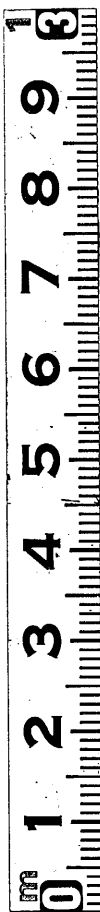


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OBSERVATIONS

ON THE

Scheme before Parliament

FOR THE

MAINTENANCE OF THE POOR, &c.

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ON THE

Scheme before Parliament

FOR THE

MAINTENANCE OF THE POOR,

WITH

OCCASIONAL REMARKS

ON THE

PRESENT SYSTEM,

And a PLAN proposed upon different PRINCIPLES.

IN A

LETTER

TO

THOMAS GILBERT, Esq.

MEMBER FOR LITCHFIELD.

CHESTER:

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MDCCLXXVI.

A L E T T E R

T O

THOMAS GILBERT, Esq.

S I R,

I TAKE the liberty of addressing the following loose remarks on the Poor Laws, and the proposed scheme of alteration, to you, from your particular patronage of the enquiry before the House of Commons.

I INTEND not to point out particular inconveniencies which may arise from the adoption of your plan, or the frequent local * impracticability of executing it. I offer my objec-

* Since I wrote this I have had the pleasure of seeing Dr. Burn's Observations; his objections on that head are unanswerable.

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tions to the scheme itself, as they struck me on reading your observations. The desire of amendment, which your zeal and activity evince, will, I doubt not, induce you to attend to every hint.

It is intended, by your Scheme, that the average for the last seven years shall, in future, be the determined levy of every parish, so as it exceed not one fifth part of the full yearly value of estates.—

THE rates have been increasing, with amazing rapidity, for at least twenty years past—during the last seven, they have in many places varied very little, in some none. It can therefore be no ease to the public to look no further back than the last seven years, for an average.—A declaration of the legislature, that the rates shall for ever hereafter remain in their present state, leaving the application in the present course, will do as much service as merely introducing a new method of laying out the money.—

BUT let us consider the given medium, four shillings in the pound, at the present advanced yearly value of lands—a full fifth part—the enormity

enormity of the proportion has not surely been duly weighed—if it had, it could not be proposed as a relief—as the only possible relief.—The weight of such a tax, added to our many other imposts, is sufficient to press the inferior and most useful order of men in society, the industrious little farmers and artificers, to unavoidable beggary.

It is evident, from the present situation of our interior and foreign commerce, that all our home productions must fall in price; that in consequence our lands have attained their utmost value, and that they will fall faster, perhaps, than they have risen. A permanent tax, after the present advanced rents, must therefore be an increasing burden on those who depend upon the produce of their lands for support. On an easy calculation of our numerous taxes, the farmer, who pays a rack rent of twenty pounds a year, pays also fifteen pounds at the least in rates and imposts. It has even been asserted in the House of Commons, that they amount to seventeen shillings and sixpence in the pound—a small addition will make them pound for pound—a decrease in the value of land, and its products, will have the same effect in a higher degree.

THE excess of our tributes proves, in part, the truth of the opinions of the great Montefquieu *—Whether we can long continue to bear them—time only can determine ; it will be well, if we prove not too much.

It is said, that when the plan has attained its full perfection and effect, we may expect a general reduction of the medium proposed—the means should be shewn—it is, I doubt, too fond a hope to be realized; we well know how difficult it is to remove established errors and abuses—it would be the interest of the persons, who are to be the immediate managers of the Poor-houses, to conceal from the world, and to appropriate to themselves, the savings and surplus which might be made: and I fear it would be too often, if not always, their practice.—

THE projected reduction of the rates of places, which exceed four shillings in the pound (distant, and perhaps improbable, as that expectation may be), ought not to be determined by any general rule ; but should be governed by the various abilities, situations, and resources,

* De l'Esprit de Loix, livr. xiii.

of

of the several parishes, which might be affected by it.—It is not merely probable, that an artful reduction of one penny in the pound, through a county, might be made a plausible excuse for reducing a rich trading place, from six or seven shillings in the pound, to four shillings.

THE parishes, whose rates do exceed that sum, can only be trading and manufacturing places—Their consequent opulence generates luxury—the never-failing cause of indigence and poverty—Their rates would be reduced to the same medium, in fact, as those of country parishes, where commerce and affluence are unknown—where hardest labour, and unremitting care, can scarce keep the industrious Husbandmen and Shepherds from want—The riches of rural life are chased from the dwellings of our Peasants by rack-rents and imposts.—Their gains are limited.—In trade, the ways of acquiring wealth are numerous, the profits unbounded—The poor, in commercial towns and country villages, are proportionate to their respective wealth and populousness. By a reduction of this nature, the country would have an equal pound rate to pay with places of the greatest

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greatest trade and opulence, without their means of supporting it.

THE relief in aid of the 43d of Elizabeth is upon a more equitable principle; the Justices have an opportunity of considering the ability of the parish to be charged, and are to determine its proportion accordingly—It were to be wished, indeed, in a matter so consequential to property, that the discretionary power given by that statute, had been circumscribed by some bounds. The public security is the integrity of the magistrates.

THE expence of litigating settlements is held forth as the greatest and most intolerable grievance in the poor laws—It is confessedly a heavy and absurd charge upon parishes; but not so very enormous as to require a total change of a system.—

ON complaint, in order to remove a pauper—the Justices have power to convene the officers of the opposite parish before them, to shew reasons against the removal.—

THE learned and accurate Dr. Burn advises this proceeding in all cases of doubt or difficulty—

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difficulty—It would be prudent in the Justices, in every case, to hear the adverse party before they determine, and it would save a multitude of appeals.—

IF, after the removal, the Justice discovers his adjudication to be wrong—*he may supersede his order of removal**, or the parish officers removing, may take back the pauper, *and desert the order made in their favour †*—Either proceeding totally sets aside the removal, and prevents a possibility of litigation.—

IF the law positively required these steps, previous to a right of appealing, the remedy would be effectual.

HAVING premised the provisions the law has made against litigations---I must beg leave to contradict the assertion, that their expence amounts to a large proportion of the parochial levies---The charge is infinitely exaggerated.

IN three populous counties, within my observation, appeals against removals exceed not (communibus annis) four in a county---The utmost expence of every appeal cannot be

* Strange, 6.— † Burrows Settlement Cases, 204.
above

above ten pounds, which makes forty pounds per annum in a county; allowing them the full latitude of expence---I have been too liberal respecting their number. Permit me to ask, can such sums be any considerable part of the poor rates of a county?

WE should observe, that appeals from other counties will not be prevented by the proposed plan---Their expence is much greater than disputes between parishes within a county; and their appearance is by no means unfrequent. One of the four will often, if not generally, be found a foreign appeal.

EXAGGERATE these expences beyond their possible excess; add to them the highest estimate of every other outgoing of a parish, and then contrast them with the charges unavoidably attendant on your scheme---The utmost amount of the whole will be found infinitely inferior to the disbursements requisite for negotiating of loans, payment of interest, the purchase of lands, implements and furniture, the erection of houses, and other buildings and conveniencies --- The salaries of Treasurers, Chaplains, Physicians, Surgeons, Apothecaries, Masters, Matrons, and Clerks of various departments,

partments, in every house---In estimates, advertisements, publications, returns, postages, and other unthought-of expenditures---I will not enter into a calculation; the detail carries conviction.

BUT supposing all this in your favour, how can money be raised to effect this great work? It would be a precarious security to borrow upon; and if money could be borrowed, the incumbrance would destroy the undertaking---It would be an invincible obstacle to success. The idea of raising money by anticipating the rates, is extravagance---The cruel exaction would crowd your houses before they could be completed.

YOU intimate an expensiveness in parish meetings; they are seldom or never attended with expence in the country---The luxury of towns may, perhaps, subject them to a trifling charge, but it may be avoided by an order of vestry only.

I must beg leave to differ from you on the simplicity of the proposed plan---The number of Committees, Governors, Guardians, and other superintending powers; the swarm of

of Officers, Assistants, and Dependants; the various appellations and designations of the whole; their numberless meetings, and complicated relations and connections, and the intricate mode of accounting, step by step, up to Parliament, destroy, in my conception, every idea of simplicity. The unwieldy Machine of Government can hardly be more complex.

THE cruelty and severity of Overseers seem very imperfectly guarded against by the power given to the Guardians—They are to be chosen out of people of the same degree as the present Officers—It cannot seriously be supposed, that changing their names will change their dispositions; or, if you make a few pounds a year the criterion of their fitness, I hope, for the credit of human nature, you mean not to suggest, that rank, or situation in life, forms the morals of the man.

I ALLOW, much may be expected from the enlarged minds, and independant fortunes, of many Governors; but they would too often have other engagements, and I fear there would be too many who would be weary of the distant meetings, loss of time, and consequent expence—Public utility is a weak consideration in the
breasts

breasts of men, who receive injuries, or even inconveniencies, from it.

You very ingenuously confess, that the success of your plan depends upon the goodness, attention, and diligence of the persons who shall be intrusted with the conduct, management, and superintendence of it; “on the zeal and activity of the Gentlemen where it is formed”—Sad experience daily convinces us of the futility of such a dependance—The qualities you require would make amendment unnecessary, and save the danger of worse evils, too commonly attendant on alterations and innovations.

LAWs are made in vain for the regulation of a community, if individuals do not endeavour to support and enforce them by their influence and example. We derive from our own inattention and supineness, much the greater part of the evils we complain of.

THE only places, which seem capable of benefit from Poor-houses, are large, manufacturing towns—The employments of the inhabitants are chiefly sedentary, and may be pursued to advantage within their walls—The
country

country can reap no emolument. Agriculture and husbandry cannot be taught within the narrow confines of a Poor-house—Those arts therefore, which should be first objects in every nation, must, in some measure at least, suffer, and be deprived of many valuable labourers. Population is prevented—A bold, hardy peasantry is exchanged for a race of meagre, pallid wretches, broken spirited by the servile submission exacted by the petty tyrants of those regions; who lose the honest pride, and even the hope, of independence by their subjugation—Their offspring, if it be their misfortune to have any, are trained in the same way, and ignorant of a better state, attempt not to seek one. Their progeny will of course follow their example, and future generations will see their descendants in the same servile, disgraceful, and burdensome situation. Institutions, which lead to such consequences, may suit the meridian of despotism, but should be for ever banished from among a free people.

PAUPERS, when taken into a Poor-house, are obliged to give up all their little property, to submit to avocations destructive to their healths, and to yield up every wish of liberty, social connections, and domestic happiness, to restraint and correction—In return for all this, they

they obtain food, raiment, and a shelter. A poor, inadequate recompence for the loss of every thing that is dear and valuable to man*.

THE elegant Commentator † on the Laws of England says, “That providing stocks for the poor, to be worked up at home, would be more beneficial than accumulating all the poor in one common workhouse—A practice which tends to destroy all domestic connections (the only felicity of the honest and industrious labourer), and to put the sober and diligent upon a level, in point of their earnings, with those who are dissolute and idle.”

THE bosom of humanity heaves with distress at the confinement of our fellow creatures, whose only crime is poverty. Be they ever so dissolute, perpetual imprisonment is too severe a

* Many poor people, for those reasons, pine in secret wretchedness, rather than apply for relief which they shall not have on any other terms; and we, in an age which boasts of sentiment and refinement, take advantage of their feelings, and leave them to distress. It is not long since a reverend Clergyman insisted upon badging all his parish poor—He knew their pride would starve them off the parish books. An American savage would blush at the relation—Yet our laws authorize the stigmatizing practice.—

† Blackstone, B. i. C. 9. punishment

punishment. It is also inefficacious—Ignominy generally confirms criminal habits—Britons, of the lowest ranks, hold Poor Houses in an ignominious light †.

ALL attempts to correct bad habits, and to inculcate moral duties, in houses of industry, have been hitherto very unsuccessful: If one is vicious, he communicates his propensities to the whole corps. In common society, vice is but scatteringly found; in a pent-up crowd, it pervades and contaminates the whole mass.

It is, indeed, a melancholy truth, that the poor are, at large, not very rigid moralists—Every humane mind will attribute it to a repining consciousness of the humiliating inferiority of their condition, and the misleading examples of the higher ranks of society.—Such reflections and observations have too fatal a tendency to make them indifferent to industry and good order—They squander their time in idleness and drunkenness, till harrassed by their

† Lord Kaims, in his Sketches of the History of Man, considers Poor-houses as injurious to society, and destructive of industry in the poor—He condemns our whole system in the gross, as the cause of all our evils—He gives a striking contrast of two French Poor-houses. B. ii. Sk. 10.

debts

debts and necessities, some are driven by dependency to infringe the laws of their country, and fall victims to their crimes: Others drag a miserable existence in penury and distress, wretched in themselves, and burdensome to the community—The gloom attending restraint, is more likely to increase, than to correct, such a disposition.

THERE are numerous instances of the managers of Poor-houses acquiring rapid fortunes in their places; they are more probably embezzled from the *overflowings* of the fund—the surplus of the poor's allowance, or the profits of their labours, than from any saving they can make out of their own salaries †.

ONE cause of the poverty of many wretches is obviously to be found, in those pests of society, tippling-houses.—The strictest attention of the magistrate, and the vigilance of every individual, should, therefore, be directed to remove, or reform, them.—The licence of every one,

† Montesquieu, in his Spirit of Laws, instances a Marquis of Rhodes, during the contest for the Spanish Succession, who was ruined by gold mines, and enriched by hospitals. He shrewdly remarks, “ Il en avoit, en quelque part, la direction.”—

where

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where a single drunkard is seen, should be vacated, and the censures of the law enforced against the sot, of every rank—A drunken magistrate must condemn a drunken beggar, with a very bad grace, and a worse conscience.—

THERE are numberless little alehouse-keepers, who amass fortunes, by lending small sums of money to labourers—The unhappy borrowers are obliged to spend great part of the loan at the time of borrowing; and, on payment, must not fail to be liberal in their calls to the hostess—Can such unfortunate wretches possibly escape ruin, distress, and poverty?

If, Sir, it shall be thought, that the scheme proposed in parliament is inadequate to its great design; if, moreover, the present mode of relieving the poor is allowed, by all men, to be burdensome and injurious, I hope I shall be acquitted of impertinence, in offering the outlines of a plan, upon somewhat different principles.

I will first—Take a cursory view of the provisions for the poor, before the Reformation; the laws and advantages of a national taxation, which followed that event; and the state of some parishes, which have not been at all rated.—

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THE first idea of the maintenance of the poor, in Christian countries, was borrowed from the doctrine of charity, and universal benevolence, so strongly inculcated in the Gospel.—

IN obedience to that doctrine, we find, in the earliest periods, frequent exhortations to the people to be liberal to the poor; and when nations had embraced the Christian Faith, they followed the Jewish institution of tithes, for the support of the poor, and of the ministers of religion. It was fitting that men who had forsaken all worldly advantages, renounced all property, and devoted their lives to the salvation of others, should be maintained by those, for whom they interceded with their Creator, and to whom they left the acquisition of riches.

Those provisions remained for centuries, however, only voluntary alms*. Mr. Selden has copied from Cassian, the grateful acknowledgements of a pious Abbot, on receiving an offering of tithes for the poor—“*Devotionem hujus oblationis (cujus dispensatio mihi credita est) gratanter amplector, quia, fideliter, primitias vestras, ac decimas, indigentium*

* History of Tithes, C. 5th.

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usibus,

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ufibus, futuras, velut facrificium Domino bonae suavitatis, offertis."

When the payment of tithes became a civil obligation, established by custom, and the acquiescence of mankind*—"A fourth part, only, was appropriated to the poor." As the clergy encreased in numbers, in wealth, and power—their negligence of the poor also encreased, and became, at length, so glaring, that in England, the great council of the realm found it necessary, earlier than the time of Edward the First, to ordain † "That the poor should be maintained by Parsons, Rectors, and the Parishioners." How strange! that the holy precepts of religion could not deter the immediate ministers of it from rapacity and avarice!--- It is the happiness of the present age, to see moderation keep pace with power in the venerable preachers of the gospel.---

THE monastic institutions were also intended for the support of the poor, as well as the religious devotees; several of their orders were exempted "ab omni servitio terreno, et exactione seculari ‡," for that express purpose--- The poor were relieved by them, with, per-

* Spelman. † Mirror. ‡ Dugdale's Monasticon.
haps,

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haps too little discrimination---They were, in fact, as much the resources of the profligate, as the asylums of the distressed.---

AT the time of the dissolution of monasteries, our eighth Henry forgot, in the rage of reformation, and in the heated zeal of political theology, that the poor were robbed by his resumptions, and the nation oppressed by an uncommon inundation of beggars from that source.---

THE great men were silenced by grants of the scites of the ruined Abbies, and the multitude were over-awed by their power, or amused by the novelty of reformation, and the erection of a few handsome churches.---

HAD those grants been incumbered with their former obligations, we should not now lament the loss of religious houses; and were but the fourth part of the tithes still applied to the use of the poor, we should have less right to repine at the rigorous exactions of tithe-gatherers. We should also be exempt from parochial levies for church and poor.---

It is scarce possible (when we have considered this revolution in our religious system; and

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the consequences of it) to refrain from smiling at the serious suggestions of the statutes of Henry the Eighth on this subject; "That the poor were strangely increased." There could be little strangeness in the effect of so well known a cause---But we must not treat with levity, an act of legislative wisdom.---

THERE is little doubt of the humane and beneficial tendency of the statute, 43d of Elizabeth, which you speak of, had the really beneficial parts of it been carried into execution; but I am inclined to think, there was more policy than humanity in the motives for enacting it, and the previous statutes, of which it was the ultimate improvement.---

It was necessary after the reformation, to prevent an enquiry into the real cause of the astonishing number of common beggars, and impostors, which suddenly infested the streets and highways; and the frequent robberies, and pilferings, which were committed all over the kingdom.---It was also necessary to smother the complaints of the thinking part of mankind, which were indefatigably incited and supported by the Roman Catholics, who attributed all those

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those evils and inconveniencies to the reformation---perhaps with some justice.---

FOR those purposes, Henry began the present legal obligation to maintain the poor---In his reign appeared the first compulsory statute---Rigorous punishments of all able poor, who would not work, were enacted; but no means of employing them were thought of till the reign of Edward VI. when materials were directed to be provided for them.---

THE temper of all the laws of those times was much alike, they rather bespoke a desire to get rid of the burden of the poor, than to provide for them, because they were distressed. The two Hospitals of Christ, and St. Thomas, built by Edward VI. were the only asylums of the impotent.---The murmurs of the people at the loss of religious houses were, under that pious and peaceable young Prince, more distinctly heard, than during the tyrannic reign of his father.---

THE statute † against erecting cottages appeared about the same æra.---Its import and

† 31st Elizabeth.

tendency

tendency were to prevent the increase of the poor, by depriving them of places of habitation. Such regulations favour little of Christian charity. Sir Edward Coke † passes high encomiums on that law, and severely animadverts on cottagers and inmates. Better policy and a singular prosecution||, attempted under its sanction, influenced the legislature lately to repeal the absurd restraint.—

MANY parishes put those laws immediately into execution—They levied rates, they relieved the distressed—Their poor and their rates increased together; and we are now coolly told, that in many places the rates exceed a fifth, in some a fourth—and in others a third part of the full value of their lands!

A parish, which was first rated in the beginning of this century, raised about the year

† 2d Inst.

|| A Gentleman was indicted in the Chester circuit on this statute, in the year 1774.—The learned Judges, before whom it was tried, expressed their abhorrence of the proceeding, and of the statute; and with a zeal for the rights of mankind, which distinguishes their characters, and does honour to humanity—caused the bill to be brought into Parliament the following Session, which destroyed for ever, that means of oppression.

1740,

1740, thirty five pounds for the relief of the poor; it has since, gradually increased to the enormous amount of seven hundred*. If parishes, which were earlier charged, have increased in the same proportion, their burden must be intolerable.—

Whilst that parish was not burdened with this tax, objects of charity were few, and happy in the extensive bounty of the opulent, and the chearful donations of the peasants—A shoal of strangers, who came to work in the mines, which abound in its neighbourhood; and who, through the unguarded simplicity of the inhabitants gained settlements, brought with them the customs and regulations of their country—Amongst others, the poor rate, and its invariable effects, a numerous and dissatisfied poor.—

IN several parts of the kingdom, poor rates have been but very lately levied—There are some counties, and many parishes, particularly in North-Wales, which do not yet raise them—The few indigent among them are supported by voluntary contributions.—

* Another neighbouring parish, about forty years ago, levied no rate—It now pays near eight hundred pounds.—

It is generally true, that man is so impatient of controul, that he will refuse as a duty, what he would chearfully perform from the mere impulse of his own feelings—The position is evinced in observing the different dispositions of people in rated and unrated parishes.—

IN the latter, the benevolence of all ranks to the poor is very great, their bounty is dispensed with pleasure, and received with gratitude; in the former, the ear of humanity is deaf, and her hand closed against the intreaties of poverty and distress; if the wretch is a stranger, he is driven out with stripes, if a parishioner, he is directed to his Parish-Officer—The relief which the Overseer hath power to give, is often insufficient, and often, “the insolence of office” spurns the supplicant from his door!—

AN exact computation of the number of beggars in those contrary situations would be a work of much labour; but, if I may be allowed to judge from the frequency of applications, there are full as many common beggars in rated as unrated parishes.—

A learned Judge, of one of the Welch circuits, lately attempted to persuade the inhabitants of

of some counties within his jurisdiction to adopt the poor rate—He even threatened to punish them for their non-compliance—His Lordship’s humanity was misled by the transient intreaties of a few beggars at his door—He is (I doubt not) now convinced of the cruelty of forcing a burden upon the industrious inhabitants, which they have seen so grievous, inefficacious, and irremoveable in other places.—

THERE cannot remain a doubt, but our evils have originated in the dissolution of monasteries—the loss of tithes, and the invention of poor rates—It must now be impossible, in places where rates are established, to shake off the incumbrance; alleviation is their only hope—But parishes, which have hitherto escaped, should carefully avoid rating themselves.—

It is an indispenfible duty on the rich and powerful, to relieve and cherish the indigent and wretched—The mutual dependance of mankind—the obligation of Religion, and the interests of Society strongly enforce it. No sanctions can create a right of property, exempt from the claims of humanity.—

THE thing defirable in the poor laws is a mode of taxation and relief, in which all poor persons would be interested by contributing to a common fund, and by receiving allowances proportioned to the contributions.---

THE plan I would offer, is upon the principles of the affociations so well known in this kingdom, by the name of *Beneficial Clubs*--- The members of those affociations contribute very trifling fums to their funds, by weekly, monthly, or other periodical payments*; and it is obfervable, that not one has failed of being able, in a few years, to make very comfortable, and fome very large, allowances to members, who, by ficknefs or misfortune, become objects of relief.---

IF the affociations where every member is entitled to the benefit, and where fo many are relieved, fucceed fo well; how probable is it, that a fund, to which all ranks of men would

* In Chatham and Sheernefs Dock-yards, the impotent dock-men are maintained by a fimilar contribution---But many of them receive no benefit from the fund they thus fupport; becaufe it is not a parochial levy within the ftatute 3 and 4 W. and M. to gain a fettlement by the payment of it---V. Burrows Settlement Cafes, 199.

be

be obliged to contribute according to their abilities; and from which the poor and diftreffed only could demand affiftance, might be at leaft equally fuccefsful? I will illuftrate my propofition by the fcheme of a club, now exifting.---

IT was originally an affociation of about fifty members, who paid annually, by ftated periodical portions, twelve fhillings---They fuffered the fund to accumulate without deduction for three years---It amaffed the fum of 94l. 10s. at fimple intereft; fince that period, any member falling fick of any curable or violent diforder, receives ten fhillings weekly during his illnefs, deducting only his proportionate contribution to the fund---but if his diforder be flow and lingering, from which he is deemed irrecoverable---He is made a penfioner for life, with a weekly allowance of five fhillings, and at his death, his representatives are entitled to twelve or fourteen pounds from the fund.---

The club has fubfifted about twenty years, and notwithstanding the many perfons it muft have relieved and buried, hath a large fum of money

money at interest, and is, in every respect, in a very flourishing state.---

NEW members are admitted on paying a fine, and contributing during the stated time, before they are intitled to relief.---

The association hath an excellent regulation; any member may borrow a stated sum from the fund, at legal interest, on giving surety to the Stewards; the principal is seldom called in during his life, and is always less than what his representatives would be intitled to at his death---Such a timely aid preserves many artificers from ruin, and prevents any loss of interest by the principal being unemployed---That part of their plan might be applied to advantage in a parochial scheme of this nature; and many families kept from being burdensome by having the means of setting up some little trade.---

IN a public association all inhabitants should contribute according to their possessions, and artificers and labourers, according to their wages; these with the donations of the opulent, and the consolidation of parish monies, and property, would in a few years raise a fund more ample,

ample, and capable of greater liberality, than the stock of any club.

To apply what has been premised---suppose a parish, containing fifty inhabitants---ten of them in opulent, or at least easy, circumstances---ten above the danger of becoming burdensome---fifteen servants---and fifteen laborers.

THE ten of the first order, holding upon an average tenements of the value of fifty pounds per annum each, amount in the whole to the rent of } £ 500

THE ten of the second order, holding fifteen pounds per annum each } 150

THE fifteen servants, receiving wages of forty shillings upon an average } 30

THE fifteen laborers, estimated by the same ratio, as their gains above maintenance } 30

Total 710

Suppose the sum total, contributed after the rate of one shilling only in the pound --- the yearly

yearly produce would be thirty-five pounds ten shillings.

If suffered to accumulate for three years, it would make at simple interest	}	£.	s.	d.
		111	16	6

Suppose the parish had old benefactions, amounting for the sake of an even sum to	}	88	3	6

THE parochial stock, would at the time of first drawing from it be	}	200

Suppose at that period, there should be six relievable objects, between families and single persons who would be burdensome through the year---that is one fifth part of the thirty, between servants and laborers, who, from their situations, would be likely to be chargeable.

ALLOW them upon an average three shillings per week each---the yearly out-going would be forty-six pounds sixteen shillings. The interest of stock, and the annual contribution, amount to forty-five pounds ten shillings, there would therefore be a deficiency of one pound six shillings.---

I THINK

I THINK I have allowed more than the largest possible proportion of poor to rich --- and exceeded the highest estimate of human infirmity---yet the deficiency is too inconsiderable to be mentioned---and the contribution is only one fourth part of the rate, proposed to be fixed by the Poor-house plan.---

I HAVE omitted all occasional benefactions, and all contributions in respect of personal property, in order to shew the most unfavorable aspect of the scheme---let us place it in another point of view---in contrast with the club.---

THE parochial fund exceeds the club in stock by its own accumulation, at the end of the given time, by seventeen pounds six shillings and six pence.---

EVERY member of the club is equally liable to sickness, and equally entitled to relief---consequently, the relievable objects, and expenditures, in the club must be greater than in the parochial plan, in the proportion of the whole to three fifths, or fifty to thirty---the numbers which are probably relievable in each.---

THE

THE impotent Poor would, indeed, be longer and more regularly chargeable than the members; and infant families, or an aged decrepid widow, would often succeed to the stipend of the father or husband after his death --- but these burdens are counterbalanced, and even outweighed, in the associations---by their larger allowance --- and by the sums, which the representatives of clubmen are, on their deaths, entitled to.---

ON the other hand, they would be amply provided for in the parish fund, by old benefactions, occasional donations, and voluntary contributions, exclusive of the resource, in a taxation of property, and an increase of the pound rate.

EVERY family, and person, receiving relief, should allow the contribution to the fund, out of the money they receive, in order to keep up the equality of the stock, which would not exceed two shillings a year.

A PROPORTIONATE sum might be required for married women and children, in order to entitle them to a larger allowance under misfortune.

SUCH

SUCH a combination would make the interests of a community mutual---and many societies would, I doubt not, resign their funds to the general stock on having a compensation adequate to the benefit, they are entitled to from their clubs, secured to them and their representatives. ---

ANY persons who would chuse to pay such stated periodical sums to the parish stock, as the clubs require, might have the same contingent advantages and allowances from the parish, as they would from a club; exclusive of the relief, in right of the obligatory contributions---Such a privilege would probably put an end to all beneficial associations throughout the kingdom---for the members would save by it the trouble of frequent meetings, and the money they are, by their articles, obliged to spend in the public houses where they assemble; and it would be a pleasing reflection to the industrious laborer, that his paying a few shillings a year more than his rated proportion, would entitle him to an additional and comfortable income, when afflicted with sickness or impotence.---

THE situations of mankind are so various and unequal, that few, who would be desirous

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of contributing voluntary fums, can contribute alike---Allowances should therefore be proportioned to the contributions---But in this, care should be taken, not to exceed, or take under, certain fixed fums---payable in different classes of a determinate number of members---The inequality of contributed fums, and consequent relief, would otherwise ruin the fund---It is a sensible maxim among insurers, to risk the same sum upon every policy.---

A DIFFICULTY may be urged in the execution of a scheme of this nature, in large parishes---The remedy seems obvious; the largest communities may be divided into small associations---The ancient division of this kingdom, and the obligation of every subject to have responsibility in the tithing he belonged to, point out the method we should pursue---There was a beautiful simplicity and sound policy in that wise regulation, which modern refinement hath in vain attempted to supply the loss of by innovation and imaginary improvement.---

THE law of settlements would necessarily undergo a change---They would probably be reduced to birth and contribution---For the instant any person should begin to acquire money,

ney, or enter into business, or service, his contribution should begin---He should be bound to enroll himself a member of some association.---

POSSIBLY, contribution only might be made the general settlement; it might, perhaps, be most reasonable, that the relief to a child should come from the fund to which his father had contributed---Unknown orphans, would be the only exception to such a regulation.---

THE parents of illegitimate children should be obliged to give immediate security, for a sufficient periodical sum, to some fund, for their maintenance; and likewise be bound to pay a rateable contribution, to entitle them to the relief under impotence, till they should become able to pay for themselves---It would be a sufficient punishment for incontinence---An ample indemnity to the public---and a protection of helpless infants.---

THE direction of the statute of Elizabeth, respecting manufactories, for the employment of the able poor, in their own houses, might be pursued---All kinds of cloathing and necessary utensils might be made by them---They would

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save the unavoidable loss which must arise in buying those articles from other places---We should encourage the manufacturer, by allowing him profits according to the full market price.---

SIR William Blackstone* well saith, "That providing stocks for the able poor to work up, should go hand in hand with the other regulations of the statute, 43d Elizabeth."---The neglect of that wisest provision in the statute, is one evident cause of the increase of our poor rates.---

THERE would be no other officers wanting for conducting the plan I propose, than such as the clubs now have---Or if Overseers, in the nature of the present parish officers, should be thought more eligible, they might be continued---A superintending power, in men of rank and fortune, would be a sufficient check upon them, and save the necessity of a new denomination of officers.---

PERHAPS it might be prudent to allow some small salary to the officers, for their loss of time, and trouble, in conducting the employ-

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ment of the poor, in delivering out, and receiving back, their work---and in directing common laborers---It would stimulate their attention and diligence.---

To avoid loss and inconvenience---every person should be obliged to bring his contribution to the receiving officers, on certain fixed days.---The rich, on pain of double payment---the poor, under a small forfeiture, and a less allowance when they should become objects of relief---It would be the particular interest of the poor, to insure an ample stipend against distress and misfortune---and the advantage of both rich and poor, to save the penalties; which should be peremptorily and easily recoverable.---

THERE are many clubs, in which a charitable subscriber to their funds may nominate the object of his benevolence---If men of fortune would apply an annual sum for that purpose---they would relieve the distresses of the impotent more effectually than by alms at their doors.---

IT would be an improvement of the present beneficial plans, if the money payable to the representatives of members was continued in the

the fund, and an adequate weekly allowance made to the widow or orphan, during sickness or impotence.---It generally happens, that they are not in a way of business to make a sum of money useful to them, and it is soon dissipated without account or benefit---But those who can make an advantageous use of the money, should by all means receive it.---

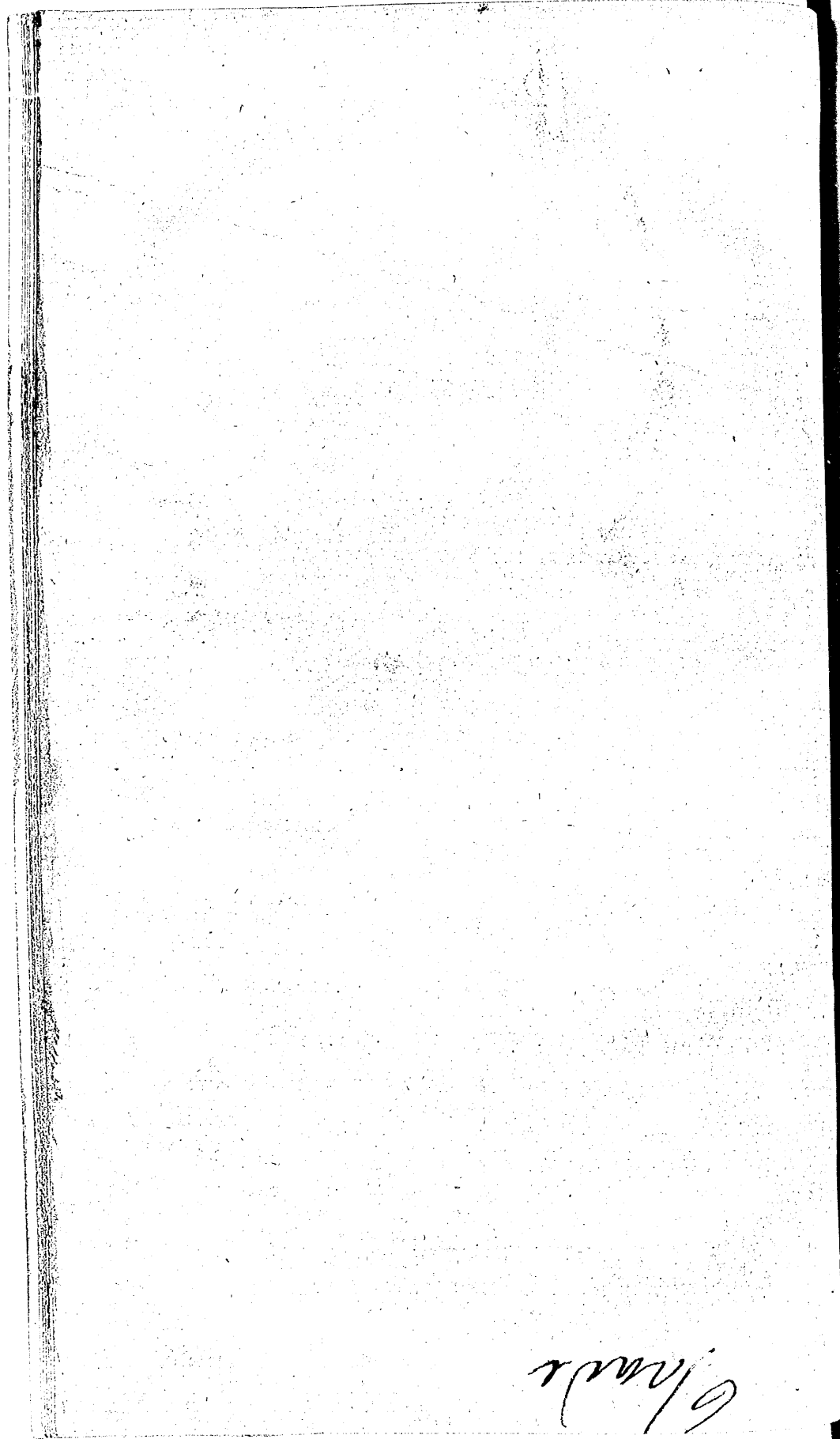
I OFFER these outlines with a hope only that the scheme might prove beneficial, if digested into a regular system---A single parish might try the experiment, but the sanction of the legislature is requisite to authorize the attempt.

I am, Sir, &c.

Edw Jones

F I N I S.

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6/1/18