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A N  
**ESSAY**  
 U P O N  
**Projects.**

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*B.* L O N D O N:  
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## P R E F A C E

T O

Dalby Thomas, *Esq;*One of the COMMISSIONERS  
for Managing His Majesty's  
Duties on Glass, &c.

S I R,

**T**HIS Preface comes Directed  
to you, not as Commissioner, &c.  
under whom I have the Honour  
to serve his Majesty; nor as a Friend;  
though I have great Obligations of that  
sort also; but as the most proper Judge  
of the Subjects Treated of, and more  
Capable than the greatest part of Man-  
kind to Distinguish and Understand them.

Books are useful only to such whose Geni-  
us are suitable to the Subject of them. And to

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Dedicate

The Preface.

Dedicate a Book of Projects to a Person who had never concern'd himself to Think that way, would be like Musick to one that has no Ear.

And yet Your having a Capacity to Judge of these things, no way brings You under the Despicable Title of a Projector, any more than knowing the Practices and Subtleties of Wicked Men, makes a Man guilty of their Crimes.

The several Chapters of this Book, are the results of particular Thoughts, occasion'd by Conversing with the Publick Affairs during the present War with France. The Losses and Casualties which attend all Trading Nations in the World, when involved in so Cruel a War as this, have reach'd us all, and I am none of the least Sufferers; if this has put me, as well as others, on Inventions and Projects, so much the Subject of this Book, tis no more than a proof of the Reason I give for the general Projecting Humour of the Nation.

One

The Preface.

One unhappiness I lie under in the following Book, viz. That having kept the greatest Part of it by me for near Five Years, several of the Thoughts seem to be hit by other Hands, and some by the Publick; which turns the tables upon me, as if I had Borrow'd from them.

As particularly that of the Seamen, which you know well I had contriv'd long before the Act for Registering Seamen was Propos'd. And that of Educating Women, which I think my self bound to Declare, was form'd long before the Book call'd Advice to the Ladies, was made Publick; and yet I do not Write this to Magnify my own Invention, but to acquit my self from Grafting on other People's Thoughts. If I have Trespass'd upon any Person in the World, 'tis upon Your self, from whom I had some of the Notions about County Banks, and Factories for Goods, in the Chapter of Banks; and yet I do not think that my Propo-

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The Preface.

sal for the Women, or the Seamen, clashes at all, either with that Book, or the Publick method of Registering Seamen.

I have been told since this was done, That my Proposal for a Commission of Enquiries into Bankrupt Estates, is Borrow'd from the Dutch; if there is any thing like it among the Dutch, 'tis more than ever I knew, or know yet; but if so, I hope 'tis no Objection against our having the same here, especially if it be true, that 'twou'd be so publickly Beneficial as is express'd.

What is said of Friendly Societies, I think no Man will Dispute with me, since one has met with so much Success already in the Practice of it, I mean, The Friendly Society for Widows, of which you have been pleas'd to be a Governor.

Friendly Societies are very extensive, and as I have hinted, might be carri'd on to many Particulars. I have omitted one which was mention'd in Discourse with

The Preface.

with your self; where a Hundred Tradesmen, all of several Trades, Agree together to Buy whatever they want of one another, and no where else, Prices and Payments to be settled among themselves; whereby every Man is sure to have Ninety nine Customers, and can never want a Trade: And I cou'd have fill'd up the Book with Instances of like nature, but I never design'd to tire the Reader with Particulars.

The Proposal of the Pension-Office you will soon see offer'd to the Publick, as an Attempt for the Relief of the Poor; which if it meets with Encouragement, will every way answer all the great Things I have said of it.

I had Wrote a great many Sheets about the Coin, about bringing in Plate to the Mint, and about our Standard; but so many great Heads being upon it, with some of whom my Opinion does not agree, I wou'd not adventure to appear in Print upon that Subject.

Ways

The Preface.

Ways and Means also I have laid by on the same score. Only adhering to this one Point, That be it by Taxing the Wares they Sell, be it by Taxing them in Stock, be it by Composition, which, by the way, I believe is the best; be it by what way so ever the Parliament please, the Retailers are the Men who seem to call upon us to be Tax'd; if not by their own extraordinary good Circumstances, though that might bear it, yet by the contrary in all other Degrees of the Kingdom.

Besides, the Retailers are the only men who cou'd pay it with least damage, because it is in their power to levy it again upon their Customers in the Prices of their Goods, and is no more than paying a higher Rent for their Shops.

The Retailers of Manufactures, especially so far as relates to the Inland Trade, have never been tax'd yet, and their Wealth or Number is not easily calculated: Trade and Land has been handled roughly

The Preface.

roughly enough; and these are the men who now lye as a Reserve to carry on the Burthen of the War.

These are the Men, who, were the Land-Tax collected as it shou'd be, ought to pay the King more than that whole Bill ever produc'd; and yet these are the men who I think I may venture to say, do not pay a Twentieth part in that Bill.

Shou'd the King appoint a Survey over the Assessors, and Indict all those who were found faulty; allowing a Reward to any Discoverer of an Assessment made lower than the literal Sense of the Act implies, What a Register of Frauds and Connivances wou'd be found out!

In a General Tax, if any shou'd be excus'd, it shou'd be the Poor, who are not able to pay, or at least are pinch'd in the necessary parts of Life by paying: And yet here a poor Labourer who works for Twelve-Pence or Eighteen-Pence a Day, does not drink

viii The Preface.

drink a Pot of Beer, but pays the King a Tenth part for Excise; and really pays more to the King's Taxes in a year, than a Country Shopkeeper, who is Alderman of the Town, worth perhaps Two or Three Thousand Pounds, brews his own Beer, pays no Excise, and in the Land-Tax is rated it may be 100 l. and pays 1 l. 4 s. per Annum: But ought, if the Act were put in due execution, to pay 36 l. per Ann. to the King.

If I were to be ask'd how I wou'd remedy this? I wou'd answer, It shou'd be by some Method in which every man may be tax'd in the due proportion to his Estate, and the Act put in execution, according to the true Intent and Meaning of it; in order to which a Commission of Assessment shou'd be granted to Twelve Men, such as His Majesty shou'd be well satisfied of, who shou'd go through the whole Kingdom, Three in a Body, and shou'd make a new Assessment of Personal Estates, not to meddle with Land. To

The Preface. ix

To these Assessors shou'd all the Old Rates, Parish-Books, Poor-Rates, and Highway-Rates also be delivered; and upon due Enquiry to be made into the Manner of Living, and reputed Wealth of the People, the Stock or Personal Estate of every man shou'd be assess'd, without Connivance; and he who is reputed to be worth a Thousand Pound, shou'd be tax'd at a Thousand Pound; and so on: And he who was an over-grown Rich Tradesman of Twenty or Thirty thousand Pounds Estate, shou'd be tax'd so, and Plain English and Plain Dealing be practis'd indifferently throughout the Kingdom; Tradesmen and Landed men shou'd have Neighbours Fare, as we call it; and a Rich Man shou'd not be pass'd by when a Poor Man pays.

We read of the Inhabitants of Constantinople, that they suffer'd their City to be lost, for want of contributing in time for its Defence; and pleaded Poverty to their

x The Preface.

their Generous Emperor, when he went from House to House to persuade them; and yet when the Turks took it, the Prodigious Immense Wealth they found in it, made'em wonder at the sordid Temper of the Citizens.

England (with due Exceptions to the Parliament, and the Freedom wherewith they have given to the Publick Charge) is much like Constantinople; we are involv'd in a Dangerous, a Chargeable, but withal a most Just and Necessary War, and the Richest and Money'd Men in the Kingdom plead Poverty; and the French, or King James, or the Devil may come for them, if they can but conceal their Estates from the Publick Notice, and get the Assessors to tax them at an Under-Rate.

These are the men this Commission wou'd discover; and here they shou'd find men tax'd at 500 l. Stock, who are worth 20000 l. Here they shou'd find a certain Rich Man near Hackney, rated to day  
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The Preface. xi

in the Tax-Book at 1000 l. Stock, and to morrow offering 27000 l. for an Estate.

Here they shou'd find Sir J--- C--- perhaps tax'd to the King at 5000 l. stock, perhaps not so much, whose Cash no man can guess at: And multitudes of Instances I cou'd give by name, without wrong to the Gentlemen.

And not to run on in Particulars, I affirm, That in the Land-Tax Ten certain Gentlemen in London put together, did not pay for half so much Personal Estate, call'd Stock, as the poorest of them is reputed really to possess.

I do not enquire at whose door this Fraud must lye, 'tis none of my business.

I wish they wou'd search into it, whose Power can punish it. But this with Submission I presume to say;

The King is thereby defrauded and horribly abus'd; the true Intent and Meaning of Acts of Parliament evaded; the Nation involv'd in Debt by fatal Deficiencies  
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xii The Preface.

*cies and Interests ; Fellow-Subjects abus'd, and new Inventions for Taxes occasion'd.*

*The last Chapter in this Book is a Proposal about entring all the Seamen in England into the King's Pay ; a Subject which deserves to be enlarg'd into a Book it self ; and I have a little Volume of Calculations and Particulars by me on that Head, but I thought them too long to publish. In short, I am persuaded, was that Method propos'd to those Gentlemen to whom such things belong, the greatest Sum of Money might be rais'd by it, with the least Injury to those who pay it, that ever was or will be during the War.*

*Projectors, they say, are generally to be taken with allowance of one half at least ; they always have their mouths full of Millions, and talk big of their own Proposals ; and therefore I have not expos'd the vast Sums my Calculations amount to, but I venture to say I could procure a Farm on such a Proposal as this at Three Millions per Ann. and*

The Preface. xiii

*and give very good Security for Payment ; such an Opinion I have of the Value of such a Method ; and when that is done, the Nation wou'd get Three more by paying it ; which is very strange, but might easily be made out.*

*In the Chapter of Academies, I have ventur'd to reprove the Vicious Custom of Swearing : I shall make no Apology for the Fact ; for no man ought to be asham'd of exposing what all men ought to be asham'd of practising : But methinks I stand corrected by my own Laws a little, in forcing the Reader to repeat some of the worst of our Vulgar Imprecations, in reading my Thoughts against it : To which, however, I have this to reply ;*

*First, I did not find it easy to express what I mean, without putting down the very Words, at least not so as to be very Intelligible.*

*Secondly, Why should Words repeated only to expose the Vice, taint the Reader, more*



more than a Sermon preach'd against Lewdness should the Assembly; for of necessity it leads the Hearer to the Thoughts of the Fact; but the Morality of every Action lies in the End; and if the Reader by ill use renders himself guilty of the Fact in Reading, which I design'd to expose by Writing, the Fault is his, not mine.

I have endeavour'd every where in this Book to be as Concise as possible, except where Calculations oblig'd me to be particular; and having avoided Impertinence in the Book, I wou'd avoid it too in the Preface; and therefore shall break off with subscribing myself,

S I R,

Your most Obliged,

Humble Servant,

D. F.

## Introduction.



Necessity, which is allow'd to be the Mother of Invention, has so violently agitated the Wits of men at this time, that it seems not at all improper, by way of distinction, to call it, *The Projecting Age*. For tho' in times of War and Publick Confusions, the like Humour of Invention has seem'd to stir; yet, without being partial to the present, it is, I think, no Injury to say, the past Ages have never come up to the degree of Projecting and Inventing, as it refers to Matters of Negoce, and

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Methods of Civil Polity, which we see this Age arriv'd to.

Nor is it a hard matter to assign probable Causes of the Perfection in this Modern Art. I am not of their melancholy Opinion, who ascribe it to the general Poverty of the Nation; since I believe 'tis easy to prove, the Nation it self, taking it as one General Stock, is not at all diminish'd or impoverish'd by this Long, this Chargeable War; but on the contrary, was never Richer, since it was inhabited.

Nor am I absolutely of the Opinion, that we are so happy as to be Wiser in this Age, than our Forefathers; tho' at the same time I must own, some parts of Knowledge in Science as well as Art, has received Improvements in this Age, altogether conceal'd from the former.

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The Art of War, which I take to be the highest Perfection of Human Knowledge, is a sufficient Proof of what I say, especially in conducting Armies, and in offensive Engines; *witness* the new ways of Mines, Fougades, Entrenchments, Attacks, E-lodgments, and a long *Et Cetera* of New Inventions which want Names, practised in Sieges and Encampments; *witness* the new sorts of Bombs and unheard-of Mortars, of Seven to Ten Ton Weight, with which our Fleets standing two or three Miles off at Sea, can imitate God Almighty himself, and rain *Fire and Brimstone* out of Heaven, as it were, upon Towns built on the firm Land; *witness also* our new-invented *Child of Hell*, the Machine, which carries Thunder, Lightning, and Earthquakes in its  
B 2 Bowels,

*Introduction.*

Bowels , and tears up the most impregnable Fortifications.

But if I would search for a Cause, from whence it comes to pass that this Age swarms with such a multitude of Projectors more than usual ; who besides the Innumerable Conceptions which dye in the bringing forth, and (like Abortions of the Brain) only come into the Air, and dissolve, do really every day produce new Contrivances, Engines, and Projects to get Money, never before thought of ; if, I say, I would examine whence this comes to pass, it must be thus :

The Losses and Depredations which this War brought with it at first, were exceeding many , suffer'd chiefly by the Ill Conduct of Merchants themselves, who did not apprehend the Danger to be really what it was : For before our Admiralty could possibly settle

*Introduction.*

settle Convoys, Cruisers, and Stations for Men of War all over the World, the *French* cover'd the Sea with their Privateers , and took an incredible number of our Ships. I have heard the Loss computed by those who pretended they were able to guess, at above Fifteen Millions of Pounds *sterling*, in Ships and Goods , in the first two or three Years of the War : A Sum, which if put into *French*, would make such a rumbling Sound of great Numbers , as would fright a weak Accomptant out of his belief, being no less than One hundred and Ninety Millions of *Livres*. The weight of this Loss fell chiefly on the Trading Part of the Nation ; and amongst them, on the Merchants ; and amongst them again upon the most refin'd Capacities , as the Insurers, &c. And an incredible number of the best Mer-

*Introduction.*

chants in the Kingdom sunk under the Load; as may appear a little by a Bill which once pass'd the House of Commons, for the Relief of Merchant-Insurers, who had suffered by the War with *France*. If a great many fell, much greater were the number of those who felt a sensible Ebb of their Fortunes, and with difficulty bore up under the Loss of great part of their Estates. These, prompted by Necessity, rack their Wits for New Contrivances, New Inventions, New Trades, Stocks, Projects, and any thing to retrieve the desperate Credit of their Fortunes. That this is probable to be the Cause, will appear further thus; *France*, tho' I do not believe all the great Outcries we make of their Misery and Distress, if one half of which be true, they are certainly the best Subjects in the world; yet

*Introduction.*

yet without question has felt its share of the Losses and Damages of the War; But the Poverty there falling chiefly on the Poorer sort of People, they have not been so fruitful in Inventions and Practices of this nature, their Genius being quite of another strain. As for the Gentry and more capable sort, the first thing a *French* man flies to in his distress, is the Army; and he seldom comes back from thence to Get an Estate by painful Industry, but either has his Brains knock'd out, or makes his Fortune there.

If Industry be in any Business rewarded with success, 'tis in the Merchandizing Part of the World, who indeed may more truly be said to live by their Wits than any people whatsoever. All Foreign Negoce, tho' to some 'tis a plain road by the help of

8 *Introduction.*

Custom, yet it is in its beginning all Project, Contrivance, and Invention. Every new Voyage the Merchant contrives, is a Project; and Ships are sent from Port to Port, as Markets and Merchandizes differ, by the help of strange and Universal Intelligence; wherein some are so exquisite, so swift, and so exact, that a Merchant sitting at home in his Counting-house, at once converses with all Parts of the known World. This, and Travel, makes a True-bred Merchant the most Intelligent Man in the World, and consequently the most capable, when urg'd by Necessity, to Contrive New Ways to live. And from hence, I humbly conceive, may very properly be deriv'd the *Projects*, so much the Subject of the present Discourse. And to this sort of men 'tis easy to trace the Original of Banks, Stocks, Stock-jobbing,

*Introduction.* 9

jobbing, Assurances, Friendly Societies, Lotteries, and the like. To this may be added, the long annual Enquiry in the House of Commons for Ways and Means, which has been a particular movement to set all the Heads of the Nation at work; and I appeal, with submission, to the Gentlemen of that Honourable House, if the greatest part of all the Ways and Means, out of the common road of Land-Taxes, Polls, and the like, have not been handed to them from the Merchant, and in a great measure Paid by 'em too. However I offer this but as an Essay at the Original of this prevailing Humour of the People; and as 'tis probable so, 'tis also possible to be otherwise; which I submit to future demonstration. Of

10 *Introduction.*

Of the several ways this Faculty of Projecting have exerted it self, and of the various Methods, as the Genius of the Authors has inclin'd, I have been a diligent Observer, and in most an unconcern'd Spectator; and, perhaps, have some advantage from thence more easily to discover the *faux Pas* of the Actors. If I have given an Essay towards any thing New, or made Discovery to advantage of any Contrivance now on foot, all Men are at the liberty to make use of the Improvement; if any Fraud is discover'd, as now practis'd, 'tis without any particular Reflection upon Parties or Persons.

Projects of the nature I Treat about, are doubtless in general of publick Advantage, as they tend to Improvement of Trade, and Employment of the Poor, and the Circulation

*Introduction.* 11

on and Increase of the publick Stock of the Kingdom; but this is suppos'd of such as are built on the honest Basis of Ingenuity and Improvement; in which, tho' I'll allow the Author to aim primarily at his own Advantage, yet with the circumstances of Publick Benefit added.

Wherefore 'tis necessary to distinguish among the Projects of the present times, between the Honest and the Dishonest.

There are, and that too many, fair pretences of fine Discoveries, new Inventions, Engines, and I know not what, which being advanc'd in Notion, and talk'd up to great things to be perform'd when such and such Sums of Money shall be advanc'd, and such and such Engines are made, have rais'd the Fancies of Credulous People to such height, that meerly

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12 Introduction.

on the shadow of Expectation, they have form'd Companies, chose Committees, appointed Officers, Shares, and Books, rais'd great Stocks, and cri'd up an empty Notion to that degree, that People have been betray'd to part with their Money for Shares in a *New-Nothing*; and when the Inventors have carri'd on the Jest till they have Sold all their own Interest, they leave the Cloud to vanish of it self, and the poor Purchasers to Quarrel with one another, and go to Law about Settlements, Transferrings, and some Bone or other thrown among 'em by the Subtlety of the Author, to lay the blame of the Miscarriage upon themselves. Thus the Shares at first begin to fall by degrees, and happy is he that Sells in time; till like Brass Money, it will go at last for nothing at all. So have I seen Shares  
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Introduction. 13

in Joint-Stocks, Patents, Engines, and Undertakings, blown up by the air of great Words, and the Name of some Man of Credit concerned, to 100 l. for a 500th. Part, or Share, some more, and at last dwindle away, till it has been Stock-Jobb'd down to 10, 12, 9, 8 l. a Share, and at last no Buyer; that is, in short, the fine new word for Nothing-worth, and many Families ruin'd by the Purchase. If I should name *Linnen-Manufactures, Saltpeter-Works, Copper-Mines, Diving-Engines, Dipping,* and the like, for instances of this, I shou'd, I believe, do no wrong to Truth, or to some Persons too visibly guilty.

I might go on upon this Subject to expose the Frauds and Tricks of *Stock-Jobbers, Engineers, Patentees, Committees,* with those *Exchange-Mountebanks* we very properly call *Brokers*; but I have  
not

not Gaul enough for such a work; but as a general rule of caution to those who would not be Trick'd out of their Estates by such Pretenders to New Inventions, let them observe, That all such People who may be suspected of Design, have assuredly this in their Proposal, Your Money to the Author must go before the Experiment: And here I could give a very diverting History of a Patent-Monger, whose Cully was no body but my self; but I refer it to another occasion.

But this is no reason why Invention upon honest foundations, and to fair purposes, shou'd not be encourag'd; no, nor why the Author of any such fair Contrivances should not reap the harvest of his own Ingenuity; our Acts of Parliament for granting Patents to first Inventors for Fourteen years, is a sufficient acknowledgment

ment of the due regard which ought to be had to such as find out any thing which may be of publick Advantage; new Discoveries in Trade, in Arts and Mysteries, of Manufacturing Goods, or Improvement of Land, are without question of as great benefit, as any Discoveries made in the Works of Nature by all the *Academies* and *Royal Societies* in the world.

There is, 'tis true, a great difference between *New Inventions* and *Projects*, between Improvement of Manufactures or Lands, which tend to the immediate Benefit of the Publick, and Implying of the Poor; and Projects fram'd by subtle Heads, with a sort of a *Deceptio Visus*, and *Legerdemain*, to bring People to run needless and unusual hazards: I grant it, and give a due preference to the first, and yet Success has so sanctifi'd some of those



16 Introduction.

those other sorts of Projects, that 'twou'd be a kind of Blasphemy against Fortune to disallow 'em; witness Sir William Phips's Voyage to the Wreck; 'twas a mere Project, a Lottery of a Hundred thousand to One odds; a hazard, which if it had fail'd, every body wou'd have been asham'd to have own'd themselves concern'd in; a Voyage that wou'd have been as much ridicul'd as Don Quixot's Adventure upon the Windmill: Bless us! that Folks should go Three thousand Miles to Angle in the open Sea for Pieces of Eight! why, they wou'd have made Ballads of it, and the Merchants wou'd have said of every unlikely Adventure, 'Twas like Phips his Wreck-Voyage; but it had Success, and who reflects upon the Project?

Nothing's

Introduction. 17

Nothing's so partial as the Laws of Fate,  
Erecting Blockheads to suppress the Great.  
Sir Francis Drake the Spanish Plate-  
Fleet Won,  
He had been a Pyrate if he had got none.  
Sir Walter Rawleigh strove, but miss'd  
the Plate,  
And therefore Di'd a Traytor to the State.

Endeavour bears a Value more or less,  
Just as 'tis recommended by Success:  
The lucky Coxcomb ev'ry Man will prize,  
And Prosp'rous Actions always pass for Wise.

However, this sort of Projects comes under no Reflection as to their Honesty, save that there is a kind of Honesty a Man owes to himself and to his Family, that prohibits him throwing away his Estate in impracticable, improbable Adventures; but still some hit even of the most unlikely, of which this was one, of Sir William Phips, who brought

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18 *Introduction.*

brought home a Cargo of Silver of near 200000 l. *sterling*, in Pieces of Eight, fish'd up out of the open Sea remote from any shore, from an old *Spanish* Ship which had been sunk above Forty Years.

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**History of Projects.**

**W**HEN I speak of Writing a *History of Projects*, I do not mean either of the Introduction of, or Continuing necessary Inventions, or the Improvement of Arts and Sciences before known; but a short Account of Projects, and Projecting, as the Word is allow'd in the general Acceptation at this present time, and I need not go far back for the Original of the Practice.

Invention of Arts with Engines and Handycraft Instruments for their Improvement, requires a Chronology  
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as far back as the Eldest Son of *Adam*, and has to this day afforded some new Discovery in every Age.

The Building of the Ark by *Noah*, so far as you will allow it a human Work, was the first Project I read of; and no question seem'd so ridiculous to the Graver Heads of that Wise, tho' Wicked Age, that poor *Noah* was sufficiently banter'd for it; and had he not been set on work by a very peculiar Direction from Heaven, the Good old Man would certainly have been laugh'd out of it, as a most senseless ridiculous Project.

The Building of *Babel* was a Right Project; for indeed the true definition of a Project, according to Modern Acceptation, is, as is said before, a vast Undertaking, too big to be manag'd, and therefore likely enough to come to nothing; and yet as great as they are, 'tis certainly true of 'em all,  
even

even as the Projectors propose; that according to the old tale, If so many Eggs are hatch'd, there will be so many Chickens, and those Chickens may lay so many Eggs more, and those Eggs produce so many Chickens more, and so on. Thus 'twas most certainly true, That if the People of the Old World cou'd have Built a House up to Heaven, they shou'd never be Drown'd again on Earth, and they only had forgot to Measure the Heighth, *that is*, as in other Projects, it only Miscarri'd, or else 'twou'd have Succeeded.

And yet when all's done, that very Building, and the incredible Heighth it was carri'd, is a Demonstration of the vast Knowledge of that Infant-Age of the World, who had no advantage of the Experiments or Invention of any before themselves.

Thus when our Fathers touch'd with Guilt,  
 That Huge Stupendious Stair-Case  
 Built;  
 We Mock indeed the fruitless Enterprize,  
 For fruitless Actions seldom pass for Wise;  
 But were the Mighty Ruins left, they'd  
 show,  
 To what Degree that Untaught Age did  
 Know.

I believe a very diverting Account might be given of this, but I shall not attempt it. Some are apt to say with Solomon, *No new thing happens under the Sun, but what is, has been;* yet I make no question but some considerable Discovery has been made in these latter Ages, and Inventions of Human Original produc'd, which the World was ever without before, either in whole, or in part; and I refer only to two Cardinal Points, the use of the Load-stone at Sea, and the use

use of Gunpowder and Guns; both which, as to the Inventing-part, I believe the World owes as absolutely to those particular Ages, as it does the Working in Brass and Iron to *Tubal Cain*, or the Inventing of Musick to *Jubal* his Brother. As to Engines and Instruments for Handycraft-Men, this Age, I dare say, can show such as never were so much as thought of, much less imitated before; for I do not call that a real Invention which has something before done like it, I account that more properly an Improvement. For Handycraft Instruments, I know none owes more to true genuine Contrivance, without borrowing from any former use, than a Mechanick Engine contriv'd in our time, call'd, *A Knitting Frame*, which built with admirable Symetry, works really with a very happy Success, and may be observ'd by the Curious to have a

more than ordinary Composition; for which I refer to the Engine it self, to be seen in every Stocking-Weaver's Garret.

I shall trace the Original of the Projecting Humour that now reigns, no farther back than the Year 1680. dating its Birth as a Monster then, tho' by times it had indeed something of life in the time of the late Civil War. I allow, no Age has been altogether without something of this nature; and some very happy Projects are left to us as a taste of their Success; as the Water-houses for supplying of the City of *London* with Water; and since that, the *New-River*, both very Considerable Undertakings, and Perfect Projects, adventur'd on the risque of Success. In the Reign of King *Charles* the First, infinite Projects were set on foot for Raising Money without a Parliament; Oppressing by Monopolies, and Privy Seals; but these

these are excluded our Scheme, as Irregularities; for thus the *French* are as fruitful in Projects as we; and these are rather Stratagems than Projects. After the Fire of *London*, the Contrivance of an Engine to Quench Fires, was a Project the Author was said to get well by, and we have found to be very useful. But about the Year 1680. began the Art and Mystery of Projecting to creep into the World. Prince *Rupert*, Uncle to King *Charles* the Second, gave great Encouragement to that part of it that respects Engines, and Mechanical Motions; and Bishop *Wilkins* added as much of the Theory to it, as writing a Book could do: The Prince has left us a Metal call'd by his Name; and the first Project upon that was, as I remember, Casting of Guns of that Metal, and boring them; done both by a peculiar Method of his own, and which died with him,

to

to the great loss of the Undertaker, who to that purpose had, with no small Charge, erected a Water-Mill at *Hackney-Marsh*, known by the name of the *Temple-Mill*: Which Mill very happily perform'd all parts of the Work; and I have seen of those Guns on board the *Royal Charles*, a First-rate Ship, being of a Reddish Colour, different either from Brass or Copper. I have heard some Reasons of State assign'd, why that Project was not permitted to go forward; but I omit them, because I have no good Authority for it: After this, we saw a Floating Machine, to be wrought with Horses for the Towing of Great Ships both against Wind and Tide; and another for the raising of Ballast which, as unperforming Engines, had the honour of being Made, Expos'd, Tri'd, and laid by, before the Prince died.

If

If thus we introduce it into the World under the Conduct of that Prince; when he died, 'twas left a hopeless Brat, and had hardly any Hand to own it, till the Wreck-Voyage before-noted, perform'd so happily by Captain *Phips*, afterwards Sir *William*; whose strange Performance set a great many Heads on work to contrive something for themselves; he was immediately follow'd by my Lord *Mordant*, Sir *John Narborough*, and others from several Parts, whose Success made 'em soon weary of the Work.

The Project of the *Penny-Post*, so well known, and still practis'd, I cannot omit; nor the Contriver Mr. *Dockwra*, who has had the honour to have the Injury done him in that Affair, repair'd in some measure by the publick Justice of the Parliament. And the Experiment proving it to be a Noble and Useful Design, the Author must be

be remembred, where-ever mention is made of that Affair, to his very great Reputation.

'Twas no question a great hardship for a man to be Master of so fine a Thought, that had both the *Essential Ends of a Project* in it, *Publick Good*, and *Private Advantage*; and that the Publick shou'd reap the benefit, and the Author be left out; the Injustice of which, no doubt, discourag'd many a Good Design: But since an Alteration in Publick Circumstances has recover'd the lost Attribute of Justice, the like is not to be fear'd. And Mr. *Dock-wra* has had the satisfaction to see the former Injury disown'd, and an honourable Return made even by them who did not the Injury, in bare respect to his Ingenuity.

A while before this, several People, under the Patronage of some great Persons, had engag'd in Planting

ing of Foreign Collonies; as *William Pen*, the Lord *Shaftsbury*, Dr. *Cox*, and others, in *Pensilvania*, *Carolina*, *East* and *West Jersey*, and the like places; which I do not call Projects, because 'twas only prosecuting what had been formerly begun: But here began the forming of publick Joint-Stocks, which, together with the *East-India*, *African*, and *Hudson's-Bay* Companies, before establish'd, begot a New Trade, which we call by a new Name, *Stock-Jobbing*, which was at first only the simple Occasional Transferring of Interest and Shares from one to another, as Persons alienated their Estates; but by the Industry of the Exchange-Brokers, who got the business into their hands, it became a Trade; and one perhaps manag'd with the greatest Intriegue, Artifice, and Trick, that ever any thing that appear'd with a face of Honesty

nefty could be hand'd with; for while the Brokers held the Box, they made the whole *Exchange* the Gamesters, and rais'd and lower'd the Prices of Stocks as they pleas'd; and always had both Buyers and Sellers who stood ready innocently to commit their Money to the mercy of their Mercenary Tongues. This Upstart of a Trade having tasted the sweetness of Success which generally attends a *Novel Proposal*, introduces the Illegitimate wandring Object I speak of, as a proper Engine to find Work for the Brokers. Thus Stock-Jobbing nurs'd Projecting, and Projecting in return has very diligently pimp'd for its Foster-parent, till both are arriv'd to be Publick Grievances; and indeed are now almost grown scandalous.

of

Of PROJECTORS.

**M**AN is the worst of all God's Creatures to shift for himself; no other Animal is ever starv'd to death; Nature without, has provided them both Food and Cloaths; and Nature within, has plac'd an Instinct that never fails to direct them to proper means for a supply; but Man must either *Work or Starve, Slave or Dye*; he has indeed Reason given him to direct him, and few who follow the Dictates of that Reason come to such unhappy Exigencies; but when by the Errors of a Man's Youth he has reduc'd himself to such a degree of Distress, as to be absolutely without Three things, *Money, Friends, and Health*, he Dies in a Ditch, or in some worse place, *an Hospital.*

Ten



Ten thousand ways there are to bring a Man to this, and but very few to bring him out again.

Death is the universal Deliverer, and therefore some who want Courage to bear what they see before 'em, *Hang themselves for fear*; for certainly Self-destruction is the effect of Cowardice in the highest extrem.

Others break the Bounds of Laws to satisfy that general Law of Nature, and turn open Thieves, House-breakers, Highway-men, Clippers, Coiners, &c. till they run the length of the Gallows, and get a Deliverance the nearest way at *St. Tyburn*.

Others being masters of more Cunning than their Neighbours, turn their Thoughts to Private Methods of Trick and Cheat, a Modern way of Thieving, every jot as Criminal, and in some degree worse than the other, by which honest men are gull'd  
with

with fair pretences to part from their Money, and then left to take their Course with the Author, who sculks behind the curtain of a Protection, or in the *Mint* or *Friars*, and bids defiance as well to Honesty as the Law.

Others yet urg'd by the same necessity, turn their thoughts to Honest Invention, founded upon the Platform of Ingenuity and Integrity.

These two last sorts are those we call *Projectors*; and as there was always *more Geese than Swans*, the number of the latter are very inconsiderable in comparison of the former; and as the greater number denominates the less, the just Contempt we have of the former sort, bespatters the other, who like Cuckolds bear the reproach of other Peoples Crimes.

A meer Projector then is a Contemptible thing, driven by his own desperate Fortune to such a Streight,  
D that

that he must be deliver'd by a Miracle, or Starve; and when he has beat his Brains for some such Miracle in vain, he finds no remedy but to paint up some Bauble or other, as *Players make Puppets talk big*, to show like a strange thing, and then cry it up for a New Invention, gets a Patent for it, divides it into Shares, and *they must be Sold*; ways and means are not wanting to Swell the new Whim to a vast Magnitude; Thousands, and Hundreds of thousands are the least of his discourse, and sometimes Millions; till the Ambition of some honest Coxcomb is wheedl'd to part with his Money for it, and then

*Nascitur ridiculus mus.*

the Adventurer is left to carry on the Project, and the Projector laughs at him. The *Diver* shall walk at the bottom

bottom of the *Thames*; the *Saltpeter-Maker* shall Build *Tom T--ds* Pond into Houses; the Engineers Build *Models* and *Windmills* to draw Water, till Funds are rais'd to carry it on, by Men who have more Money than Brains, and then *good night Patent and Invention*; the Projector has done his business, and is gone.

But the Honest Projector is he, who having by fair and plain principles of Sense, Honesty, and Ingenuity, brought any Contrivance to a suitable Perfection, makes out what he pretends to, picks no body's pocket, puts his Project in Execution, and contents himself with the real Produce, as the profit of his Invention.

Of BANKS.

**B**ANKS, without question, if rightly manag'd, are, or may be, of great Advantage, especially to a Trading People, as the *English* are; and among many others, this is one particular case in which that Benefit appears, That they bring down the Interest of Money, and take from the Goldsmiths, Scriveners, and others, who have command of running Cash, their most delicious Trade of making advantage of the necessities of the Merchant, in extravagant Discounts, and Premios for advance of Money, when either large Customs or Foreign Remittances, call for Disbursements beyond his common Ability; for by the easiness of Terms on which the Merchant may have Money, he is encourag'd to venture further in Trade than

than otherwise he would do; not but that there are other great advantages a *Royal Bank* might procure in this Kingdom, as has been seen in part by this, As advancing Money to the *Exchequer* upon Parliamentary Funds and Securities, by which in time of a War our Preparations for any Expedition need not be in danger of Miscarriage for want of Money, though the Taxes rais'd be not speedily paid, nor the *Exchequer* burthen'd with the excessive Interests paid in former Reigns upon Anticipations of the Revenue; Land-ed Men might be supplied with Moneys upon Securities on easier Terms, which would prevent the Loss of multitudes of Estates, now ruin'd and devour'd by insolent and merciless Mortgagees and the like. But now we unhappily see a *Royal Bank* Establish'd by Act of Parliament, and another with a large Fund upon the *Orphans* D 3 Stock;

Stock; and yet these Advantages, or others, which we expected, not answer'd, tho' the pretensions in Both have not been wanting at such time as they found it needful to introduce themselves into publick Esteem, by giving out Prints of what they were rather able to do, than really intended to practice. So that our having Two Banks at this time settl'd, and more Erecting, has not yet been able to reduce the Interest of Money; not because the Nature and Foundation of their Constitution does not tend towards it; but because, finding their Hands full of better business, they are wiser than by being slaves to old obsolete Proposals, to lose the advantage of the great Improvement they can make of their Stock.

This however, does not at all reflect on the Nature of a Bank, nor of the Benefit it would be to the pub-

publick Trading-part of the Kingdom, whatever it may seem to do on the practice of the present. We find Four or Five Banks now in view to be settl'd; I confess I expect no more from those to come, than we have found from the past; and I think I make no breach on either my Charity or good Manners, in saying so; and I reflect not upon any of the Banks that are or shall be Establish'd for not doing what I mention, but for making such publications of what they would do. I cannot think any Man had expected the *Royal Bank* shou'd Lend Money on Mortgages at 4 per Cent. nor was it much the better for them to make publication they wou'd do so, from the beginning of *January* next after their Settlement; since to this day, as I am inform'd, they have not Lent one Farthing in that manner.

Our Banks are indeed nothing but so many Goldsmiths Shops, where the Credit being high ( and the Directors as high ) People lodge their Money; and They, the Directors I mean, make their advantage of it; if you lay it at Demand, they allow you nothing; if at Time, 3 per Cent. and so would any Goldsmith in Lombardstreet have done before; but the very Banks themselves are so aukward in Lending; so strict, so tedious, so inquisitive, and withal so publick in their taking Securities, that Men who are any thing tender, won't go to them; and so the easiness of Borrowing Money, so much design'd, is defeated; for here is a private Interest to be made, tho' it be a publick one; and, in short, 'tis only a great Trade carri'd on for the private Gain of a few concern'd in the Original Stock; and tho' we are to hope for great things,  
be

because they have promis'd them; yet they are all Future that we know of. And yet all this while a Bank might be very beneficial to this Kingdom; and This might be so, if either their own Ingenuity, or Publick Authority, would oblige them to take the Publick Good into equal Concern with their Private Interest.

*To explain what I mean;*

Banks being establish'd by Publick Authority, ought also, as all Publick things are, to be under Limitations and Restrictions from that Authority; and those Limitations being regulated with a proper regard to the Ease of Trade in General, and the Improvement of the Stock in Particular, would make a Bank a Useful, Profitable Thing indeed.

First, A Bank ought to be of a Magnitude proportion'd to the Trade of the Countrey it is in; which this  
Bank

Bank is so far from, that 'tis no more to the Whole, than the least Goldsmith's Cash in *Lombardstreet* is to the Bank: From whence it comes to pass, that already more Banks are contriving; and I question not but Banks in *London* will e're long be as frequent as Lotteries: The Consequence of which in all Probability will be, the diminishing their Reputation, or a Civil War with one another. 'Tis true, the Bank of *England* has a Capital Stock; but yet was that Stock wholly clear of the Publick Concern of the Government, it is not above a Fifth Part of what would be necessary to manage the whole Business of the Town; which it ought, tho' not to do, at least to be Able to do: And I suppose I may venture to say, Above one half of the Stock of the present Bank is taken up in the Affairs of the Exchequer.

I sup-

I suppose no body will take this Discourse for an Invective against the Bank of *England*; I believe it is a very Good Fund, a very Useful one, and a very Profitable one: It has been Useful to the Government, and it is Profitable to the Proprietors; and the establishing it at such a Juncture, when our Enemies were making great boasts of our Poverty and Want of Money, was a particular Glory to our Nation, and the City in particular. That when the *Paris Gazette* inform'd the World, That the Parliament had indeed given the King Grants for raising Money in Funds to be paid in remote Years; but Money was so scarce, that no Anticipations could be procured: That just then, besides Three Millions paid into the Exchequer that Spring on other Taxes by way of Advance, there was an Overplus-Stock to be found of 1200000 Pounds *sterling* or (to make it

it speak *French* ) of above Fifteen Millions, which was all paid Voluntarily into the Exchequer, in less than

Besides this, I believe the present Bank of *England* has been very useful to the Exchequer, and to supply the King with Remittances for the Payment of the Army in *Flanders*; which has also, by the way, been very profitable to it self. But still this Bank is not of that Bulk that the Business done here requires; nor is it able, with all the Stock it has, to procure the great propos'd Benefit, the lowering the Interest of Money: Whereas all Foreign Banks absolutely govern the Interest, both at *Amsterdam*, *Genoa*, and other places. And this Defect I conceive the Multiplicity of Banks cannot supply, unless a perfect Understanding could be secur'd between them.

To remedy this Defect, several  
Methods

Methods might be propos'd: Some I shall take the Freedom to hint at.

First, That the present Bank increase their Stock to at least Five Millions *sterling*, to be settled as they are already, with some small Limitations to make the Methods more beneficial.

Five Millions *sterling* is an immense Sum; to which add the Credit of their Cash, which would supply them with all the Overplus-Money in the Town, and probably might amount to half as much more; and then the Credit of Running-Bills, which by circulating would no question be an Equivalent to the other half: So that in Stock, Credit, and Bank-bills, the Balance of their Cash would be always Ten Millions *sterling*: A Sum that every body who can talk of, does not understand.

But then to find Business for all this Stock; which though it be a  
strange

strange thing to think of, is nevertheless easy when it comes to be examin'd. And first for the Business; This Bank shou'd enlarge the Number of their Directors as they do of their Stock; and should then establish several Sub-Committees, compos'd of their own Members, who shou'd have the directing of several Offices relating to the distinct sorts of Business they referr'd to; to be over-rul'd and govern'd by the Governor and Directors in a Body, but to have a Conclusive Power as to Contracts. Of these there should be

One Office for Loan of Money for Customs of Goods; which by a plain Method might be so order'd, that the Merchant might with ease pay the highest Customs down; and so by allowing the Bank 4 per Cent. Advance, be first sure to secure the 10 l. per Cent. which the King allows for Prompt Pay-

Payment at the Custom-house; and be also freed from the troublesome work of finding Bonds-Men, and Securities for the Money; which has expos'd many a Man to the Tyranny of Extents either for himself or his Friend, to his utter Ruin; who under a more moderate Prosecution, had been able to pay all his Debts; and by this Method has been torn to pieces, and disabled from making any tolerable Proposal to his Creditors. This is a Scene of Large Business, and would in proportion employ a Large Cash: And 'tis the easiest thing in the world to make the Bank the Paymaster of all the Large Customs, and yet the Merchant have so honourable a Possession of his Goods, as may be neither any Diminution to his Reputation, or any Hindrance to their Sale.

As for Example:

Suppose I have 100 Hogheads of Tobacco



Tobacco to Import, whose Customs by several Duties comes to 1000 l. and want Cash to clear them; I go with my Bill of Loading to the Bank, who appoint their Officer to Enter the Goods, and pay the Duties; which Goods so entred by the Bank, shall give them Title enough to any part, or the whole, without the trouble of Bills of Sale, or Conveyances, Defeazances, and the like. The Goods are carried to a Warehouse at the Water-side, where the Merchant has a Free and Publick Access to them, as if in his own Warehouse, and an honourable Liberty to sell and deliver either the Whole (paying their Disburse) or a Part without it, leaving but sufficient for the Payment; and out of that Part delivered, either by Notes under the Hand of the Purchaser, or any other way, he may clear the same, without any Exactions, but  
of

of 4l. per Cent. and the rest are his own.

The ease this wou'd bring to Trade, the deliverance it wou'd bring to the Merchants from the insults of Goldsmiths, &c. and the honour it wou'd give to our management of Publick Imposts, with the advantages to the Custom-House it self, and the utter destruction of Extortion, wou'd be such as wou'd give a due value to the Bank, and make all Mankind acknowledge it to be a publick good. The Grievance of Exactions upon Merchants in this case is very great; and when I lay the blame on the Goldsmiths, because they are the principal People made use of in such occasions, I include a great many other sorts of Brokers, and Money-jobbing Artists, who all get a snip out of the Merchant. I my self have known a Goldsmith in *Lumbardstreet* Lend a Man  
E 700 l.

700 l. to pay the Customs of a Hundred Pipes of Spanish Wines; the Wines were made over to him for Security by Bill of Sale, and put into a Cellar, of which the Goldsmith kept the Key; the Merchant was to pay 6 l. per Cent. Interest on the Bond, and to allow 10 l. per Cent. Premio for advancing the Money: When he had the Wines in Possession, the Owner cou'd not send his Cooper to look after them, but the Goldsmith's Man must attend all the while, for which he wou'd be paid 5 s. a day. If he brought a Customer to see them, the Goldsmith's Man must show them; the Money was Lent for Two Months; he cou'd not be admitted to Sell or Deliver a Pipe of Wine out single, or Two or Three at a time, as he might have Sold them; but on a word or two spoken amiss to the Goldsmith, or which he was pleased to take so, he

he wou'd have none Sold, but the whole Parcel together; by this usage the Goods lay on hand, and every Month the Money remain'd, the Goldsmith demanded a Guinea per Cent. forbearance, besides the Interest, till at last by Leakage, Decay, and other Accidents, the Wines began to lessen: Then the Goldsmith begins to tell the Merchant, he is afraid the Wines are not worth the Money he has Lent, and demands further Security; and in a little while growing higher and rougher, he tells him, he must have his Money; the Merchant too much at his Mercy, because he cannot provide the Money, is forc'd to consent to the Sale, and the Goods being reduc'd to Seventy Pipes sound Wine, and Four unsound (the rest being funk for filling up) were Sold for 13 l. per Pipe the Sound, and 3 l. the Unsound, which amounted to 922 l. together:

An Essay

	l.	s.	d.
The Coopers Bill came to	30	0	0
The Cellerage a Year and Half to	18	0	0
Interests on the Bond to	63	0	0
The Goldsmith's Men for Attendance	8	0	0
Allowance for Advance of the Money, and Forbearance	74	0	0
	193	0	0
Principal Money Borrow'd	700	0	0
	893	0	0
Due to the Merchant	29	0	0
	922	0	0

By the moderatest Computation that can be, these Wines Cost the Merchant as follows :

	l.	s.	d.
First Cost with Charges on Board			
In Lisbon 15 Mille Reis per Pipe			
is 1500 Mill. Re. Exchange,	475	0	0
at 6 s. 4 d. per Mille Rei			
Freight to London — then at	150	0	0
3 l. per Ton			
Assurance on 500 l. at 2 per C.	10	0	0
Fetty Charges	05	0	0
	640	0	0

So

upon Projects.

So that 'tis manifest by the Extortion of this Banker, the poor Man lost the whole Capital with Freight and Charges, and made but 29 l. produce of a Hunder'd Pipes of Wine.

One other Office of this Bank, and which wou'd take up a considerable branch of the Stock, is for Lending Money upon Pledges, which shou'd have annex'd to it a Warehouse and Factory, where all sorts of Goods might publicly be Sold by the Consent of the Owners, to the great Advantage of the Owner, the Bank receiving 4 l. per Cent. Interest, and 2 per Cent. Commission for Sale of the Goods.

A Third Office shou'd be appointed for Discounting Bills, Tallies, and Notes, by which all Tallies of the Exchequer, and any part of the Revenue, shou'd at stated Allowances be ready Money to any Person, to the great Advantage of the Government,

E 3 and

54 *An Essay*

and ease of all such as are any ways concern'd in publick Undertakings.

A Fourth Office for Lending Money upon Land-Securities at 4 per Cent. Interest; by which the Cruelty and Injustice of Mortgagees wou'd be wholly restrain'd, and a Register of Mortgages might be very well kept, to prevent Frauds.

A Fifth Office for Exchanges and Foreign Correspondences.

A Sixth for Inland Exchanges, where a very large Field of Business lies before them.

Under this Head'twill not be improper to consider, that this Method will most effectually answer all the Notions and Proposals of County-Banks; for by this Office they wou'd be all render'd useless and unprofitable; since One Bank, of the Magnitude I mention, with a Branch of its Office set apart for that Business, might with ease

*upon Projects.* 55

ease Manage all the Inland-Exchange of the Kingdom.

By which such a Correspondence with all the Trading-Towns in *England* might be maintain'd, as that the whole Kingdom shou'd Trade with the Bank. Under the Direction of this Office a Publick Cashier shou'd be appointed in every County, to reside in the Capital Town as to Trade, and in some Counties more, through whose Hands all the Cash of the Revenue of the Gentry, and of Trade, shou'd be return'd on the Bank in *London*, and from the Bank again on their Cashier in every respective County or Town, at the small Exchange of  $\frac{1}{2}$  per Cent. by which means all loss of Money carri'd upon the Road, to the encouragement of Robbers, and Ruining of the Countrey, who are Su'd for those Robberies, wou'd be more effectually prevented, than by all the

Statutes against Highway-Men that are or can be made.

As to Publick Advancements of Money to the Government, they may be left to the Directors in a Body, as all other Disputes and Contingent cases are; and whoever examines these Heads of Business apart, and has any Judgment in the Particulars, will, I suppose, allow, that a Stock of Ten Millions may find Employment in them, though it be indeed a very great Sum.

I could offer some very good Reasons, why this way of Management by particular Offices for every particular sort of Business, is not only the easiest, but the safest way of executing an Affair of such variety and consequence; also I could state a Method for the Proceedings of those private Offices, their Conjunction with, and Dependence on the General Court

Court of the Directors, and how the various Accompts should Center in one General Capital account of Stock, with Regulations and Appeals; but I believe them to be needless, at least in this place.

If it be Objected here, That it is impossible for One Joint Stock to go thorough the whole Business of the Kingdom. I Answer, I believe it is not either impossible or impracticable, particularly on this one account, that almost all the Country Business would be Manag'd by running-Bills, and those the longest abroad of any, their distance keeping them out, to the Increasing the Credit, and consequently the Stock of the Bank.

*Of the Multiplicity of Banks.*

What is touch'd at in the foregoing part of this Chapter, refers to *One Bank*

*Bank-Royal*, to Preside, as it were, over the whole Cash of the Kingdom: But because some People do suppose this Work fitter for many Banks than for One; I must a little consider that Head: And first, allowing those many Banks cou'd without clashing maintain a constant Correspondence with one another, in passing each others Bills as Current from one to another, I know not but it might be better perform'd by Many, than by One; for as Harmony makes Musick in Sound, so it produces Success in Business.

A *Civil War* among Merchants is always the Ruin of Trade: I cannot think a Multitude of Banks cou'd so consist with one another in *England*, as to join Interests, and uphold one another's Credit, without joining Stocks too; I confess, if it cou'd be done, the Convenience to Trade wou'd be Visible.

If

If I were to Propose which way these Banks shou'd be Establish'd; I answer, Allowing a due regard to some Gentlemen who have had thoughts of the same, whose Methods I shall not so much as touch upon, much less discover; My thoughts run upon quite different Methods, both for the Fund, and the Establishment.

Every principal Town in *England* is a Corporation, upon which the Fund may be settled; which will sufficiently answer the difficult and chargeable work of Suing for a Corporation by Patent or Act of Parliament.

A general Subscription of Stock being made, and by Deeds of Settlement plac'd in the Mayor and Aldermen of the City or Corporation for the time being, in Trust, to be declared by Deeds of Uses, some of the Directors being always made Members of the said Corporation, and  
join'd

join'd in the Trust, the Bank hereby becomes the Publick Stock of the Town, something like what they call the *Rents of the Town-House in France*, and is Manag'd in the Name of the said Corporation, to whom the Directors are Accountable, and they back again to the General Court.

*For Example :*

Suppose the Gentlemen, or Tradesmen, of the County of *Norfolk*, by a Subscription of Cash, design to Establish a Bank : The Subscriptions being made, the Stock is paid into the Chamber of the City of *Norwich*, and manag'd by a Court of Directors, as all Banks are, and chosen out of the Subscribers, the Mayor only of the City to be always one; to be managed in the Name of the Corporation of the City of *Norwich*, but for the Uses in a Deed of Trust to be made by the Subscribers, and Mayor and Alder-

Aldermen, at large mentioned. I make no question but a Bank thus settled, wou'd have as firm a Foundation as any Bank need to have, and every way answer the Ends of a Corporation.

Of these sorts of Banks *England* might very well establish Fifteen, at the several Towns hereafter mention'd. Some of which, tho they are not the Capital Towns of the Counties, yet are more the Center of Trade, which in *England* runs in Veins, like Mines of Metal in the Earth.

- |                |                    |
|----------------|--------------------|
| Canterbury.    | Leeds, or Halifax, |
| Salisbury.     | or York.           |
| Exeter.        | Nottingham.        |
| Bristol.       | Warwick, or Bir-   |
| Worcester.     | mingham.           |
| Shrewsbury.    | Oxford, or Rea-    |
| Manchester.    | Bedford. (ding.    |
| Newcastle upon | Norwich.           |
| Tyne.          | Colchester.        |
|                | Every              |

Every one of these Banks to have a Cashier in *London*, unless they cou'd all have a general Correspondence and Credit with the Bank-Royal.

These Banks in their respective Counties should be a General Staple and Factory for the Manufactures of the said County; where every man that had Goods made, might have Money at a small Interest for Advance; the Goods in the mean time being sent forward to Market, to a Warehouse for that purpose erected in *London*, where they shou'd be dispos'd of to all the Advantages the Owner cou'd expect, paying only 1 per Cent. Commission. Or if the Maker wanted Credit in *London* either for *Spanish Wool*, *Cotton*, *Oyl*, or any Goods; while his Goods were in the Warehouse of the said Bank, his Bill shou'd be paid by the Bank to the full Value of his Goods, or at least within a small matter.

matter. These Banks, either by Correspondence with each other, or an Order to their Cashier in *London*, might with ease so pass each other's Bills, that a man who has Cash at *Plymouth*, and wants Money at *Berwick*, may transfer his Cash at *Plymouth* to *Newcastle* in half an hours time, without either Hazard, or Charge, or Time, allowing only  $\frac{1}{2}$  per Cent. Exchange; and so of all the most distant parts of the Kingdom. Or if he wants Money at *Newcastle*, and has Goods at *Worcester*, or at any other Cloathing-Town, sending his Goods to be sold by the Factory of the Bank of *Worcester*, he may remit by the Bank to *Newcastle*, or any where else, as readily as if his Goods were sold and paid for; and no Exactions made upon him for the Convenience he enjoys.

This Discourse of Banks the Reader



der is to understand to have no relation to the present Posture of Affairs, with respect to the Scarcity of Currant Money; which seems to have put a stop to that part of a Stock we call Credit; which always is, and indeed must be the most essential part of a Bank; and without which no Bank can pretend to subsist, at least to Advantage.

A Bank is only a Great Stock of Money put together, to be employ'd by some of the Subscribers, in the name of the rest; for the Benefit of the Whole. This Stock of Money subsists not barely on the Profits of its own Stock, for that wou'd be inconsiderable; but upon the Contingences and Accidents which Multiplicity of Business occasions: As for Instance; A man that comes for Money, and knows he may have it To-morrow, perhaps he is in haste; and won't take

it

it to day: Only that he may be sure of it to morrow, he takes a *Memorandum* under the Hand of the Officer, That he shall have it whenever he calls for it; and this *Memorandum* we call a Bill. To morrow when he Intended to fetch his Money, comes a Man to him for Money; and to save himself the labour of Telling, he gives him the *Memorandum* or Bill afore said for his Money; this Second Man does as the First, and a Third does as he did, and so the Bill runs about a Month, Two or Three; and this is that we call *Credit*; for by the Circulation of a quantity of these Bills, the Bank enjoys the full Benefit of as much Stock in real Value, as the supposititious Value of the Bills amounts to; and where-ever this Credit fails, this Advantage fails; for immediately all men come for their Money, and the Bank must die of it

F self;

self; for I am sure no Bank by the simple Improvement of their single Stock, can ever make any considerable Advantage.

I confess a Bank who can lay a Fund for the Security of their Bills, which shall produce, first an Annual Profit to the Owner, and yet make good the Passant-Bill, may stand, and be advantageous too, because there is a Real and a Supposititious Value both, and the Real always ready to make good the Supposititious; and this I know no way to bring to pass, but by Land, which at the same time that it lies Transferr'd to secure the Value of every Bill given out, brings in a separate Profit to the Owner; and this way no question but the whole Kingdom might be a Bank to it self, tho' no ready Money were to be found in it.

I had gone on in some Sheets with

with my Notion of Land, being the best bottom for Publick Banks, and the easiness of bringing it to answer all the Ends of Money deposited, with double Advantage; but I find my self happily prevented by a Gentleman, who has publish'd the very same, tho' since this was Wrote; and I was always Master of so much Wit, as to hold my Tongue while they spoke who understood the thing better than my self.

Mr. John Asgill of *Lincolns-Inn*, in a small Tract, Entituled, *Several Assertions prov'd, in Order to Create another Species of Money than Gold and Silver*, has so distinctly handled this very Case, with such strength of Argument, such clearness of Reason, such a Judgment, and such a Stile, as all the Ingenious part of the World must acknowledge themselves extremely Oblig'd to him for that Piece.

At the sight of which Book I laid by all that had been written by me on that Subject; for I had much rather confess my self incapable of handling that Point like him, than have convinc'd the World of it by my impertinence.

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*Of the HIGH-WAYS.*

**I**T is a prodigious Charge the whole Nation groans under for the Repair of High-Ways, which, after all, lie in a very ill Posture too; I make no question but if it was taken into Consideration by those who have the Power to Direct it, the Kingdom might be wholly eas'd of that Burthen, and the High-Ways be kept in good condition, which now lie in a most shameful manner in most parts

parts of the Kingdom, and in many places wholly unpassable; from whence arise Tolls and Impositions upon Passengers and Travellers; and on the other hand, Trespasses and Incroachments upon Lands adjacent, to the great Damage of the Owners.

The Rate for the High-Ways is the most Arbitrary and Unequal Tax in the Kingdom; in some places two or three Rates of 6 *d. per l.* in the year, in others the whole Parish cannot raise wherewith to defray the Charge, either by the very bad condition of the Road, or distance of Materials; in others the Surveyors raise what they never Expend; and the Abuses, Exactions, Connivances, Frauds, and Embezlements, are innumerable.

The *Romans*, while they Govern'd this Island, made it one of their principal cares to Make and Repair the High-Ways of the Kingdom, and the

Chief Roads we now use, are of their Marking out; the Consequence of maintaining them was such, or at least so esteem'd, that they thought it not below them to Employ their *Legionary Troops* in the Work; and it was sometimes the Business of whole Armies, either when in Winter-quarters, or in the intervals of Truce or Peace with the Natives. Nor have the *Romans* left us any greater tokens of their Grandeur and Magnificence, than the ruins of those *Causways* and *Streetways* which are at this day to be seen in many parts of the Kingdom; some of which has by the visible Remains been discover'd to traverse the whole Kingdom; and others for more than an Hundred Miles are to be trac'd from Colony to Colony, as they had particular occasion. The famous High-Way, or Street, call'd *Watling-street*, which some will tell you began at

at *London-stone*, and passing that very Street in the City, which we to this day call by that Name, went on *West* to that spot where *Tyburn* now stands, and then turn'd *North-West* in so straight a line to *St. Albans*, that 'tis now the exactest Road (in one Line for Twenty Miles) in the Kingdom; and tho' disus'd now as the Chief, yet is as good, and I believe the best Road to *St. Albans*, and is still call'd the *Street-way*: From whence it is trac'd into *Shropshire* above an Hundred and sixty Miles, with a multitude of visible Antiquities upon it, Discover'd and Describ'd very Accurately by Mr. *Cambden*. The *Fosse*, another *Roman* Work, lies at this day as visible, and as plain a high *Causway*, of above Thirty Foot broad, Ditch'd on either side, and Cop'd and Pav'd where need is, as exact and every jot as beautiful as the King's new

F 4      Road

Road through *Hide-Park*; in which figure it now lies from near *Marshfield* to *Cirencester*, and again from *Cirencester* to the Hill Three Miles on this side *Gloucester*, which is not less than Twenty six Miles, and is made use of as the great Road to those Towns, and probably has been so for a Thousand Years with little Repairs.

If we set aside the Barbarity and Customs of the *Romans*, as *Heathens*, and take them as a Civil Government, we must allow they were the Pattern of the whole World for Improvement and Increase of Arts and Learning, Civilizing and Methodizing Nations and Countries Conquer'd by their Valour; and if this was one of their great Cares, That consideration ought to move something. But to the great Example of that Generous People, I'll add Three Arguments.

(1.) 'Tis

(1.) 'Tis Useful, and that as 'tis convenient for Carriages, which in a Trading Countrey is a great help to Negoce, and promotes universal Correspondence, without which our Inland Trade cou'd not be manag'd. And under this Head I cou'd name a *thousand* Conveniences of a safe, pleasant, well-Repair'd High-Way, both to the Inhabitant and the Traveller; but I think 'tis needless.

(2.) 'Tis easy. I question not to make it appear 'tis easy, to put all the High Roads, especially in *England*, in a noble Figure, Large, Dry, and Clean, well Drein'd and free from Floods, unpassable Sloughs, deep Cart-routs, high Ridges, and all the Inconveniences they now are full of; and when once done, much easier still to be maintain'd so.

(3.) It may be Cheaper, and the whole Assessment for the Repairs of High-

74 *An Essay*

High-Ways for ever be Drop'd, or Appli'd to other uses for the Publick Benefit.

Here I beg the Reader's Favour for a small Digression.

I am not Proposing this as an Undertaker, or setting a Price to the Publick, for which I will perform it like one of the Projectors I speak of; but laying open a Project for the Performance, which whenever the Publick Affairs will admit our Governors to Consider of, will be found so feasible, that no question they may find Undertakers enough for the Performance; and in this Undertaking-Age I do not doubt but 'twou'd be easy at any time to procure Persons at their own Charge to perform it for any single County, as a Pattern and Experiment for the whole Kingdom.

*The*

*upon Projects.* 75

*The Proposal is as follows.*

First, That an Act of Parliament be made, with Liberty for the Undertakers to Dig and Trench, to cut down Hedges and Trees, or whatever is needful for ditching, dreining and carrying off Water, cleaning, enlarging and levelling the Roads, with Power to lay open or inclose Lands; to incroach into Lands, dig, raise, and level Fences, plant and pull up Hedges or Trees, for the enlarging, widening, and dreining the High-Ways, with Power to turn either the Roads, or Water-Courses, Rivers and Brooks, as by the Directors of the Works shall be found needful, *always allowing* satisfaction to be first made to the Owners of such Lands, either by assigning to them equivalent Lands, or Payment in Money, the Value to be

be adjusted by Two indifferent Persons, to be Named by the Lord Chancellor, or Lord Keeper for the time being; and no Water-Course to be turn'd from any Water-Mill, without Satisfaction first made both to the Landlord and Tenant.

But before I proceed, I must say a word or two to this Article.

The Chief, and almost the Only Cause of the deepness and foulness of the Roads, is occasion'd by the standing Water, which for want of due care to draw it off by scouring and opening Ditches and Dreins, and other Water-Courses, and clearing of Passages, soaks into the Earth, and softens it to such a degree, that it cannot bear the weight of Horses and Carriages; to prevent which, the Power to Dig, Trench, and Cut down, &c. mention'd above, will be of absolute necessity: But because the liberty  
seems

seems very large, and some may think 'tis too great a Power to be granted to any Body of Men over their Neighbours: 'Tis answer'd;

(1.) 'Tis absolutely necessary, or the Work cannot be done; and the doing of the Work is of much greater Benefit than the Damage can amount to.

(2.) Satisfaction to be made to the Owner, and that first too, before the Damage be done, is an Unquestionable Equivalent; and Both together, I think, are a very full Answer to any Objection in That case.

Besides this Act of Parliament, a Commission must be granted to Fifteen, at least, in the Name of the Undertakers, to whom every County shall have Power to join Ten, who are to Sit with the said Fifteen, so often and so long as the said Fifteen do Sit for Affairs relating to that County; which Fifteen, or any Seven of them, shall

shall be Directors of the Works; to be advis'd by the said Ten, or any Five of them, in matters of Right and Claim; and the said Ten to adjust Differences in the Countries, and to have Right by Process to appeal in the name either of Lords of Mannors, or Privileges of Towns or Corporations, who shall be either damag'd or encroach'd upon by the said Work: All Appeals to be heard and determin'd immediately by the said Lord Chancellor, or Commission from him, that the Work may receive no Interruption.

This Commission shall give Power to the said Fifteen to press Wagons, Carts, and Horses, Oxen, and Men, and detain them to work a certain Limited Time, and within certain Limited Space of Miles from their own Dwellings, and at a certain Rate of Payment: No Men, Horses, or Carts, to be press'd against their Consent, during

ring the times of Hay-time, or Harvest; or upon Market-days, if the Person aggriev'd will make Affidavit he is oblig'd to be with his Horses or Carts at the said Markets.

It is well known to all who have any knowledge of the Condition the High-Ways in *England* now lye in, that in most places there is a convenient distance of Land left open for travelling, either for driving of Cattel, or marching of Troops of Horse, with perhaps as few Lanes or *Defiles*, as in any Countries: The Cross-Roads, which are generally Narrow, are yet Broad enough in most places for two Carriages to pass; but on the other hand, we have on most of the High-Roads a great deal of waste-Land thrown in as it were for an Overplus to the High-Way; which though it be us'd of course by Cattle and Travelers on occasion, is indeed no Benefit  
at



at all either to the Traveller as a Road, or to the Poor as a Common, or to the Lord of the Mannor as a Waste; upon it grows neither Timber nor Grass, in any quantity answerable to the Land; but, tho to no purpose, is trodden down, poach'd, and overrun by Drifts of Cattle in the Winter, or spoil'd with the Dust in the Summer: And this I have observ'd in many parts of *England* to be as good Land as any of the Neighbouring Enclosures, as capable of Improvement, and to as good purpose.

These Lands only being enclos'd and manur'd, leaving the Roads to Dimensions without measure sufficient, are the Fund upon which I build the Prodigious Stock of Money that must do this Work. These Lands, which I shall afterwards make an Essay to value, being enclos'd, will be either saleable to raise Money, or fit to exchange  
with

with those Gentlemen who must part with some Land where the Ways are narrow: Always reserving a quantity of these Lands to be Let out to Tenants; the Rent to be paid into the Publick Stock or Bank of the Undertakers, and to be reserv'd for keeping the Ways in the same Repair; and the said Bank to forfeit the Lands if they are not so maintained.

Another Branch of the Stock must be Hands; for a Stock of Men is a Stock of Money; to which purpose every County, City, Town, and Parish, shall be Rated at a Set Price, equivalent to Eight Years Payment for the Repair of High-ways; which each County, &c. shall raise, not by Assessment in Money, but by pressing of Men, Horses, and Carriages for the Work; the Men, Horses, &c. to be employ'd by the Directors: In which case all Corporal Punishments,

as of Whippings, Stocks, Pillories, Houses of Correction, &c. might be easily transmitted to a certain Number of Days Works on the High-Ways, and in Consideration of this provision of Men, the Country shou'd for ever after be acquitted of any Contribution, either in Money or Work, for Repair of the High-Ways, Building of Bridges excepted.

There lies some Popular Objection against this Undertaking; and the first is, the great Controverted Point of England, Enclosure of the Common, which tends to Depopulation, and Injures the Poor.

(2.) Who shall be Judges or Surveyors of the Work, to Oblige the Undertakers to perform to a certain limited degree.

For the First; The Enclosure of the Common; A Clause that runs as far as to an Incroachment upon Magna Charta,

Charta, and a most considerable branch of the Property of the Poor: I Answer it thus.

(1.) The Lands we Enclose, are not such as from which the Poor do indeed reap any Benefit, or at least any that is considerable.

(2.) The Bank and Publick Stock, who are to Manage this great Undertaking, will have so many little Labours to perform, and Offices to bestow, that are fit only for Labouring Poor Persons to do, as will put them in a condition to provide for the Poor who are so Injur'd, that can work; and to those who cannot, may allow Pensions for Overseeing, Supervising, and the like, which will be more than Equivalent.

(3.) For Depopulations, the contrary shou'd be secur'd, by obliging the Undertakers, at such and such certain distances, to erect Cottages, Two at least

in a place, which wou'd be useful to the Work, and safety of the Traveller, to which shou'd be an Allotment of Land, always sufficient to invite the Poor Inhabitant, in which the Poor shou'd be Tenant for Life *Gratis*, doing Duty upon the High-Way, as shou'd be appointed; by which, and many other Methods, the Poor shou'd be great Gainers by the Proposal, instead of being Injur'd.

(4.) By this erecting of Cottages at proper distances, a Man might Travel over all *England* as through a Street, where he cou'd never want, either Rescue from Thieves, or Directions for his way.

(5.) This very Undertaking once duly settled, might in a few Years so order it, that there shou'd be no Poor for the Common; and if so, What need of a Common for the Poor? Of which in its proper place.

As

As to the second Objection, Who shou'd oblige the Undertakers to the Performance?

(1.) I Answer, Their Commission and Charter shou'd become Void, and all their Stock Forfeit, and the Lands Enclosed and Unfold, remain as a Pledge, which wou'd be Security sufficient.

(2.) The Ten Persons chosen out of every County, shou'd have Power to Inspect and Complain, and the Lord Chancellor upon such Complaint, to make a Survey, and to determine by a Jury, in which case on Default, they shall be oblig'd to proceed.

(3.) The Lands settled on the Bank shall be liable to be extended for the Uses mentioned, if the same at any time be not maintained in the condition at first provided, and the Bank to be amerced upon Complaint of the Countrey.

These and other Conditions, which on a Legal Settlement to be made by Wiser Heads than mine, might be thought on, I do believe wou'd form a Constitution so firm, so fair, and so equally Advantageous to the Country, to the Poor, and to the Publick, as has not been put in practice in these latter Ages of the World. To Discourse of this a little in general, and to instance in a Place, perhaps, that has not its fellow in the Kingdom, the Parish of *Islington* in *Middlesex*; there lies through this large Parish the greatest Road in *England*, and the most frequented, especially by Cattle for *Smithfield-Market*; this great Road has so many Branches, and lies for so long a way through the Parish, and withal has the inconvenience of a Clayey Ground, and no Gravel at hand, that, modestly speaking, the Parish is not able to keep it in Repair, by which means

means several Cross-Roads in the Parish lie wholly Unpassable, and Carts and Horses, and Men too, have been almost Buried in Holes and Sloughs, and the main Road it self has for many Years lain in a very ordinary condition, which occasion'd several Motions in Parliament to Raise a Toll at *Highbate*, for the performance of what it was impossible the Parish shou'd do, and yet was of so absolute necessity to be done; And is it not very probable the Parish of *Islington* wou'd part with all the waste Land upon their Roads, to be eas'd of the intolerable Assesment for Repair of the High-Way, and answer the Poor, who reap but a small Benefit from it, some other way? And yet I am free to affirm, That for a Grant of Waste, and almost useles Land, lying open to the High-Way, those Lands to be improv'd, as they might easily be, together with the Eight  
G 4 Years

Years Assessment to be provided in Workmen, a noble Magnificent Causeway might be Erected, with Ditches on either side deep enough to receive the Water, and Dreins sufficient to carry it off, which Causeway shou'd be Four Foot High at least, and from Thirty to Forty Foot Broad, to reach from *London to Barnet*, Pav'd in the middle, to keep it Cop'd, and so suppli'd with Gravel, and other proper Materials, as shou'd secure it from Decay with small Repairing.

I hope no Man wou'd be so weak now, as to imagine that by Lands lying open to the Road, to be Assign'd to the Undertakers, I shou'd mean that all *Finchly-Common* shou'd be Enclos'd and Sold for this Work; but least somebody shou'd start such a preposterous Objection, I think 'tis not improper to mention, That where-ever a High-Way is to be carri'd over a

Large

Large Common, Forest, or Waste without a Hedge on either hand for a certain distance, there the several Parishes shall allot the Directors a certain quantity of the Common to lie Parallel with the Road, at a proportioned number of Feet to the Length and Breadth of the said Road; consideration also to be had to the Nature of the Ground, or else giving them only room for the Road directly, shall suffer them to Enclose in any one Spot so much of the said Common, as shall be equivalent to the like quantity of Land lying by the Road; thus where the Land is good, and the Materials for erecting a Causeway near, the less Land may serve; and on the contrary the more; but in general, allowing them the quantity of Land proportioned to the length of the Causeway, and Forty Rod in Breadth, tho' where the Land is poor, as on Downs and Plains,

Plains, the Proportion must be consider'd to be adjusted by the Country.

Another Point for the Dimensions of Roads, shou'd be adjusted; and the Breadth of them, I think, cannot be less than thus:

From London every way 10 Miles the High Post-Road to be Built full 40 Foot in Breadth, and 4 Foot High, the Ditches 8 Foot Broad, and 6 Foot Deep, and from thence onward 30 Foot, and so in Proportion.

Cross Roads to be 20 Foot Broad, and Ditches Proportion'd; no Lanes and Passes less than 9 Foot without Ditches.

The Middle of the High Causeways to be Pav'd with Stone, Chalk, or Gravel, and kept always Two Foot Higher than the Sides, that the Water might have a free course into the Ditches, and Persons kept in constant Employ

ploy to fill up Holes, let out Water, open Dreins, and the like, as there shou'd be occasion: A proper Work for Highwaymen, and such Malefactors, as might on those Services be exempt'd from the Gallows.

It may here be Objected, That Eight Years Assesment to be demand'd down, is too much in reason to expect any of the Poorer sort can pay; as for Instance; If a Farmer who keeps a Team of Horse be at the common Assesment, to Work a Week, it must not be put so hard upon any Man, as to Work Eight Weeks together. 'Tis easy to Answer this Objection.

So many as are wanted, must be had; if a Farmer's Team cannot be spar'd without prejudice to him so long together, he may spare it at sundry times, or agree to be Asses'd, and pay the Assesment at sundry Payments;

ments; and the Bank may make it as easy to them as they please.

Another Method, however, might be found to fix this Work at once; As suppose a Bank be settled for the Highways of the County of *Middlesex*, which as they are, without doubt, the most us'd of any in the Kingdom, so also they require the more Charge, and in some Parts lie in the worst Condition of any in the Kingdom.

If the Parliament fix the Charge of the Survey of the High-Ways upon a Bank to be Appointed for that Purpose, for a certain term of Years, the Bank Undertaking to do the Work, or to Forfeit the said Settlement.

*As thus:*

Suppose the Tax on Land, and Tenements for the whole County of *Middlesex*, does, or shou'd be so order'd, as it might amount to 20000*l.* *per Ann.* more or less, which it now does,

does, and much more, including the Work of the Farmer's Teams, which must be accounted as Money, and is equivalent to it, with some Allowance to be Rated for the City of *London*, &c. who do enjoy the Benefit, and make the most use of the said Roads, both for carrying of Goods, and bringing Provisions to the City, and therefore in reason ought to Contribute towards the Highways; for it is a most unequal thing, that the Road from *Highgate* to *Smithfield-Market*, by which the whole City is, in a manner, suppli'd with Live Cattel, and the Road by those Cattel horribly spoil'd, shou'd lie all upon that one Parish of *Islington* to Repair; wherefore I'll suppose a Rate for the Highways to be gather'd through the City of *London* of 10000*l.* *per Ann.* more; which may be Appointed to be paid by Carriers, Drivers, and all such as keep Teams, Horses,

Horses, or Coaches, and the like; or many ways, as is most Equal and Reasonable; the waste Lands in the said County, which by the Consent of the Parishes, Lords of the Mannors, and Proprietors, shall be allow'd to the Undertakers when Enclos'd and Let out, may (the Land in *Middlesex* generally Letting high) amount to 5000 *l. per Ann.* more. If then an Act of Parliament be procur'd to settle the Tax of 30000 *l. per Ann.* for Eight Years, most of which will be Levi'd in Workmen, and not in Money, and the Waste Lands for ever: I dare be bold to offer, That the High-Ways for the whole County of *Middlesex* shou'd be put into the following Form, and the 5000 *l. per Ann.* Land be bound to remain as a Security to maintain them so, and the County be never Burthen'd with any further Tax for the Repair of the High-Ways.

And

And that I may not Propose a Matter in General, like begging the Question, without Demonstration, I shall enter into the Particulars, How it may be perform'd, and that under these following Heads of Articles.

- (1.) *What I Propose to do to the High-Ways.*
- (2.) *What the Charge will be.*
- (3.) *How to be Rais'd.*
- (4.) *What Security for Performance.*
- (5.) *What Profit to the Undertaker.*

(1.) *What I Propose to do to the High-Ways.*

I Answer First, Not Repair them; And yet Secondly, Not alter them, *that is,* not alter the Course they run.

But perfectly Build them as a Fa-  
brick. And to descend to the Particulars,  
'tis



'tis first necessary to Note, which are the Roads I mean, and their Dimensions.

First, The High Post-Roads, and they are for the County of Middlesex as follows.

	Miles
From London to Stanes, which is	15
Colebrook is from Hounslow	05
Uxbridge	15
Bushy the Old Street-way	10
Barnet, or near it	09
Waltham-Cross in Ware Road	10
Bow	02

67

Besides these, there are Cross-Roads, By-Roads, and Lanes, which must also be look'd after, and that some of them may be put into Condition, others may be wholly slighted and shut up, or made Drift-ways, Bridle-ways, or Foot-ways, as may be thought convenient by the Countries.

The

The Cross-Roads of most Repute are as follows:

	Miles
From London to Hackney	05
Ditto	02
Tottenham	08
Enfield-Wash	06
London to The Chase, South-Gate, &c. call'd Greenlanes	10
Edgworth	08
London to Hamstead, Hendon, and Edgworth	08
Edgworth	08
London to Stanmore, to Pinner, to Uxbridge	11
London to Harrow and Pinner-Green	04
Brantford	06
Kingston	17
Ditto	05
	90
Overplus Miles	50
	140

And because there may be many Parts of the Cross-Roads which cannot be accounted in the Number above-mention'd, or may slip my knowledge or memory, I allow an overplus of 50 Miles, to be added to the 90 Miles above, which together makes the Cross-Roads of Middlesex to be 140 Miles. H For

For the By-Lanes, such as may be slighted need nothing but to be ditch'd up; such as are for private use of Lands, for carrying off Corn, and driving Cattle, are to be look'd after by private hands.

But of the last sort, not to be accounted by Particulars, in the small County of *Middlesex*, we cannot allow less in Cross By-lanes, from Village to Village, and from Dwelling-Houses which stand out of the way to the Roads, than 1000 Miles.

So in the whole County I reckon  
up, Miles  
Of the High Post-Road ----- 0067  
Of Cross-Roads less Publick --- 0140  
Of By-Lanes and Passes ----- 1000

1207

These are the Roads I mean, and thus divided under their several denominations.

To

To the Question, What I would do to them? I Answer,

(1.) For the 67 Miles of High Post-Road, I Propose to throw up a firm strong Causeway well bottom'd, 6 Foot high in the middle, and 4 Foot on the side, fac'd with Brick or Stone, and crown'd with Gravel, Chalk, or Stone, as the several Countries they are made through will afford, being 44 Foot in Breadth, with Ditches on either side 8 Foot Broad and 4 Foot Deep; so the whole Breadth will be 60 Foot, if the Ground will permit.

At the end of every Two Miles, or such like convenient distances, shall be a Cottage Erected, with Half an Acre of Ground allow'd, which shall be given *Gratis*, with 1 s. per Week Wages, to such Poor Man of the Parish, as shall be approv'd, who shall Once, at least, every day, view his Walk, to open Passages for the Water

H 2 10

to run into the Ditches, to fill up Holes or soft Places.

Two Riders shall be allow'd to be always moving the Rounds, to view every thing out of Repair, and make Report to the Directors, and to see that the Cottagers do their Duty.

(2.) For the 140 Miles of Cross-Road, a like Causeway to be made, but of different Dimensions, the Breadth 20 Foot, if the Ground will allow it, the Ditches 4 Foot Broad, 3 Foot Deep, the Height in the middle 3 Foot, and on the sides 1 Foot, or 2 where it may be needful; to be also crown'd with Gravel, and 1 s. per Week to be allow'd to the Poor of every Parish, the Constables to be Bound to find a Man to Walk on the High-Way every Division, for the same Purpose as the Cottagers do on the Greater Roads.

Posts to be set up at every turning  
to

to Note whither it goes, for the Direction of Strangers, and how many Miles distant.

(3.) For a 1000 Miles By-Lanes, only good and sufficient Care to keep them in Repair as they are, and to carry the Water off by clearing and cutting the Ditches, and laying Materials where it is wanted.

This is what I Propose to do to them; and what if once perform'd, I suppose all People wou'd own to be an Undertaking both Useful and Honourable.

(2.) The Second Question I Propose to give an Account of, is, What the Charge will be.

Which I account thus;

The Work of the great Causeway I Propose, shall not Cost less than 10 s. per Foot, supposing Materials to be Bought, Carriage and Mens Labour to be all Hir'd, which for 67

H 3 Miles

Miles in Length, is no less than the Sum of 176880 Pounds; as thus,

Every Mile accounted at 1760 Yards, and 3 Foot to the Yard, is 5280 Foot, which at 10 s. per Foot, is 2640 l. per Mile, and that again Multiplied by 67, makes the sum of 176880, into which I include the Charge of Water-Courses, Mills to throw off Water where needful, Dreins, &c.

To this Charge must be added, Ditching to Enclose Land for 30 Cottages, and Building 30 Cottages at 40 l. each, which is 1200 l.

The Work of the smaller Causeway I Propose to finish at the Rate of 12 d. per Foot, which being for 140 Miles in Length, at 5280 Foot per Mile, amounts to 36960 l.

Ditching, Dreining, and Repairing 1000 Miles, suppos'd at 3 s. per Rod, as for 320000 Rod, is 48000 l. which added

added to the Two former Accounts, is thus,

	l.
The High Post-Roads, or the Great Causeway —	178080
The small Causeway —————	036960
By Lanes, &c. —————	048000
	263040

If I were to Propose some Measures for the easing this Charge, I cou'd, perhaps, lay a Scheme down how it may be perform'd for less than one half of this Charge.

As first, By a grant of the Court at the Old-Baily, whereby all such Criminals as are Condemn'd to Die for smaller Crimes, may instead of Transportation be Order'd a Year's Work on the High-Ways; others instead of Whippings, a proportion'd Time, and the like; which wou'd, by a moderate computation, provide us generally

rally a supply of 200 Workmen, and coming in as fast as they go off; and let the Overseers alone to make them Work.

Secondly, By an Agreement with the *Guinea-Company* to furnish 200 *Negroes*, who are generally Persons that do a great deal of Work; and all these are Subsisted very reasonably out of a Publick Store-house.

Thirdly, By Carts and Horses to be Bought, not Hir'd, with a few Able Carters; and to the other a few Workmen that have Judgment to Direct the rest; and thus I question not the Great Causeway shall be done for 4 s. per Foot Charge; but of this by the by.

Fourthly, A Liberty to ask Charities and Benevolences to the Work.

(3.) To the Question, How this Money shall be Rais'd? I think if the Parliament settle the Tax on the County

County for Eight Years, at 30000 l. per Ann. no Man need ask, how it shall be Rais'd, ---- It will be easy enough to Raise the Money; and no Parish can grudge to pay a little larger Rate for such a Term, on condition never to be Tax'd for the High-Ways any more.

Eight Years Assessment at 30000 l. per Ann. is enough to afford to Borrow the Money by way of Anticipation, if need be, the Fund being secur'd by Parliament, and appropriated to that Use and no other.

As to what Security for Performance:

The Lands which are Enclos'd may be appropriated by the same Act of Parliament to the Bank and Undertakers, upon condition of Performance, and to be Forfeit to the use of the several Parishes to which they belong, in case upon Presentation by the Grand Juries,

Juries, and reasonable Time given, any part of the Roads in such and such Parishes, be not kept and maintain'd in that Posture they are Propos'd to be. Now the Lands thus settled are an eternal Security to the Country, for the keeping the Roads in Repair; because they will always be of so much Value over the needful Charge, as will make it worthwhile to the Undertakers to preserve their Title to them; and the Tenure of them being so precarious, as to be liable to Forfeiture on Default, they will always be careful to uphold the Causeways.

Lastly, What Profit to the Undertakers? For we must allow them to Gain, and that considerably, or no Man wou'd undertake such a Work.

To this I propose, First,

During the Work allow them out of the Stock 3000 *l. per Ann.* for Management, After

After the Work is finish'd, so much of the 5000 *l. per Ann.* as can be sav'd, and the Roads kept in good Repair, let be their own; and if the Lands Secur'd be not of the Value of 5000 *l.* a Year, let so much of the Eight Years Tax be set apart as may Purchase Land to make them up; if they come to more, let the Benefit be to the Adventurers.

It may be Objected here, That a Tax of 30000 *l.* for Eight Years will come in as fast as it can well be laid out, and so no Anticipations will be requisite; for the whole Work Propos'd cannot be probably finished in less Time; and if so,

<i>The Charge of the Country amounts to</i>	<i>l.</i> 240000
<i>The Lands sav'd Eight Years Revenue</i>	040000
	280000

which is 13000 *l.* more than the Charge;

Charge; and if the Work be done so much Cheaper, as is mentioned, the Profit to the Undertaker will be Unreasonable.

To this I say, I wou'd have the Undertakers bound to accept the Salary of 3000 *l. per Ann.* for Management, and if a whole Years Tax can be spar'd, either leave it Unrais'd upon the Country, or put it in Bank to be improv'd against any occasion, of Building, perhaps, a great *Bridge*; or some very wet Season, or Frost, may so Damnify the Works, as to make them require more than ordinary Repair. But the Undertakers shou'd make no private Advantage of such an Overplus, there might be ways enough found for it.

Another Objection lies against the Possibility of Enclosing the Lands upon the Waste, which generally belongs to

to some Mannor, whose different Tenures may be so cross, and so otherwise encumbred, that even the Lord of those Mannors, though they were willing, cou'd not Convey them.

This may be Answer'd in General, That an Act of Parliament is *Omnipotent* with respect to Titles and Tenures of Land, and can Empower Lords and Tenants to Consent to what else they cou'd not; as to Particulars, they cannot be Answer'd till they are Propos'd; but there is no doubt but an Act of Parliament may adjust it all in one Head.

What a Kingdom wou'd *England* be if this were perform'd in all the Counties of it! and yet I believe it is feasible, even in the worst. I have narrowly observ'd all the Considerable Ways in that unpassable County of *Suffex*, which especially in some parts in the *Wild*, as they very properly call it,

it, of the County, hardly admits the Countrey People to Travel to Markets in Winter, and makes Corn dear at Market because it can't be brought, and cheap at the Farmer's House because he can't carry it to Market; yet even in that County wou'd I undertake to carry on this Proposal, and that to great Advantage, if back'd with the Authority of an Act of Parliament.

I have seen in that horrible Country the Road 60 to 100 Yards Broad, lie from side to side all Poach'd with Cattel, the Land of no manner of Benefit, and yet no going with a Horse, but at every step up to the Shoulders, full of Sloughs and Holes, and covered with standing-water. It costs them incredible Sums of Money to Repair them; and the very Places that are mended, wou'd fright a young Traveller to go over them: The Ro-  
*mans*

*mans* Master'd this Work, and by a firm Causeway made a High-way quite through this deep Country, through *Darkin* in *Surry* to *Stansted*, and thence to *Okeley*, and so on to *Arundel*; its Name tells us what it was made of; for it was call'd *Stone-street*, and many visible parts of it remain to this day.

Now would any Lord of a Mannor refuse to allow 40 Yards in breadth out of that Road I mention'd, to have the other 20 made into a Firm, Fair, and Pleasant Causeway over that Wilderness of a Countrey?

Or would not any man acknowledge, That putting this Country into a condition for Carriages and Travellers to pass, would be a great Work? The Gentlemen would find the Benefit of it in the Rent of their Land, and Price of their Timber; the Countrey People would find the difference in the  
Sale



Sale of their Goods, which now they cannot carry beyond the first Market-Town, and hardly thither; and the whole County would reap an Advantage an hundred to one greater than the Charge of it. And since the Want we feel of any Convenience is generally the first Motive to Contrivance for a Remedy, I wonder no man ever thought of some Expedient for so considerable a Defect.

Of ASSURANCES.

ASSURANCES among Merchants I believe may plead Prescription, and has been of use time out of mind in Trade; tho perhaps never so much a Trade as now.

'Tis a Compact among Merchants. Its beginning being an Accident to  
ger

Trade, and arose from the *Disease of Mens Tempers*, who having run larger Adventures in a single Bottom than afterwards they found convenient, grew fearful and uneasy; and discovering their uneasiness to others, who, perhaps, had no Effects in the same Vessel, they offer to bear part of the Hazard for part of the Profit; Convenience made this a Custom, and Custom brought it into a Method, till at last it becomes a Trade.

I cannot question the Lawfulness of it, since all Risque in Trade is for Gain; and when I am necessitated to have a greater Cargo of Goods in such or such a Bottom, than my Stock can afford to lose, another may surely offer to go a Part with me; and as 'tis just if I give another part of the Gain, he shou'd run part of the Risque, so it is as just, that if he runs part of my Risque, he shou'd have part  
I of

of the Gain. Some Object the disparity of the Premio to the Hazard, when the Ensurer runs the Risque of 100 l. on the Seas from *Jamaica* to *London* for 40 s. which, say they, is preposterous and unequal. Though this Objection is hardly worth Answering to Men of Business, yet it looks something fair to them that know no better; and for the Information of such, I trouble the Reader with a few Heads.

First, They must consider the Ensurer is out no Stock.

Secondly, It is but one Risque the Ensurer runs, whereas the Assured has had a Risque out, a Risque of Debts abroad, a Risque of a Market, and a Risque of his Factor, and has a Risque of a Market to come, and therefore ought to have an answerable Profit.

Thirdly, If it has been a Trading Voyage, perhaps, the Adventurer has Paid Three or Four such Premio's, which

which sometimes make the Ensurer clear more by a Voyage, than the Merchant; I my self have Paid 100 l. Ensurances in those small Premio's on a Voyage I have not gotten 50 l. by; and I suppose I am not the first that has done so neither.

This way of Assuring has also, as other Arts of Trade have, suffer'd some Improvement (if I may be allow'd that Term) in our Age; and the first step upon it, was an *Ensurance-Office for Houses to Ensure them from Fire*; Common Fame gives the Project to *Dr. Barebone*; a Man, I suppose, better known as a Builder than a Physician. Whether it were his, or whose it was, I do not enquire; it was settled on a Fund of Ground-Rents, to Answer in case of Loss, and met with very good Acceptance.

But it was soon follow'd by another, by way of *Friendly Society*; where every

one who Subscribe, pay their *Quota* to Build up any Man's House who is a Contributor, if it shall happen to be Burnt. I won't decide which is the Best, or which Succeeded best, but I believe the latter brings in most Money to the Contriver.

Only one Benefit I cannot omit which they reap from these Two Societies who are not concern'd in either, That if any Fire happen, whether in Houses Ensur'd or not Ensur'd, they have each of them a set of Lusty Fellows, generally Water-men, who being immediately call'd up, where-ever they live, by Watchmen Appointed, are, it must be confess'd, very Active and Diligent in helping to put out the Fire:

As to any further Improvement to be made upon Assurances in Trade, no question there may, and I doubt

not

not but on Payment of a small Duty to the Government, the King might be made the General Ensurer of all Foreign Trade: Of which more under another Head.

I am of the Opinion also, that an Office of Ensurance Erected to Ensure the Titles of Lands, in an Age where they are so precarious as now, might be a Project not unlikely to succeed, if Establish'd on a good Fund. But I shall say no more to that, because it seems to be a Design in hand by some Persons in Town, and is indeed no Thought of my own.

Ensuring of Life I cannot admire; I shall say nothing to it; but that in *Italy* where *Stabbing* and *Poysoning* is so much in Vogue, something may be said for it, and on contingent Annuities; and yet I never knew the thing much approv'd of on any account.

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of

Of FRIENDLY-SOCIETIES.

ANother Branch of Ensurance, is by Contribution, or (to borrow the Term from that before-mention'd) *Friendly-Societies*; which, is in short, a Number of People entring into a Mutual Compact to Help one another, in case any Disaster or Distress fall upon them.

If Mankind cou'd agree, as these might be Regulated, all things which have Casualty in them, might be Secur'd. But one thing is Particularly requir'd in this way of Assurances; None can be admitted, but such whose Circumstances are, at least in some degree, alike, and so Mankind must be *sorted* into Classes; and as their Contingences differ, every different Sort may be a Society upon even Terms; for the Circumstances of People,

ple, as to Life, differ extremely by the Age and Constitution of their Bodies, and difference of Employment; as he that lives on shore, against him that goes to Sea, or a Young Man against an Old Man; or a Shopkeeper against a Soldier, are unequal; I don't pretend to determine the Controverted Point of Predestination, the Foreknowledge and Decrees of Providence; perhaps, if a Man be Decreed to be Kill'd in the Trenches, the same Foreknowledge Order'd him to List himself a Soldier that it might come to pass; and the like of a Seaman; but this I am sure, speaking of Second Causes, a Seaman or a Soldier is subject to more contingent hazards than other Men, and therefore are not upon equal Terms to form such a Society; nor is an Annuity on the Life of such a Man worth so much as it is upon other Men; therefore if a Society shou'd agree together to Pay the

Executor of every Member so much after the Decease of the said Member, the Seamens Executors wou'd most certainly have an Advantage, and receive more than they Pay. So that 'tis necessary to sort the World into Parcels, Seamen with Seamen, Soldiers with Soldiers, and the like.

Nor is this a new thing; the *Friendly Society* must not pretend to assume to themselves the Contrivance of the Method, or think us guilty of borrowing from them, when we draw this into other Branches; for I know nothing is taken from them but the bare word, *Friendly-Society*, which they cannot pretend to be any considerable piece of Invention neither.

I can refer them to the very individual Practice in other things, which claims prescription beyond the beginning of the last Age, and that is in our Marshes and Fens in *Essex*, *Kent*, and

and the *Isle of Ely*; where great Quantities of Land being with much Pains and a vast Charge recovered out of the Seas and Rivers, and maintain'd with Banks (which they call Walls) the Owners of those Lands agree to Contribute to the keeping up those Walls, and keeping out the Sea, which is all one with a *Friendly-Society*; and if I have a Piece of Land in any Level or Marsh, tho' it bounds no where on the Sea or River, yet I pay my Proportion to the Maintenance of the said Wall or Bank; and if at any time the Sea breaks in, the Damage is not laid upon the Man in whose Land the Breach happened, unless it was by his neglect, but it lies on the whole Land, and is called a *Level-Lot*.

Again, I have known it practised in Troops of Horse, especially when it was so order'd that the Troopers Mounted

Mounted themselves; where every private Trooper has agreed to Pay, perhaps, 2 d. per diem out of his Pay into a Publick Stock, which Stock was employed to Remount any of the Troop who by Accident shou'd lose his Horfe.

Again, The Sailors Contribution to the Chest at Chatham, is another Friendly-Society; and more might be nam'd.

To argue against the Lawfulness of this, wou'd be to cry down common Equity, as well as Charity; for as 'tis kind that my Neighbour shou'd Relieve me if I fall into Distress or Decay; so 'tis but Equal he shou'd do so if I agreed to have done the same for him; and if God Almighty has Comanded us to Relieve and Help one another in Distress, sure it must be commendable to bind our selves by Agreement to Obey that Command;  
nay,

nay, it seems to be a Project that we are led to by the Divine Rule, and has such a Latitude in it, that, for ought I know, as I said, all the Distresses in the World might be prevented by it, and Mankind be secur'd from all the Miseries, Indigences, and Distresses that happen in the World. In which I crave leave to be a little Particular.

First, General Peace might be secur'd all over the World by it, if all the Powers agreed to suppress him that Usurp'd or Encroach'd upon his Neighbour. All the Contingences of Life might be fenc'd against by this Method, ( as Fire is already ) as Thieves, Floods by Land, Storms by Sea, Losses of all Sorts, and Death it self, in a manner, by making it up to the Survivor.

I shall begin with the Seamen; for as their Lives are subject to more hazards

zards than others, they seem to come first in view.

*Of Seamen.*

Sailors are *Les Enfants Perdue*, the *Forlorn hope of the World*; they are Fellows that bid Defiance to Terror, and maintain a constant War with the Elements; who by the Magick of their Art, Trade in the very confines of Death, and are always posted within shot, as I may say, of the Grave: 'Tis true, their familiarity with Danger makes them despise it, for which, I hope, no body will say they are the wiser; and Custom has so harden'd them, that we find them the worst of Men, tho' always in view of their last Moment.

I have observ'd one great Error in the Custom of *England*, relating to

to these sort of People, and which this way of *Friendly-Society* wou'd be a Remedy for.

If a Seaman who Enters himself, or is Press'd into the King's Service, be by any Accident Wounded or Disabled, to Recompence him for the Loss, he receives a Pension during Life, which the Sailors call *Smart-Money*, and is proportioned to their Hurt, as for the Loss of an Eye, Arm, Leg, or Finger, and the like; and as 'tis a very Honourable thing, so 'tis but reasonable, That a Poor Man who Loses his Limbs (which are his Estate) in the Service of the Government, and is thereby disabled from his Labour to get his Bread, shou'd be provided for, and not suffer'd to Beg or Starve for want of those Limbs he lost in the Service of his Country.

But

But if you come to the Seamen in the Merchants Service, not the least Provision is made; which has been the Loss of many a good Ship, with many a Rich Cargo, which wou'd otherwise have been Sav'd.

And the Sailors are in the Right of it too: *For Instance; A Merchant Ship coming home from the Indies, perhaps very Rich, meets with a Privateer (not so Strong but that She might Fight him, and perhaps get off); the Captain calls up his Crew, tells them, Gentlemen, You see how 'tis, I don't question but we may Clear our selves of this Caper, if you will Stand by Me. One of the Crew, as willing to Fight as the rest, and as far from a Coward as the Captain, but endow'd with a little more Wit than his Fellows, Replies, Noble Captain, We are all willing to Fight, and don't question but to Beat him off;*

*off; but here is the Case, If we are Taken, we shall be set on Shore, and then sent Home, and Lose, perhaps, our Cloaths, and a little Pay; but if we Fight and Beat the Privateer, perhaps Half a Score of us may be Wounded and Lose our Limbs, and then we are Undone and our Families; if you will Sign an Obligation to us, That the Owners, or Merchants, shall allow a Pension to such as are Maim'd, that we may not Fight for the Ship, and go a Begging our selves, we will bring off the Ship, or Sink by her side, otherwise I am not willing to Fight, for my part. The Captain cannot do this; so they Strike, and the Ship and Cargo is Lost.*

If I shou'd turn this suppos'd Example into a real History, and Name the Ship and the Captain that did so, it wou'd be too plain to be contradicted.

Where-



Wherefore, for the Encouragement of Sailors in the Service of the Merchant, I wou'd have a *Friendly-Society* Erected for Seamen; wherein all Sailors, or Seafaring-men, Entering their Names, Places of Abode, and the Voyages they go upon, at an *Office of Ensurance for Seamen*, and Paying there a certain small Quarteridge, of 1 s. per Quarter, shou'd have a Seal'd Certificate from the Governors of the said Office, for the Articles hereafter mentioned.

(1.) If any such Seaman, either in Fight, or by any other Accident at Sea, come to be disabled, he shou'd receive from the said Office the following Sums of Money, either in Pension for Life, or Ready Money, as he pleas'd.

For

	l.		l.			
For the Loss of	}	An Eye	25	} or {	} Per Ann: for Life.	
		Both Eyes	100			2
		One Leg	50			8
		Both Legs	80			4
		Right Hand	80			6
		Left Hand	50			6
		Right Arm	100			8
		Left Arm	80			6
		Both Hands	160			12
		Both Arms	200			16

Any Broken Arm, or Leg, or Thigh, towards the Cure 10 l.  
 If taken by the *Turks*, 50 l. towards his Ransom.  
 If he become Infirm and Unable to go to Sea, or Maintain himself, by Age or Sicknes, 6 l. per Ann.  
 To their Wives if they are Kill'd or Drown'd, 50 l.

In Consideration of this, every Seaman Subscribing to the Society, shall Agree to Pay to the Receipt of the said Office, his *Quota* of the Sum to be Paid, whenever, and as often as such Claims are made; the Claims to be Enter'd into the Office, and upon sufficient Proof made, the Go-  
K
vernors

An Essay

vernors to Regulate the Division, and Publish it in Print.

For Example :

Suppose 4000 Seamen Subscribe to this Society, and after Six Months, for no Man shou'd Claim sooner than Six Months, a Merchant's Ship having Engag'd a Privateer, there comes several Claims together : As thus ;

	i.
A Was Wounded and Lost one Leg	50
B Blown up with Powder, and has Lost an Eye	} 25
C Had a Great Shot took off his Arm	100
D With a Splinter had an Eye struck out	25
	200
E Was Kill'd with a Great Shot, to be paid to his Wife	} 50
	250

The Governors hereupon settle the Claim of these Persons, and make Publication, That whereas such and such Seamen,

upon Projects.

Seamen, Members of the Society, have in an Engagement with a French Privateer, been so and so Hurt, their Claims upon the Office, by the Rules and Agreements of the said Office, being adjusted by the Governors, amounts to 250 l. which being equally divided among the Subscribers, comes to 1 s. 3 d. each ; which all Persons that are Subscribers to the said Office are desired to Pay in, for their respective Subscriptions, that the said Wounded Persons may be Reliev'd accordingly, as they expect to be Reliev'd, if the same, or the like Casualty shou'd befall them.

'Tis but a small matter for a Man to Contribute, if he gave 1 s. 3 d. out of his Wages to Relieve Five Wounded Men of his own Fraternity, but at the same time to be assur'd that if he is Hurt or Maim'd he shall have the same Relief, it is a thing so rational, that hardly any thing but a Hare-brain'd

brain'd Fellow that thinks of nothing, wou'd omit Entering himself into such an Office.

I shall not enter further into this Affair, because, perhaps, I may give the Proposal to some Persons who may set it on foot; and then the World may see the Benefit of it by the Execution.

II. For Widows.

The same Method of *Friendly-Society* I conceive wou'd be a very proper Proposal for Widows.

We have abundance of Women who have been Bred well, and Liv'd well, Ruin'd in a few Years, and, perhaps, left Young, with a House full of Children, and nothing to Support them; which falls generally upon the Wives of the Inferior Clergy, or of Shopkeepers and Artificers.

They

They Marry Wives with perhaps 300 l. to 1000 l. Portion, and can settle no Jointure upon them; either they are Extravagant and Idle, and Waste it, or Trade Decays, or Losses, or a thousand Contingences happen to bring a Tradesman to Poverty, and he Breaks; the Poor Young Woman, it may be, has Three or Four Children, and is driven to a thousand shifts, while he lies in the *Mint* or *Friars* under the *Dilemma* of a Statute of Bankrupt; but if he Dies, then she is absolutely Undone, unless she has Friends to go to.

Suppose an Office to be Erected, to be call'd *An Office of Insurance for Widows*, upon the following Conditions:

Two thousand Women, or their Husbands for them, Enter their Names into a Register to be kept for that purpose, with the Names,

K 3 Age,

Age, and Trade of their Husbands, with the Place of their Abode, Paying at the time of their Entering 5 s. down with 1 s. 4 d. per Quarter, which is to the setting up and support of an Office with Clerks, and all proper Officers for the same; for there is no maintaining such without Charge; they receive every one of them a Certificate, Seal'd by the Secretary of the Office, and Sign'd by the Governors, for the Articles hereafter mentioned.

If any one of the Women become a Widow at any time after Six Months from the Date of her Subscription, upon due Notice given, and Claim made at the Office in form, as shall be directed, she shall receive within Six Months after such Claim made, the Sum of 500 l. in Money, without any Deductions, saving some small Fees to the Officers, which the Trustees

stees must settle, that they may be known.

In Consideration of this, every Woman so Subscribing, Obliges her self to Pay as often as any Member of the Society becomes a Widow, the due Proportion or Share allotted to her to Pay, towards the 500 l. for the said Widow, provided her Share does not exceed the Sum of 5 s.

No Seaman or Soldiers Wives to be accepted into such a Proposal as this, on the account before-mention'd, because the Contingences of their Lives are not equal to others, unless they will admit this general Exception, supposing they do not Die out of the Kingdom.

It might also be an Exception, That if the Widow, that Claim'd, had really, *bona fide*, left her by her Husband to her own use, clear of all Debts and Legacies, 2000 l. she should

shou'd have no Claim; the Intent being to Aid the Poor, not add to the Rich. But there lies a great many Objections against such an Article: As

(1.) It may tempt some to For-swear themselves.

(2.) People will Order their Wills so as to Defraud the Exception.

One Exception must be made; and that is, Either very Unequal Matches, as when a Woman of Nineteen Marries an Old Man of Seventy; or Women who have Infirm Husbands, I mean known and publicly so. To remedy which, Two things are to be done.

(1.) The Office must have moving Officers without doors, who shall inform themselves of such matters, and if any such Circumstances appear, the Office shou'd have 14 days time to return their Money, and declare their Subscriptions Void.

(2.) No

(2.) No Woman whose Husband had any visible Distemper, shou'd claim under a Year after her Subscription.

One grand Objection against this Proposal, is, How you will oblige People to Pay either their Subscription, or their Quarteridge.

To this I Answer, *By no compulsion* (tho' that might be perform'd too) but altogether voluntary; only with this Argument to move it, that if they do not continue their Payments, they lose the Benefit of their past Contributions.

I know it lies as a fair Objection against such a Project as this, That the number of Claims are so uncertain, That no Body knows what they engage in, when they Subscribe, for so many may Die Annually out of Two thousand, as may make my Payment 20 or 25 l. per Ann. and if a Woman happen

happen to Pay that for Twenty Years, though she receives the 500 *l.* at last she is a great Loser; but if she dies before her Husband, she has lessened his Estate considerably, and brought a great Loss upon him.

*First*, I say to this, That I wou'd have such a Proposal as this be so fair and so easy, that if any Person who had Subscrib'd, found the Payments too high, and the Claims fall too often, it shou'd be at their liberty at any time, upon Notice given, to be Released, and stand Oblig'd no longer; and if so, *Volenti non fit injuria*; every one knows best what their own Circumstances will bear.

In the next Place, because Death is a Contingency, no Man can directly calculate, and all that Subscribe must take the hazard; yet that a Prejudice against this Notion may not be built on wrong grounds, let's examine a little the pro-

probable hazard, and see how many shall die Annually out of 2000 Subscribers, accounting by the common proportion of Burials, to the number of the Living.

Sir *William Petty* in his *Political Arithmetick*, by a very Ingenious Calculation, brings the account of Burials in *London*, to be 1 in 40 Annually, and proves it by all the proper Rules of proportion'd Computation; and I'll take my Scheme from thence.

If then One in Forty of all the People in *England* Die, that supposes Fifty to Die every Year out of our Two Thousand Subscribers; and for a Woman to Contribute 5 *s.* to every one, wou'd certainly be to Agree to Pay 12 *l.* 10 *s.* per *Ann.* upon her Husband's Life, to receive 500 *l.* when he Di'd, and lose it if she Di'd first; and yet this wou'd not be a Hazard beyond reason too great for the Gain. But

But I shall offer some Reasons to prove this to be impossible in our Case; First, Sir *William Petty* allows the City of *London* to contain about a Million of People, and our Yearly Bill of Mortality never yet amounted to 25000 in the most Sickly Years we have had, Plague Years excepted, sometimes but to 20000, which is but One in Fifty: Now it is to be consider'd here, that Children and Ancient People make up, one time with another, at least one third of our Bills of Mortality; and our *Assurances* lies upon none but the Midling Age of the People, which is the only Age wherein Life is any thing steady; and if that be allow'd, there cannot Die by his Computation, above One in Eighty of such People every Year; but because I wou'd be sure to leave room for Casualty, I'll allow One in Fifty shall Die out of our Number Subscrib'd.

Secondly,

Secondly, It must be allow'd, that our Payments falling due only on the Death of Husbands, this One in Fifty must not be reckoned upon the Two thousand; for 'tis to be suppos'd at least as many Women shall Die as Men, and then there is nothing to Pay; so that One in Fifty upon One Thousand, is the most that I can suppose shall Claim the Contribution in a Year, which is Twenty Claims a Year, at 5 s. each, and is 5 *l. per Ann.* and if a Woman Pays this for Twenty Year, and Claims at last, she is Gainer enough, and no extraordinary Loser if she never Claims at all: And I verily believe any Office might Undertake to Demand at all Adventures not above 6 *l. per Ann.* and secure the Subscriber 500 *l.* in case she come to Claim as a Widow.

I forbear being more particular on this Thought, having occasion to be larger

larger in other Prints ; the Experiment being resolv'd upon by some Friends, who are pleas'd to think this too useful a Project not to be put in execution ; and therefore I refer the Reader to the Publick Practice of it.

I have nam'd these two Cases as special Experiments of what might be done by Assurances in way of *Friendly Society* ; and I believe I might without Arrogance affirm, That the same Thought might be improv'd into Methods that shou'd prevent the General Misery and Poverty of Mankind, and at once secure us against Beggars, Parish-Poor, Alms-Houses, and Hospitals; and by which, not a Creature so Miserable, or so Poor, but should claim Subsistence as their Due, and not ask it of Charity.

I cannot believe any Creature so wretchedly base, as to Beg of mere  
choice,

choice, but either it must proceed from Want, or sordid prodigious Covetousness ; and thence I affirm, There can be no *Beggar*, but he ought to be either Reliev'd, or Punish'd, or both. If a man begs for mere Covetousness, without Want, 'tis a baseness of Soul so extremely sordid, as ought to be us'd with the utmost Contempt, and punish'd with the Correction due to a Dog. If he begs for Want, that Want is procur'd by Slothfulness and Idleness, or by Accident ; if the latter, he ought to be reliev'd ; if the former, he ought to be punish'd for the Cause, but at the same time reliev'd also ; for no man ought to starve, let his Crime be what it will.

I shall proceed therefore to a Scheme, by which all Mankind, be he never so mean, so poor, so unable, shall gain for himself a Just Claim to a comfortable Subsistence, whensoever Age or  
Casualty



Casualty shall reduce him to a necessity of making use of it. There is a Poverty so far from being Despicable, that 'tis Honourable, when a man by direct Casualty, sudden Providence, and without any procuring of his own, is reduc'd to want Relief from others, as by Fire, Shipwreck, Loss of Limbs, and the like.

These are sometimes so apparent, that they command the Charity of others; but there are also many Families reduc'd to Decay, whose Conditions are not so publick, and yet their Necessities as great. Innumerable Circumstances reduce men to want; and pressing Poverty oblige some people to make their Cases publick, or starve; and from thence came the Custom of Begging, which Sloth and Idleness has improv'd into a Trade. But the Method I propose, thoroughly put in practice, would remove the Cause,

Cause, and the Effect wou'd cease of course.

\* Want of Consideration is the great reason why People do not provide in their Youth and Strength for Old Age and Sicknes; and the ensuing Proposal is, in short, only this, That all Persons in the time of their Health and Youth, while they are able to Work and spare it, shou'd lay up some small inconsiderable part of their gettings as a deposit in safe hands, to lie as a Store in bank to relieve them, if by Age or Accident they come to be disabled, or incapable to Provide for themselves; and that if God so Bless them, that they nor theirs never come to need it, the overplus may be employ'd to relieve such as shall.

If an Office in the same nature with this, were appointed in every  
L County

County in *England*, I doubt not but Poverty might easily be prevented, and Begging wholly suppress'd.

*The Proposal is for*

A P E N S I O N - O F F I C E .

**T**HAT an Office be erected in some convenient place, where shall be a Secretary, a Clerk, and a Searcher, always attending.

That all Sorts of People, who are Labouring People, and of Honest Reputation, of what Calling or Condition soever, Men or Women, *Beggars and Soldiers excepted*, who being sound of their Limbs, and under Fifty Years of Age, shall come to the said Office, and enter their Names, Trades, and Places of Abode, into a Register to be kept for that purpose, and shall pay

pay down at the time of the said Entering, the Sum of Sixpence, and from thence One Shilling *per Quarter*; shall every one have an Assurance under the Seal of the said Office, for these following Conditions.

(1.) Every such Subscriber, if by any Casualty (*Drunkeness and Quarrels excepted*) they break their Limbs, dislocate Joints, or are dangerously Maim'd or Bruis'd, able Surgeons appointed for that purpose shall take them into their care, and endeavour their Cure *Gratis*.

(2.) If they are at any time dangerously Sick, on notice given to the said Office, able Physicians shall be appointed to Visit them, and give their Prescriptions *Gratis*.

(3.) If by Sickness or Accident, as aforesaid, they lose their Limbs or Eyes, so as to be visibly disabled to

U 2 Work,

Work, and are otherwise Poor and unable to provide for themselves, they shall either be Cur'd at the Charge of the Office, or be allow'd a Pension for Subsistence during Life.

(4.) If they become Lame, Aged, Bedrid, or by real Infirmity of Body (*the Pox excepted*) are unable to Work, and otherwise incapable to provide for themselves, on proof made that it is really and honestly so, they shall be taken into a *Colledge or Hospital* provided for that purpose, and be decently maintain'd during life.

(5.) If they are Seamen, and die abroad on board the Merchants Ships they were employ'd in, or are cast away and drown'd, or taken and die in slavery, their Widows shall receive a Pension during their *Widowhood*.

(6.) If they were Tradesmen, and paid the Parish Rates, if by decay and failure of Trade they Break and are

are put in Prison for Debt, they shall receive a Pension for Subsistence during *close Imprisonment*.

(7.) If by Sickness or Accidents they are reduc'd to extremities of Poverty for a season, on a true representation to the Office, they shall be Reliev'd as the Governors shall see cause.

*It is to be Noted, That in the 4th. Article such as by Sickness and Age are disabled from Work, and Poor, shall be taken into the House and provided for; whereas in the 3d. Article, they who are Blind, or have lost Limbs, &c. shall have Pensions allow'd them.*

The reason of this difference is this: A Poor Man or Woman that has lost his Hand, or Leg, or Sight; is visibly disabled, and we cannot be deceiv'd, whereas other Infirmities are not so easily judg'd of, and every body

wou'd be claiming a Pension, when but few will demand being taken into an Hospital but such as are really in want.

And that this might be manag'd with such Care and Candor as a Design which carries so good a face ought to be, I Propose the following Method for putting it in Practice.

I suppose every Undertaking of such a magnitude must have some principal Agent to push it forward, who must manage and direct every thing *always* with direction of the Governors.

And First, I'll suppose One General Office erected for the great Parishes of *Stepney* and *Whitechappel*; and as I'll lay down afterwards some Methods to oblige all People to come in and Subscribe, so I may be allow'd to suppose here, That all the Inhabitants

tants of those Two large Parishes (the meaner Labouring sort I mean) shou'd Enter their Names, and that the number of them shou'd be a 100000, as I believe they wou'd be at least.

First, There shou'd be Nam'd 50 of the principal Inhabitants of the said Parishes (of which the Church-Wardens for the time being, and all the Justices of the Peace dwelling in the bounds of the said Parish, and the Ministers resident for the time being, to be part) to be Governors of the said Office.

The said 50 to be first Nominated by the Lord-Mayor of *London* for the time being, and every Vacancy to be suppli'd in 10 days at farthest, by the Majority of Voices of the rest.

The 50 to chuse a Committee of 11, to sit twice a week, of whom 3 to

L 4 be

be a *Quorum*; with a Chief Governor, a Deputy-Governor, and a Treasurer.

In the Office, a Secretary with Clerks of his own, a Register, and 2 Clerks, 4 Searchers, a Messenger, one in daily attendance under Salary, a Physician, a Surgeon, and 4 Visitors.

In the Hospital, more or less, according to the Number of People entertain'd, a Housekeeper, a Steward, Nurses, a Porter, and a Chaplain.

For the Support of this Office, and that the deposite Money might go to none but the Persons and Uses for whom it is paid, and that it might not be said Officers and Salaries was the chief end of the Undertaking, *as in many a Project it has been*; I propose, That the Manager, or Undertaker, who I mention'd before, be the Secretary, who shall have a Clerk allow'd him, whose business it shall be to keep the Register, take the Entries,

tries and give out the Tickets Seal'd by the Governors, and Sign'd by himself, and to Enter always the Payment of Quarteridge of every Subscriber. And that there may be no Fraud or Connivance, and too great Trust be not repos'd in the said Secretary, every Subscriber who brings his Quarteridge, is to put it into a great Chest, lockt up with 11 Locks, every Member of the Committee to keep a Key, so that it cannot be open'd but in the Presence of them all; and every time a Subscriber pays his Quarteridge, the Secretary shall give him a Seal'd Ticket, thus *Christmas 96.* which shall be allow'd as the Receipt of Quarteridge for that Quarter.

*Note, The reason why every Subscriber shall take a Receipt or Ticket for his Quarteridge, is because this must be the standing Law of the Office,*

Office, that if any Subscriber fail to pay their Quarteridge, they shall never Claim after it, until double so much be paid, nor not at all that Quarter, whatever befalls them.

The Secretary shou'd be allow'd to have 2 d. for every Ticket of Entry he gives out, and 1 d. for every Receipt he gives for Quarteridge, to be accounted for as follows:

One Third to himself in lieu of Salary, he being to Pay Three Clerks out of it. One Third to the Clerks, and other Officers among them.

And One Third to defray the incident Charge of the Office.

Thus

Thus Calculated.

	Per Ann.
	l. s. d.
100000 Subscribers paying 1 d. each every Quarter is	1666 3 4
One Third } To the Secretary per Ann. and Three Clerks	555 7 9
One Third } To a Register To a Clerk To 4 Searchers To a Physician To a Surgeon To Four Visitors	550 0 0
One Third } To Ten Committee Men, 5s. each fitting twice per Week To a Clerk of Committees To a Messenger A House for the Office A House for the Hospital Contingencies	560 15 7
	15 s. 7 d.
	1666 3 4

All the Charge being thus paid out of such a Trifle as 1 d. per Quarter, the next Consideration is to examine what the Incomes of this Subscription may be, and in time what may be the Demands upon it. If

If 100 000 persons subscribe, they pay down at their entring, each 6 d. which is	l. s. d. 2500 00 00
---	------------------------

And the first year's Payment is in Stock at 1 s. per Quarter	} 20000 00 00
---	---------------

It must be allow'd, that under Three Months the Subscriptions will not be well compleat; so the Payment of Quarteridge shall not begin but from the Day after the Books are full, or shut up; and from thence one year is to pass before any Claim can be made; and the Money coming in at sepa- rate times, I suppose no Improvement upon it for the first year, except of the 2500, which lent to the King on some good Fund, at 7 l. per Cent. Interest, advances the first year,	} 175 00 00
---	-------------

The Quarteridge of the Second year, abating for 1000 Claims,	} 19800 00 00
---	---------------

And the Interest of the first year's Mo- ney, at the end of the second year, lent to the King, as afore said, at 7 per Cent. Inte- rest, is	} 1774 10 00
--	--------------

The Quarteridge of the Third year, abating for Claims,	} 19400 00 00
---	---------------

The Interest of former Cash, to the end of the Third Year,	} 3284 08 00
Income of Three Years	} 66933 18 00

Note, Any person may pay 2 s. up to  
5 s. Quarterly, if they please, and upon a  
Claim, will be allow'd in proportion.

To

To assign what shall be the Charge  
upon this, where Contingency has so  
great a share, is not to be done; but  
by way of Political Arithmetick a pro-  
bable Guess may be made.

'Tis to be noted, That the Pensions I  
propose to be paid to Persons claim-  
ing by the Third, Fifth, and Sixth  
Articles, are thus; Every Person  
who paid 1 s. Quarterly, shall re-  
ceive 12 d. Weekly, and so in pro-  
portion, every 12 d. paid Quarterly  
by any one Person, to receive so ma-  
ny Shillings Weekly, if they come to  
claim a Pension.

The first Year no Claim is allow'd;  
so the Bank has in Stock compleatly  
22500 l. From thence we are to  
consider the Number of Claims.

Sir William Petty, in his Political A-  
rithmetick, supposes not above one  
in

in 40 to dye per Ann. out of the whole number of people; and I can by no means allow, that the Circumstances of our Claims will be as frequent as Death; for these Reasons:

(1.) Our Subscriptions respect all persons grown, and in the Prime of their Age; past the first, and providing against the last part of Danger. Sir William's Account including Children and Old People, which always makes up One Third of the Bills of Mortality.

(2.) Our Claims will fall thin at first, for several Years; and let but the Money increase for Ten Years, as it does in the Account for Three Years, 'twould be almost sufficient to maintain the whole Number.

(3.) Allow that Casualty and Poverty are our Debtor-side; Health, Prosperity, and Death, are the Creditor-side of the Account; and in all  
pro-

probable Accounts, those Three Articles will carry off Three Fourth Parts of the Number, as follows: If 1 in 40 shall dye Annually, as no doubt they shall, and more, that is 2500 a year, which in 20 Years is 50000 of the Number, I hope I may be allow'd One Third to be out of condition to claim, apparently living without the help of Charity; and One Third in Health of Body, and able to work; which put together, makes 83332; so it leaves 16668 to make Claims of Charity and Pensions in the first 20 years, and One half of them must, according to Sir William Petty, Die on our hands in 20 years; so there remains but 8334.

But to put it out of doubt, beyond the proportion to be guess'd at, I'll allow they shall fall thus;

*The First Year, we are to note, none can claim, and the Second Year the Number*



Number must be very few, but increasing; wherefore I suppose,

One in every 500 shall claim	}	l.
the second year, which is 200,		500
The Charge whereof is	}	
One in every 100 the third year, is 1000; the Charge,		2500
Together with the former 200,		500
		<hr/>
		3000

To carry on the Calculation.

We find the Stock at	}	l.	s.	d.
the end of the 3d year,		66933	18	0
The Quarteridge of	}			
the 4th year, abating as before,		19000	00	0
Interest of the Stock,		4882	17	6
The Quarteridge of	}			
the 5th year,		18600	00	0
Interest of the Stock,		6473	00	0
		<hr/>		
		115879	15	6
				The

		l.	s.	d.
The Charge		3000	00	0
2000 to fall the 4th Year	}	5000	00	0
And the Old continued		3000	00	0
2000 the 5th Year		5000	00	0
The Old continued		11000	00	0
		<hr/>		
		27000	00	0

By this computation the Stock is increased above the Charge in Five years 89379 l. 15 s. 6 d. and yet here are fundry Articles to be considered on both sides of the Account, that will necessarily increase the Stock and diminish the Charge.

M

First

l. s. d.

First, In the Five years time 6200 having claim'd Charity, the Number being abated for in the reckoning above for Stock, it may be allow'd New Subscriptions will be taken in to keep the Number full, which in Five years amounts to

3400 00 0

Their Sixpences is

155 00 0

3555 00 0

Which added to }  
115879 l. 15 s. 6 d. }  
Augments the Stock }  
to

119434 15 6

Six

l. s. d.

Six thousand two hundred persons claiming help, which falls to be sure, on the Aged and Infirm, I think, at a modest computation, in Five years time 500 of them may be dead, which, without allowing annually, we take at an Abatement of 4000 l. out of the Charge

4000 00 0

Which reduces the Charge to

23000 00 0

Besides this, the Interest of the Quarteridge, which is supposed in the former Account to lie dead till the Year is out, which cast up from  
M 2 Quarter

164. *An Essay*

Quarter to Quarter, allowing it to be put out Quarterly, as it may well be, amounts to by computation for Five Year, 5250*l.*

From the 5th year, as near as can be computed, the Number of Pensioners being so great I make no doubt but they shall Die off of the hands of the Undertaker as fast as they shall fall in, excepting so much difference as the Payment of every Year, which the Interest of the Stock shall supply.

*For Example:*

	<i>l.</i>	<i>s.</i>	<i>d.</i>
At the end of the Fifth Year the Stock in hand	94629	15	6
The Payment of the Sixth Year	20000	00	0
Interest of the Stock	5408	04	0
	<hr/>		
	120037	19	6
		Allow	

*upon Projects.* 165

	<i>l.</i>	<i>s.</i>	<i>d.</i>
Allow an overplus Charge for keeping in the House, which will be dearer than Pensions, 10000 <i>l.</i> per Ann.	10000	00	0
Charge of the 6th Year	22500	00	0
Balance in Cash	87537	19	6
	<hr/>		
	120037	19	6

This also is to be allow'd, That all those Persons who are kept by the Office in the House shall have Employment provided for them, whereby no Persons shall be kept Idle, the Works to be suited to every one's Capacity without Rigour, only some distinction to those who are most willing to  
M 3 Work;

Work; the Profits of the said Work to the Stock of the House.

Besides this there may great and very profitable Methods be found out to improve the Stock beyond the settled Interest of 7 per Cent. which perhaps may not always be to be had, for the Exchequer is not always borrowing Money; but a Bank of 80000 l. employ'd by faithful hands, need not want opportunities of great and very considerable Improvement.

Also it wou'd be a very good Object for Persons who Die Rich to leave Legacies to, which in time might be very well suppos'd to raise a standing Revenue to it.

I won't say but various Contingencies may alter the Charge of this Undertaking, and swell the Claims beyond proportion, further than I extend it; but all that, and much more, is sufficiently answer'd in the Calculations,

tions, by above 80000 l. in Stock to Provide for it.

As to the Calculation being made on a vast Number of Subscribers, and more than, perhaps, will be allow'd likely to Subscribe, I think the proportion may hold good in a few, as well as in a great many; and, perhaps, if 20000 Subscrib'd, it might be as effectual; I am indeed willing to think all Men shou'd have sense enough to see the usefulness of such a Design, and be perswaded by their Interest to engage in it; but some Men have less Prudence than Brutes, and will make no provision against Age till it comes; and to deal with such, Two ways might be us'd by Authority to Compel them.

(1.) The Church-Wardens and Justices of Peace shou'd send the Beadle of the Parish, with an Officer belonging to this Office, about to the

Poorer Parishioners to tell them, That since such Honourable Provision is made for them to secure themselves in Old Age from Poverty and Distress, they shou'd expect no Relief from the Parish, if they refus'd to Enter themselves, and by sparing so small a part of their Earnings to prevent future Misery.

(2.) The Church-Wardens of every Parish might refuse the removal of Persons and Families into their Parish but upon their having Entred into this Office.

(3.) All Persons shou'd be publicly desir'd to forbear giving any thing to Beggars; and all common Beggars suppress'd after a certain time; for this wou'd effectually suppress Beggery at last.

And to oblige the Parishes to do this on behalf of such a Project, the Governor of the House shou'd secure the

the Parish against all Charges coming upon them from any Person who did Subscribe and pay the Quarteridge, and that wou'd most certainly oblige any Parish to endeavour that all the Labouring Meaner People in the Parish shou'd enter their Names; for in time 'twou'd most certainly take all the Poor in the Parish off of their hands.

I know that by Law no Parish can refuse to Relieve any Person or Family fallen into Distress, and therefore to send them word they must expect no Relief, wou'd seem a vain threatening; but thus far the Parish may do, they shall be esteem'd as Persons who deserve no Relief, and shall be us'd accordingly; For who, indeed, wou'd ever pity that Man in his Distress, who at the expence of *Two Pots of Beer a Month*, might have prevented it, and wou'd not spare it?

As to my Calculations, on which I do

do not depend neither, I say this, if they are probable, and that in Five years time a Subscription of a Hundred thousand Persons wou'd have 87537 l. 19 s. 6 d. in Cash, all Charges paid, I desire any one but to reflect what will not such a Sum do; *for instance*, were it laid out in the Million Lottery Tickets, which are now Sold at 6 l. each, and bring in 1 l. per Ann. for Fifteen Years, every 1000 l. so laid out, pays back in time 2500 l. and that time wou'd be as fast as it wou'd be wanted, and therefore be as good as Money; or if laid out in improving Rents, as Ground-Rents with Buildings to devolve in time, there is no question but a Revenue wou'd be rais'd in time to Maintain One third part of the Number of Subscribers, if they shou'd come to Claim Charity.

And I desire any Man to consider

sider the present State of this Kingdom, and tell me, if all the People of *England*, Old and Young, Rich and Poor, were to Pay into one common Bank, 4 s. per Ann. a Head, and that 4 s. duly and honestly manag'd, Whether the overplus paid by those who Die off, and by those who never come to Want, wou'd not in all probability Maintain all that shou'd be Poor, and for ever Banish Beggery and Poverty out of the Kingdom.

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Of W A G E R I N G.

**W**A G E R I N G, as now practis'd by Politics and Contracts, is become a Branch of *Assurances*; it was before more properly a part of Gaming, and as it deserv'd, had but a very low esteem; but shifting

shifting sides, and the War providing proper subjects, as the contingences of Sieges, Battels, Treaties, and Campaigns, it encreas'd to an extraordinary Reputation, and Offices were erected on purpose which manag'd it to a strange degree and with great Advantage, especially to the Office-keepers; so that as has been computed, there was not less Gaged on one side and other upon the second Siege of *Limerick*, than Two hundred thousand Pound.

How 'tis manag'd, and by what trick and artifice it became a Trade, and how insensibly Men were drawn into it, an easy Account may be given.

I believe *Novelty* was the first wheel that set it on work, and I need make no reflection upon the power of that Charm: It was wholly a new thing, at least upon the *Exchange* of *London*; and the first occasion that gave it

it a room among publick Discourse, was some Persons forming Wagers on the Return and Success of King *James*, for which the Government took occasion to use them as they deserv'd.

I have heard a Bookseller in King *James's* time say, That if he wou'd have a Book sell, he wou'd have it Burnt by the hand of the Common Hangman; the Man, no doubt, valu'd his Profit above his Reputation; but People are so addicted to prosecute a thing that seems forbid, that this very practice seem'd to be encourag'd by its being *Contraband*.

The Trade encreas'd, and first on the *Exchange* and then in Coffee-houses it got life, till the Brokers, those *Vermis* of Trade, got hold of it, and then particular Offices were set apart for it, and an incredible resort thither was to be seen every day.

These Offices had not been long in being,

being, but they were throng'd with *Sharps* and *Setters* as much as the *Groom-Porter's*, or any *Gaming-Ordinary* in *Town*, where a Man had nothing to do, but to make a good Figure and prepare the Keeper of the Office to give him a Credit as a good Man, and though he had not a Groat to pay, he shou'd take *Guineas* and sign *Polities*, till he had receiv'd, perhaps 3 or 400 *l.* in Money on condition to pay great Odds, and then Success tries the Man; if he Wins, his Fortune is made; if not, he's a better Man than he was before, by just so much Money, for as to the Debt, he is your *Humble Servant* in the *Temple* or *Whitehall*.

But besides those who are but the *Thieves* of the Trade, there is a Method as effectual to get Money as possible, manag'd with more appearing *Honesty*, but no less Art, by which  
the

the *Wagerer*, in Confederacy with the *Office-keeper*, shall lay vast Sums, great Odds, and yet be always sure to Win.

*For Example:*

A Town in *Flanders*, or elsewhere, during the War is besieg'd; perhaps at the beginning of the Siege the Defence is vigorous, and Relief probable, and it is the opinion of most people, the Town will hold out *so long*, or perhaps not be taken at all: The *Wagerer* has two or three more of his sort in conjunction, of which always the *Office-keeper* is one; and they run down all discourse of the taking the Town, and offer great Odds it shall not be taken by such a day: Perhaps this goes on a Week, and then the Scale turns; and tho' they seem to hold the same opinion still, yet underhand the *Office-keeper* has Orders to Take all the Odds which by their Ex-  
ample



ample was before given, against the taking the Town; and so all their first-given Odds are easily secur'd, and yet the people brought into a vein of Betting against the Siege of the Town too. Then they order all the Odds to be Taken as long as they will run, while they themselves openly give Odds, and sign Politics, and oftentimes take their own Money, till they have receiv'd perhaps double what they at first laid. Then they turn the Scale at once, and cry down the Town, and lay that it shall be taken, till the length of the first Odds is fully run; and by this Manage, if the Town be taken they win perhaps Two or Three Thousand Pounds, and if it be not taken, they are no Losers neither.

'Tis visible by experience, not one Town in ten is besieg'd, but 'tis taken. The Art of War is so improv'd, and our Generals are so wary, that an Army

my seldom attempts a Siege, but when they are almost sure to go on with it; and no Town can hold out, if a Relief cannot be had from abroad.

Now if I can by first laying 500 l. to 200 l. with A, that the Town shall not be taken, wheedle in B to lay me 5000 l. to 2000 l. of the same; and after that, by bringing down the Vogue of the Siege, reduce the Wagers to Even-hand, and lay 2000 l. with C that the Town shall not be taken; by this Method, 'tis plain,

- If the Town be not Taken, I win 2200 l. and lose 2000 l.
- If the Town be Taken, I win 5000 l. and lose 2500 l.

This is Gaming by Rule, and in such a Knot 'tis impossible to lose; for if it is in any Man's or Company of Men's power, by any Artifice to alter

N the

the Odds, 'tis in their power to command the Money out of every man's Pocket, who has no more Wit than to venture.

Of F O O L S.

OF all Persons who are Objects of our Charity, none move my Compassion, like those whom it has pleas'd God to leave in a full state of Health and Strength, but depriv'd of Reason to act for themselves. And it is, in my opinion, one of the greatest Scandals upon the Understanding of others, to mock at those who want it. Upon this account I think the Hospital we call *Bedlam*, to be a Noble Foundation; a visible Instance of the sense our Ancestors had of the greatest Unhappiness which can befall Human Kind:

Kind: Since as the Soul in Man distinguishes him from a Brute, so where the Soul is dead ( for so it is as to acting ) no Brute so much a Beast as a Man. But since never to have it, and to have lost it, are synonymous in the Effect, I wonder how it came to pass, that in the Settlement of that Hospital they made no Provision for Persons born without the use of their Reason, such as we call *Fools*; or, more properly, *Naturals*.

We use such in *England* with the last Contempt, which I think is a strange Error, since tho' they are useless to the Commonwealth, they are only so by God's direct Providence, and no previous Fault.

I think 'twould very well become this Wise Age to take care of such: And perhaps they are a particular Rent-Charge on the Great Family of *Mankind*; left by the Maker of us all;

N z like

like a Younger Brother, who tho' the Estate be given from him, yet his Father expected the Heir should take some care of him.

If I were to be ask'd, Who ought in particular to be charg'd with this Work? I would answer in general, Those who have a Portion of Understanding extraordinary: Not that I would lay a Tax upon any man's Brains, or discourage Wit, by appointing Wise Men to maintain Fools: But some Tribute is due to God's Goodness for bestowing extraordinary Gifts; and who can it be better paid to, than such as suffer for want of the same Bounty?

For the providing therefore some Subsistence for such, that Natural Defects may not be expos'd:

It is Propos'd,

That a Fool-House be Erected, either by Publick Authority, or by the City, or by an Act of Parliament; into which, all that are *Naturals*, or born Fools, without Respect or Distinction, should be admitted and maintain'd.

For the Maintenance of this, a small stated Contribution, settl'd by the Authority of an Act of Parliament, without any Damage to the Persons paying the same, might be very easily rais'd, by a Tax upon Learning, to be paid by the Authors of Books.

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182 *An Essay*

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 Reprinted Copies the same Rates.

This Tax to be paid into the Chamber of London for the space of Twenty Years, would without question raise a Fund sufficient to Build and Purchase a Settlement for this House.

I suppose this little Tax being to be rais'd at so few places as the Printing-Presses, or the Licensers of Books, and consequently the Charge but very small in gathering, might bring in about 1500 l. per Annum, for the term of Twenty Years, which would perform the Work to the degree following.

The House should be Plain and Decent, (for I don't think the Ostentation

*upon Projects.* 183

tion of Buildings necessary or suitable to Works of Charity); and be built somewhere out of Town, for the sake of the Air.

The Building to cost about 1000 l. or if the Revenue exceed, to cost 2000 l. at most, and the Salaries mean in proportion.

<i>In the House,</i>	
A Steward, _____	30 l. per Ann.
A Purveyor, _____	20
A Cook, _____	20
A Butler, _____	20
Six Women to assist the Cook, and } clean the House, 4 l. each, _____	24
Six Nurses to Tend the People, } 3 l. each, _____	18
A Chaplain, _____	20
152	
A Hundred Alms-People, at 8 l. } per Ann. Dyet, &c. _____	800
952 l. per Ann.	
The Table for the Officers, and } Contingences, and Cloaths for } the Alms-People, and Firing, } put together, _____	500 l. per Ann.
An Auditor of the Accounts, a Committee of the Governors, and Two Clerks.	

Here I suppose 1500 Pounds *per Ann.* Revenue, to be settl'd upon the House, which 'tis very probable might be rais'd from the Tax afore-said. But since an Act of Parliament is necessary to be had for the Collecting this Duty, and that Taxes for keeping of Fools would be difficultly obtain'd, while they are so much wanted for Wise Men; I would propose to raise the Money by voluntary Charity, which wou'd be a Work would leave more Honour to the Undertakers, than Feasts and great Shows, which our Publick Bodies too much diminish their Stocks with.

But to pass all suppositious ways, which are easily thought of, but hardly procur'd; I propose to maintain Fools out of our own Folly: And whereas a great deal of Money has been thrown about in Lotteries, the following Proposal would very easily perfect our Work. *A Cha-*

*A Charity-Lottery.*

That a Lottery be set up by the Authority of the Lord-Mayor and Court of Aldermen, for a Hundred thousand Tickets, at Twenty Shillings each, to be drawn by the known Way and Method of drawing Lotteries, as the Million-Lottery was drawn; in which no Allowance to be made to any body; but the Fortunate to receive the full Sum of One hundred thousand Pounds put in, without Discount; and yet this double Advantage to follow:

(1.) That an immediate Sum of One hundred thousand Pounds shall be rais'd and paid into the *Exchequer* for the Publick Use.

(2.) A Sum of above Twenty thousand Pounds be gain'd, to be put into the hands of known Trustees, to be

be laid out in a Charity for the Maintenance of the Poor.

That as soon as the Money shall be come in, it shall be paid into the *Exchequer*, either on some good Fund, if any suitable, or on the Credit of *Exchequer*; and that when the Lottery is drawn, the Fortunate to receive Tallies or Bills from the *Exchequer* for their Money, payable at Four Years.

The *Exchequer* receives this Money, and gives out Tallies according to the Prizes, when 'tis drawn, all payable at Four Years; and the Interest of this Money for Four Years is struck in Tallies proportion'd to the time, and given to the Trustees; which is the Profit I propose for the Work.

Thus the Fortunate have an immediate Title to their Prizes, at Four Years, without Interest; and the Hospital will have also an immediate Title to 6000 *l. per Ann.* for Four Years,

Years, which is the Interest at 6 *per Cent. per Ann.*

If any should object against the Time of staying for their Prizes, it should be answer'd thus, That whoever did not like to stay the Time for the Money, upon discounting Four Years Interest at 8 *per Cent.* should have their Money down.

I think this Specimen will inform any body what might be done by Lotteries, were they not hackney'd about in Private Hands, who by Fraud and Ill Management put them out of Repute, and so neither gain themselves, nor suffer any useful handsome Design to succeed.

'Twould be needless, I suppose, to mention, That such a Proposal as this ought to be set on foot by Publick Approbation, and by Men of known Integrity and Estates, that there may be no room left for a suspicion of private advantage. If

If this or any equivalent Proposal succeeded to raise the Money, I would have the House establish'd as aforesaid, with larger or smaller Revenues, as necessity oblig'd; then the Persons to be receiv'd should be without distinction or respect, but principally such as were really Poor and Friendless; and any that were kept already by any Parish-Collection, the said Parish should allow Forty Shillings Yearly towards their Maintenance; which no Parish would refuse that subsisted them wholly before.

I make no question but that if such an Hospital was erected within a Mile or two of the City, one great Circumstance would happen, (*viz.*) That the common sort of people, who are very much addicted to rambling in the Fields, would make this House the customary Walk, to divert themselves with the Objects to be seen there, and

to

to make what they call Sport with the Calamity of others; as is now shamefully allow'd in *Bedlam*.

To prevent this, and that the condition of such, which deserves Pity, not Contempt, might not be the more expos'd by this Charity, it should be order'd, That the Steward of the House be in Commission of the Peace within the Precincts of the House only, and authoriz'd to punish by limited Fines, or otherwise, any person that shall offer any Abuse to the poor Almspeople, or shall offer to make Sport at their Condition.

If any person at Reading of this, shou'd be so impertinent as to ask, To what purpose I wou'd appoint a Chaplain in an Hospital of *Fools*? I could answer him very well, by saying, For the use of the other Persons, Officers and Attendants in the House.

But

But besides that, Pray, *Why not a Chaplain for Fools, as well as for Knaves,* since both, tho' in a different manner, are incapable of reaping any benefit by Religion, unless by some invisible Influence they are made do- cible; and since the same Secret Power can restore these to their Reason, as must make the other Sensible; Pray, *Why not a Chaplain?* Ideots indeed were denied the Communion in the Primitive Churches, but I never read they were not to be pray'd for, or were not admitted to hear.

If we allow any Religion, and a Divine Supreme Power, whose In- fluence works invisibly on the hearts of men (*as he must be worse than the people we talk of, who denies it*), we must allow at the same time, *that Power* can restore the Reasoning- Fa- culty to an Ideot; and 'tis our part to use the proper means of supplicating  
Heaven

Heaven to that end, leaving the dispo- sing-part to the Issue of unalterable Providence.

The Wisdom of Providence has not left us without Examples of some of the most stupid Natural Ideots in the world, who have been restor'd to their Reason, or as one would think, had Reason infus'd after a long Life of *Ideotism*; Perhaps, among other wise ends, to confute that sordid Suppositi- on, That Ideots have no Souls.

Of B A N K R U P T S.

**T**HIS Chapter has some Right to stand next to that of Fools; for besides the common acceptation of late, which makes every *Unfortu- nate Man a Fool*, I think no man so much made a Fool of as a *Bankrupt*.  
If



If I may be allow'd so much liberty with our Laws, which are generally good, and above all things are temper'd with Mercy, Lenity, and Freedom, This has something in it of Barbarity; it gives a loose to the Malice and Revenge of the Creditor, as well as a Power to right himself, while it leaves the Debtor no way to show himself honest: It contrives all the ways possible to drive the Debtor to despair, and encourages no new Industry, for it makes him perfectly incapable of any thing but *starving*.

This Law, especially as it is now frequently executed, tends wholly to the Destruction of the Debtor, and yet very little to the Advantage of the Creditor.

(1.) The Severities to the Debtor are unreasonable, and, if I may so say, a little inhuman; for it not only strips him of all in a moment, but renders

renders him for ever incapable of helping himself, or relieving his Family by future Industry. If he 'scapes from Prison, which is hardly done too, if he has nothing left, he must starve, or live on Charity; if he goes to work, no man dare pay him his Wages, but he shall pay it again to the Creditors; if he has any private Stock left for a Subsistence, he can put it no where; every man is bound to be a Thief, and take it from him: If he trusts it in the hands of a Friend, he must receive it again as a great Courtesy, for that Friend is liable to account for it. I have known a poor man prosecuted by a Statute to that degree, that all he had left was a little Money, which he knew not where to hide; at last, that he might not starve, he gives it to his Brother, who had entertain'd him; the Brother, after he had his Money, quarrels with him to get him out of his

his House; and when he desires him to let him have the Money lent him, gives him this for Answer, *I cannot pay you safely, for there is a Statute against you*; which run the poor man to such Extremities, that he destroy'd himself. Nothing is more frequent, than for men who are reduc'd by Miscarriage in Trade, to Compound and Set up again, and get good Estates; but a Statute, as we call it, for ever shuts up all doors to the Debtor's Recovery; as if Breaking were a Crime so Capital, that he ought to be cast out of Human Society, and expos'd to Extremities worse than Death. And, which will further expose the fruitless Severity of this Law, 'tis easy to make it appear, That all this Cruelty to the Debtor is so far (generally speaking) from advantaging the Creditors, that it destroys the Estate, consumes it in extravagant Charges, and unless the Debtor

Debtor be consenting, seldom makes any considerable Dividends. And I am bold to say, There is no Advantage made by the prosecuting of a Statute with Severity, but what might be doubly made by Methods more merciful. And tho' I am not to prescribe to the Legislators of the Nation, yet by way of Essay I take leave to give my Opinion and my Experience in the Methods, Consequences, and Remedies of this Law.

All people know, who remember any thing of the Times when that Law was made, that the Evil it was pointed at, was grown very rank, and Breaking to defraud Creditors so much a Trade, that the Parliament had good reason to set up a Fury to deal with it; and I am far from reflecting on the Makers of that Law, who, no question, saw 'twas necessary at that time: But as Laws, tho' in themselves good, are

are more or less so, as they are more or less seasonable, squar'd, and adapted to the Circumstances and Time of the Evil they are made against; so 'twere worth while (with Submission) for the same Authority to examine:

(1.) Whether the Length of Time since that Act was made, has not given opportunity to Debtors,

1. To evade the Force of the Act by Ways and Shifts to avoid the Power of it, and secure their Estates out of the reach of it?

2. To turn the Point of it against those whom it was made to relieve? Since we see frequently now, that Bankrupts desire Statutes, and procure them to be taken out against themselves.

(2.) Whether the Extremities of this Law are not often carried on beyond the true Intent and Meaning of the Act it self, by Persons, who besides

sides being Creditors, are also Malicious, and gratify their private Revenge, by prosecuting the Offender, to the Ruin of his Family.

If these Two Points are to be prov'd, then I am sure 'twill follow, That this Act is now a Publick Grievance to the Nation; and I doubt not but will be one time or other repeal'd by the same Wise Authority which made it.

(1.) Time and Experience has furnish'd the Debtors with Ways and Means to evade the Force of this Statute, and to secure their Estate against the reach of it; which renders it often insignificant, and consequently, the Knave, against whom the Law was particularly bent, gets off; while he only who fails of mere Necessity, and whose honest Principle will not permit him to practice those Methods, is expos'd to the Fury of this Act: And as things are now order'd, nothing is

more easy, than for a man to order his Estate so, that a Statute shall have no power over it, or at least but a little.

If the Bankrupt be a Merchant, no Statute can reach his Effects beyond the Seas; so that he has nothing to secure but his Books, and away he goes into the *Friars*. If a Shopkeeper, he has more difficulty; but that is made easy, for there are Men (and Carts) to be had, *whose Trade it is*, and who in One Night shall remove the greatest Warehouse of Goods, or Cellar of Wines in the Town, and carry them off into those Nurseries of Rogues, the *Mint* and *Friars*; and our Constables and Watch, who are the allow'd Magistrates of the Night, and who shall stop a poor little lurking Thief, that it may be has stole a bundle of old Cloaths, worth 5 s. shall let them all pass without any disturbance, and see

see a hundred honest men robb'd of their Estates before their faces, to the Eternal Infamy of the Justice of the Nation.

And were a man but to hear the Discourse among the Inhabitants of those Dens of Thieves, when they first swarm about a New Comer, to comfort him; for they are not all harden'd to a like degree at once.---- Well, says the first, *Come, don't be concern'd, you have got a good Parcel of Goods away, I promise you; you need not value all the World.* Ah! wou'd I had done so, says another, *I'de a laugh'd at all my Creditors.* Ay, says the young Proficient in the harden'd Trade, *but my Creditors!* Damn the Creditors, says a Third, *Why, there's such a one and such a one, they have Creditors too, and they won't agree with them, and here they live like Gentlemen, and care not a farthing for them.* Offer your Creditors Half a

Crown in the Pound, and pay it them in Old Debts, and if they won't take it, let them alone, they'll come after you, never fear it. O! But a Statute, says he again. O! But the Devil, cries the Minter. Why, 'tis the Statutes we live by, say they: Why, if 'twere not for Statutes, Creditors would comply, and Debtors wou'd compound, and We Honest Fellows here of the Mint wou'd be starv'd. Prithee, What need you care for a Statute? A Thousand Statutes can't reach you here. This is the Language of the Countrey, and the New Comer soon learns to speak it; (for I think I may say, without wronging any man, I have known many a man go in among them Honest, that is, without Ill Design, but I never knew one come away so again.) ----- Then comes a Graver Sort among this Black Crew, (for here, as in Hell, are Fiends of Degrees, and different Magnitude), and

and he falls into Discourse with the New Comer, and gives him more solid Advice. Look you, Sir, I am concern'd to see you melancholly, I am in your Circumstance too, and if you'll accept of it, I'll give you the best Advice I can; and so begins the Grave Discourse.

The man is in too much trouble, not to want Counsel, so he thanks him, and he goes on: Send a Summons to your Creditors, and offer them what you can propose in the Pound (always reserving a good Stock to begin the World again), which if they will take, you are a Freeman, and better than you were before; if they won't take it, you know the worst of it, you are on the better side of the hedge with them: If they will not take it, but will proceed to a Statute, you have nothing to do, but to oppose Force with Force; for the Laws of Nature tell you, you must not starve; and a Statute is so  
bar-

barbarous, so unjust, so malicious a way of proceeding against a man, that I do not think any Debtor oblig'd to consider any thing but his own Preservation, when once they go on with that. -----For why, says the old studi'd Wretch, should the Creditors spend your Estate in the Commission, and then demand the Debt of you too? Do you owe any thing to the Commission of the Statute? (No, says he); Why then, says he, I warrant their Charges will come to 200 l. out of your Estate, and they must have 10 s. a day for starving you and your Family. I cannot see why any man should think I am bound in Conscience to pay the Extravagance of other men. If my Creditors spend 500 l. in getting in my Estate by a Statute, which I offer'd to surrender without it, I'll reckon that 500 l. paid them, let them take it among them; for Equity is due to a Bankrupt as well as to any man; and if the Laws do not give it us, we must take it.

This

This is too rational Discourse not to please him, and he proceeds by this Advice; the Creditors cannot agree, but take out a Statute; and the man that offer'd at first, it may be, 10 s. in the Pound, is kept in that cursed place till he has spent it all, and can offer nothing, and then gets away beyond Sea, or after a long Consumption gets off by an Act of Relief to poor Debtors, and all the Charges of the Statute falls among the Creditors. Thus I knew a Statute taken out against a Shopkeeper in the Countrey, and a considerable Parcel of Goods too seiz'd, and yet the Creditors, what with Charges, and two or three Suits at Law, lost their whole Debts, and 8 s. per Pound Contribution-Money for Charges; and the poor Debtor, like a man under the Surgeon's hand, died in the Operation.

(2.) Ano-

(2.) Another Evil that Time and Experience has brought to light from this Act, is, when the Debtor himself shall confederate with some particular Creditor to take out a Statute; and this is a Master-piece of Plot and Intrigue: For perhaps some Creditor honestly receiv'd in the way of Trade a large Sum of Money of the Debtor for Goods sold him when he was *sui juris*; and he by consent shall own himself a Bankrupt before that time, and the Statute shall reach back to bring in an Honest Man's Estate, to help pay a Rogue's Debt. Or a man shall go and borrow a Sum of Money upon a Parcel of Goods, and lay them to Pledge; he keeps the Money, and the Statute shall fetch away the Goods to help forward the Composition. These are Tricks I can give too good an account of, having more than once suffer'd by the Experiment. I could  
give

give a Scheme of more ways, but I think 'tis needless to prove the Necessity of laying aside that Law, which is pernicious to both Debtor and Creditor, and chiefly hurtful to the Honest Man who it was made to preserve.

The next Enquiry is, Whether the Extremities of this Law are not often carried on beyond the true Intent and Meaning of the Act it self, for Malicious and Private Ends, to gratify Passion and Revenge?

I remember the Answer a Person gave me, who had taken out Statutes against several Persons, and some his near Relations, who had fail'd in his Debt; and when I was one time dissuading him from prosecuting a man who ow'd me Money as well as him, I us'd this Argument with him; *You know the man has nothing left to pay. That's true, says he, I know that well enough. To what purpose then, said I,*  
will

*will you prosecute him? Why, Revenge is sweet,* said he. ---Now a man that will prosecute a Debtor, not as a Debtor, but by way of Revenge, such a man is, I think, not intentionally within the benefit of our Law.

In order to state the Case right, there are four Sorts of People to be consider'd in this Discourse; and the true Case is how to distinguish them.

(1.) There is the Honest Debtor, who fails by visible Necessity, Losses, Sicknes, Decay of Trade, or the like.

(2.) The Knavish, Designing, or Idle, Extravagant Debtor, who fails because either he has run out his Estate in Excesses, or on purpose to cheat and abuse his Creditors.

(3.) There is the moderate Creditor, who seeks but his own, but will omit no lawful Means to gain it,

it, and yet will hear reasonable and just Arguments and Proposals.

(4.) There is the Rigorous Severe Creditor, that values not whether the Debtor be Honest Man or Knave, Able, or Unable; but will have his Debt, *whether it be to be had or no;* without Mercy, without Compassion, full of Ill Language, Passion, and Revenge.

How to make a Law to suit to all these, is the Case: *That a necessary Favour might be shown to the first, in Pity and Compassion to the Unfortunate, in Commiseration of Casualty and Poverty, which no man is exempt from the danger of. That a due Rigor and Restraint be laid upon the second, that Villany and Knavery might not be encourag'd by a Law. That a due Care be taken of the third, that mens Estates may, as far as can be,*



be, secur'd to them. And due Limits set to the last, that no man may have an unlimited Power over his Fellow-Subjects, to the Ruin of both Life and Estate.

All which I humbly conceive might be brought to pass by the following Method; to which I give the Title of

*A Court of Enquiries.*

This Court should consist of a select Number of Persons, to be chosen Yearly out of the several Wards of the City, by the Lord-Mayor and Court of Aldermen; and out of the several Inns of Court; by the Lord Chancellor, or Lord Keeper, for the time being, and to consist of,

- A President,
  - A Secretary,
  - A Treasurer,
- } To be chosen by the rest,  
and nam'd every year also.

A Judge

A Judge of Causes for the Proof of Debts.

Fifty two Citizens, out of every Ward two; of which number to be Twelve Merchants.

Two Lawyers (Baristers at least) out of each of the Inns of Court.

That a Commission of Enquiry into Bankrupts Estates be given to these, confirm'd and settl'd by Act of Parliament, with Power to Hear, Try, and Determine Causes as to Proof of Debts, and Disputes in Accounts between Debtor and Creditor, without Appeal.

The Office for this Court to be at Guildhall, where Clerks shou'd be always attending, and a Quorum of the Commissioners to sit *de Die in Diem*, from Three to Six a Clock in the Afternoon.

P To

*An Essay*

To this Court every man who finds himself press'd by his Affairs, so that he cannot carry on his Business, shall apply himself as follows:

He shall go to the Secretary's Office, and give in his Name, with this short Petition:

To the Honourable the President and Commissioners of His Majesty's Court of Enquiries. The humble Petition of *A. B.* of the Parish of \_\_\_\_\_ in the \_\_\_\_\_  
Haberdasher.

*Sheweth,*

**T**hat your Petitioner being unable to carry on his Business, by reason of great Losses and Decay of Trade, and being ready and willing to make a full and entire Discovery of his whole Estate, and to deliver up the same to your Honours upon Oath, as the Law directs for the satisfaction

*upon Projects.*

of his Creditors, and having to that purpose entred his Name into the Books of your Office on the \_\_\_\_\_ of this Instant:

Your Petitioner humbly prays the Protection of this Honourable Court.

And shall ever Pray, &c.

The Secretary is to lay this Petition before the Commissioners, who shall sign it of course; and the Petitioner shall have an Officer sent home with him immediately, who shall take Possession of his House and Goods, and an exact Inventory of every thing therein shall be taken at his Entrance by other Officers also, appointed by the Court; according to which Inventory the first Officer and the Bankrupt also shall be accountable.

This Officer shall supersede even the Sheriff in Possession, excepting

P 2 by

212 *An Essay*

by an Extent for the King; only with this Provision;

That if the Sheriff be in Possession by Warrant on Judgment, obtain'd by due Course of Law, and without Fraud or Deceit, and, *bona fide*, in Possession before the Debtor entred his Name in the Office, in such case the Plaintiff to have a double Dividend allotted to his Debt; for it was the fault of the Debtor to let Execution come upon his Goods before he sought for Protection; but this not to be allow'd upon Judgment confes'd.

If the Sheriff be in Possession by *fieri facias* for Debt immediately due to the King, the Officer however shall quit his Possession to the Commissioners, and they shall see the King's Debt fully satisfied, before any Division be made to the Creditors.

The Officers in this case to take no Fee from the Bankrupt, nor to use any  
indecent

*upon Projects.* 213

indecent or uncivil Behaviour to the Family (which is a most notorious Abuse now permitted to the Sheriffs Officers), whose Fees I have known, on small Executions, on *pretence of Civility*, amount to as much as the Debt, and yet behave themselves with unsufferable Insolence all the while.

This Officer being in Possession, the Goods may be remov'd, or not remov'd, the Shop shut up, or not shut up, as the Bankrupt upon his Reasons given to the Commissioners may desire.

The Inventory being taken, the Bankrupt shall have Fourteen Days time, and more if desir'd, upon showing good Reasons to the Commissioners, to settle his Books, and draw up his Accounts; and then shall deliver up all his Books, together with a full and true Account of his whole Estate,  
P 3 Real

Real and Personal; to which Account he shall make Oath, and afterwards to any particular of it, if the Commissioners require.

After this Account given in, the Commissioners shall have Power to examine upon Oath all his Servants, or any other Person; and if it appears that he has conceal'd any thing, in breach of his Oath, to Punish him, as is hereafter specified.

Upon a fair and just Surrender of all his Estate and Effects, *bona fide*, according to the true Intent and Meaning of the Act, the Commissioners shall return to him in Money, or such of his Goods as he shall chuse, at a value by a just Appraisement, *5 l. per Cent.* of all the Estate he surrender'd to him, together with a full and free Discharge from all his Creditors.

The Remainder of the Estate of the Debtor to be fairly and equally divided among

among the Creditors, who are to apply themselves to the Commissioners. The Commissioners to make a necessary Enquiry into the Nature and Circumstances of the Debts demanded, that no pretended Debt be claim'd for the private Account of the Debtor: In order to which Enquiry, they shall administer the following Oath to the Creditor, for the Proof of the Debt.

**I** A. B. do solemnly swear and attest, That the Account hereto annex'd is true and right, and every Article therein rightly and truly stated and charg'd in the Names of the Persons to whom they belong: And that there is no Person or Name nam'd, conceal'd, or alter'd in the said Account by me, or by my Knowledge, Order, or Consent: And that the said  
does really and bona fide owe and stand indebted to me for my own proper account, the full Sum of  
mention'd in the said Account, and that for a fair and just  
P 4 Value

Value made good to him, as by the said Account express'd; and also that I have not made or known of any Private Contract, Promise, or Agreement between him the said (or any body for him) and me, or any Person whatsoever.

So help me God.

Upon this Oath, and no Circumstances to render the Person suspected, the Creditor shall have an unquestion'd Right to his Dividend, which shall be made without the Delays and Charges that attend the Commissions of Bankrupts. For,

(1.) The Goods of the Debtor shall upon the first meeting of the Creditors, be either sold in Parcels, as they shall agree, or divided among them in due proportion to their Debts.

(2.) What Debts are standing out, the Debtors shall receive Summons's from the Commissioners, to pay by a certain

certain time limited; and in the mean time the Secretary is to transmit Accounts to the Persons owing it, appointing them a reasonable time to consent or disprove the Account.

And every Six Months a just Dividend shall be made among the Creditors of the Money receiv'd: And so if the Effects lye abroad, Authentick Procurations shall be sign'd by the Bankrupt to the Commissioners, who thereupon correspond with the Persons abroad, in whose hands such Effects are, who are to remit the same as the Commissioners order; the Dividend to be made, as before, every Six Months, or oftner, if the Court see cause.

If any man thinks the Bankrupt has so much favour by these Articles, that those who can dispense with an Oath have an opportunity to cheat their Creditors, and that hereby too much

much Encouragement is given to men to turn Bankrupt ; let them consider the Easiness of the Discovery, the Difficulty of a Concealment, and the Penalty on the Offender.

(1.) I would have a Reward of 30 per Cent. be provided to be paid to any person who should make discovery of any part of the Bankrupt's Estate conceal'd by him ; which would make Discoveries easy and frequent.

(2.) Any person who should claim any Debt among the Creditors, for the account of the Bankrupt, or his Wife or Children, or with design to relieve them out of it, other or more than is, *bona fide*, due to him for Value receiv'd and to be made out ; or any person who shall receive in Trust, or by Deed of Gift, any part of the Goods or other Estate of the Bankrupt, with design to preserve them for the use of the said Bankrupt, or his  
Wife

Wife or Children, or with design to conceal them from the Creditors, shall forfeit for every such Act 500 l. and have his Name publish'd as a Cheat, and a Person not fit to be credited by any man. This would make it very difficult for the Bankrupt to conceal any thing.

(3.) The Bankrupt having given his Name, and put the Officer into Possession, shall not remove out of the House any of his Books ; but during the Fourteen days time which he shall have to settle the Accounts, shall every night deliver the Books into the hands of the Officer ; and the Commissioners shall have liberty, if they please, to take the Books the first day, and cause Duplicates to be made, and then to give them back to the Bankrupt to settle the Accounts.

(4.) If it shall appear that the Bankrupt has given in a false Account,  
has

has conceal'd any part of his Goods or Debts, in breach of his Oath, he shall be set in the Pillory at his own door, and be imprison'd during Life, without Bail.

(5.) To prevent the Bankrupt concealing any Debts abroad, it should be enacted, That the Name of the Bankrupt being entred at the Office, where every man might search gratis, should be Publication enough; and that after such Entry, no Discharge from the Bankrupt shou'd be allow'd in Account to any man, but whoever wou'd adventure to pay any Money to the said Bankrupt or his Order, shou'd be still Debtor to the Estate, and pay it again to the Commissioners.

And whereas Wiser Heads than mine must be employ'd to compose this Law, if ever it be made, they will have time to consider of more ways

ways to secure the Estate for the Creditors, and, if possible, to tye the hands of the Bankrupt yet faster.

This Law, if ever such a Happiness shou'd arise to this Kingdom, would be a present Remedy for a multitude of Evils which now we feel, and which are a sensible detriment to the Trade of this Nation.

(1.) With submission, I question not but it wou'd prevent a great number of Bankrupts, which now fall by divers Causes: For,

1. It wou'd effectually remove all crafty design'd Breakings, by which many Honest Men are ruin'd. And
2. Of course 'twou'd prevent the Fall of those Tradesmen who are forc'd to break by the Knavery of such.

(2.) It wou'd effectually suppress all those Sanctuaries and Refuges of Thieves, the Mint, Friars, Savoy, Rules,

*Rules*, and the like; and that these two ways;

1. Honest Men wou'd have no need of it, here being a more Safe, Easy, and more Honourable Way to get out of Trouble.

2. Knaves shou'd have no Protection from those Places, and the Act be fortified against those Places by the following Clauses, which I have on purpose reserv'd to this Head.

Since the Provision this Court of Enquiries makes for the ease and deliverance of every Debtor who is honest, is so considerable, 'tis most certain that no man, but he who has a design to Cheat his Creditors, will refuse to accept of the Favour; and therefore it shou'd be Enacted,

That if any man who is a Tradesman or Merchant shall break or fail, or shut up Shop, or leave off Trade, and shall not either pay or secure to his

his Creditors their full and whole Debts, Twenty Shillings in the Pound, without Abatement or Deduction; or shall convey away their Books or Goods, in order to bring their Creditors to any Composition; or shall not apply to this Office as aforesaid, shall be guilty of Felony, and upon Conviction of the same, shall suffer as a Felon, without Benefit of Clergy.

And if any such person shall take Sanctuary either in the *Mint*, *Friars*, or other pretended Priviledge-Place, or shall convey thither any of their Goods as aforesaid, to secure them from their Creditors, upon Complaint thereof made to any of His Majesty's Justices of the Peace, they shall immediately grant Warrants to the Constable, &c. to search for the said Persons and Goods, who shall be aided and assisted by the Train'd-Bands, if need be, without any Charge to the Creditors,



tors, to search for and discover the said Persons and Goods; and whoever were aiding in the carrying in the said Goods, or whoever knowingly receiv'd either the Goods or the Person, shou'd be also guilty of Felony.

For as the Indigent Debtor is a branch of the Commonwealth, which deserves its Care, so the wilful Bankrupt is one of the *worst sort of Thieves*. And it seems a little unequal, that a poor Fellow, who for mere Want steals from his Neighbour some Trifle, shall be sent out of the Kingdom, *and sometimes out of the World*; while a sort of people who defye Justice, and violently resist the Law, shall be suffer'd to carry mens Estates away before their faces, and no Officers to be found who dare execute the Law upon them.

Any man wou'd be concern'd to hear with what Scandal and Reproach

For

Foreigners do speak of the Impotence of our Constitution in this Point: That in a Civiliz'd Government, as ours is, the strangest Contempt of Authority is shown, that can be instanc'd in the world.

I may be a little the warmer on this Head, on account that I have been a larger Sufferer by such means than ordinary: But I appeal to all the world as to the Equity of the Case; What the difference is between having my House broken up in the Night to be robb'd, and a man coming in good Credit, and with a Proffer of Ready Money in the middle of the Day, and buying 500 l. of Goods, and carry them directly from my Warehouse into the *Mint*, and the next day laugh at me, and bid me defiance; yet this I have seen done: I think 'tis the justest thing in the world, that the last shou'd be esteem'd

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esteem'd the greater Thief, and deserves most to be hang'd.

I have seen a Creditor come with his Wife and Children, and beg of the Debtor only to let him have part of his own Goods again, which he had bought, knowing and designing to break: I have seen him with Tears and Intreaties petition for his own, or but some of it, and be taunted and swore at, and denied by a sawcy insolent Bankrupt: That the poor man has been wholly ruin'd by the Cheat. 'Tis by the Villany of such, many an Honest man is undone, Families starv'd and sent a begging, and yet no Punishment prescrib'd by our Laws for it.

By the aforesaid *Commission of Enquiry*, all this might be most effectually prevented, an Honest, Indigent Tradesman preserv'd, Knavery detected, and punish'd; *Mints, Friars,*

*Friars*, and Privilege-Places suppress'd, and without doubt a great number of Insolencies avoided and prevented; of which many more Particulars might be insisted upon, but I think these may be sufficient to lead any body into the Thought; and for the Method, I leave it to the wise Heads of the Nation, who know better than I how to state the Law to the Circumstances of the Crime.

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*Of ACADEMIES.*

WE have in *England* fewer of these than in any part of the World, at least where Learning is in so much esteem. But to make amends, the two great Seminaries we have, are without comparison the *Greatest*, I won't say the *Best* in the World; and tho'

tho' much might be said here concerning Universities in general, and Foreign Academies in particular, I content myself with noting that part in which we seem defective. The *French*, who justly value themselves upon erecting the most Celebrated Academy of *Europe*, owe the Lustre of it very much to the great Encouragement the Kings of *France* have given to it. And one of the Members making a Speech at his Entrance, tells you, *That 'tis not the least of the Glories of their Invincible Monarch, to have engross'd all the Learning of the World in that Sublime Body.*

The peculiar Study of the Academy of *Paris*, has been to Refine and Correct their own Language; which they have done to that happy degree, that we see it now spoken in all the Courts of *Christendom*, as the Language allow'd to be most universal.

I had

I had the Honour once to be a Member of a small Society, who seem'd to offer at this Noble Design in *England*. But the Greatness of the Work, and the Modesty of the Gentlemen concern'd, prevail'd with them to desist an Enterprize which appear'd too great for Private Hands to undertake. We want indeed a *Richlieu* to commence such a Work: For I am persuaded, were there such a *Genius* in our Kingdom to lead the way, there wou'd not want Capacities who cou'd carry on the Work to a Glory equal to all that has gone before them. The *English* Tongue is a Subject not at all less worthy the Labour of such a Society than the *French*, and capable of a much greater Perfection. The Learned among the *French* will own, That the Comprehensiveness of Expression is a Glory in which the *English* Tongue not only Equals but Excels

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cels its Neighbours ; *Rapin, St. Evremont*, and the most Eminent *French* Authors have acknowledg'd it : And my Lord *Roscommon*, who is allow'd to be a good Judge of *English*, because he wrote it as exactly as any ever did, expresses what I mean, in these Lines ;

“ For who did ever in *French* Authors see  
“ The Comprehensive *English* Energy ?  
“ The weighty Bullion of one Sterling Line,  
“ Drawn to *French* Wire wou'd through  
“ whole Pages shine.

“ And if our Neighbours will yield  
“ us, as their greatest Critick has done,  
“ the Preference for Sublimity and Nob-  
“ leness of Stile, we will willingly quit  
“ all Pretensions to their Insignificant  
“ Gaiety.

'Tis great pity that a Subject so Noble shou'd not have some as Noble to  
at-

attempt it : And for a Method, what greater can be set before us, than the Academy of *Paris* ? Which, to give the *French* their due, stands foremost among all the Great Attempts in the Learned Part of the World.

The present King of *England*, of whom we have seen the whole World writing *Panegyricks* and *Encomiums*, and whom his Enemies, when their Interest does not silence them, are apt to say more of than our selves ; as in the War he has given surprizing Instances of a Greatness of Spirit more than common ; so in Peace, I dare say, with Submission, he shall never have an Opportunity to illustrate his Memory more, than by such a Foundation : By which he shall have Opportunity to darken the Glory of the *French* King in Peace, as he has by his daring Attempts in the War.

Nothing but Pride loves to be flatter'd, and that only as 'tis a Vice which blinds us to our own Imperfections. I think Princes as particularly unhappy in having their Good Actions magnify'd, as their Evil Actions cover'd: But King *William*, who has already won Praise by the Steps of dangerous Virtue, seems reserv'd for some Actions which are above the Touch of Flattery, whose Praise is in themselves.

And such wou'd this be: And because I am speaking of a Work which seems to be proper only for the Hand of the King himself, I shall not presume to carry on this Chapter to the Model, as I have done in other Subjects. Only thus far;

That a Society be erected by the King himself, *if his Majesty thought fit*, and composed of none but Persons of the first Figure in Learning; and 'twere to be wish'd our Gentry were

were so much Lovers of Learning, that Birth might always be join'd with Capacity.

The Work of this Society shou'd be to encourage Polite Learning, to polish and refine the *English* Tongue, and advance the so much neglected Faculty of Correct Language, to establish Purity and Propriety of Stile, and to purge it from all the Irregular Additions that Ignorance and Affectation have introduc'd; and all those Innovations in Speech, if I may call them such, which some Dogmatic Writers have the Confidence to foster upon their Native Language, as if their Authority were sufficient to make their own Fancy legitimate.

By such a Society I dare say the true Glory of our *English* Stile wou'd appear; and among all the Learned  
Part

Part of the World, be esteem'd, as it really is, the Noblest and most Comprehensive of all the Vulgar Languages in the World.

Into this Society should be admitted none but Persons Eminent for Learning, and yet none, or but very few, whose Business or Trade was Learning: For I may be allow'd, I suppose, to say, We have seen many great Scholars, meer Learned Men, and Graduates in the last Degree of Study, whose *English* has been far from Polite, full of Stiffness and Affectation, hard Words, and long unusual Coupling of *Syllables* and Sentences, which sound harsh and untunable to the Ear, and shock the Reader both in Expression and Understanding.

In short, There should be room in this Society for neither *Clergyman*, *Physician*, or *Lawyer*. Not that I wou'd put an Affront upon the Learning of  
any

any of those Honourable Employments, much less upon their Persons: But if I do think that their several Professions do naturally and severally prescribe Habits of Speech to them peculiar to their Practice, and prejudicial to the Study I speak of, I believe I do them no wrong. Nor do I deny but there may be, and now are among some of all those Professions, Men of Stile and Language, great Masters of *English*, whom few men will undertake to Correct; and where such do at any time appear, their extraordinary Merit shou'd find them a Place in this Society; but it shou'd be rare, and upon very extraordinary Occasions, that such be admitted.

I wou'd therefore have this Society wholly compos'd of Gentlemen; whereof Twelve to be of the Nobility, if possible, and Twelve Private Gentlemen, and a Class of Twelve  
to

to be left open for meer Merit, let it be found in who or what sort it would, which should lye as the Crown of their Study, who have done something eminent to deserve it. The Voice of this Society should be sufficient Authority for the Usage of Words, and sufficient also to expose the Innovations of other mens Fancies; they shou'd preside with a Sort of Judicature over the Learning of the Age, and have liberty to Correct and Censure the Exorbitance of Writers, especially of Translators. The Reputation of this Society wou'd be enough to make them the allow'd Judges of Stile and Language; and no Author wou'd have the Impudence to Coin without their Authority. *Custom*, which is now our best Authority for Words, wou'd always have its Original here, and not be allow'd without it. There shou'd be no more  
occasion

occasion to search for Derivations and Constructions, and 'twou'd be as Criminal then to *Coin Words, as Money.*

The Exercises of this Society wou'd be Lectures on the *English Tongue*, Essays on the Nature, Original, Usage, Authorities and Differences of Words, on the Propriety, Purity, and *Cadence of Stile*, and of the Politeness and *Manner* in Writing; Reflections upon Irregular Usages, and Corrections of Erroneous Customs in Words; and in short, every thing that wou'd appear necessary to the bringing our *English Tongue* to a due Perfection, and our Gentlemen to a Capacity of Writing like themselves; to banish Pride and Pedantry, and silence the Impudence and Impertinence of Young Authors, whose Ambition is to be known, tho' it be by their Folly.

I ask

I ask leave here for a Thought or two about that Inundation Custom has made upon our Language and Discourse by *Familiar Swearing*; and I place it here, because Custom has so far prevail'd in this foolish Vice, that a man's Discourse is hardly agreeable without it; and some have taken upon them to say, *It is pity it shou'd not be lawful, 'tis such a Grace in a man's Speech, and adds so much Vigour to his Language.*

I desire to be understood right, and that by Swearing I mean all those Curfory Oaths, Curses, Execrations, Imprecations, Affeверations, and by whatsoever other Names they are distinguish'd, which are us'd in Vehemence of Discourse, in the Mouths almost of all men more or less, of what sort soever.

I am not about to argue any thing of their being sinful and unlawful, as  
forbid

forbid by Divine Rules; *let the Parson alone to tell you that*, who has, no question, said as much to as little purpose in this Case as in any other: But I am of the opinion, that there is nothing so Impertinent, so Insignificant, so Senseless and Foolish, as our vulgar way of Discourse, when mix'd with Oaths and Curses; and I wou'd only recommend a little Consideration to our Gentlemen, who have Sense and Wit enough, and wou'd be asham'd to speak Nonsense in other things, but value themselves upon their Parts; I wou'd but ask them to put into Writing the Common-Places of their Discourse, and read them over again, and examine the *English*, the *Cadence*, the *Grammar* of them; then let them turn them into *Latin*, or translate them into any other Language, and but see what a *Jargon* and Confusion of Speech they make together.

*Swear-*



Swearing, that Lewdness of the Tongue, that Scum and Excrement of the Mouth, is of all Vices the most foolish and senseless; it makes a man's Conversation *unpleasant*, his Discourse *fruitless*, and his Language *Nonsense*.

It makes Conversation unpleasant, at least to those who do not use the same foolish way of Discourse; and indeed, is an Affront to all the Company who swear not as he does; for if I swear and Curse in Company, I either presume all the Company likes it, or affront them who do not.

Then 'tis *fruitless*; for no man is believ'd a jot the more for all the Affirmations, *Damnings* and Swearings he makes: Those who are us'd to it themselves, do not believe a man the more, because they know they are so customary, that they signify little to bind a man's Intention;

on; and they who practise them not, have so mean an opinion of those that do, as makes them think they deserve no belief.

Then, they are the Spoilers and Destroyers of a man's Discourse, and turn it into perfect *Nonsense*; and to make it out, I must descend a little to Particulars, and desire the Reader a little to foul his Mouth with the *British*, *Sordid*, *Senseless* Expressions, which some Gentlemen call *Polite English*, and speaking with a Grace.

Some part of them indeed, tho' they are foolish enough, as Effects of a mad, inconsiderate Rage, are yet *English*; as when a man swears he will do this or that, and it may be adds, *God damn him he will*; that is, *God damn him if he don't*: This, tho' it be horrid in another sense, yet may

R

be

be read in writing, and is *English*:  
But what Language is this?

Jack, *God damn me Jack*, *How do'st do*, *thou little dear Son of a Whore?* *How hast thou done this long time, by God?* ---And then they kiss; and the t'other, as lewd as himself, goes on;

Dear Tom, *I am glad to see thee with all my heart, let me dye. Come, let us go take a Bottle, we must not part so; prithee let's go and be drunk by God.*---

This is some of our new florid Language, and the Graces and Delicacies of Stile, which if it were put into *Latin*, I wou'd fain know which is the principal Verb.

But for a little further remembrance of this Impertinence, go among the Gamesters, and there nothing is more frequent than, *God damn the Dice*, or *God damn the Bowls*.

Among

Among the Sportsmen 'tis, *God damn the Hounds*, when they are at a Fault; or *God damn the Horse*, if he bau'ks a Leap: They call men *Sons of Bitches*, and *Dogs*, *Sons of Whores*: And innumerable Instances may be given of the like Gallantry of Language, grown now so much a Custom.

'Tis true, Custom is allow'd to be our best Authority for Words, and 'tis fit it should be so; but Reason must be the Judge of Sense in Language, and Custom can never prevail over it. *Words*, indeed, like Ceremonies in Religion, may be submitted to the Magistrate; but *Sense*, like the Essentials, is positive, unalterable, and cannot be submitted to any Jurisdiction; 'tis a Law to it self, 'tis ever the same, even an Act of Parliament cannot alter it.

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Words,

Words, and even Usages in Stile, may be alter'd by Custom, and Proprieties in Speech differ according to the several Dialects of the Countrey, and according to the different manner in which several Languages do severally express themselves.

But there is a direct Signification of Words, or a *Cadence in Expression*, which we call *speaking Sense*; this, like Truth, is fullen and the same, ever was and will be so, in what manner, and in what Language soever 'tis express'd. Words without it, are only Noise, which any Brute can make as well as we, and Birds much better; for Words without *Sense* make but dull Musick. Thus a man may speak in Words, but perfectly unintelligible as to *Meaning*; he may *talk* a great deal, but *say* nothing. But 'tis the proper Position of Words, adapted to their Significations, which makes them intelligible,

telligible, and conveys the Meaning of the Speaker to the Understanding of the Hearer; the contrary to which we call *Nonsense*; and there is a superfluous crowding in of insignificant Words, more than are needful to express the thing intended, and this is *Impertinence*; and that again carry'd to an extreme, is *ridiculous*.

Thus when our Discourse is interlin'd with needless Oaths, Curses, and long *Parentheses* of Imprecations, and with some of very indirect signification, they become very *Impertinent*; and these being run to the extravagant degree instanc'd in before, become perfectly *ridiculous* and *Nonsense*; and without forming it into an Argument, it appears to be *Nonsense* by the *Contradictoriness*; and it appears *Impertinent*, by the *Insignificancy* of the Expression.

After all, how little it becomes a Gentleman to debauch his Mouth with Foul Language, I refer to themselves in a few Particulars.

This Vicious Custom has prevail'd upon Good Manners too far; but yet there are some degrees to which it is not yet arriv'd.

As first, The worst Slaves to this Folly will neither teach it *to*, nor approve of it *in* their Children: Some of the most careless will indeed negatively teach it, by not reprov'ing them for it; but sure no man ever order'd his Children to be taught to curse or swear.

2. The Grace of Swearing has not obtain'd to be a Mode yet among the Women; *God damn ye*, does not fit well upon a Female Tongue; it seems to be a Masculine Vice, which the Women are not arriv'd to yet; and I wou'd only desire those Gentlemen who practice it themselves, to hear a Woman swear:

swear: It has no Musick at all there, I am sure; and just as little does it become any Gentleman, if he wou'd suffer himself to be judg'd by all the Laws of Sense or Good Manners in the world.

'Tis a senseless, foolish, ridiculous Practice; 'tis a Mean to no manner of End; 'tis Words spoken which signify nothing; 'tis Folly acted for the sake of Folly, which is a thing even the Devil himself don't practice: The Devil does evil, we say, but it is for some design, either to seduce others, or, as some Divines say, from a Principle of Enmity to his Maker: Men Steal for Gain, and Murther to gratify their Avarice or Revenge; Whoredoms and Ravishments, Adulteries and Sodomy, are committed to please a vicious Appetite, and have always alluring Objects; and generally all Vices have some previous Cause, and

some visible Tendency ; but this, of all Vicious Practices, seems the most Nonsensical and Ridiculous; there is neither Pleasure nor Profit; no Design pursued, no Lust gratified, but is a mere Frenzy of the Tongue, a Vomit of the Brain, which works by putting a Contrary upon the Course of Nature.

Again, other Vices men find some Reason or other to give for, or Excuses to palliate; men plead Want, to extenuate Theft; and strong Provocations, to excuse Murthers; and many a lame Excuse they will bring for Whoring; but this sordid Habit, even those that practise it will own to be a Crime, and make no Excuse for it; and the most I cou'd ever hear a man say for it, was, That he cou'd not help it.

Besides, as 'tis an inexcusable Impertinence, so 'tis a Breach upon Good Manners and Conversation, for a man

to

to impose the Clamour of his Oaths upon the Company he converses with; if there be any one person in the Company that does not approve the way, 'tis an imposing upon him with a freedom beyond Civility; as if a man shou'd *Fart* before a Justice, or *talk Bawdy* before the Queen, or the like.

To suppress this, Laws, Acts of Parliaments, and Proclamations, are Bawbles and Banters, the Laughter of the Lewd Party, and never had, as I cou'd perceive, any Influence upon the Practice; nor are any of our Magistrates fond or forward of putting them in execution.

It must be Example, not Penalties, must sink this Crime; and if the Gentlemen of *England* wou'd once drop it as a Mode, the Vice is so foolish and ridiculous in it self, 'twou'd soon grow odious and out of fashion.

This

This Work such an Academy might begin; and I believe nothing wou'd so soon explode the Practice, as the Publick Discouragement of it by such a Society. Where all our Customs and Habits both in Speech and Behaviour, shou'd receive an Authority. All the Disputes about Precedency of Wit, with the Manners, Customs, and Usages of the Theatre wou'd be decided here; Plays shou'd pass here before they were Acted, and the Criticks might give their Censures, and damn at their pleasure; nothing wou'd ever dye which once receiv'd Life at this Original: The Two Theatres might end their Jangle, and dispute for Priority no more; Wit and Real Worth shou'd decide the Controversy, and here shou'd be the *Infal-  
lible Judge.*

The

*The Strife wou'd then be only to do well,  
And he alone be crown'd who did excell.  
Ye call'd them Whigs, who from the Church  
withdrew,  
But now we have our Stage-Dissenters too;  
Who scruple Ceremonies of Pit and  
Box,  
And very few are Sound and Orthodox;  
But love Disorder so, and are so nice,  
They hate Conformity, tho' 'tis in Vice,  
Some are for Patent-Hierarchy; and some,  
Like the old Gauls, seek out for Elbow-  
room;  
Their Arbitrary Governors disown,  
And build a Conventicle-Stage o' their  
own.  
Phanatick Beaus make up the gawdy Show,  
And Wit alone appears Incognito.  
Wit and Religion suffer equal Fate;  
Neglect of both attends the warm Debate.  
For while the Parties strive and counter-  
mine,  
Wit will as well as Piety decline.*

Next

Next to this, which I esteem as the most Noble and most Useful Proposal in this Book, I proceed to Academies for Military Studies; and because I design rather to express my meaning, than make a large Book, I bring them all into one Chapter.

I allow the War is the best Academy in the World, where men study by Necessity, and practise by Force, and both to some purpose, with Duty in the Action, and a Reward in the End; and 'tis evident to any man who knows the World, or has made any Observations on things, what an Improvement the *English* Nation has made, during this Seven Years War.

But should you ask how dear it first cost, and what a condition *England* was in for a War at first on this account; how almost all our Engineers and Great Officers were Foreigners, it may

may put us in mind how necessary it is to have our people so practis'd in the Arts of War, that they may not be Novices when they come to the Experiment.

I have heard some, who were no great Friends to the Government, take advantage to reflect upon the King in the beginning of his Wars in *Ireland*, That he did not care to trust the *English*, but all his Great Officers, his Generals, and Engineers were Foreigners. And tho' the Case was so plain as to need no Answer, and the Persons such as deserv'd none, yet this must be observ'd, tho' twas very strange, That when the present King took Possession of this Kingdom, and seeing himself entring upon the bloodiest War this Age has known, began to regulate his Army, he found but very few among the whole Martial Part of the Nation fit to make use of for General Officers; and was

was forced to employ Strangers, and make them *Englishmen*; as the Counts *Schomberg, Ginkel, Solms, Ruvigny*, and others: And yet it is to be observ'd also, that all the Encouragement imaginable was given to the *English* Gentlemen, to qualify themselves, by giving no less than Sixteen Regiments to Gentlemen of Good Families, who had never been in any Service, and knew but very little how to command them: Of these several are now in the Army, and have the Rewards suitable to their Merit, being Major-Generals, Brigadiers, and the like.

If then a long Peace had so reduc'd us to a degree of Ignorance that might have been dangerous to us, had we not a King, who is always follow'd by the greatest Masters in the World, Who knows what Peace and different Governors may bring us to again?

The

The manner of making War differs perhaps as much as any thing in the world; and if we look no further back than our Civil Wars; 'tis plain a General *then* wou'd hardly be fit to be a Collonel now, saving his Capacity of Improvement. The Defensive Art always follows the Offensive; and tho' the latter has extremely got the start of the former in this Age, yet the other is mightily improving also.

We saw in *England* a bloody Civil War, where, according to the old Temper of the *English*, fighting was the Business. To have an Army lying in such a Post, as not to be able to come at them, was a thing never heard of in that War; even the weakest Party would always come out and fight; *Dunbar* Fight, for instance; and they that were beaten to day, would fight again to morrow, and seek one another out with such Eagerness,



ness, as if they had been in haste to have their Brains knock'd out. Encampments, Intrenchments, Batteries, Counter-marchings, fortifying of Camps, and Cannonadings, were strange, and almost unknown things, and whole Campaigns were past over, and hardly any Tents made use of. Battels, Surprizes, Storming of Towns, Skirmishes, Sieges, Ambuscades, and Beating up Quarters, was the News of every day. Now 'tis frequent to have Armies of Fifty thousand men of a side stand at Bay within view of one another, and spend a whole Campaign in Dodging, or as 'tis genteely call'd, *Observing one another*, and then march off into Winter-Quarters. The difference is in the Maxims of War, which now differ as much from what they were formerly, as Long Perukes do from Piqued Beards; or as the Habits of the People do now, from what they

they then wore. The present Maxims of the War are;

*Never Fight without a manifest Advantage.*

*And always Encamp so as not to be forc'd to it.*

And if two opposite Generals nicely observe both these Rules, it is impossible they shou'd ever come to fight.

I grant that this way of making War spends generally more Money and less Blood than former Wars did; but then it spins Wars out to a greater Length; and I almost question whether if this had been the way of Fighting of old, our Civil War had not lasted till this day. Their Maxim was;

*Whereever you meet your Enemy, fight him.*

S

But

But the Case is quite different now, and I think 'tis plain in the present War, that 'tis not he who has the longest Sword, so much as he who has the longest Purse, will hold the War out best. Europe is all engag'd in the War, and the Men will never be exhausted while either Party can find Money; but he who finds himself poorest, must give out first; and this is evident in the French King, who now inclines to Peace, and owns it, while at the same time his Armies are numerous and whole; but the Sinews fail, he finds his Exchequer fail, his Kingdom drain'd, and Money hard to come at: Not that I believe half the Reports we have had of the Misery and Poverty of the French are true; but 'tis manifest the King of France finds, whatever his Armies may do, his Money won't hold out so long as the Confederates; and therefore he uses  
all

all the means possible to procure a Peace, while he may do it with the most advantage.

There is no question but the French may hold the War out several Years longer; but their King is too wise to let things run to extremity; he will rather condescend to Peace upon hard terms now, than stay longer, if he finds himself in danger to be forc'd to worse.

This being the only Digression I design to be guilty of, I hope I shall be excus'd it.

The Sum of all is this; That since 'tis so necessary to be in a condition for War in a time of Peace, our People shou'd be inur'd to it. 'Tis strange that every thing shou'd be ready but the Soldier: Ships are ready, and our Trade keeps the Seamen always  
S 2 taught,

taught, and breeds up more; but Soldiers, Horsemen, Engineers, Gunners, and the like, must be bred and taught; men are not born with Muskets on their Shoulders, nor Fortifications in their Heads; 'tis not natural to shoot Bombs, and undermine Towns: For which purpose I propose,

*A Royal Academy for Military Exercises.*

The Founder the King himself; the Charge to be paid by the Publick, and settled by a Revenue from the Crown, to be paid Yearly.

I propose this to consist of Four Parts.

(1.) A Colledge for breeding up of Artifts in the useful Practice of all Military Exercises; the Scholars to be taken in Young, and be maintain'd, and

and afterwards under the King's Care for Preferment, as their Merit and His Majesty's Favour shall recommend them; from whence His Majesty wou'd at all times be furnish'd with able Engineers, Gunners, Fire-masters, Bombardiers, Miners, and the like.

The Second College for Voluntary Students in the same Exercises; who shou'd all upon certain limited Conditions be entertain'd, and have all the advantages of the Lectures, Experiments, and Learning of the College, and be also capable of several Titles, Profits, and Settlements in the said College, answerable to the Fellows in the Universities.

The Third College for Temporary Study, into which any Person who is a Gentleman, and an Englishman, entring his Name, and conforming to the Orders of the House, shall be entertain'd like a Gentleman

tleman for one whole Year *gratis*, and taught by Masters appointed out of the Second College.

The Fourth College, of Schools only, where all Persons whatsoever for a small Allowance shall be taught and entred in all the particular Exercises they desire; and this to be suppli'd by the Proficients of the first College.

*I cou'd lay out the Dimensions, and necessary Incidents of all this Work; but since the Method of such a Foundation is easy and regular from the Model of other Colleges, I shall only state the Oeconomy of the House.*

The Building must be very Large, and shou'd rather be Stately and Magnificent in Figure, than Gay and Costly in Ornament: And I think such a House as *Chelsea-College*, only about  
four

four times as big, wou'd answer it; and yet I believe might be finish'd for as little Charge as has been laid out in that *Palace-like Hospital*.

The First College should consist of,

*One General.  
Five Collonels.  
Twenty Captains.*

Being such as Graduates by Preference, at first nam'd by the Founder; and after the first Settlement to be chosen out of the First or Second College; with Apartments in the College, and Salaries.

<i>The General</i>	300 l. per Ann.
<i>The Collonels</i>	100
<i>The Captains</i>	60

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2000

264 *An Essay*

2000 Scholars; among whom shall be the following Degrees;

Governors	100.	Allow'd	10l. per An.
Directors	200.		5.
Exempts	200.		5.
Proficients	500.		
Juniors	1000.		

The General to be nam'd by the Founder, out of the Collonels; the Collonels to be nam'd by the General, out of the Captains; the Captains out of the Governors; the Governors from the Directors, and the Directors from the Exempts, and so on.

The Juniors to be divided into Ten Schools; the Schools to be thus govern'd: Every School has

100 Juniors, in 10 Classes.  
Every Class to have 2 Directors.

100

*upon Projects.*

265

100 Classes of Juniors, is	1000
Each Class 2 Directors,	200
	<hr/>
	1200

The Proficients to be divided into Five Schools:

Every School to have 10 Classes of 10 each.

Every Class 2 Governors.

50 Classes of Proficients, is	500
Each Class 2 Governors, is	100
	<hr/>
	600

The Exempts to be Supernumerary, having a small Allowance, and maintain'd in the College till Preferment offer.

The Second College to consist of Voluntary Students, to be taken in after a cer-

a certain Degree of Learning, from among the Proficients of the First, or from any other Schools, after such and such Limitations of Learning; who study at their own Charge, being allow'd certain Privileges; as,

*Chambers Rent-free, on condition of Residence.*

*Commons gratis, for certain fix'd terms.*

*Preferment, on condition of a Term of Years Residence.*

*Use of Libraries, Instruments, and Lectures of the College.*

This College should have the following Preferments, with Salaries.

<i>A Governour,</i>	<i>200 l. per Ann.</i>
<i>A President,</i>	<i>100</i>
<i>50 College-Majors,</i>	<i>50</i>
<i>200 Proficients,</i>	<i>10</i>
<i>500 Voluntary Students,</i>	<i>without Allowance.</i>

The

The Third and Fourth Colleges, consisting only of Schools for Temporary Study, may be thus;

The Third being for Gentlemen to learn the necessary Arts and Exercises, to qualify them for the Service of their Countrey, and entertaining them one whole year at the Publick Charge, may be suppos'd to have always One thousand Persons on its hands, and cannot have less than 100 Teachers; who I wou'd thus order;

*Every Teacher shall continue at least One year, but by allowance Two years at most; shall have 20 l. per Ann. Extraordinary Allowance; shall be bound to give their constant Attendance, and shall have always 5 College-Majors of the Second College to supervise them, who shall command a Month, and then be succeeded by 5 others,*

others, and so on; 10l. per Ann. extraordinary to be paid them for their Attendance.

The Gentlemen who practise, to be put to no manner of Charge, but to be oblig'd strictly to the following Articles:

- (1.) To constant Residence, not to lye out of the House without leave of the College-Major.
- (2.) To perform all the College-Exercises, as appointed by the Masters, without dispute.
- (3.) To submit to the Orders of the House.

To quarrel, or give Ill Language, shou'd be a Crime to be punish'd by way of Fine only, the College-Major to be Judge, and the Offender be put into Custody till he ask Pardon of the Person wrong'd; by which means every Gentleman who has been affronted, has sufficient satisfaction.

But

But to Strike, Challenge, Draw, or fight, shou'd be more severely punish'd; the Offender to be declar'd no Gentleman, his Name posted up at the College-Gate, his Person expell'd the House, and to be pump'd as a Rake if ever he is taken within the College-Walls.

The Teachers of this College to be chosen, one half out of the Exempts of the First College, and the other out of the Proficients of the second.

The Fourth College being only of Schools, will be neither Chargeable nor Troublesome, but may consist of as many as shall offer themselves to be taught, and suppli'd with Teachers from the other Schools.

The Proposal being of so large an Extent, must have a proportionable Settlement for its Maintenance; and the Benefit being to the whole Kingdom,

270 *An Essay*

dom; the Charge will naturally lye upon the Publick, and cannot well be less, considering the Number of Persons to be maintain'd, than as follows;

First College.

	<i>l. per An.</i>
The General,	300
5 Collonels at 100 l. per Ann. each,	500
20 Captains, at 60.	1200
100 Governors, at 10.	1000
200 Directors, at 5.	1000
200 Exempts, at 5.	1000
2000 Heads for Subsistence, at 20 l. per Head, per Ann. Including Provision, and all the Officers Salaries in the House, as Butlers, Cooks, Purveyors, Nurses, Maids, Laundresses, Stewards, Clerks, Servants, Chaplains, Porters, and Attendants, which are numerous,	40000

Second

*upon Projects.*

271

Second College.

	<i>l. per An.</i>
A Governour,	200
A President,	100
50 College-Majors, at 50 l. per An.	2500
200 Proficients, at 10 l.	2000
Commons for 500 Students, during times of Exercises, at 5 l. per An. each,	2500
200 Proficients Subsistence, reckoning as above,	4000

Third College.

The Gentlemen here are maintain'd as Gentlemen, and are to have good Tables, who shall therefore have an Allowance at the Rate of 25 l. per Head, all Officers to be maintain'd out of it; which is,	25000
100 Teachers, Salary and Subsistence ditto,	4500
	50 Col-



272 *An Essay*

50 College-Majors at 10 l. per	}	500
Ann. is		
Annual Charge		86300

The Building to cost	}	50000
Furniture, Beds, Tables, Chairs,		
Linnen, &c.	}	10000
Books, Instruments, and Uten-		
sils for Experiments,	}	2000

So the Immediate Charge would be 62000

The Annual Charge,	}	86300
To which add the Charges of		
Exercises and Experiments,	}	3700
		90000

The King's Magazines to furnish them with 500 Barrels of Gunpowder per An. for the Publick Uses of Exercises and Experiments. III

*upon Projects.* 273

In the first of these Colleges should remain the Governing-Part, and all the Preferments be made from thence, to be suppl'd in course from the other; the General of the first to give Orders to the other, and be subject only to the Founder.

The Government shou'd be all Military, with a Constitution for the same regulated for that purpose, and a Council to hear and determine the Differences and Trespases by the College-Laws.

The Publick Exercises likewise Military, and all the Schools be disciplin'd under proper Officers, who are so in turn, or by Order of the General, and continue but for the Day.

The several Classes to perform several Studies, and but one Study to a distinct Class, and the Persons as they remove from one Study to another, to change their Classes, but so as that in

T the

the General Exercises all the Scholars may be qualified to act all the several Parts, as they may be order'd.

The proper Studies of this College should be the following :

Geometry	Bombarding
Astronomy	Gunnery
History	Fortification
Navigation	Encamping
Decimal Arithmetick	Entrenching
Trigonometry	Approaching , At-
Dialing	tacking
Gauging	Delineation
Mining	Architecture
Fireworking	Surveying.

And all Arts or Sciences Appen- dices to such as these.

With Exercises for the Body, to which all should be oblig'd, as their Genius and Capacities led them. As,

(1.) Swim-

- (1.) *Swimming* ; which no Soldier, and indeed no Man whatever ought to be without.
- (2.) *Handling all sorts of Fire-Arms.*
- (3.) *Marching and Countermarching in Form.*
- (4.) *Fencing, and the Long Staff.*
- (5.) *Riding and Managing, or Horse-manship.*
- (6.) *Running, Leaping, and Wrest-ling.*

And herewith shou'd also be pre- serv'd and carefully taught all the Cu- stoms , Usages , *Terms of War* , and *Terms of Art* , us'd in Sieges, Marches of Armies, and Encampments; that so a Gentleman taught in this College, shou'd be no Novice when he comes into the King's Armies, tho' he has seen no Service abroad. I remember the

Story of an *English* Gentleman, an Officer at the Siege of *Limerick* in *Ireland*, who tho' he was Brave enough upon Action, yet for the only matter of being ignorant in the Terms of Art, and knowing not how to talk *Camp-Language*, was expos'd to be laugh'd at by the whole Army, for mistaking the opening of the Trenches, which he thought had been a Mine against the Town.

The Experiments of these Colleges wou'd be as well worth publishing, as the Acts of the *Royal Society*. To which purpose the House must be built where they may have Ground to cast Bombs, to raise Regular Works, as Batteries, Bastions, Half-Moons, Redoubts, Horn-works, Forts, and the like; with the convenience of Water to draw round such Works, to exercise the Engineers in all the necessary Experiments of Dreining, and Mining

Mining under Ditches. There must be room to fire Great Shot at a distance, to Canonade a Camp, to throw all forts of Fire-works and Machines, that are or shall be invented; to open Trenches, form Camps, &c.

Their Publick Exercises will be also very diverting, and more worth while for any Gentlemen to see, than the Sights or Shews which our people in *England* are so fond of.

I believe, as a Constitution might be form'd from these Generals, this wou'd be the Greatest, the Gallantest, and the most Useful Foundation in the World. The *English* Gentry wou'd be the best qualifi'd, and consequently, best accepted abroad, and most useful at home of any people in the world; and His Majesty shou'd never more be expos'd to the necessity of employing Foreigners in the Posts of Trust and Service in His Armies.

And that the whole Kingdom might in some degree be better qualifi'd for Service, I think the following Project wou'd be very useful.

When our Military Weapon was the *Long-Bow*, at which our *English* Nation in some measure excell'd the whole World, the meanest Countrey-man was a good Archer; and that which qualifi'd them so much for Service in the War, was their Diversion in Times of Peace; which also had this good Effect, That when an Army was to be rais'd, they needed no disciplining: And for the Encouragement of the People to an Exercise so publickly Profitable, an Act of Parliament was made, to oblige every Parish to maintain Butts for the Youth in the Countrey to shoot at.

Since our way of fighting is now alter'd; and this destructive Engine, the *Musquet*, is the proper Arms for the  
Soldier,

Soldier, I could wish the Diversion also of the *English* would change too, that our Pleasures and Profit might correspond. 'Tis a great Hindrance to this Nation, especially where Standing-Armies are a Grievance, that if ever a War commence, men must have at least a Year before they are thought fit to face an Enemy, to instruct them how to handle their Arms; and new-rai's'd men are call'd *Raw Soldiers*. To help this, at least in some measure, I wou'd propose, That the Publick Exercises of our Youth shou'd by some Publick Encouragement, (*for Penalties won't do it*) be drawn off from the foolish Boyish Sports of Cocking, and Cricketing, and from Tipling, to shooting with a Firelock; an Exercise as Pleasant, as 'tis Manly and Generous; and *Swimming*, which is a thing so many ways profitable, besides its being a great Preservative

of Health, that methinks no Man ought to be without it.

(1.) For *Shooting*; the Colleges I have mention'd above, having provided for the instructing the Gentry at the King's Charge; the Gentry in return of that Favour shou'd introduce it among the Countrey-people; which might easily be done thus:

If every Countrey-Gentleman, according to his degree, wou'd contribute to set up a Prize, to be shot for by the Town he lives in, or the Neighbourhood, about once a year, or twice a year, or oftner, as they think fit; which Prize not single only to him who shoots nearest, but according to the Custom of Shooting:

This wou'd certainly set all the Young Men in *England* a shooting, and make them Marks-men; for they wou'd be always practising and making

king Matches among themselves too, and the advantage wou'd be found in a War; for no doubt if all the Soldiers in a Battalion took a true Level at their Enemy, there wou'd be much more Execution done at a distance than there is; whereas it has been known now, that a Battalion of men has receiv'd the Fire of another Battalion, and not lost above 30 or 40 men; and I suppose it will not easily be forgot how at the Battel of *Agrim*, a Battalion of the *English* Army receiv'd the whole Fire of an *Irish* Regiment of Dragoons, but never knew to this day whether they had any Bullets or no; and I need appeal no further than to any Officer that serv'd in the *Irish* War, what advantages the *English* Armies made of the *Irish* being such wonderful Marks-men.

Under

Under this Head of *Academies*, I might bring in a Project for

*An Academy for Women.*

**I** Have often thought of it as one of the most barbarous Customs in the world, considering us as a Civiliz'd and a Christian Countrey, that we deny the advantages of Learning to Women. We reproach the Sex every day with Folly and Impertinence, while I am confident, had they the advantages of Education equal to us, they wou'd be guilty of less than our selves.

One wou'd wonder indeed how it shou'd happen that Women are conversible at all, since they are only beholding to Natural Parts for all their Knowledge. Their Youth is spent to teach them to Stitch and Sow, or make Bawbles: They are taught to Read indeed, and perhaps to Write their Names, or so; and that is the  
height

height of a Woman's Education. And I wou'd but ask any who slight the Sex for their Understanding, What is a Man (a Gentleman, I mean) good for, that is taught no more?

I need not give Instances, or examine the Character of a Gentleman with a good Estate, and of a good Family, and with tolerable Parts, and examine what Figure he makes for want of Education.

The Soul is plac'd in the Body like a rough Diamond, and must be polish'd, or the Lustre of it will never appear: And 'tis manifest, that as the Rational Soul distinguishes us from Brutes, so Education carries on the distinction, and makes some less brutish than others: This is too evident to need any demonstration. But why then shou'd Women be deni'd the benefit of Instruction? If Knowledge and Understanding had been  
use-

useless additions to the Sex, God Almighty wou'd never have given them Capacities ; for he made nothing needless: Besides, I wou'd ask such, What they can see in Ignorance, that they shou'd think it a necessary Ornament to a Woman? Or how much worse is a Wise Woman than a Fool? Or what has the Woman done to forfeit the Privilege of being taught? Does she plague us with her Pride and Impertinence? Why did we not let her learn, that she might have had more Wit? Shall we upbraid Women with Folly, when 'tis only the Error of this inhuman Custom, that hindred them being made wiser?

The Capacities of Women are suppos'd to be greater, and their Senses quicker than those of the Men; and what they might be capable of being bred to, is plain from some Instances of Female-Wit, which this Age is not without;

without; which upbraids us with Injustice, and looks as if we deni'd Women the advantages of Education, for fear they shou'd vye with the Men in their Improvements.

To remove this Objection, and that Women might have at least a needful Opportunity of Education in all sorts of Useful Learning, I propose the Draught of an Academy for that purpose.

I know 'tis dangerous to make Publick Appearances of the Sex; they are not either to be *confin'd* or *expos'd*; the first will disagree with their Inclinations, and the last with their Reputations; and therefore it is somewhat difficult; and I doubt a Method propos'd by an Ingenious Lady, in a little Book, call'd, *Advice to the Ladies*, would be found impracticable. For, saving my Respect to the Sex, the Levity, which perhaps is a little peculiar to

to them, at least in their Youth, will not bear the Restraint; and I am satisfi'd, nothing but the height of Bigotry can keep up a Nunnery: Women are extravagantly desirous of going to Heaven, and will punish their *Pretty Bodies* to get thither; but nothing else will do it; and even in that case sometimes it falls out that *Nature will prevail.*

When I talk therefore of an Academy for Women, I mean both the Model, the Teaching, and the Government, different from what is propos'd by that Ingenious Lady, for whose Proposal I have a very great Esteem, and also a great Opinion of her Wit; different too from all sorts of Religious Confinement, and above all, from *Vows of Celibacy.*

Wherefore the Academy I propose should differ but little from Publick Schools, wherein such Ladies as were willing

willing to study, shou'd have all the advantages of Learning suitable to their Genius.

But since some Severities of Discipline more than ordinary wou'd be absolutely necessary to preserve the Reputation of the House, that Persons of Quality and Fortune might not be afraid to venture their Children thither, I shall venture to make a small Scheme by way of Essay.

*The House I wou'd have built in a Form by it self, as well as in a Place by it self.*

The Building shou'd be of Three plain Fronts, without any Jettings, or Bearing-Work, that the Eye might at a Glance see from one Coin to the other; the Gardens wall'd in the same Triangular Figure, with a large Moat, and but one Entrance.

When



When thus every part of the Situation was contriv'd as well as might be for discovery, and to render *Intriguing* dangerous, I wou'd have no Guards, no Eyes, no Spies set over the Ladies, but shall expect them to be try'd by the Principles of Honour and strict Virtue.

And if I am ask'd, *Why?* I must ask Pardon of my own Sex for giving this reason for it:

I am so much in Charity with Women, and so well acquainted with Men, that 'tis my opinion, There needs no other Care to prevent *Intriguing*, than to keep the men effectually away: For tho' *Inclination*, which we prettily call *Love*, does sometimes move a little too visibly in the Sex, and *Frailty* often follows; yet I think verily, *Custom*, which we miscall *Modesty*, has so far the Ascendant over the Sex, that *Solicitation* always goes before it.

*Custom*

*Custom with Women 'stead of Virtue rules;  
It leads the Wisest, and commands the Fools:  
For this alone, when Inclinations reign,  
Tho' Virtue's fled, will Acts of Vice restrain.  
Only by Custom 'tis that Virtue lives,  
And Love requires to be ask'd, before it gives.  
For that which we call Modesty, is Pride:  
They scorn to ask, and hate to be deni'd.  
'Tis Custom thus prevails upon their Want;  
They'll never beg, what askt they eas'ly grant.  
And when the needless Ceremony's over,  
Themselves the Weakness of the Sex discover:  
If then Desires are strong, and Nature free,  
Keep from her Men, and Opportunity.  
Else 'twill be vain to curb her by Restraint;  
But keep the Question off, you keep the Saint.*

In short, let a Woman have never such a Coming-Principle, she will let you ask before she complies, at least if she be a Woman of any Honour.

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Upon

Upon this ground I am persuaded such Measures might be taken, that the Ladies might have all the Freedom in the world within their own Walls, and yet no Intriuging, no Indecencies, nor Scandalous Affairs happen; and in order to this, the following Customs and Laws shou'd be observ'd in the Colleges; of which I wou'd propose One at least in every County in *England*, and about Ten for the City of *London*.

After the Regulation of the Form of the Building as before;

(1.) All the Ladies who enter into the House, shou'd set their Hands to the Orders of the House, to signify their Consent to submit to them.

(2.) As no Woman shou'd be receiv'd, but who declar'd her self willing, and that it was the Act of her Choice to enter her self, so no Person shou'd be confin'd to continue there a moment lon-

ger

ger than the same voluntary Choice inclin'd her.

(3.) The Charges of the House being to be paid by the Ladies, every one that entred shou'd have only this Incumbrance, That she shou'd pay for the whole Year, tho' her mind shou'd change as to her continuance.

(4.) An Act of Parliament shou'd make it Felony without Clergy, for any man to enter by Force or Fraud into the House, or to solicit any Woman, *tho' it were to Marry*, while she was in the House. And this Law wou'd by no means be severe; because any Woman who was willing to receive the Addresses of a Man, might discharge her self of the House when she pleas'd; and on the contrary, any Woman who had occasion, might discharge her self of the Impertinent Addresses of any Person she had an Aversion to, by entering into the House.

*In this House,*

The Persons who Enter, shou'd be taught all sorts of Breeding suitable to both their Genius and their Quality; and in particular, *Musick* and *Dancing*, which it wou'd be cruelty to bar the Sex of, because they are their Darlings: But besides this, they shou'd be taught Languages, as particularly *French* and *Italian*; and I wou'd venture the Injury of giving a Woman more Tongues than one.

They shou'd, as a particular Study, be taught all the Graces of Speech, and all the necessary Air of Conversation; which our common Education is so defective in, that I need not expose it: They shou'd be brought to read Books, and especially *History*, and so to read as to make them understand the World,  
and

and be able to know and judge of things when they hear of them.

To such whose Genius wou'd lead them to it, I wou'd deny no sort of Learning; but the chief thing in general is to cultivate the Understandings of the Sex, that they may be capable of all sorts of Conversation; that their Parts and Judgments being improv'd, they may be as Profitable in their Conversation as they are Pleasant.

Women, in my observation, have little or no difference in them, but as they are, or are not distinguish'd by Education. Tempers indeed may in some degree influence them, but the main distinguishing part is their Breeding.

The whole Sex are generally Quick and Sharp: I believe I may be allow'd to say generally so; for you rarely see them lumpish and heavy when they are Children, as Boys will often be. If a Woman be well-bred, and taught

the proper Management of her Natural Wit, she proves generally very sensible and retentive: And without partiality, a Woman of Sense and Manners is the Finest and most Delicate Part of God's Creation; the Glory of her Maker, and the great Instance of his singular regard to Man, his Darling Creature, to whom he gave the best Gift either God could bestow, or man receive: And 'tis the sordid'st Piece of Folly and Ingratitude in the world, to withhold from the Sex the due Lustre which the advantages of Education gives to the Natural Beauty of their Minds.

A Woman well Bred and well Taught, furnish'd with the additional Accomplishments of Knowledge and Behaviour, *is a Creature without comparison*; her Society is the Emblem of sublimer Enjoyments; her Person is Angelick, and her Conversation heavenly;

ly; she is all Softness and Sweetness, Peace, Love, Wit, and Delight: She is every way suitable to the sublimest Wish; and the man that has such a one to his Portion, has nothing to do but to rejoice in her, and be thankful.

On the other hand, Suppose her to be the *very same* Woman, and rob her of the Benefit of Education, and it follows thus;

If her Temper be Good, want of Education makes her Soft and Easy.

Her Wit, for want of Teaching, makes her Impertinent and Talkative.

Her Knowledge, for want of Judgment and Experience, makes her Fanciful and Whimsical.

If her Temper be Bad, want of Breeding makes her worse, and she grows Haughty, Insolent, and Loud.

If she be Passionate, want of Manners makes her Termagant, and a Scold,

Scold, which is much at one with Lunatick.

If she be Proud, want of Discretion (which still is Breeding) makes her Conceited, Fantastick, and Ridiculous.

And from these she degenerates to be Turbulent, Clamorous, Noisy, Nasty, and the Devil.

Methinks Mankind for their own sakes, since say what we will of the Women, we all think fit one time or other to be concern'd with 'em, shou'd take some care to breed them up to be *suitable* and *serviceable*, if they expected no such thing as *Delight* from 'em. Bless us! What Care do we take to Breed up a good Horse, and to Break him well! and what a Value do we put upon him when it is done, and all because he shou'd be fit for our use! and why not a Woman? Since all her Ornaments and Beauty, without *suitable*

*suitable* Behaviour, is a Cheat in Nature, like the false Tradesman, who puts the best of his Goods uppermost, that the Buyer may think the rest are of the same Goodness.

Beauty of the Body, which is the Womens Glory, seems to be now unequally bestow'd, and Nature, or rather Providence, to lye under some Scandal about it, as if 'twas given a Woman for a Snare to Men, and so make a kind of a *She-Devil* of her: Because they say Exquisite Beauty is rarely given with Wit; more rarely with Goodness of Temper, and never at all with Modesty. And some, pretending to justify the Equity of such a Distribution, will tell us 'tis the Effect of the Justice of Providence in dividing particular Excellencies among all his Creatures, *share and share alike, as it were*, that all might for something or other be acceptable to one

one another, else some wou'd be despis'd.

I think both these Notions false; and yet the last, which has the shew of Respect to Providence, is the worst; for it supposes Providence to be Indigent and Empty; as if it had not wherewith to furnish all the Creatures it had made, but was fain to be parcimonious in its Gifts, and distribute them by *piece-meal*, for fear of being exhausted.

If I might venture my Opinion against an almost universal Notion, I wou'd say, Most men mistake the Proceedings of Providence in this case, and all the world at this day are mistaken in their Practice about it. And because the Assertion is very bold, I desire to explain my self.

That Almighty First Cause which made us all, is certainly the Fountain of Excellence, as it is of Being, and  
by

by an Invisible Influence could have diffused Equal Qualities and Perfections to all the Creatures it has made, as the Sun does its Light, without the least Ebb or Diminution to himself; and has given indeed to every individual sufficient to the Figure his Providence had design'd him in the world.

I believe it might be defended, if I should say, That I do suppose God has given to all Mankind equal Gifts and Capacities, in that he has given them all *Souls* equally capable; and that the whole difference in Mankind proceeds either from Accidental Difference in the Make of their Bodies, or from the *foolish Difference* of Education.

1. *From Accidental Difference in Bodies.* I wou'd avoid discoursing here of the Philosophical Position of the Soul in the Body: But if it be true  
as

as Philosophers do affirm, That the Understanding and Memory is dilated or contracted according to the accidental Dimensions of the Organ through which 'tis convey'd; then tho' God has given a Soul as capable to me as another, yet if I have any Natural Defect in those Parts of the Body by which the Soul shou'd act, I may have the same Soul infus'd as another man, and yet he be a Wise Man, and I a very Fool. *For example,* If a Child naturally have a Defect in the Organ of Hearing, so that he cou'd never distinguish any Sound, that Child shall never be able to speak or read, tho' it have a Soul capable of all the Accomplishments in the world. The Brain is the Centre of the Souls actings, where all the distinguishing Faculties of it reside; and 'tis observable, A man who has a narrow contracted Head, in which there

is

is not room for the due and necessary Operations of Nature by the Brain, is never a man of very great Judgment; and that Proverb, *A Great Head and Little Wit*, is not meant by Nature, but is a Reproof upon Sloth; as if one shou'd, by way of wonder, say, *Fye, fye, you that have a Great Head, have but Little Wit, that's strange! that must certainly be your own fault.* From this Notion I do believe there is a great matter in the Breed of Men and Women; not that Wise Men shall always get Wise Children; but I believe Strong and Healthy Bodies have the Wisest Children; and Sickly Weakly Bodies affect the Wits as well as the Bodies of their Children. We are easily persuaded to believe this in the Breeds of Horses, Cocks, Dogs, and other Creatures; and I believe 'tis as visible in Men.

But

But to come closer to the business; the great distinguishing difference which is seen in the world between Men and Women, is in their Education; and this is manifested by comparing it with the difference between one Man or Woman, and another.

And herein it is that I take upon me to make such a bold Assertion, That all the World are mistaken in their Practice about Women: For I cannot think that God Almighty ever made them so delicate, so glorious Creatures, and furnish'd them with such Charms, so Agreeable and so Delightful to Mankind, with Souls capable of the same Accomplishments with Men, and all to be only Stewards of our Houses, *Cooks and Slaves.*

Not that I am for exalting the Female Government in the least: But, in short, *I wou'd have Men take Women for Companions, and Educate them to be*  
*fit*

*fit for it.* A Woman of Sense and Breeding will scorn as much to encroach upon the Prerogative of the Man, as a Man of Sense will scorn to oppress the *Weakness* of the Woman. But if the Womens Souls were refin'd and improv'd by Teaching, that word wou'd be lost; to say, *The Weakness of the Sex*, as to Judgment, wou'd be Nonsense; for Ignorance and Folly wou'd be no more to be found among Women than Men. I remember a Passage which I heard from a very Fine Woman, she had Wit and Capacity enough, an Extraordinary Shape and Face, and a Great Fortune, but had been cloyster'd up all her time, and for fear of being stoll'n had not had the liberty of being taught the common necessary knowledge of Womens Affairs; and when she came to converse in the world, her Natural Wit made her so sensible  
of



of the want of Education, that she gave this short Reflection on her self:

*I am asham'd to talk with my very Maids, says she, for I don't know when they do right or wrong: I had more need go to School, than be Married.*

I need not enlarge on the Loss the Defect of Education is to the Sex, nor argue the Benefit of the contrary Practice; 'tis a thing will be more easily granted than remedied: This Chapter is but an Essay at the thing, and I refer the Practice to those Happy Days, if ever they shall be, when men shall be wise enough to mend it.

Of

Of a COURT-MERCHANT.

**I** Ask Pardon of the Learned Gentlemen of the Long Robe, if I do 'em any wrong in this Chapter, having no design to affront 'em; when I say, That in Matters of Debate among Merchants, when they come to be argued by Lawyers at the Bar, they are strangely handled. I my self have heard very famous Lawyers make sorry Work of a Cause between the Merchant and his Factor; and when they come to argue about Exchanges, Discounts, Protests, Demorages, Charter Parties, Fraights, Port-Charges, Assurances, Barratries, Bottomries, Accounts Current, Accounts in Commission, and Accounts in Company, and the like, the Sollicitor has not been able to draw a Brief, nor the Council to understand

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It

it: Never was Young Parson more put to it to make out his Text when he's got into the Pulpit without his Notes, than I have seen a Council at the Bar, when he wou'd make out a Cause between two Merchants: And I remember a pretty History of a particular Case, by way of Instance, When two Merchants contending about a long Factorage-Account, that had all the Niceties of Merchandizing in it, and labouring on both sides to instruct their Council, and to put them in when they were out; at last they found them make such ridiculous stuff off it, that they both threw up the Cause, and agreed to a Reference; which Reference in one Week, without any Charge, ended all the Dispute, which they had spent a great deal of Money in before to no purpose.

Nay,

Nay, the very Judges themselves (no Reflection upon their Learning) have been very much at a loss in giving Instructions to a Jury, and Juries much more to understand them; for when all is done, Juries, which are not always, nor often indeed of the Wisest Men, are to be sure ill Umpires in Causes so nice, that the very Lawyer and Judge can hardly understand them.

The Affairs of Merchants are accompanied with such variety of Circumstances, such new and unusual Contingences, which change and differ in every Age, with a multitude of Niceties and Punctilio's; and those again altering as the Customs and Usages of Countries and States do alter; that it has been found impracticable to make any Laws that could extend to all Cases: And our Law itself does tacitly acknowledge its own

Imperfection in this Case, by allowing the *Custom of Merchants* to pass as a kind of Law, in cases of Difficulty.

Wherefore it seems to me a most Natural Proceeding, That such Affairs shou'd be heard before, and judg'd by such as by known Experience and long Practice in the Customs and Usages of Foreign Negoce, are of course the most capable to determine the same.

Besides the Reasonableness of the Argument, there are some Cases in our Laws in which it is impossible for a Plaintiff to make out his Case, or a Defendant to make out his Plea; as in particular, when his Proofs are beyond Seas, for no Protests, Certifications, or Procurations are allow'd in our Courts as Evidence; and the Damages are Infinite and Irretrievable by any of the Proceedings of our Laws.

For

For the answering all these Circumstances, a Court might be erected by Authority of Parliament, to be compos'd of Six Judges Commissioners, who shou'd have Power to Hear and Decide as a Court of Equity, under the Title of, *A Court-Merchant*.

The Proceedings of this Court shou'd be short, the Trials speedy, the Fees easy, that every man might have immediate Remedy where Wrong is done: For in Trials at Law about Merchants Affairs, the Circumstances of the Case are often such, as the long Proceedings of Courts of Equity are more pernicious than in other Cases; because the matters to which they are generally relating, are under greater Contingences than in other cases, as Effects in hands abroad, which want Orders, Ships and Seamen

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lying

lying at Demoreage, and in Pay, and the like.

These Six Judges shou'd be chosen of the most Eminent Merchants of the Kingdom, to reside in *London*, and to have Power by Commission to summon a Council of Merchants, who shou'd decide all Cases on the Hearing of both Parties, with Appeal to the said Judges.

Also to delegate by Commission Petty Councils of Merchants in the most considerable Ports of the Kingdom for the same purpose.

The Six Judges themselves to be only Judges of Appeal; all Trials to be heard before the Council of Merchants, by Methods and Proceedings Singular and Concise.

The Council to be sworn to do Justice, and to be chosen annually out of the principal Merchants of the City.

The

The Proceedings here shou'd be without Delay; the Plaintiff to exhibit his Grievance by way of Brief, and the Defendant to give in his Answer, and a time of Hearing to be appointed immediately.

The Defendant by Motion shall have liberty to put off Hearing, upon showing good Cause; not otherwise.

At Hearing, every man to argue his own Cause, if he pleases, or introduce any person to do it for him.

Attestations and Protests from Foreign Parts, regularly procur'd, and authentickly signifi'd in due Form, to pass in Evidence; Affidavits in due Form likewise attested and done before proper Magistrates within the King's Dominions, to be allow'd as Evidence.

The Party griev'd may appeal to the Six Judges, before whom they shall plead

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plead by Council, and from their Judgment to have no Appeal.

By this Method Infinite Controversies wou'd be avoided, and Disputes amicably ended, a multitude of present Inconveniencies avoided; and Merchandizing-Matters wou'd in a Merchant-like manner be decided, by the known Customs and Methods of Trade.

Of SEAMEN.

IT is observable, That whenever this Kingdom is engaged in a War with any of its Neighbours, two great Inconveniencies constantly follow; one to the King, and one to Trade.

(1.) That

(1.) That to the King is, That he is forced to press Seamen for the Manning of his Navy, and force them involuntarily into the Service: Which way of violent dragging men into the Fleet, is attended with sundry ill circumstances: As,

1. Our Naval Preparations are retarded, and our Fleets always late, for want of Men; which has expos'd them not a little, and been the ruin of many a good and well-laid Expedition.

2. Several Irregularities follow, as the Officers taking Money to dismiss Able Seamen, and filling up their Complement with raw and improper Persons.

3. Oppressions, Quarrelings, and oftentimes Murthers, by the rashness of Press-masters, and the obstinacy of some unwilling to go.

4. A

4. A secret Aversion to the Service, from a Natural Principle, common to the *English* Nation, to hate Compulsion.

5. Kidnapping people out of the Kingdom, robbing Houses, and picking Pockets, frequently practised under pretence of Pressing; as has been very much used of late.

With various Abuses of the like nature, some to the King, and some to the Subject.

(2.) To Trade. By the extravagant Price set on Wages for Seamen, which they impose on the Merchant with a sort of Authority, and he is obliged to give by reason of the Scarcity of Men; and that not from a real want of Men; for in the heighth of a Press, if a Merchant-man wanted Men, and could get a Protection for them, he might have any number immediately, and

and none without it; so shye were they of the Publick Service.

The First of these things has cost the King above Three Millions *Sterling*, since the War, in these Three Particulars:

1. Charge of Pressing on Sea, and on Shore, and in small Craft employed for that purpose.

2. Ships lying in Harbour for want of Men, at a vast Charge of Pay and Victuals for those they had.

3. Keeping the whole Navy in constant Pay and Provisions all the Winter, for fear of losing the Men against Summer, which has now been done several Years, besides Bounty-Money and other Expences, to court and oblige the Seamen.

The Second of these, (*viz.*) the great Wages paid by the Merchant, has cost Trade, since the War, above Twenty

Twenty Millions *Sterling*. The Coal-Trade gives a Specimen of it, who for the first Three Years of the War gave 9 *l.* a Voyage to Common Seamen, who before sailed for 36 *s.* which computing the number of Ships and Men used in the Coal-Trade, and of Voyages made, at 8 hands to a Vessel, does modestly accounting make 896000 *l.* difference in one year, in Wages to Seamen in the Coal-Trade only.

For other Voyages, the difference of Sailors Wages is 50 *s. per Month*, and 55 *s. per Month*, to Foremastmen, who before went for 26 *s. per Month*; besides subjecting the Merchant to the Insolence of the Seamen, who are not now to be pleased with any Provisions, will admit no Half-Pay, and command of the Captains even what they please; nay, the King himself can hardly please them.

For

For Cure of these Inconveniences it is, the following Project is propos'd; with which the Seamen can have no reason to be dissatisfied, nor are not at all injur'd; and yet the Damage sustain'd will be prevented, and an immense Sum of Money spar'd, which is now squander'd away by the Profuseness and Luxury of the Seamen: For if Prodigality weakens the Publick Wealth of the Kingdom in general, then are the Seamen but ill Commonwealths-men, who are not visibly the Richer for the prodigious Sums of Money paid them either by the King or the Merchant.

*The Project is this;*

That by an Act of Parliament an Office or Court be erected, within the Jurisdiction of the Court of Admiralty, and subject to the Lord High Admiral;

miral; or otherwise Independent, and subject only to a Parliamentary Authority; as the Commission for taking and stating the Publick Accounts.

In this Court or Office, or the several Branches of it (which to that end shall be subdivided, and plac'd in every Sea-Port in the Kingdom) shall be listed and entred into immediate Pay all the Seamen in the Kingdom, who shall be divided into Colleges or Chambers of fundry degrees, suitable to their several Capacities, with Pay in proportion to their Qualities; as *Boys, Youths, Servants, Men Able, and Raw, Midship-men, Officers, Pilots, Old Men, and Pensioners.*

The Circumstantials of this Office;

1. No Captain or Master of any Ship or Vessel shou'd dare to hire or carry to Sea with him any Seaman, but such as he shall receive from the Office aforesaid.

2. No

2. No man whatsoever, Seaman or other, but applying himself to the said Office to be employ'd as a Sailor, shou'd immediately enter into Pay, and receive for every Able Seaman 24 *s. per* Month, and Juniors in proportion; to receive Half-Pay while unemploy'd, and liberty to work for themselves, only to be at Call of the Office, and leave an account where to be found.

3. No Sailor cou'd desert, because no Employment wou'd be to be had elsewhere.

4. All Ships at their clearing at the Custom-house, shou'd receive a Ticket to the Office for Men, where wou'd be always Choice rather than Scarcity; who shou'd be deliver'd over by the Office to the Captain or Master, without any Trouble or Delay; all liberty of Choice to be allow'd both to Master and Men, only so as to give up all Disputes to the Officers appointed to decide.

Note,



Note, By this wou'd be avoided the great Charge Captains and Owners are at to keep Men on Board before they are ready to go; whereas now the care of getting Men will be over, and all come on board in one day; for the Captain carrying the Ticket to the Office, he may go and chuse his Men, if he will; otherwise they will be sent on board him, by Tickets sent to their Dwellings, to repair on board such a Ship.

5. For all these Men that the Captain or Master of the Ship takes, he shall pay the Office, not the Seamen, 28 s. per Month, ( which 4 s. per Month Overplus of Wages, will be employ'd to pay the Half-Pay to the men out of Employ ), and so in proportion of Wages for Juniors.

6. All Disputes concerning the mutinying of Mariners, or other matters of

of Debate between the Captains and Men, to be tri'd by way of Appeal, in a Court for that purpose to be erected as aforesaid.

7. All discounting of Wages, and Time, all Damages of Goods, Avarages, stopping of Pay, and the like, to be adjusted by stated and Publick Rules, and Laws in Print, establish'd by the same Act of Parliament; by which means all litigious Suits in the Court of Admiralty ( which are Infinite ) would be prevented.

8. No Ship that is permitted to enter at the Custom-House, and take in Goods, should ever be refus'd Men, or delay'd in the delivering them above five days after a Demand made, and a Ticket from the Custom-house deliver'd; general Cases, as Arrests and Embargoes, excepted.

The Consequences of this Method.

1. By this means the Publick wou'd have no want of Seamen, and all the Charges and other Inconveniences of Pressing Men would be prevented.

2. The intolerable Oppression upon Trade, from the Exorbitance of Wages, and Insolence of Mariners, wou'd be taken off.

3. The following Sums of Money shou'd be paid to the Office, to lye in Bank as a Publick Fund for the Service of the Nation, to be dispos'd of by Order of Parliament, and not otherwise; a Committee being always substituted in the Intervals of the Session, to audit the Accounts, and a Treasury for the Money, to be compos'd of Members of the House, and to be chang'd every Session of Parliament.

1. Four

1. Four Shillings per Month Wages advanc'd by the Merchants to the Office for the Men, more than the Office pays them.

2. In consideration of the reducing Mens Wages, and consequently Fraights to the former Prices or near them, the Owners of Ships, or Merchants, shall pay at the Importation of all Goods, 40 s. per Ton Freight, to be stated upon all Goods and Ports in proportion; reckoning it on Wine Tonnage from Canaries, as the Standard, and on special Fraights in proportion to the Freight formerly paid, and half the said Price in times of Peace.

Note, This may well be done, and no Burthen; for if Fraights are reduced to their former Prices (or near it) as they will be if Wages are so too, then the Merchant may well pay it: As for Instance; Freight from Jamaica

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*An Essay*

maica to London, formerly at 6 l. 10 s. per Ton, now at 18 and 20 l. From Virginia, at 5 l. to 6 l. 10 s. now at 14, 16, and 17 l. From Barbadoes, at 6 l. now at 16 l. From Oporto, at 2 l. now at 6 l. and the like.

The Payment of the abovesaid Sums being a large Bank for a Fund, and it being supposed to be in fair hands, and currently managed, the Merchants shall further pay upon all Goods shipp'd out, and shipp'd on board from abroad, for and from any Port of this Kingdom, 4 l. per Cent. on the real Value, *bona fide*, to be sworn to, if demanded: In consideration whereof, the said Office shall be obliged to pay and make good all Losses, Damages, Averages, and Casualties whatsoever, as fully as by the Custom of Assurances now is done, with

*upon Projects.*

without any Discounts, Rebates, or Delays whatsoever; the said 4 l. per Cent. to be stated on the Voyage to the Barbadoes, and enlarged or taken off, in proportion to the Voyage, by Rules and Laws, to be Printed and publickly known.

Reserving only, That then, as reason good, the said Office shall have Power to direct Ships of all sorts, how, and in what manner, and how long they shall sail, with, or wait for Convoys; and shall have Power (with Limitations) to lay Embargoes on Ships, in order to compose Fleets for the benefit of Convoys.

These Rules, formerly noted, to extend to all Trading by Sea, the Coasting and Home-Fishing Trade excepted; and for them it should be order'd;

First, For Coals; the Colliers being provided with Men at 28 s. per Month, and Convoys in sufficient number, and proper Stations from *Tinmouth-Bar* to the River, so as they need not go in Fleets, but as Wind and Weather presents, run all the way under the Protection of the Men of War, who shou'd be continually cruising from Station to Station; they would be able to perform their Voyage in as short time as formerly, and at as cheap Pay, and consequently cou'd afford to sell their Coals at 17 s. per Chaldron, as well as formerly at 15 s.

Wherefore there shou'd be paid into the Treasury appointed at *Newcastle*, by Bond to be paid where they deliver, 10 s. per Chaldron, *Newcastle Measure*; and the stated

ted Price at *London* to be 27 s. per Chaldron in the *Pool*, which is 30 s. at the Buyers House; and is so far from being dear, a time of War especially, as it is cheaper than ever was known in a War; and the Officers shou'd by Proclamation confine the Seller to that Price.

In consideration also of the Charge of Convoys, the Ships bringing Coals shall all pay 1 l. per Cent. on the Value of the Ship, to be agreed on at the Office; and all Convoy-Money exacted by Commanders of Ships, shall be relinquish'd, and the Office to make good all Losses of Ships, *not Goods*, that shall be lost by Enemies only.

These Heads indeed are such as wou'd need some Explication, if the Experiment were to be made; and, with submission, wou'd reduce the Seamen

to better Circumstances, at least 'twou'd have them in readines for any Publick Service much easier than by all the late methods of Encouragement by registring Seamen, &c.

For by this Method all the Seamen in the Kingdom shou'd be the King's hired Servants, and receive their Wages from him, *whoever employ'd them*; and no man cou'd hire or employ them, but from him: The Merchant shou'd hire them of the King, and pay the King for them; nor wou'd there be a Seaman in *England* out of Employ, *which, by the way, wou'd prevent their seeking Service abroad*: If they were not actually at Sea, they wou'd receive Half-Pay, and might be employ'd in Works about the Yards, Stores, and Navy, to keep all things in Repair,

If

If a Fleet or Squadron was to be fitted out, they wou'd be mann'd in a Week's time, for all the Seamen in *England* wou'd be ready: Nor wou'd they be shy of the Service; for *it is not* an Aversion to the King's Service; nor 'tis not that the Duty is harder in the Men of War than the Merchant-men; nor 'tis not fear of Danger which makes our Seamen lurk, and hide, and hang back in a time of War; but 'tis *Wages* is the matter: 24 *s.* per Month in the King's Service, and 40 to 50 *s.* per Month from the Merchant, is the true cause; and the Seaman is in the right of it too; for who wou'd serve his King and Countrey, and fight, and be knock'd o' the head at 24 *s.* per Month that can have 50 *s.* without that hazard: And till this be remedied, in vain are all the Encouragements which can be given to Seamen; for they

they tend but to make them Insolent, and encourage their Extravagance.

Nor wou'd this Proceeding be any damage to the Seamen in general; for 24 s. per Month Wages, and to be kept in constant Service, or Half-Pay when idle, is really better to the Seamen than 45 s. per Month, as they now take it, considering how long they often lye idle on shore, out of Pay: For the extravagant Price of Seamens Wages, tho' it has been an Intolerable Burthen to Trade, has not visibly enrich'd the Sailors; and they may as well be content with 24 s. per Month now as formerly.

On the other hand, Trade wou'd be sensibly reviv'd by it, the intolerable Price of Freights wou'd be reduced, and the Publick wou'd reap an immense Benefit by the Payments mention'd in the Proposal; as,

(1.) 4 s.

(1.) 4 s. per Month upon the Wages of all the Seamen employ'd by the Merchant; which if we allow 200000 Seamen always in Employ, as there cannot be less in all the Ships belonging to England, is 40000 l. per Month.

(2.) 40 s. per Ton Freight upon all Goods imported.

(3.) 4 per Cent. on the Value of all Goods exported or imported.

(4.) 10 s. per Chaldron upon all the Coals shipp'd at Newcastle; and 1 per Cent. on the Ships which carry them.

What these Four Articles wou'd pay to the Exchequer yearly, 'twou'd be very difficult to calculate, and I am too near the End of this Book to attempt it: But I believe no Tax ever given since this War, has come near it.

'Tis

'Tis true, out of this the Publick wou'd be to pay Half-Pay to the Seamen who shall be out of Employ, and all the Losses and Damages on Goods and Ships; which tho' it might be considerable, wou'd be small, compar'd to the Payment aforesaid; for as the *Premio* of 4 *per Cent.* is but small, so the Safety lies upon all men being bound to Insure: For I believe any one will grant me this, 'tis not the smallness of a *Premio* Ruins the Ensurer, but 'tis the smallness of the Quantity he Insures; and I am not at all asham'd to affirm, That let but a *Premio* of 4 *l. per Cent.* be paid into one Man's hand for all Goods Imported and Exported, and any Man may be the General Ensurer of the Kingdom, and yet that *Premio* can never hurt the Merchant neither.

So that the vast Revenue this wou'd raise, wou'd be felt no where, neither

ther Poor nor Rich wou'd Pay the more for Coals; Foreign Goods wou'd be brought home cheaper, and our own Goods carri'd to Market cheaper; Owners wou'd get more by Ships, Merchants by Goods, and Losses by Sea wou'd be no Loss at all to any Body, because Repaid by the Publick Stock.

Another unseen Advantage wou'd arise by it, we shou'd be able to out-work all our Neighbours, even the *Dutch* themselves, by Sailing as cheap, and carrying Goods as cheap in a time of War as in Peace, an Advantage which has more in it, than is easily thought of, and wou'd have a noble influence upon all our Foreign Trade. For what cou'd the *Dutch* do in Trade, if we cou'd carry our Goods to *Cadiz* at 50 *s. per Ton* Freight, and they give 8 or 10 *l.* and the like in other Places? Whereby we cou'd  
be

be able to Sell cheaper or get more than our Neighbours.

There are several considerable clauses might be added to this Proposal, some of great advantage to the General Trade of the Kingdom, some to particular Trades, and more to the Publick; but I avoid being too Particular in things which are but the Product of my own private Opinion.

If the Government shou'd ever proceed to the Experiment, no question but much more than has been hinted at wou'd appear; nor do I see any great difficulty in the Attempt, or who wou'd be aggriev'd at it; and there I leave it, rather wishing than expecting to see it undertaken.

The

The Conclusion.

UPON a Review of the several Chapters of this Book, I find that instead of being able to go further, some things may have suffer'd for want of being fully express'd; which if any person object against, I only say, I cannot now avoid it: I have endeavour'd to keep to my Title; and offer'd but at an *Essay*; which any one is at liberty to go on with as they please; for I can promise no Supplement. As to Errors of Opinion, tho' I am not yet convinc'd of any, yet I no where pretend to Infallibility: However, I do not willingly assert any thing which I have not good Grounds for. If I am mistaken, let him that finds the Error, inform the World better, and never trouble himself to animadvert upon this, since I assure him I shall not enter into any Pen and Ink Contest on the matter.

As to Objections which may lye against any of the Proposals made in this Book, I have in some places mention'd such as occur'd to my Thoughts. I shall never assume that Arrogance to pretend no other or further



336

ther Objections may be rais'd; but I do really believe no such Objection can be rais'd, as will overthrow any Scheme here laid down, so as to render the thing impracticable: Neither do I think but that all men will acknowledge most of the Proposals in this Book would be of as great, and perhaps greater Advantage to the Publick, than I have pretended to.

As for such who read Books only to find out the Author's *faux Pas*, who will quarrel at the Meanness of Stile, Errors of Pointing, Dulness of Expression, or the like, I have but little to say to them; I thought I had corrected it very carefully, and yet some Mispointings and small Errors have slip't me, which 'tis too late to help: As to Language, I have been rather careful to make it speak *English* suitable to the Manner of the Story, than to dress it up with Exactness of Stile; chusing rather to have it Free and Familiar, according to the Nature of *Essays*, than to strain at a Perfection of Language, which I rather wish for, than pretend to be Master of.

F I N I S.

## E R R A T A.

Introduction, Page 3. Line 7. for *Elodgments* read *Lodgments*.  
 Page 9. Line 19. put the *Comma* between *probable* and *se*.  
 Page 316. Line 10. for 896000 read 89600.