	To the Lady Morlet's *Executors*	42	13	00
	To Retail Cash from the Shop	87	05	06
28	*To* Henry Gold, *of* Taunton, per *Bill* —— —— ——	36	00	00
	To James Wild, *of* Chester	18	05	00
	To Samt. Mereday, *in full* —	12	02	00
	To Jonathan Malon, *Taylor* —	18	12	00
	To John Thong, *Sadler, for Velvet for Housings*	04	06	00
	To Retail Cash from the Shop	74	03	04
29	*To my Lord* —— *by his own hands, in full of all Demands, enter'd thus by his Lordship's Order, in his Sight*	57	12	00
	To Thos. Gourdon, *in full* —	7	13	00
	To Eleanor Morton, *Mantua-Maker, for a Lady* —	32	17	00
	To John Wyat, *Taylor* ——	6	03	00
	To Retail Cash this day ——	80	05	00
		5997	02	00

January

January, 1725. continu'd.

Cash Cred^r.

		l.	*s.*	*d.*
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	5580	01	10
28	*By* Saml. Thornicroft, *ditto*	162	10	00
	By James Symonds, *in full*—	12	17	03
	By Tho. Cavil, *Attorney, his Bill in full for ever*	26	12	09
	By W^m. Dog, *Bayliff, for arresting* John Knavish *and letting him go again*	02	02	00
	By petty Expence given Mad. Masters's French *Woman*	02	02	00
29	*By* Henry Goodman, *Weaver*	116	06	00
	By Peter Vanderdussen, *paid his Bill to* Deborah Dunt, *or Order*	120	00	00
	By Singleton James, *in full*	81	05	00
	By Mary Thomas, *Mackler*—	17	06	00
	By Smith Joscelyn, *Esq*;—	16	16	00
		6077	12	10

Account of Cash for

Cash Dr.

		l.	s.	d.
	To the foot of the former Page brought forward, being so much receiv'd this month	5997	02	00
31	*To* John Saunders *of* Reading	21	13	00
	To Retail Cash this day, being for the Holyday (King Charles's *Mart.)*	7	13	00
	To Timothy Bubble, *Broker, for* 1000 *l.* South-Sea-Stock, sold for me at 106 *per Cent.*	1060	00	00
	To Jeoffry Williams, *receiv'd of him*	90	03	00
	Total receiv'd	7176	11	00

January, 1725. continu'd.

Cash Cred^r.

		l.	*s.*	*d.*
	By the foot of the Credit in the former Page, being for money paid on sundry accounts	6077	12	10
31	*By* Abel Wilcocks, *Weaver*	71	10	00
	By Robt. Petty, *ditto.*	21	00	00
	By Jasper Manly, *for a Bale of thrown Silk*	147	10	04
	By petty Cash to Tho. Scot, *as* per *his Account this Week*	14	02	08
	By petty Expence given Eleanor Morton, *Poundage for a strange Lady she brought*	1	12	00
	By Timothy Blount, *Weaver, in full*	19	03	02
	Total paid	6352	11	00

	l.	*s.*	*d.*
Receiv'd	7176	11	00
Paid	6352	11	00
Ballance in Cash	824	00	00

UPON this Cash-book, which as the Tradesman will perceive, is drawn out for a month, take a few needful observations for the Tradesman's direction.

1. The Title is drawn at large, as it ought, or may be suppos'd to be, where Form is requir'd; and to let the Tradesman see the meaning of the thing, that is to say, on the Top of every page is repeated the Words at Length, *Account of Cash for* January, 1725 *continued*; when the Tradesman comes to be acquainted with his Books, it is enough to say, on the top, *January*, or Cash for *January* continued.

2. Likewise upon bringing on the foot of the former leaf, 'tis enough, after the first leaf, to say only, *To Cash brought forward*, yet on the first page or two, or for the first month, it were necessary to have it be formal and full; for I have known upon producing books in a court of justice, the too short wording entries of money has been scrupled, and the Lawyers have objected. For example,

On the *Debtor* side of the Cash it is said,		On the *Creditor* side it is said,	
To John Frazier - - - -	*l.* 18 - -	*By* Wm. Jennison, *Weaver*	*l.* 22 - -

Say the Lawyer, this is not pleadable, it will not read, nor is it good *English* in a Court of Justice, it is no honest acknowledgment to *John Frazier*, nor any legal proof of the payment to *Wm. Jennison*, Weaver; and it should have been entred,

To John Frazier, *for Cash receiv'd of him* ——— ——— ——— } *l.* 18 00 00

Or thus,

To John Frazier, *receiv'd of him* --- *l.* 18 00 00

And on the other side it shou'd have been entred thus,

By Wm. Jennison *Weaver*, paid him *l.* 22 00 00

But let me answer this in few words.

It is true that all the entries in the Tradesman's Books shou'd be explicit and intelligible; but I do not see why the Tradesman must be ty'd down to so much formality, as the vain repetition of the words *Receiv'd of him*, and *Paid to him* in every line, for this reason:

First, if in my Cash-book Cash is made Dr. to *John Frazier* for *l.* 18 00 00. it seems to me that is sufficient, owning *John Frazier* to be my Credr. for *l.* 18 00 00. if I have not receiv'd the money I am a fool, and if besides this he did not take a receipt for it, he is so.

The like in the case of *William Jennison*; if I make my cash Credr. by *William Jennison* for *l.* 22 00 00. and did not pay it him, I see nothing in it, for if I have not his receipt for the money, my Cash-book is no proof: but upon the whole the case is this; the keeping a Cash-book is for the Tradesman's ease, and to ballance his money, but his Ledger is the book which states the matter of right and wrong, and which is to be regarded in a course of Law.

If from this entry of eighteen pound of *John Frazier*, however short and abridg'd, the money is fairly posted into the Ledger, and he has credit for it in his account, then, however short and

abridg'd the Cash-book entry may be, 'tis plain nothing is intended but what is right, and *John Frazier* has justice done him effectually.

Some scruple the words TO and BY in the Cash-book entries as impertinent, and say, they will not read in proper *English*.

But even this scruple or cavil rather, will appear weak and unjust if examin'd into, and the words are not only proper but requisite.

It is true a Tradesman may keep a Cash-book and only begin it thus,

Jan.	Cash receiv'd.		Cash paid.	
1.	Of *A. B.*	18 0 0	1. To *A. B.*	10 0 0
	Of *C. D.*	15 0 0	To *C. D.*	5 0 0

and so on; and this may be as good *English* as the other, and may answer all the purposes of a Cash-book; but it must be own'd 'tis a very coarse way and rough, and if such a Book appears in a Court of Justice, it will be far enough from reading well; yet the receipt book vouching the payments, and the Ledger acknowledging the receipts, it may answer all the ends of Book-keeping; and so will a chalk and a trencher, if we come to talk critically, and Books may be laid aside.

But I am to show the Tradesman how to word his Books according to rule, and to the custom and usage of men of business: I am not showing him with how few words he may just express things for his own satisfaction, and, in short, to make him as lazy in his Book-keeping as I can.

As to the words Dr. and Cred^r. in his Cash-book, and how they will join with the following words *To* and *By*, repeated in every line, I think they are not only sense and *read-able*, but they are

are really necessary to make the words Dr. or Credr. read currently in, and with every line.

THE words *To* and *By* are only to be read as FOR and OF, as these last two particulars are to be understood, as if added thus,

Cash Dr. *i. e.* Cash is Dr.	Cash Cr. *i. e.* Cash is Cr.
For *l.* 18. recd. of *John Frazier*	Of *Will. Jennison*, by reason of *l.* 22. paid him.

THESE things are so just and so easie, and the words *For* and *Of* so natural to be understood, tho' not express'd, that the Tradesman will be convinc'd, there is no cause for the exception, and that the words *To* and *By* are not only sense, but needful in Book-keeping.

3. I am to note, that in the account of Cash here given for a specimen, there is a variety of the Diction, that is, a different way of expressing the same article; as particularly the daily article of *retail Cash*, and the weekly article of petty Cash, which is not done by mistake or forgetfulness, but to let the Tradesman see, that when he comes to it, any of those ways of expressing it are proper, and he may take which he likes best.

4. IT is not always improper to mention, even in a Cash-book, who, and what, the person is who pays or receives, nor for what, tho' it is not always done or absolutely necessary at any time; but such little additions are many ways useful, the Cash-book being always before him to remind him of such things, as he may have occasion to look back upon, as particularly, such a Lady, such a Gentleman, tho' money sent by my Lady's

woman, or by the Lord's Steward, and the like; ſuch a man is a weaver, ſuch a one a mackler, that is to ſay a weaver's broker; ſuch was for family mourning, ſuch for a Lady's wedding, ſuch for ſervants, and the like.

5. WHERE any perſon of quality ſends the money, it is to be ſuppoſed, the goods were bought ſome time before, and that the money was now ſent to pay the debt; otherwiſe had the goods been but juſt then bought, the money wou'd have been brought into the ſhop, and been included here in the article of retail Caſh, for this reaſon, in the account of Caſh, here are ſeveral ſuch particulars to let the Tradeſman ſee that they are not improper, only that they ſhou'd not be too frequent.

BY this account likewiſe, the Tradeſman will ſee how voluminous a Caſh-book wou'd be, and how it wou'd take up too much time, if the two articles of money taken in the ſhop, and money laid out in trifling matters, were not thus kept apart, and only brought in, the one daily, and the other weekly, under one general article; inſtead of which were they to be entred apart, the retail Caſh wou'd, perhaps, embarraſs the Book with forty heads in a day, and the other with a hundred in a week; ſo that a month's Caſh to a man of buſineſs, wou'd go a great way into the Caſh-book, and it muſt be a very large Book that wou'd ſerve a year.

LIKEWISE it has been found very proper, tho' 'tis allow'd that it is not eſſential to a Caſh-book, to mention money receiv'd of tradeſmen cuſtomers, to be either in full or on account, as the caſe is. We come now to the petty Caſh-book kept by the apprentices: petty Caſh is when the maſter, to avoid the trouble of paying out ſmall things

things himself, which he cannot have time to do, and much more to avoid the trouble either of keeping a petty Cash-book himself, which wou'd be very troublesome:

But above all, to avoid bringing all those little trifles into his Cash-book, which wou'd be monstrous and impertinent, trusts one of his servants, which is usually the youngest apprentice, or the youngest but one rather, if he has three in all, with a small sum of money once a week, or oftner as he thinks fit, and obliges him to keep an exact account of it, Dr. and Cr. as is here set down, taking an account from him weekly.

This is also a good way to teach the youth how to keep a Book early, and to fit him for keeping the great Cash-book in its proper time.

His petty Cash-book begins just as the great Cash-book does, *mutatis mutandis*, for the alteration of the words as follows, *viz.*

Account

Account of

Petty Cash Dr.

Saturday, *January* 1. 1725.

	l.	*s.*	*d*
To my Master's Cash, being so much put into my hands for ordinary Expences	05	00	00

Monday, *January* 3.

To my Master, for more money receiv'd of him	05	00	00
	10	0000	

Petty

Petty Cash.

Petty Cash Cred^r.

Saturday *January* 1. 1725.

By sundry payments as follows,

	l.	*s.*	*d.*
To the Drummers, given by my Master's Orders	00	02	06
To the five Parish Alms-men, who come yearly, by Order	00	05	00
To poor Amy, *an old Nurse*	00	02	06
To the Man who brought six Sugar Loaves, by Order	00	10	00
To the Ringers, by order	00	02	06
To the Beadle of the Hall, by Order	00	05	00
To the Quest Servants, by Order	00	05	00
To the Parish Watch, by Order	00	02	06
To old Hanks *the Watch-man, who sits at our Door, by Order*	00	05	00
To a Porter with a Letter from the Lady ——'s	00	00	06

Monday *January* 3.

For a Messenger to Chelsea	00	01	06
For Carriage of Goods from Canterbury	00	17	03
Charges at the Custom-house for three Bales from Leghorn, *as by the particulars given my Master*	03	18	00
For Post Letters	00	01	09
	06	19	01

Account

Account of Petty

Petty Cash Dr.

	l.	*s.*	*d.*
Brought over	10	00	00

Petty

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	06	19	01

Monday, *Jan.* 3. continu'd.

For 5 penny Post Letters written by Mr. Bush	00	00	05
Box Money given Webb's *men*	00	03	00
Ditto Drawboy's *men*	00	06	00
Ditto Tull's *men*	00	04	06
Ditto to Mary Thomas, *the Mackler's Maid*	00	02	06
Ditto to Mr. Sorpre's *men*	00	03	00
Ditto to Took's *men*	00	04	00
Ditto to Wilcock's	00	05	06

All these by my Master's Order.

Tuesday, *January* 4.

For Brooms	00	00	08
To the Shoe cleaner	00	00	06
To a Porter from the Commissioners of Bankrupt, with a Summons - - -	00	01	00
To 'Squire Jenks *his servant, by my Master's Order, half a Guinea, and afterwards another*	01	01	00
	09	11	02

Account

Account of Petty

Petty Cash Dr.

	l.	*s.*	*d.*
Brought over	10	00	00

Petty

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	09	11	02

Tuesday, *Jan.* 4. continu'd.

To the Exeter *Carriers, for carriage of Money*	00	15	03
For Postage of Foreign Letters	00	07	09
For mending the back Shop Sashes broken by the Foot-ball	00	02	06
For Quarterage for the Lamps	00	05	03
Ditto to the new River water	00	6	06

Wednesday, *Jan.* 5.

To a Porter from Madam Le Force	00	01	00
To the news Woman for Papers, order'd to be taken in	00	02	03
To a poor man for clearing the ice every Morning at the Door by Order	00	01	00
For Post Letters this Day	00	01	03
For a paring Shovel, the old one broken, by Order	00	01	04
	11	15	03

Account of Petty

Petty Cash Dr.

	l.	s.	d.
Brought over	10	00	0

Friday, *Jan.* 7.

Receiv'd of my Master to ballance my Week's Cash	03	07	0
	13	07	0

Petty

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	11	15	03
Thursday, *Jan.* 6.			
For the Bellman-Post, with Letters	00	00	03
For the weekly Bills, to the Clerk for the Year, by Order	00	02	06
For a Sheet Almanack, by Order	00	00	03
For wax Candles, by Order	00	16	04
For five Balls of Packthread	00	02	00
Friday, *Jan.* 7.			
Foreign Letters	00	07	09
Home Post Letters	00	03	00
	13	0	7 04

Account of

Petty Cash Dr.

Saturday, *Jan.* 8.

	l.	*s.*	*d.*
To my Master for so much receiv'd of him for Petty Expences ———	05	00	00

Petty

Petty Cash.

Petty Cash Cred^r.

Saturday, *Jan.* 8.

	l.	*s.*	*d.*
For a Tub-man for Water, the Pipes frozen	00	01	00
For Charcoal for a Fire in the Shop	00	03	06
To the Parson and Church Wardens, coming with a Brief, by Order	00	02	06
To the Basket for the Prisoners, by special Order	00	01	00
For a Sack of Coals for poor Nurse Amy, *by my Master's Order*	00	03	06
To the Shoe cleaner	00	00	06
For a pound of Green Tea for the back Shop	00	18	00
Half a pound Bohea, Ditto.	00	12	00

Monday, *Jan.* 10.

To the Tub-man, more Water	00	01	00
For a Porter from Southwark	00	01	00
For the Dutchess of ——— *Coach-man and Servants for Drink while they waited*	00	02	06
For Coach hire for a Lady's maid, that came for Goods	00	03	00
Two Porters from Water-side	00	04	00
To Post Letters	00	01	09
To a Hackney Coach-man, by Order	00	01	06
	02	16	09

Account of Petty

Petty Cash Dr.

	l.	s.	d.
Brought over	05	00	00

Petty

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	02	16	09
Monday, *Jan.* 10. continu'd			
To Tho. Jones, *and another for assisting the Constable when we took the Shop lifters*	00	02	06
For charges at the Justices	00	05	3
For a Coach to New Prison	00	01	06
For expences to see the Jades carry'd in	00	02	00
Tuesday, *Jan.* 11			
For expences at the Water side	00	03	06
Charges at the Custom-house, entring two Packs of Goods for Jamaica, *the particulars given my Master*	02	11	02
For Foreign Post Letters	00	05	08
For the Poor man that clears the Door and the Kennel from Ice	00	01	00
For the Shoe cleaner	00	00	06
Given to two Footman who came for Goods, by Master's Order	00	05	00
For a Porter from St. James's	00	01	06
Given two men who help'd the Lady's Coach up that was over thrown	00	04	00
	07	00	04

Account of Petty

Petty Cash Dr.

	l.	s.	d.
Brought over	05	00	00

Petty

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	07	00	04
Tuesday, *Jan.* 11. continu'd.			
To a Woman that help'd the Ladies out and brought them to our Shop	00	05	00
Wednesday, *Jan.* 12.			
For Wine given the Ladies yesterday, when they were frighted	00	02	00
For Charcoal	00	03	06
For a Porter with a Letter for Goods	00	02	06
For Tea Pot and Cups, my Master letting the Tea-table fall	00	07	06
For a pound of Chocolate, by Order	00	03	06
For inland Post Letters	00	03	03
For four Fire-men to stand ready when the Fire was at Mr. if we wanted help, by Order	01	01	00
For two servants sent to help Mr. where the Fire was	00	10	00
Given a poor Man that was hurt at the Fire by Order	00	05	00
	10	03	07

Account

Account of Petty

Petty Cash Dr.

	l.	s.	d.
Brought over	05	00	00
Thursday, *Jan.* 13.			
Receiv'd of my Master ———	05	00	00
	10	00	00
Saturday, *Jan.* 15.			
Receiv'd of my Master to Ballance the Week's expence ———	02	11	10
	12	11	10

Account

Cash continu'd.

Petty Cash Cred^r.

	l.	*s.*	*d.*
Brought over	10	03	07
Thursday, *Jan.* 13.			
Charges at the Custom-house, as per Bill given in to my Master	01	03	07
For a Cart to our Warehouse	00	02	06
For bringing home three Chests of Wine	00	04	06
For a Woman who came for Goods, from the Lady ——'s, *by Order*	00	02	06
For a Porter to go with her, George *our Porter being absent*	00	01	06
For a Porter to Spittle-Fields, *in haste,* George *not come home yet*	00	01	00
Friday, *Jan.* 14.			
For Post Letter (in-land)	00	03	03
Ditto Foreign	00	04	07
For a Porter from Kensington	00	02	06
Saturday, *Jan.* 15.			
For help to clear the Street of Ice, by my Master's Order	00	01	04
For a Porter from the Tower	00	01	00
	12	11	10

I have

I have given this account of petty Cash for a fortnight only, tho' the Cash-book has the general weekly heads for the whole month; but as these two weeks take in most of the particular things which are usual for shop-keepers to pay, the young Tradesman will see how to enter such small things, as may not be mention'd here, the end being chiefly this, namely, to keep the Cash-book from being cumber'd with trifles, which are inconvenient on many accounts.

It is also to be observ'd here, that I have plac'd the shop-keeper not only as being one of the best of Tradesmen, that is to say, the business of a mercer being one of the principal traders which come within the denomination of a shop-keeper; but I have suppos'd him to be one of the greatest Dealers of his kind also, perhaps beyond what any mercer in *London* can boast of; for besides his trade upon credit, we find he takes near eighty pound a day, ready money in his shop, and that in a dead Winter month, when any shop having such a trade in *January*, may be supposed for the six Spring and Summer months, to take two or three times as much.

But the reason of this is evident,

1. Upon the foot of so great a trade, it is rational to bring him in furnishing himself with fine goods from abroad, such as his *Italian* mantua Silks from *Leghorn* and *Genoa*, his Velvets and Brocades from *France*, and his black *Dutch* mantuas from *Holland*.

2. As he appears thus to import his own foreign Silks, so employing the best and most Topping weavers in town; for other goods he is able to furnish other mercers also, as cheap as the wholesale mercers do.

3. This

3. THIS occasions that he has a wholesale country trade, thro' *England*, and *Scotland*, and *Ireland*.

4. As so great a dealer must necessarily have a vast quantity of goods grow old, and out of fashion upon his hands, he has a correspondence in *Jamaica*, whither he ships off great parcels of goods, perhaps (and it shou'd be suppos'd so) before they grow too much out of use, and receives a considerable return at a time in ready money.

ALL this appears by his Cash-book; and every part of it is directing and instructing; and for this reason the Cash-book, as above, is thus made out for a whole month, that the variety may give the Tradesman a view of as many cases, as may happen in a trade of so great a magnitude, and it is thus form'd, that all the incidents of commerce may be seen in it as far as occur to the mind; so the Tradesman viewing this account, will see more such incidents order'd and manag'd, than cou'd have been provided for, in the narrow compass of an ordinary dealer.

THE *Tradesman* here is a merchant, a shop-keeper, a warehouse-keeper, and a wholesale man; nay he is one of the best kind of shop-keeping merchants, for he imports little or nothing, but what is in his own way, and what he disposes of among his own Dealers: he is a merchant for himself only, sometimes perhaps he may distribute a parcel of *Italian* mantuas or *French* Velvets among the trade, that is, let some of his brother mercers have a share with him, when he has two or three Bales of such silks come in together from *Italy*; but this is nothing but what is common and usual in such, and other such cases as these.

UPON

Upon the whole, as by a little we may see what a great deal means, so how much more by a great deal, may the Tradesman see how to direct a little: the particulars here enumerated will sufficiently instruct them how to express shorter heads, as their own occasions may require.

By this exact method of Book-keeping, the Tradesman may look back to his beginning, and see at forty years end, every six pence, nay every peny of money that has past thro' his hands, from the first hour of his being in trade; for as money is the principal of commerce, so the Cash-book is the beginning of all accounts; and here he will, upon any retrospect, observe how he gradually advanced in trade, from a little to a great deal, and from that to more, till he came to be the most considerable among his neighbours.

I have taken the account at the beginning of *January*, by which the Tradesman will see the usual charities and gifts of the rich Tradesman to servants, and to the poor, which come naturally in to be distributed at that time; and these are paid by his servant; as he sees by whom they are paid, and to whom, so he sees also how they are all bury'd in the Apprentice's little account of Petty Cash, and so as the master is eas'd of the trouble of being his own almoner, and has nothing to do but to give the youth, who he trusts with the petty Cash, orders to give it; Thus the great Cash-book is delivered from the encumbrance of a multitude of several articles, which wou'd but prompt omissions at first, and cause them to be left quite out, or perplexities afterwards in examining and casting up such numbers of little sums, hardly worth the trouble they give; but by this method they are preserved to be look'd back upon the following years, for the directing the like charity and gifts on the ensuing occasions.

Next

NEXT to a due and regular keeping the Cash, and an exact entry of every article, tho' of the least value, which, as I have said, is of the greatest consequence to the Tradesman; I say, next to this is the keeping a DAY-BOOK, or *Journal*, call it which you will; the thing is the same, as indeed the words have the same meaning, only that the last is a *French*, and consequently a little more modish word than the former; but the first is the honest old *English* word, and fully contains the meaning of the thing, which is this, and no other, (*viz.*) a daily entry of goods bought and sold in the shop or warehouse of the Tradesman.

As this is the meaning of the word and the nature of the thing, so every Tradesman ought at the head of the first page or folio of his Day-book, to give it the just title, with its due explanation, in a few proper words, thus, or to this purpose.

The Day-Book, *or* Journal.

Being a full daily entry of all goods whatsoever, bought or sold, receiv'd in, or deliver'd out by me, or on my account, beginning this first day of January, 1725. *inclusive.*

[Here the Tradesman's name.]

THIS head thus set at the beginning, need not be repeated at all afterwards, but as I observ'd before, from the Lawyers, it makes proper *English* of all the rest of the Book, and will read in with any single entry, or any page or leaf, and be very good sense together.

I insist upon such a Head as this to the first leaf as very necessary, because of the cavils of

of the Lawyers mention'd above; and in order to have the Tradesman's Book appear unexceptionable, if he is at any time oblig'd to produce his Book in a Court of Justice, and in evidence for recovery of his debts, or on any occasion, either for proof of his own right, or of any other thing.

I have seen great objections made upon this account by the Counsel, against admitting a Day-book evidence: here is a Book, *my Lord*, says the Counsel, what is it? what is it to be call'd? it may have goods entred in it just as they please, and when they please; here is no name, we don't know whose Book it is, or what it is call'd: they may come indeed and Christen it here, but is the Court to give a name to it now? and is the plaintiff to own it now only? if it be a Day-book and be the plaintiff's, why was it not own'd at first? why was it not written upon it, and what it imported or contain'd, and his name set to it, whose Book it was; this is no Book at all to us, the Court can admit no evidence from it; perhaps it may have been a memorandum of things, and perhaps not so much as that; here is nothing regular; no title to the Book; no owner's name to it; no proof of the delivery of the goods, by any porter or servant, and for whose account; this is of no weight at all in the case.

On the other hand, in another tryal upon a man's denying a charge in his accounts, the Tradesman being dead, his Books were produc'd, and the man having been an honest fair Tradesman, and particularly very exact in keeping his Books; one of the Counsel for the widow, holding the Day-book in his hand, pleaded thus in the King's-Bench Court.

My Lord, *says he*, we have all the proofs for the article in question that can be given, or that can be expected in such a case; here is the deceased's

ceased's Day-book, and I can assure your Lordship Mr. *B* ——— appears to have been a very regular exact man in his business, and particularly in his Books; here is his Journal or Day-book, and it is fairly and expressly entituled in the first page or folio: here he reads.

The Day-book, *being a full daily entry of all goods bought and sold, and deliver'd out by me, or any of my servants, beginning the first day of* January 1709. *inclusive.*

[And under this the Tradesman's name.]

then the Counsel went on.

HERE, *my Lord, says he,* is a fair declaration of what the meaning of this Book is; and here every day successively from its beginning, are many entries of goods bought, and goods sold distinctly made and fairly written, and on such a day [naming here the time] we find an entry made in these words.

Tuesday, March 12. 1710.

Sold to Mr. *Andrew Dab,* the defendant [so and so, here he reads the particulars] and, my Lord, *adds the Counsel,* under the parcel here I find a man's name in a different hand writing thus,

Deliver'd by me *Nicholas Cawley.*

now, *my Lord,* upon enquiry who this *Nicholas Cawley* is, I find by the deceased's servant, that he is a ticket porter, who plying near the shop was usually employ'd to carry out goods sold by Mr. *B* ——— the deceased; and so exact was the honest Tradesman in his Books, that to every parcel so carry'd out by the Porter, he always

made them ſet their hands, that they might on occaſion prove the delivery of the goods.

Upon this the Counſel calls for *Nicholas Cawlay*, who appear'd, ſhew'd his ticket with his name to prove him to be the perſon, and being ſhew'd his hand own'd it, and ſwore that he deliver'd the goods.

Upon all theſe concurring circumſtances together, with ſhowing the Ledger where this parcel was poſted to the defendant's account, correſpond to the Poſt mark in the Journal, the Court agreed that all was clear and exact, and the Jury gave it for the widow, without going from the Bar.

I give theſe two relations to ſupport what is ſaid above, (*viz.*) that theſe preambles, as ſome call them, and which they wou'd pretend are ſo needleſs, and ſuch uſeleſs formalities, are not ſuch trifles as they may take them to be, but are really proper and very ſignificant, if things come to a critical examination.

In *France*, and alſo in other Countries, we find it criminal for a Tradeſman not to keep Books; and not to have thoſe Books exactly and fairly kept, is taken for a fraudulent deſign, and the cuſtom of merchants, that is of tradeſmen there, has almoſt given it the ſanction of a Law, that every Tradeſman's Book ſhall have its title not only on the inſide on the head of the firſt leaf, but on the outſide alſo, intimating what Book it is.

But I am not here arguing the Law, but the Reaſon of the thing, and the benefit of it, namely, that it gives a ſanction to the Book; gives it an authority in the face of Juſtice, and adds a credit to the Tradeſman if preſent, and to his memory if Dead; to have his Books appear in a Court of Juſtice, and to be worded ſo, as that

they will read, *as the Lawyer call'd it*, (*viz.*) that the title of the Book will join to any leaf of it, *tho' not repeated*, with as much propriety, as if it were repeated at large.

THOSE who look upon this as a formality, and a piece of ostentation, may perhaps, see reason to alter their opinions, when they see any Cause tryed at Law, where imperfect, dumb and mute Books without Titles or Names, and without the name of the Tradesman upon them are produc'd in Courts: and how often by the deficiency and nonsence of such Books debts are lost; the Book amounting to no more than a piece of scrible to no purpose, having no coherence with it self; the Book nameless, the business of the Book not express'd, the name of the owner not put upon it, the delivery of the Goods not vouch'd, and the like.

IT has been the opinion of very experienc'd Tradesmen, and of Lawyers also, that not only the name of the person to whom any goods are sold, shou'd be express'd in the Books, but the plece where he dwells, as the Town and County, *if out of London*, and the street or lane where he dwells in *London*; because upon a tryal at Law, for proof of a debt, where the Books are to be brought in evidence, it may be argued thus; here are goods sold and deliver'd to *Tho. Sutton*, but what then? this may be another *Tho. Sutton* of the same trade; there may be many *Thomas Suttons* as well as the defendant.

BUT if it be said such and such goods sold to *Tho. Sutton* of *Ware* in *Hertfordshire*, mercer; or such and such goods sold to *Tho. Sutton* of St. *Martin's Le Grand*, *London*, Stay-maker, and the like; these authorities go a great way to make a good voucher to the entry, and with a regular Book will be of great weight in a Court of Jus-

tice to prove, that the ſame *Tho. Sutton*, who is ſued for the debt, is the very man and no other.

A good debt once recover'd by the meer aid of ſuch a well wording the entry in the Book, will make the Tradeſman think the labour, which is but a trifle, well beſtow'd ever after; as one juſt debt loſt for want of a few ſuch ſupernumerary words, *as ſome call them*, will make a Tradeſman ſenſible of the ſloth and neglect of them ever after.

I cannot therefore but recommend it to the Tradeſman, to venture the ſimple Challenge of impropriety and formality; and in order to have his Journal or Day-book be able to ſhow it ſelf in a Court of Juſtice on any occaſion, give it a full and fair title on the Head of the firſt leaf or folio, ſo worded and ſo made coherent by the wording the ſubſquent entries, that it may read into every leaf of the Book, if there be occaſion, without any impropriety.

THEN for the full proof of the delivery of the goods, let him take care to have his Porter or ſervant ſign the delivery of every parcel, as they reſpectively carry'd them out, ſetting their hand under every parcel, as is obſerv'd in the caſe above, with or under theſe words, *Deliver'd by me*.

THE manner of the Tradeſman's Day-book may be as follows, (*viz.*) only before I mention the particulars, let me take notice of the order of the thing, namely, that it is to contain the firſt thing done in his way of trade, ſo that it begins at his beginning, and therefore ſhou'd firſt have fairly entred all the goods his ſhop or warehouſe is ſtock'd with for his trade, as his Caſh-book ſhou'd have the firſt money he brings into ſtock. Thus (*viz.*)

The

The JOURNAL, or The DAY-BOOK.

Being a daily Entry of all the Goods, of what kinds soever, bought in, or sold out, and delivered out upon Credit, by me, or my Order, and on my Account; beginning this 1*st* day of *January, Anno* 1725 inclusive,

Anthony Goodstock.

Saturday, Jan. 1. 1725.

Sold to Mr. *Francis Kidd* of *Exeter*, Mercer.

1 Piece fine *Ital.* Mantua, containing 62 yards, at 6*s.* 6*d.* *p.* yd.	20 03 00	
1 Piece fine black Velvet, cont. 23 yards, at 22*s.* 6*d.* *p.* yard,	25 17 06	
1 Piece fine Brocade, halfell, cont. 20 yds. at 18*s.* *p.* yard,	18 00 00	64 00 06

Deliver'd per *me, to himself, at the* Castle *in* Woodstreet,

Nich. Cawlay.

Saturday, Jan. 1. continued.

Sold to Mr. *Ralph Todd*, Taylor, in *Chandois-ſtreet.*

20 Yds. fine Camblet, at 2*s.* 3*d. p.* yd.		*l.* 2 05 00

Deliver'd by me

Tho. George.

Sold to Mr. *William Eaton*, of *Windſor.*

1 Piece fine Crimſon *Italian* Mantua cont. 74 yds. at 6*s.* 4*d. p.* yd.	*l.* 23 06 08	
1 Piece *Engliſh* flower'd Damaſk, cont. 25 yds. at 11*s.* 6*d. p.* yd.	14 07 08	
1 Piece *Engliſh* Camblet, 43 yds. at 2*s.* 6*d. p.* yd.	5 07 06	
2 Pieces *Engliſh* Mantua black, containing 120 yds. at 5*s* *p.* yd.	30 00 00	*l.* 73 02 10

Deliver'd to the Windſor *Coachman, by me*

Tho. George.

Monday, Jan. 3.

Sold to the honourable the Lady -----

22 Yds. Straw-colour'd *Italian* Mantua, at 7*s.* 6*d.* *p.* yd.	-------	*l.* 8 05 00

Deliver'd to her Ladyship's Woman, who brought her Order, by me

Moses Bush.

Memorand.

My Lady's Order in the Drawer of Orders, N°. 14.

Sold *Moses Thomas* Taylor, in *Hatton Garden.*

12 Yds. fine Crimson Velvet, at 27*s.* *p.* yd.	------	*l.*16 04 00

Deliver'd to himself by me

Moses Bush.

Sold to Sir *Walter Magpye*, Bart.

82 Yds. of fine figur'd crimson Velvet, at 30*s.* *p.* yard,	--------	*l.* 123 00 00

Deliver'd per *me* *Nich. Cawlay.*

Monday, Jan. 3. continued.

Bought of *James Gouck*, Weaver.

60 Yards fine Garden Sattin made to my draft, at 9*s.* 6*d.* *per* yard,	*l.* 28	10	00
84 Yards ditto, of the second pattern, at 7*s.* *per* yard,	29	08	00
120 Yards crimson flower'd Damask, at 11*s.* 6*d.*	69	00	00
	l. 127	18	00

Bought of *Mary Thomas*, Mackler.

200 Yards of *English* Lutstring, at 4*s.* 3*d.*	*l.* 45	00	00

Sold to Mrs. *Martha Flower*, Mantua-maker in *Pel-mell*

25 Yards *Italian* Mantua, at 7*s.* 3*d.* *p.* yd. *Deliver'd* per *me*	*l.* 9	01	03

Tho. George.

Tuesday

Tuesday, Jan. 4.

Sold to the Lady *Perks*, for her Family Mourning.

136 Yards black *Dutch* Mantua, at 8*s.* *p.* yd.	*l.* 54 08 00	
60 Yards *English ditto.* at 5*s.* 6*d.*	16 10 00	
		l. 70 18 00

Deliver'd to my Lady's Servant, by me

Moses Bush.

Sold to *Sam. Johns* Taylor, in *Limestreet.*

7 Yards black Velvet, at 21 *s.*	- - - - - -	*l.* 7 07 00

Deliver'd by me

Tho. George.

Sold to Mr. *William Hankey*, of St. *Edmunds Bury.*

24 Yards crimson Damask, at 14*s.* *p.* yd.	*l.* 16 16 00	
82 Yards *ditto*, for a Bed, at 13*s.* 6*d.*	55 07 00	
126 Yards black Mantua, at 7*s.*	44 02 00	
25 Yards fine Brocade, (*French*) at 22*s.*	27 10 00	
		l. 143 15 00

Deliver'd to the Bury *Warehouse, at the* Bull *within* Bishopsgate, *by me* *Tho. George.*

Tuesday, Jan. 4.

Bought of *Claude Guilote.*

300 Yards of *French* Velvet, at 17*s.* 6*d. p.* yd.	*l.* 262 10 00

Wednesday, Jan. 5.

Sold to *Henry Dobson,* Esq;

12 Yards flower'd Damask, at 11*s. p.* yd.	*l.* 6 12 00	
8 Yards Thread-Sattin, at 4*s.* 6*d.*	1 16 00	
		l. 8 08 00

Deliver'd by me

Moses Bush.

Sold Sir *Henry Rumbald.*

110 Yards figur'd Velvet for a Bed and Window-Curtains, at 28*s.*	*l.* 154 00 00

Deliver'd to himself in the Shop present,

William James.

Wednesday

Wednesday, Jan. 5 continued.

Bought of *Henry Seruiere*, of *Diep*, receiv'd from himself in *London*.

12 Pieces fine *French* Mantua, containing 60 yards each, at 5*s.* 6*d.*	*l.* 198 00 00	
300 Yards fine *French* Velvet, at 22*s.*	330 00 00	
	l. 528 00 00	

Sold the Countess of *Lindrum*.

176 Yards fine *French* Velvet, at 20*s.*	*l.* 176 00 00	
26 Yards fine Brocade, at 18 *s.*	23 08 00	
		l. 199 08 00

Deliver'd to her Lady-ship's Woman, per

Nich. Cawlay.

Sold *John Williams*, Esq;

26 Yards fine crimson Damask, at 13 *s.*		*l.* 16 18 00

Deliver'd per

Moses Bush.

Before I proceed it may be neceſſary to ſay ſomething to the more common method of Day-books, in the hands of ordinary ſhop-keepers, and of this which ſeems more ſingular and extraordinary.

It can be no valuable objection to ſay this is calculated for a Tradeſman of large dealings, and that ſmaller things muſt not be done in ſo formal a manner, but that fewer words and cloſer writing muſt do.

To this I anſwer, that it is true in retailers of a meaner kind, the Day-book may be cloſer written, and I ſhall give you a ſpecimen in a few words; but ſtill we do not undertake here, only to teach ſhoe-makers and hoſiers, and glovers, how to keep a Day-book, but mercers and drapers, and tradeſmen of the higheſt magnitude alſo, for as every one may be ignorant, it can't be below any of them to learn.

But here let me object againſt a vulgar method of Book-keeping, by entring and croſſing out, which I can by no means agree to be call'd Book-keeping, any more than ſcoring upon a vintner's bar, or chandler's ſlate is Book-keeping, where when 'tis paid, 'tis wip'd out with a ſponge.

But to ſuch tradeſmen who truſt abundance of money in trifles, and cannot help it, I wou'd adviſe this method, (*viz.*) to keep a ſmaller Book to enter all petty things below twenty ſhillings, or below forty ſhillings at a time, and this ſhou'd be call'd the ſmall debt Day-book, and theſe might be ſcratch'd out, or croſs'd out when you pleaſe, and were the Book it ſelf ras'd out of buſineſs, and no truſt be given by ſuch retail, it wou'd not be amiſs.

But ſince ſome people will go on truſt for every thing, even to ſix pence or a ſhilling, a pair of gloves, a handkerchief, a pair of ſtockings, or

what ever happens to be sold, it may be needful to give the Tradesman a hint in this case too.

FIRST, even in this low priz'd article, there must be a form and an exactness; the preamble or title of the Book must speak *English*, and be taught to read in a Court of Justice, as I have said above; and it may be so without any difficulty to the Tradesman; the introduction on the first page, or on the top of every page, being but made to stand right as it shou'd do.

FIRST of all the title of it shou'd be thus,

A petty Debt-book, or a daily entry of goods sold in small parcels upon credit, and remaining unpaid when deliver'd.

By me A. B.

Memorandum;

SUCH goods as being sold, and deliver'd, and entred in this Book and not cross'd with this mark thro' the sums, they are to remain still owing and unpaid for; but such as have this mark *XXX* drawn thro' the sum or sums of money which they are rated at are paid, and by those crosses I do acknowledge them to be fully discharged,

A. B.

AFTER this preamble and memorandum, the head of the leaf should begin thus,

January,

January, Anno 1725.

Goods sold, not being paid for at the time of the delivery, as follows (viz.)

1. *To* Wm. Bland *at St.* Katherine's				
1 *pair of Men's Buck Skin Gloves*	*l.* 00	05	00	
1 *pair of Woman's Lamb Gloves*	00	02	00	
				l. 00 07 00
To Mr. John Pied, 1 *pair of white Lamb Gloves*	00	01	02	
To Mr. John Degroe, 6 *pair of white Lamb Gloves at* 1 s. 2 d. per *pair*	00	07	00	
3. *To Mr.* Williams's *Daughter*, 2 *Yards of Muslin, at* 5 s. 3 d. per *Yard*	00	10	06	
To Thomas *at the Peacock* 2 *coarse Neckclothes, at* 2 s. *each*	00	04	00	
To Mary Johnson *the Milkwoman a Mobb at*	00	02	03	
To Wm. Hallom, *Esq*;				
2 *fine Turn Overs, at* 6 s. 6 d.	*l.* 00	13	00	
1 *Silk Handkerchief*	00	05	06	
1 *pair white Gloves*	00	01	02	
				l. 00 19 08

N. B. 'Tis necessary to carry this petty Debt-book a little farther, for the sake of other Examples, as follows.

Petty

Petty Debts continu'd.

January, Anno 1725.

Goods sold on Credit, as before.

4 *To Mr.* Andr. Soams, 3 *pair of Gloves, XXX* —		*l.* 00 03 06
To the Maid Mary, *at the* Red Cross, 1 *Silk Handkerchief*	*l.* 00 03 06	
2 *Yards Cherry-colour'd Ribbon, at* 10 *d.* per *yard,* --	00 01 08	
Needles,	00 00 04	
		l. 00 05 06
To Mr. Jeffrey *the Barber,* 2 *Turnovers XXX* —		*l.* 00 07 00
5. *To* Wm. Groves, *Mr.* Smith's *Footman, a Velvet Cap, ready made*		*l.* 00 08 06
To Capt. Johnson, 2 *pair of Gloves,*		00 02 06
To Mrs. Maukin *the Midwife,* 2 *fine Muslin Aprons, ready made, XXX*		*l.* 00 15 00
To Mr. Williams *at next door,* 2 *silk Handkerchiefs fine,*		*l.* 00 08 00

To

Petty Debts continu'd.

January, Anno 1725.

Goods sold on Credit as before.

To Mr. Sam[l.] Sims, *jun*[r]. 2 *pair white Gloves* —— ——	*l.* 00 02 04	
1 *Silk Handkerchief,*	00 03 08	
6 *Turn-overs, at* 4 *s.*	01 04 00	
		l. 01 10 00

Memorand.
Taken a Note under his hand for the Money, payable at 2 months.

6. *To Mr.* John Fish, 2 *fine Shirts made up X X X* ——	- - - - - -	*l.* 02 18 00
To Mr. Fisher's *Man* 2 *coarse Turn-overs*	- - - - - -	*l.* 00 06 00
To Mr. W[m.] Symson, 1 *pr. white Gloves,* ——	- - - - - -	*l.* 00 01 02
To Mrs. Carey *by her Maid,* 1000 *Pins,* —— ——	*l.* 00 00 10	
3 *Papers of Needles*	00 01 02	
5 *Yards crimson Ribbon,*	00 02 11	
1 *Wrought Handkerchief*	00 05 06	
		l. 00 10 05
To Mrs. Tolsey *the Baker,* 1 *strip'd Muslin Apron,* —	- - - - - -	*l.* 00 07 06
To Mrs. Amy, *at the* Red Cross, 1 *pr. of Kid Gloves,* —	- - - - - -	*l.* 00 01 06

To

Petty Debts continu'd.

January, Anno 1725.

Goods sold on Credit, as before.

To Mr. John James, 2 *Turn-overs XX*		*l.* 00 07 00
7. *To the Bar-keeper at the* Swan, 1 *plain Muslin Hood with Edging,*		*l.* 00 08 06
To Thomas Cole, *the Drawer, a fine Turn-over,*	*l.* 00 05 06	
2 *Pr. Gloves,*	00 02 04	
		l. 00 07 10
To Miss Peggy, *at Cousin* Jacombs, 2 *yards blew Ribbon,*	*l.* 00 02 00	
Pr. fine Garters,	00 03 06	
Pr. Kid Gloves,	00 01 06	
		l. 00 07 00
8. *To Mr.* James *the Confectioner,* 3 *yds. fine Muslin XXX*	00 18 00	
To William Smart *the Shoemaker,* 1 *pound Hair-powd.*	00 00 07	
3 *Yards narrow Ribbon, X X X*	00 01 00	
		l. 00 01 07

To

Petty Debts continu'd.

January, Anno 1725.

Goods sold on Credit, as before.

To Jasper Wilton, 1 *Silk Handkerchief*	*l.* 00 04 06	
1 *Turn-over* ——	00 05 06	
2 *Pair Gloves*, ——	00 02 04	
		l. 00 12 04

Memorandum,
Mr. *Wilson* promis'd to see it paid.

10. *To Mrs.* Lawrence, 2 *yards of narrow Mackin Lace, at* 4 *s.* 6 *d.* per *yard.*	00 09 00	
12 *Yards of Edging at* 4 *d.* ½ per *yard*,	00 04 06	
		l. 00 13 06
To Mr. Tho. Samson, 1 *pair Gloves*, —	00 01 03	
2 *Shirts, ready made, X X X* ——	00 16 00	
		l. 00 17 03
To Sampson Eaton, 1 *pair of Gloves*,		*l.* 00 01 02
To Wm. Johnson, 1 *Silk Handkerchief*,	00 05 06	
2 *Pair Gloves* ——	00 02 04	
2 *Turn-overs*, ——	00 08 06	
		l. 00 16 04

Memorand.
Mr. *Perkins*, Pay-master.

To

Petty Debts continu'd.

January, Anno 1725.

Goods sold on Credit, as before.

11. *To Capt.* Swash 2 *Pair Gloves*		*l.* 00 02 06	
To Mr. Jenkins's *little Son*, 2 *yds. blue Ribbon*, - -		00 01 08	
To Mr. Wm. Atkins, 1 *Yard fine Muslin*, - -	*l.* 00 07 06		
5 *Yards Ordinary*	00 12 06		
½ *Thousand Pins*	00 00 08		
		01 00 08	
12. *To our Milk-woman, a fine Crimson Knott*,		00 02 06	
To John *the Smith* 1 *Silk Handkerchief* — —	00 03 06		
To Wm. Harper, 2 *fine Holland Shirts made up X X X* —	00 02 03		
13. *To Mr.* W. Child 5 *yards fine* Valenciennes *lace, for a Turn-over at* 7 s. per *yard*	01 15 00		

Mem.
I took a Note under his hand for it, but not discharg'd the Debt.

THIS is the proper method for a ſmall Debt-book, or a Debt-book, as they call it, for a ſmall Tradeſman; and this Book, tho' the Tradeſman may think otherwiſe, ought to be as exact, and as carefully kept, as any of the Books above mentioned of the greateſt conſequence, and ſhould be worded as plain, that it may appear in evidence to prove little debts.

THIS is of all the reſt the moſt ſignificant to a Tradeſman, becauſe whatever goes out of his ſhop, and is not ſet down in this Book, unleſs memory preſerve it, (and that is but a poor ſhift,) is as effectually loſt as if a Thief had ſtolen it; for it is not the cuſtom now, for people to pay debts without asking, or to acknowledge and remember debts, without they have ſome evidence to ſatisfy them, and you can prove it; and if the Tradeſman dyes, what has his widow or poor children to ſhow to make a demand by, or to get in their own?

THIS Book therefore is as eſſential to him, as the Journal or Day-book, with the Porter's hand to the delivery of every parcel, is to the mercer or draper; and the preamble at the beginning is as needful, nay more needful than that of the higher Tradeſman, becauſe you have here no names of porters or ſervants to atteſt the delivery of the goods.

THERE are two things yet neceſſary to a Tradeſman, for his exact preſerving the form of his buſineſs, and for a due recourſe to, in the caſe of his deceaſe, and tho' they are things of no great note, yet they are oftentimes of conſequence to him, or at leaſt to thoſe that come after him.

BUT before I come to thoſe two things, let me obſerve, that I am the more particular in this matter

matter not here only, but in every case where it has any relation to the Tradesman's posterity, I mean those whom he shall immediately leave behind him, because it is too much the case among Tradesmen, especially those in a great hurry of retail business, that they do not concern themselves, at least not as they ought to do, to preserve the proof of things in a clear and undeniable manner, for the benefit of those that are to come after them.

They act in a state of health and vigour, their heads are upon the present occasions of their Business, and perhaps they are in hurry enough, or indeed too much for any more concern than need must; they are careful to enter things in their Books, and even that is done in such a hurry sometimes, that it may be called, an entry and no entry, a minute or a memorandum, rather than a fair entry, for they are call'd away, perhaps to a customer, and they have no time, and then they forget to go back again, and so the entry is made by halves, or left unfinish'd, or perhaps not made at all, and so the debt is lost as much as if the goods had been stolen.

Such tradesmen shou'd keep a Blotting-book, and minute things in them for the help of memory, as I have said in its place is done, and then at night when the shop is shut, spare an hour or two, tho' it be from the sacred Tavern, or the Club, to enter fairly the business of the day.

But then let me add a hint or two by the by; also, let them be sure to do it every day, for,

1. As the Blotting-book is but as a minute, or memorandum of what is done; several particulars are often not set down in it, which the memory may perhaps retain and supply till evening; but which if it lye longer in the head, is apt to be thrust

out again by a throng of new incidents, and by the like particulars relating to the next day's trade.

2. If he has not time for carrying one day's minute off into a Day-book, when will he find time for two days; and with much more juſtice I may enquire, when will he find time for three or four days, or a week; in a word 'tis not done, and cannot be done; he anſwers, I can't help it, I am not able to help it, there 'tis in the Blotting-Book, ſo that I ſhan't forget it, I muſt e'en poſt it away into the Ledger at once, for I can never write it all over again; and thus it goes hand over head in the groſs, unexamin'd into the Ledger, and perhaps not there neither, till after a long time.

This is a moſt fatal miſchief in a Tradeſman's buſineſs, the firſt entrys of goods being done as only for a memorandum are never full, require always examining; the particulars for want of time are not fully enough expreſs'd or deſcrib'd, but as 'tis rightly call'd a Blotting-book, it requires much to be blotted out, and much to be added, and put in to compleat it, and when this comes to be examined with the cuſtomer's Books, which perhaps is more exact, the tallyes are ſo far from agreeing, that they are ſcarce to be known by one another to be the ſame entry.

As the Tradeſman thus turns his Blotting-book into a Journal, ſo he will ſoon turn his Ledger a Blotting-book, that is to ſay, have his accounts full of miſtakes and amendments, and ſome of them irrecoverable.

I had much rather have a Tradeſman make his Journal be a Blotting-book, than his Blotting-book be his Journal; that is to ſay, I had rather ſee his Journal foul written, be full of miſtakes

and scratch'd out, words altered, figures wrong cast up, and the like, than see his Ledger posted from his foul minutes upon which there can be no dependance.

Besides here is at once all the evidence of business lost, all the care of posterity is laid aside, all the possibility of proof is taken away from his widow and children, for the Blotting-book has no titles, no head to it in general, or to the folios in particular, there is nothing but a rude, rough entry of particulars; sometimes the names at large, sometimes only the initial letters of the names; nothing that will read, as I have said in its place, in a Court of Justice, or make a legal proof of a debt.

It is a score upon a wall, or upon a slate; I say, 'tis as that is, and no more; therefore I wou'd most earnestly persuade every Tradesman, if the hurry of his Business in the day, requires his entring goods sold rough only in the nature of a minute or Blotting-book, not to fail every night; I say every night, to enter every thing over again fair, and fully in his Day-book, as is directed above.

But I come back to where I left off; I say, there are two things still to be named, that are very necessary to a Tradesman, for the regular managing his business and his Books; These are,

1. The due preserving his corresponding Letters: It is true a retail Tradesman, or indeed a wholesale man, a merchant excepted, can hardly be supposed able to copy his own Letters to his correspondents, unless he could do as a certain Jew who I knew was said to do, *viz.* to write his Letters with his right hand, and copy them with his left hand at the same time; but that art or capacity, I believe, dyed with him.

INDEED in caſe of large orders, given to the Manufacturers in the country, to make ſuch and ſuch goods; and in ſome caſes, where matters of accounts are contended in Letters, even an inland Tradeſman ſhou'd copy ſuch Letters; and therefore I wou'd adviſe every Tradeſman, whoſe buſineſs is conſiderable, to keep a Copy-book for all Letters of more than ordinary conſequence.

BUT the preſent advice relates more particularly to the careful keeping correſpondents Letters from the country, for thoſe on many occaſions are the beſt, and moſt authentick vouchers, for what may paſs between the writer and the perſon written to; For Example,

1. THE country cuſtomer writes an order for goods, and by this order the ſhop-keeper ſends them; ſeveral incidents fall in here to make room for diſpute, and which producing the Letter, in which the order is expreſs'd, can only decide; as particularly the countryman writes thus, ſend me ſuch and ſuch goods, and then adds, pray ſend them without fail by ſuch a veſſel belonging to our town, ſhe lyes at the Bridge-houſe-key, the maſter's name is *Tho. Woolman.*

THIS the Tradeſman obſerves exactly, delivers the goods, and his porter ſigns the Book; the veſſel goes away, ſuppoſe for *Weymouth*, where the cuſtomer lives; but the ſhip and goods are loſt at the Iſle of *Wight*, the veſſel ſtranded, and the goods loſt or ſpoil'd.

THIS Letter then is the only proof that the Tradeſman, or his widow, has to make out that he, the country cuſtomer, either order'd the goods to be ſent at all, or order'd them to be ſent on board that veſſel, and if both cannot be proved, the loſs lies upon the Tradeſman here; but otherwiſe, upon him at *Weymouth*, who order'd the goods.

IT

It is the same thing with a carrier, supposing any distaster befalls the carrier, as his waggon being robb'd, as often happens; or if it be a pack horse carrier, the horse is driven away by some sudden flood, or falls down in the water and spoils the goods; in all which cases, if the Tradesman had his customer's order to send the goods by such a particular carrier, the loss was his own, I mean the customer's.

Likewise supposing the goods to arrive safe, and when he comes to open them, he cavils at the sorts, and pretends he did not order such sorts of goods, or not such a quantity, and the like; In all these cases the chapman's Letter is the Tradesman's voucher, and if that be lost, the goods are refus'd, and perhaps laid by to be return'd, that is to say, to get an abatement of price upon those pretences.

But producing the chapman's Letter puts an end to all such disputes, and the Tradesman or his widow has no trouble at all, but convicts him under his own hand writing, which he cannot deny.

There are many other cases which make preserving the country Letters necessary, as particularly the acknowledging the receipt of Bills, and the receipt of goods after they are sent down, and which are all one as receipts given in a Book, or next of kin to them.

The second head mention'd above, is the Tradesman's keeping a Book to enter down the acceptance of Bills drawn upon him.

This indeed principally relates to a man, who dealing much in the country among the Manufacturers, and workmen, such as clothiers, factors, hard-waremen, *&c.* receives Goods from them, and they draw their Bills again upon him for their money; when these Bills come to the Tradesman,

that is, are presented for acceptance, he sets his hand to them as accepted.

Now 'tis absolutely necessary for him to enter down in a Book this acceptance, that so he may always know what Bills are running out against him, and what day they become due, that he may take care, bestir himself among his customers, and get in money against the time to pay them currently, that his credit may be preserved, and no man may be put to come twice for his money.

It will be but a poor excuse, for a warehouse man or shop-keeper, when a Bill is brought to him for payment to say, indeed I did not think it had been due till next week: he ought to know the very morning of the day when a Bill is due, that the Bill will be sure to be demanded in the afternoon, and he ought to know it as much as any day, that he has a mind to look in his Book.

I think I need not give a specimen for such a Book, the bare direction is plain, but that a young Tradesman may not plead ignorance, take the method in short thus,

Let the Title be thus,

A Bill-Book,

Or a continu'd entry of the acceptance of Bills, and the time when due.

Then for the entring the Bills, let it be thus,

Jan. 10.
A Bill drawn by Wm. Jones *of* Exeter, *for* l. 156 : 17 : 00. *payable at twenty days sight, to* Henry Williams *or order*; Accepted *this day; due the three days included on the* 2d *of* February.

Or

Or you may form this Book into columns for the readier finding out Bills when accepted, which they order thus,

Day accepted	The Sum	Name of the Drawer	Days sight	When due
Jan. 10.	*L.* 150	*Wm. Jones*	20 Days	2 *Feb.*

Either of these methods are regular, and will answer the end; but one method or other is absolutely necessary, so the Tradesman may take which he likes best.

I suppose I need not direct a Tradesman to take receipts for money, when he pays it without Bills of Exchange, nor that he shou'd keep a Book for such receipts, not trusting to loose papers, which are easily mislay'd, and often lost, and the want of which often makes money be twice demanded, and sometimes twice paid.

Here now are two precedents for the Tradesman, one of the most considerable, and the other of the lowest class of business; one for the top of the trade, a mercer, and the other for Miss —— the milliner, trusting out a row of pins, or a yard of Incle.

For this must be allow'd to be an unalterable maxim in trade, namely, that every thing that is sold must be found in money, or on paper, in the box, or in the book; if it be not in one of these 'tis lost, and the Tradesman is in a way to be undone.

It is not a sufficient objection to say, the value is small; nothing is so small that it ought to be lost; if it be too small to be set down in the Book, it shou'd be too small to be sold, or at least too small to be trusted, and indeed the Tradesman that

that will not keep a petty Debt-book, or ſmall Shop book, ſhou'd really write over his door, *No truſt by retail*, or write upon his Book, *I loſe all I truſt*.

THIS keeping a petty Debt-book, like the petty Caſh-book to the great Caſh-book, eaſes the Journal of a vaſt throng of trifling articles, and ſaves the labour of poſting ſuch trifles to the Ledger, which wou'd be endleſs and intolerable; then it prevents the croſſing and cancelling, which in a Journal of any conſequence is inſufferable.

THERE remains one thing ſtill to mention, in this laſt inſtance of Book-keeping, namely, the affecting brevity in ſetting down the particulars, which the Tradeſman ſets down juſt, in ſhort, for his own direction only, as if the Book was to be of no uſe when he may be in his grave.

THIS brevity is fatal, if ever his debt comes to be demanded by widows, or orphans, or executors, *&c.* while the man is alive 'tis one thing, but when he is gone 'tis another; 'tis hard a debt ſhou'd be loſt to the poor family, however trifling it may be, and that for want of the much more trifling daſh of the pen at the time of entring; for example, ſuppoſe the Tradeſman was a Glover, and here he has ſold a man two pair of gloves upon truſt, which he enters thus,

Sold Mr. *Lawr. Crabb.*

1 *pair plain Buck, at* 5 s.	00	05	00
2 *pair white Lamb, at* 1 s. 3 d.	00	02	06
	00	07	06

HE underſtands what he means very well, and if it was for nothing elſe but for his own memorandum it is well enough, and he preſently upon looking back knows that theſe articles mean thus, but

but in a Court of Justice it may, or may not be read so, as the Counsel shall, or shall not give weight to the objection.

THE Tradesman knows, that one pair of *plain Buck*, is to be understood one pair of *plain Buck-skin gloves*; but here are no gloves mention'd, and how shall the Book be sworn to, or a Jury take it.

THE next article is 2 *pair white Lamb*; here is not the word *gloves*, nor is it mention'd, that it is at 1 *s.* 3 *d.* each, or at 1 *s* 3 *d.* per *pair*, but 2 *pair at* 1 s. 3 d. which at most can charge the debtor no more than 1 *s.* 3 *d.* in the whole.

THIS abridg'd way of entring, is just as good as no entry at all, only for the help of the Tradesman's memory when he is alive, for I insist that such a memorandum can never recover the debt in a course of Law, if the defendant denies the claim.

'TIS far from being impertinent to put things down in terms so explicit, that the entry may speak *English*, and if not, he might as well have written it in short hand, as in any other writing, the effect being alike, and the language alike unintelligible.

IT remains only now to direct the Tradesman, to the usual form of a Ledger, or as some Tradesmen meanly call it, a Debt-book, to which all these things are posted, and where every person buying or selling to the Tradesman, has his account, which is in short a register, and is called so in some countries, where every man's accounts are entred and stand upon record for and against; this is the last part of Book-keeping, as the Cash-book is the first, and to this the Tradesman has recourse on all occasions, to ascertain his substance, and what he is worth in the world.

We are, *I say*, now come to the Ledger, which is not only the largeſt and chief Book, but is the laſt and great article of all *Book-keeping*; for here all the Books mentioned before center, and are as it were copy'd and repeated, with this difference only, that here the articles are conciſe and general, referring to the Journal or Caſh-book for the particulars.

As every line is a tacit reference to the Journal or Caſh-book, for the particulars to explain it; ſo the page or folio of the ſaid Journal or Caſh-book, where thoſe particulars are to be found, is expreſly ſet down at the end of every article, and has a column on purpopſe to place it in before the ſum or value is expreſs'd, as you will ſee in the ſpecimen.

Again, as this column in the Ledger refers to the folio in the Journal, where the particulars are to be found; ſo every article in the Journal, when carry'd into the Ledger, ſhould have the folio in the Ledger ſet down, where the man's accounts ſtand, to whoſe debt or credit, in account, the entry belongs; take the example here, becauſe in the ſpecimen of a Journal, given before, it is not expreſs'd.

N. B. This carrying things from the Journal or the Caſh-book, to the Ledger, or to the account of the perſon to whom they relate, is call'd, poſting, and the mark made in the Journal to know when 'tis done, is call'd, the poſt mark.

SUPPOSE the entry in the Journal stood thus,

Jan. 10. 1725.

Sold Mr. *Henry Thompson* of *Cambridge.*

1 piece fine *Italian* mantua cont. 62 yds. at 6 *s.* 6 *d.*	*l.* 20 03 00	
1 Piece fine Paduasoy, cont. 43 yds. at 7 *s.*	15 01 00	
1 Piece crimson Damask cont. 26 yds. at 11 *s.*	14 06 00	
12 Yds. black Velvet at 1 *l.*	12 00 00	
	l. 61 10 00	

Po. 63.

THE mark here Po. signifies that the articles is posted to the debt of Mr. *Hen. Thompson* in the Ledger, and the figures signifie that Mr. *Hen. Thompson*'s account in the Ledger, is to be found in fol. 63. I think nothing can be plainer.

IN the Ledger you have no occasion to repeat any thing, for as I have said above, every article ought to be general and concise, and never to exceed one line; and therefore when the above article, comes to be posted into the Ledger to Mr. *Thompson*'s account, it shou'd take up no more words than thus,

Henry Thompson of Cambridge,——*Dr.*

1725.		*Jour. fol.*	*l.*	*s.*	*d.*
Jan. 10.	To a parcel - - - - - - - -	17	61	10	00

OBSERVE

OBSERVE here, if it is the first line of his account, you may add thus,

To a parcel sent him, as *per* Journ. fol. 17.

THEN all the subsequent lines read from it, and you may only say instead of the words in the first line, ——

To *Ditto* —————— 19.

and so on as the parcel stands in the Journal.

N. B. In forming the Ledger, I do not regard the formality of making the Ledger here to be a scheme or draught from the particular accounts in the Cash-book or Journal, of which I have given a specimen before, because I do not tye my self to this or that particular trade; nor are the times and dates at all, referring to one another; but one thing refers to one trade, and one to another, that all may have patterns to suit their occasions.

NOR do the names refer to one another, but every specimen is independent of any other, and I thought it was best so, because from these the Tradesman may the more easily draw Ledgers, and Journals, and Cash-books separate as he pleases, and so make a form for himself.

IN the first place; as I said of the Day-book, so I say of the Ledger, it shou'd have a title, and the title should be written on the outside of the Book, and on the middle of the first blank leaf; but there needs no preamble or declaration at the Head of the leaf what the meaning of the Book is, as is needful in the Journal, because every account is a title or declaration, or a title to itself, including or expressing the meaning of the Book.

BUT

But because sometimes the Ledger shall be full, and at an end at a differing time, and when the other Books are not, for the Ledger, being the largest of all the Books, shall sometimes out-run two or three Journals, therefore 'tis usual to mark the Ledgers alphabetically, thus,

Legder No. A.

and so on to B and C as the Tradesman continues long in business.

1725

Fo. 10.

1725		James Collier, Dr.	*Four. fol.*	*l.*	*s.*	*d.*
Jan.	10	*To a parcel sent him as* per *Four.*	17	142	17	00
	19	*To* Ditto ——— ———	22	83	11	06
	28	*To* Ditto ——— ———	31	7	04	10
Feb.	16	*To* Ditto ——— ———	50	120	06	06
Mar.	12	*To* Ditto ——— ———	73	97	13	00
1726	27	*To* Ditto ——— ———	91	28	03	07
Apr.	27	*To* Ditto ——— ———	112	173	12	05
May	9	*To* Ditto ——— ———	122	72	15	02
				826	04	00

Eight hundred, twenty and six pounds, four ſhillings,

Per

1725		Per Contra —— Cr.	Cash Book fol.	l.	s.	d.
May	4	*By Cash recd. per Bill, as per Cash-book*	32	100	00	00
June	12	*By Cash of himself* —	36	42	15	00
Aug.	2	*By* Ditto ——	40	152	00	00
Sept.	10	*By Bill on* Tho. Webb	44	80	00	00
Nov.	6	*By* Ditto *on the Bank*—	52	50	10	00
				425	05	00
		By his Credit in a new account to Ballance		400	19	00
				826	04	00

Eight hundred, twenty and six pounds, four shillings.

1725		John Low *of* Briſtl Dr.	*Caſh Book fol.*	*l.*	*s.*	*d.*
Mar.	12	*To Caſh pd. himſelf in town*	16	100	00	00
1726						
Apr.	10	*To* Ditto *pd. his Bill to* Jo. Snell	24	150	00	00
May	8	*To* Ditto *per Bill* ——	31	80	00	00
June	17	*To* Ditto —— ——	38	100	00	00
July	22	*To* Ditto —— ——	39	50	00	00
Aug.	30	*To* Ditto —— ——	42	169	00	00
				649	00	00
		To my Debt reſting to him to Ballance		242	12	00
				891	12	00

Eight hundred, ninety and one pounds, twelve ſhillings.

1726 John Low *of* Briſtol *further* —— Dr.

Nov.	12	*To Caſh paid himſelf* —	51	200	00	00

Per

1725		Per Contra —— Cr.	Cash Book fol.	l.	s.	d.
Dec.	10	*By a parcel bought of him as per Jour.*	13	66	12	00
Jan.	17	*By* Ditto —— ——	20	124	11	00
	24	*By* Ditto —— ——	29	89	12	06
Feb.	12	*By* Ditto —— ——	44	216	6	06
Mar.	8	*By* Ditto —— ——	66	117	10	00
1726	30	*By* Ditto —— ——	87	57	3	00
Apr.	10	*By* Ditto —— ——	99	184	19	08
May	9	*By* Ditto —— ——	122	35	17	04
				891	12	00

Eight hundred, ninety and one pounds, twelve shillings.

Per Contra —— Cr.

			Jour. fol.			
1726		*By his Cr. in Accor. above*		242	12	00
June	15	*By a parcel* —— ——	136	116	7	00
	30	*By* Ditto —— ——	152	97	12	00

1726		S. Frith *of* Durham Dr.	*Four. fol.*	*l.*	*s.*	*d.*
		To his Debt in former ac. fo. 10.		746	3	11
July	10	*To a parcel sent as* per *Four.*	140	123	12	00
	30	*To* Ditto ——— ———	154	84	3	00
Aug.	12	*To* Ditto ——— ———	162	106	17	05
Sept.	30	*To* Ditto ——— ———	187	115	13	02
Oct.	10	*To* Ditto *per Ship to* Sunderland	193	217	4	00
				1393	13	06

One thousand, three hundred, ninety and three pounds, thirteen shillings and six pence.

Per

1726		Per Contra —— Cr.	Cash Book fol.	l.	s.	d.
July	27	*By Cash* per *Bill* ——	28	100	00	00
Aug.	9	*By* Ditto ——	29	60	00	00
Sept.	2	*By* Ditto ——	32	100	00	00
	20	*By* Ditto ——	33	211	00	00
Octo.	8	*By* Ditto ——	34	80	00	00
	14	*By* Ditto ——		50	00	00
Nov.	10	*By* Ditto ——	35	40	00	00
	18	*By* Ditto ——		30	00	00
	26	*By* Ditto ——		120	00	00
				791	00	00
		By his Debt to Ballance		602	13	06
				1393	13	06

One thousand, three hundred, ninety and three pounds, thirteen shillings and six pence.

1725		Tho. Johnson —— Dr.	Jour. fol.	l.	s.	d.
Dec.	12	*To a parcel of Goods sent*	329	74	2	00
	30	*To* Ditto —— ——	341	82	00	00
Jan.	8	*To* Ditto *as per Journal. No.* B.	4	76	12	00
	20	*To* Ditto —— ——	16	34	6	00
Feb.	3	*To* Ditto —— ——	22	104	8	00
	14	*To* Ditto —— ——	31	64	7	00
	22	*To* Ditto —— ——	39	22	13	00
Mar.	2	*To* Ditto —— ——	42	96	12	00
1726	28	*To* Ditto —— ——	67	113	8	00
Apr.	11	*To* Ditto —— ——	72	34	6	00

Per

		Per Contra —— Cr.	Cash Book fol.	l.	s.	d.
1725						
Feb.	8	*By Cash recd.* per *Bill*	12	60	00	00
Mar.	20	*By* Ditto per *his Son*	14	50	00	00
1726				10		
Apr.	10	*By* Ditto *at the Bank*	16	0	00	00
May	16	*By* Ditto per *Bill* ——	18	50	00	00
	20	*By* Ditto —— ——		30	00	00

N. B. The above account, as also that over the leaf, is what I call an *open account*, or an account *depending*, which is when the respective Parties have not done trading, are still buying and paying, and have not clear'd or ballanc'd to any fix'd time: this makes the page or folio stand most blank, that the Tradeseman may see that while the said account is so depending, and is like to be full of particulars, no other account ought to be begun upon the same leaf of the Book.

		John Franklyn, Dr.	*Four. fol.*	*l.*	*s.*	*d.*
1725						
Jan.	8	*To a parcel sent him* —	13	72	4	00
	26	*To* Ditto — —	26	102	13	00
Feb.	17	*To* Ditto — —	33	118	17	00
	27	*To* Ditto — —	41	90	15	00
Mar.	12	*To* Ditto — —	45	54	15	00
1726	26	*To* Ditto — —	65	32	10	00
Apr.	10	*To* Ditto — —	71	114	6	00

Per

1725		Per Contra —— Cr.	Four. fol.	l.	s.	d.
Jan.	17	*By a parcel receiv'd* —	15	124	16	00
	24	*By* Ditto ——	20	98	13	00
	30	*By* Ditto ——	29	122	11	00
Feb.	26	*By* Ditto ——	40	17	4	00
Mar.	10	*By* Ditto ——	44	84	18	10

N. B. This account is left open, and the whole page left blank, for the same reason as is mention'd in the former leaf.

S. Frith

		S. Frith *of* Durham Dr.		l.	s.	d.
1725						
Jan.	10	*To a parcel as* per *Jour.*	17	146	2	07
	14	*To* Ditto	19	179	11	08
Feb.	4	*To* Ditto	47	213	10	04
	22	*To* Ditto	59	97	13	10
Mar.	6	*To* Ditto	68	124	7	06
1726	25	*To* Ditto	90	358	10	00
Apr.	10	*To* Ditto	106	83	12	00
	14	*To Cash, acc. a Bill for him as* p. *C. Book*	43	200	15	00
May	20	*To* Dit. *for Credit given him at* Briſtol	47	163	10	00
	28	*To a parcel as* per *Jour.*	124	239	6	00
June	12	*To* Ditto	132	160	7	00
				1967	5	11

One thouſand, nine hundred, ſixty and ſeven pounds, five ſhillings and eleven pence.

Per

		Per Contra —— Cr.	Cash Bork fol'	l.	s.	d.
Feb.	26	*By Cash receᵈ. as* per *Cash-book*	12	100	00	00
Mar.	20	*By* Ditto per *Bill* —	14	100	00	00
1726	27	*By* Ditto —— ——	15	150	00	00
Apr.	12	*By* Dit. *on a foreign Bill*	16	200	15	00
	30	*By* Ditto *on the Bank*	18	146	10	00
May	12	*By* Ditto *of himself* —	20	300	00	00
July	2	*By* Ditto *on the Bank*—	26	123	17	00
	14	*By* Ditto —— ——	27	100	00	00
				1221	02	00
		By his Debt in a new account, to Ballance carry'd on to fol. 65.		746	3	11
				1967	5	11

One thousand, nine hundred, sixty and seven pounds, five shillings and eleven pence.

W. Low

1726		W. Low *of* Briſtol Dr.	Caſh Book fol.	l.	s.	d.
Mar.	25	*To Caſh paid his Bill*	13	50	00	00
Apr.	8	*To* Ditto	15	20	00	00
	17	*To* Ditto	16	15	00	00
May	2	*To* Ditto	18	30	00	00
	12	*To* Ditto	20	42	00	00
June	16	*To* Ditto	27	100	00	00
	28	*To* Ditto	28	50	00	00
Jul.	12	*To* Ditto	29	122	00	00
	15	*To* Ditto		87	00	00
	20	*To* Ditto	30	35	00	00
Aug.	2	*To* Ditto	32	130	00	00
	12	*To* Ditto	33	60	00	00
	15	*To* Ditto		35	00	00
Sept.	2	*To* Ditto	34	50	00	00
				826	00	00
	30	*To Caſh paid himſelf in Town to Bal. all acc*ts.	35	21	05	07
				847	05	07

Eight hundred, forty ſeven pounds, five ſhillings and ſeven pence.

Per

1725		Per Contra —— Cr.	Four. fol.	l.	s.	d.
Jan.	7	*By Goods recd. from him*	14	137	15	06
	14	*By* Ditto ——	28	153	2	06
Feb.	3	*By* Ditto ——	39	117	12	00
	17	*By* Ditto ——	58	94	13	07
Mar.	10	*By* Ditto, *by Ship* ——	67	260	12	00
Apr.	2	*By* Ditto ——	102	83	10	00
				847	5	07

Eight hundred, forty seven pounds, five shillings and seven pence.

I might

I might enumerate accounts to a great variety, as they will neceſſarily ſtand in the Tradeſman's Ledger, where there will be always a difference in the nature of the accounts as the trade differs; but we cannot have room for it in this tract: 'tis ſufficient to obſerve, that all theſe I have given to exemplifie the thing, have ſome variation in their circumſtances, as you will ſee.

SOME are accounts for the country chapman, to whom the Tradeſman ſends his goods; ſome for a country Manufacturer, from whom he receives goods only.

FROM the firſt the Tradeſman receives back remittances *per* Bill, and ſometimes *per* drafts on the Bank; ſometimes immediate Caſh, as you will ſee; from the laſt he receiving goods in parcels, he is drawn upon by Bills, and pays them as they become due, and at the end of the year the Manufacturer comes up to town, and they even the accounts, and the Tradeſman pays him the ballance; ſo they are clear, and begin a new account.

IN one account the chapman and the Tradeſman make up their accounts, the chapman being in town, but their trade being very conſiderable, the chapman pays a good round ſum of money, the account is ſtated and cloſed, and the Ballance transferred to his debt in a new account, by which the Tradeſman will be directed how to carry on an account from one folio to another in his Ledger.

OTHER accounts are left open and uncaſt up; theſe are when the cuſtomer goes on trading, and the accounts having not been adjuſted, they proceed in their ordinary way, till proper times of Ballancing, as when the chapman comes to town, which is commonly in the Spring.

OTHER accounts are between a Tradeſman and a country chapman, who is alſo a Manufacturer, and

and of whom the Tradesman in *London* receives goods, as well as sells goods to him, so that either side of the account is posted from the Journal; I know some are so nice as to think this shou'd be made into two accounts, one being the chapman's debt for goods sold to him by the Tradesman at *London*, and the other, the Tradesman's debt for goods receiv'd from the chapman; but as then these accounts must at last be ballanc'd one by another, and the credit of each account be transferr'd to the debt of the other, I see no need of that trouble; if it were indeed an account for the Government, the King Dr. and Cr. and where the King will be paid his demand punctually, but will pay his, the demand of the Tradesman, out of such and such appropriated Funds, and as they come in, that alters the case.

As suppose it is a Brewer, whose condition stands thus; he sells Beer to the King, brew'd for the use of the Navy, and he brews beer besides for his ordinary business;

THE King is Dr. to him for 2000 Butts of Beer, deliver'd on board such and such Ships of War, by order of the Commissioners of the Victualling, say it amounts to a thousand pounds.

HE is on the other hand, Dr. to the King for the Excise of beer, *&c.* in the management of the Commissioners of the Excise; suppose it be but one hundred pounds; these two accounts cannot be brought into one, or made to ballance one another; he cannot transfer his debts to the Excise in discharge of the Navy debt to him, but they must stand apart; the King will be paid, and the Excisemen will be paid every sitting, whether ever the Commissioners of the Navy pay him or no; nay the Commissioners of the Excise will seize and extend his utensils and goods for the hundred pounds due to the King, while

at the ſame time he cannot receive the thouſand pounds due to him from the King for the beer; nay they will ſeize for the Exciſe for the ſame beer which the Navy Office are in debt for; nor is this any hardſhip at all, becauſe, tho' the King is call'd the Dr. or Cr. in both accounts, yet the ſeveral Offices are as ſo many differing perſons in matters of account, and the debt of one cannot be transferr'd to the credit of another.

But in private accounts it is another caſe, and where only two tradeſmen deal with one another for goods in their proper and reſpective ways of trade, there the caſe differs extremely.

It is true ſometimes it may be proper to keep diſtinct accounts, where the Tradeſman on one ſide, or on the other trades in ſeveral capacities; for example: A country ſhop-keeper deals as he is a ſhop-keeper, with a wholeſale mercer in *London*, and buys goods of him; the ſame ſhop-keeper in partnerſhip with another man, is a Manufacturer, ſay it be a ſhalloon-maker, or drugget, or ſagathy maker, and the wholeſale mercer buys ſhalloons of him and company; then indeed the accounts may be kept apart.

Tho' even in this caſe the *London* Tradeſman, *viz.* the wholeſale mercer is not oblig'd to keep his accounts ſeparate; let the country chapman take care of that part, and ſeparate things and keep the accounts aſunder, as beſt ſuits with his own affairs, and ſettle it between his partner and him.

In caſe of an open account in the Ledger, and continuing open till the page or folio on one ſide or other is full, and the dealer carrying on large buſineſs; or ſometimes that the buſineſs and account runs out into abundance of ſmall particulars, there is no need of making a ballance at the bottom, and ſo to carry on nothing but the debt or credit remaining to another account; nor

wou'd it be proper to do so, unless the account be at the same time stated and brought to a ballance also with the dealer, because it will occasion difficulty, and some confusion when the account comes to be settled with the chapman.

But in such case it is sufficient to cast up the sum on either side, and carry them on to the new account in another Place thus,

Suppose the foot of the debt amounts to one thousand two hundred forty six pounds twelve and six pence, the dealer's name *William Thomas.*

At the bottom repeating the sum, as in other accounts, in words at length, say under it thus,

Which I transfer to his Debit *in a new account, fol.* 63.

So likewise on the other side; suppose the credit to amount to one thousand thirty two pounds seventeen and four pence, after the sum in words at length, say thus,

Which I transfer to his credit in a new account, fol. 63.

Then when you come to the said folio 63, and are to begin your new account for *William Thomas*, according to the usual form you begin it thus, after the name of the man on the top of one folio, and — *Contra Cr.* on the other, you go on

To his debt in account fol. [10] *brought forward* l. 1246 12 06.

THEN on the credit ſide begin thus,

To his credit in account fol. [10] *brought forward*, l. 1032 17 04.

THEN the account goes on again regularly, without interruption, as goods are again ſent, and money receiv'd, juſt as it did before.

I know no remaining difficulties in the Ledger, but what are eaſie to be adjuſted by theſe rules; there are indeed ſome accounts which run between one Tradeſman and another, purely relating to Caſh, paying and receiving, accepting Bills, and keeping a running Caſh for one another; but as this is not frequent, except in ſome extraordinary caſes, which require a farther explication, and being juſt at the cloſe of this Supplement, I am oblig'd to omit them.

CHAP. IV.

Of keeping a Duplicate or Pocket Ledger in caſe of FIRE.

THERE is one thing I muſt not omit, and which, tho' ſeldom practis'd, yet I cannot cloſe this work without taking notice of it, and to recommend it to every Tradeſman, whoſe buſineſs is conſiderable, and who gives great credit, and eſpecially in the City of *London*; and that is, to keep a Duplicate of the Ledger, that is, no more or leſs than a copy of the Ledger duly poſted up in a ſmall Pocket Volume; I ſay eſpecially in

London, becauſe ſo many accidents frequently happen in *London*, more than in other places, I mean by FIRE.

I have been witneſs to the lamentable diſtreſs a Tradeſman has been reduc'd to, by the loſs of his Books, when a fire has begun in the very ſhop or warehouſe, and he has not only loſt all his goods, but his Books too, ſo that he has not been able to make out his debts, or demand his due of his debtors.

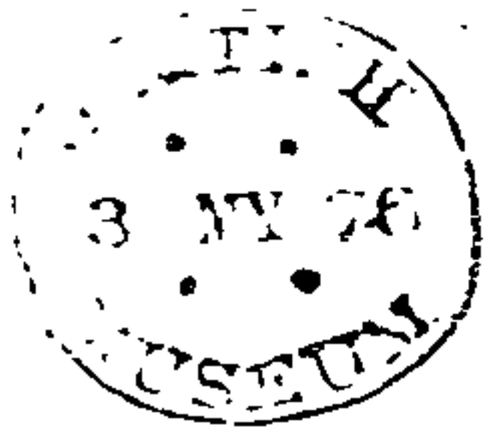
I remember ſeveral ſuddain fires, which have happen'd ſo violent, and ſo ſurprizing, that there has been no coming near the counting-houſe, but all has been conſum'd: I knew one merchant that loſt not his goods and books only, but a vaſt ſum in the firſt Million Lottery Tickets, and had no account of the numbers; and another who loſt Navy Bills, and Exchequer Tallies in the ſame manner.

I cannot therefore but recommend it to all tradeſmen, to keep a pocket Ledger, and to keep it in ſome ſafe place from home; I need neither ſhow the occaſion for it, or tell them the convenience.

ALSO I cannot omit another remark, and with this I ſhall cloſe this work, *viz.* this ſeems to be more abſolutely neceſſary at this time than ever, when ſo many tradeſmen keep country houſes, and country lodgings, whither they retreat for their diverſion, and with their families in the heat of the Summer ſeaſon; in the mean time leaving their ſhop, houſes and families in the truſt and keeping of ſervants, the riſque of which, I doubt, is not ſufficiently conſider'd: I may have opportunity hereafter to mention this dangerous practice more at large, and particularly how unfit ſuch tradeſmen are to be truſted, (as they often are) with other mens eſtates; but waving that here, I only add,

add, they have ſtill the more need to keep a duplicate Ledger, that whatever happens they may be able to ſtate their accounts, and recover their debts; they will find, in caſe of an accident, they may have loſs enough without the unhappy addition of loſing their Books.

THERE are many other occaſions for a Tradeſman to keep a Duplicate of his Ledger; but they are too lorg for this place.



FINIS.