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A
L E T T E R
FROM A
GENTLEMAN in TOWN
TO HIS
FRIEND in the COUNTRY,
Recommending the Necessity of
FRUGALITY.
L O N D O N:
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[Price Three Pence.]

A
L E T T E R,
Recommending the Necessity of
F R U G A L I T Y.

My dear Sir,

AT a time that this poor nation (once the envy, but now the reproach of her neighbours) is bending under the heavy load of taxes, and other incumbrances, it is a melancholy consideration, to reflect that our vices increase in as great a proportion as our publick debts; and both are grown to such an enormous height, that, unless some speedy reformation be wrought amongst us, we shall have nothing left but the dreadful prospect of being totally undone both here and hereafter.

To mention the various follies, vices, and
A corruptions,

corruptions, peculiar to these times, would exceed the length of a letter; and indeed they are become so notorious, that there is little occasion to enumerate them, their unhappy effects being already but too sensibly felt, and greatly lamented also by every good man. I shall therefore say little more of them, but, on the contrary, confine the subject of this epistle chiefly to one virtue, which, if it were once become fashionable, could not fail of obtaining the most desirable effects; and would bid fair to root out many of those baneful weeds that infest this land. The virtue I mean, is an honest FRUGALITY.

I hope, my dear Sir, from the friendship that has long subsisted between us, you will pardon me, when I tell you, that this is a virtue which, if added to the many others you are happily possessed of, could not fail of preserving you from many inconveniencies, and of securing to you that amiable character to which you are already so justly intitled.

You shifted this subject when I was last with you, and therefore I shall now take the liberty of laying before you a state of your own affairs, that you may judge for yourself, whether

whether you have not hitherto acted wrong. You have spent the legacy your uncle left you of 2000 l.; and all your estate consists in land, which I find, by the rental your father gave me a little before his death, (and I know it has had no alteration since your time), is 900 l. a-year. And this was a considerable thing sixty five years ago, when your grandfather died, as there were then but very few taxes and duties for the subjects to pay; and therefore he could live with great hospitality, as the Gentlemen of *England* generally did in those prosperous times. But, alas! Sir, those halcyon days are miserably changed; and your father, even in his time, felt the difference, by living in the same manner as his father had done before him, and by that means left a mortgage upon his estate of 2000 l. which is still unpaid.

Now, Sir, though you are told by your neighbours, that you have a good estate, and are often reminded by some of them what a plentiful table your ancestors kept, in order to induce you to do the like; yet you must not imagine that you can do as they did, unless you are determined to be soon undone:

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and your estate will then probably fall to the share of some rapacious stockjobber, who gets his money, by preying upon the very vitals of the nation, without rendering even the smallest degree of service in return.

Consider, Sir, the difference between former times and these. The nation now owes a debt of eighty millions, all contracted since the *revolution*; you must pay your part of the interest of this debt.

In your grandfather's time, the annual income of the estate you now have, produced in cash to him 870 *l.* after all deductions for taxes and duties; but you now pay out of the same estate, by the vast increase of taxes and duties, at least 450 *l.* a-year; so that one half of the income of your estate is gone from you; and you also pay 90 *l. per annum* for interest of the 2000 *l.* due on the mortgage.

You see, therefore, that you cannot live half so well as your grandfather did; and yet you constantly treat your friends with a variety of expensive dishes, as well as of wines. You come to *London* once a-year, and doubtless partake of the follies and luxuries of this debauched town; and there are enemies of your's

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your's and mine in high places, who are glad to see you and other country Gentlemen act in this manner. I do assure you, they rejoice to see the old *English* spirit enervated, and the good old families reduced to a state of dependence: for it is by these means that they are tempted to fall into venality, and every degree of corruption.

Consider therefore, dear Sir, how great a virtue it is to be frugal, how absolutely necessary it is for an honest man to be so, and how unhappy the consequences must be, if you should not be so.

Let me therefore advise you to recollect yourself, and to employ those great talents you are master of, in the service of your country, and in the practice of an exact œconomy in your own concerns. To which end I would advise you to get out of debt immediately, by selling 100 *l. per annum* of your estate. This, at twenty six years purchase, (which may be got for it), will be 2600 *l.*

You now pay four and a half *per cent.* for this 2000 *l.* which is 90 *l.* a year; you owe one year's interest, and about 100 *l.* besides; and that is your whole debt: so by this sale you

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you will be a free man, and have in your pocket above 400 *l.* besides your estate.

This money I would advise you to lend to your neighbour Mr. *W*——, who is an honest, industrious, and wealthy man; which will increase his trade: and he will give you 4 *per cent.* for it, and let you have your principal whenever you have a real occasion for it. This will be serviceable to yourself and him too: whereas if you put your money into the funds, you do your part towards stopping the channels of commerce, which are almost stagnated already by means of those pernicious stocks and stock-jobbers.

Your uncle had 12,000 *l.* in *South-Sea* annuities; and when we lately discoursed together on the subject of the funds, and how necessary it was for every honest man to do what he could for the service of his country, he was so thoroughly convinced that he could employ his money to a worthier purpose, that he immediately sold out his stocks, and lent part of it to a merchant here of great reputation at 4 *per cent.* and the rest he subscribed to the encouragement of the *British* herring-fishery; which has most shamefully been neglected,

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lected, or rather discouraged, for a great number of years; but is now reviving with a spirit becoming *Englishmen*; and is, indeed, a great and interesting object, demanding the attention of every man of sense and integrity.

If we suffer this undertaking to drop again through any neglect, or through any worse cause, we shall deserve all the miseries that can befall us. It is our natural right, exclusive of all other nations; and God and nature, and the distresses of our bleeding country, loudly call upon us diligently to preserve it entirely to ourselves, as it will employ a multitude of poor people, increase the number of our seamen, encourage our navigation, produce immense riches, and regain our reputation abroad and at home.

We have been dupes too long already, God knows, to the *Dutch*, and to many other states, and have been sadly requited; but our ministerial quacks can surely now no longer impose upon us with the stale delusive phantom of the balance of power upon the continent, nor the necessity of supporting the *Dutch* in all events, by comparing them and us to two neighbours with their house on fire, and

and that consequently we must, in all events, assist them to save ourselves. But this comparison is very wrong and far fetched. For, in the first place, our house is not by that means in danger; we have a strong partition-wall to secure us, and we may keep that up at a much less expence than we have too often been at in assisting them.

It is certain their house may be in a flame, and we in no danger; as the Duke of York formerly convinced them, to their shame, and our glory.

But to return to the first purpose of my letter, which was to recommend to you the necessity of FRUGALITY:

My grandfather often told me a particular anecdote of his life, upon this subject, that had a most excellent effect. It was this.

In the beginning of the year 1658, while King Charles II. (then styled by the rebels *the young pretender*) was by the murderers of his royal father kept out of his dominions, he sent a messenger to my grandfather to borrow of him 500 l. which he said would be of great use to him, and was immediately wanted. My grandfather, who was then a young man,

man, and had a well-conditioned estate of 1100 l. a-year, was unprepared with any ready money; which almost overcame him with sorrow and shame, because he could not immediately comply with this request; and which he knew was occasioned by his having improvidently spent great part of his yearly income in superfluous things, and, among the rest, in frequent clubs with other honest cavaliers in drinking the King's health, but doing him no real service. He therefore resolved, that, for the future, he would be frugal of his money for better purposes; and was convinced, that frequent carousals, while his King and country were both in distress, did not consist with good sense or decency: and therefore, like an honest *Briton*, he got free from any superfluous expences, and soon sent his Majesty double the sum he had desired; and sold 3000 l. worth of his lands, that he might always have by him some ready money to serve his King and country upon any future emergency: and he was besides determined to forego a thousand expensive recreations, which never brought any solid joy; and therefore he forsook them all except hunt-

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ing, which he was fond of, and the more so, as it administered to his health. The rest of his time, and what money he could conveniently part with, was employed in doing good offices to those who had suffered in the Royal cause; and particularly to the poor Episcopal clergy, who were driven from their livings for refusing the unrighteous covenant to the usurper. He also gave money to some of the honest soldiery, to be mindful of their King, when time should serve. And he often assured me, that, by this alteration of his measures, he enjoyed a thousand times more real satisfaction than he had ever done before, was more highly valued and esteemed by his friends, and his example was followed by many other cavaliers of those times; which, though not the cause of the restoration, yet occasioned a better disposition in the people to receive their King, and might probably be one of those means that drew down that blessing of heaven upon this land.

But I must now conclude this part of my letter, after telling you, that, when peace and plenty were restored, he continued his frugality; and yet his manner of living was open

open and generous, and at his death he left a thousand pound to each of his younger children, who were eight in number.

You and I, Sir, have the misfortune to live in an age and country where every virtue is discountenanced, and every sort of luxury, corruption, and extravagance, is practised, and those things are encouraged by numbers of placemen and pensioners; and, though country-gentlemen pay largely towards these things, yet they are so weak as to fall in with them into all those enormities, and fribble away their time and money in masquerades, drinking, dressing, gaming, and such like expensive and corrupt diversions, till by being habituated to those vices, and at the same time ruining their fortunes, they are despised by both parties, and at last become the mercenary dependent tools of a prosperous, though detested faction.

It is therefore high time for us to think and act as becomes men of sense, and true lovers of our country, and to repent of our past follies, as we are doubtless accountable to God and our country for every wilful neglect of our duty to either; and as it is a

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shame to live without doing some service to the commonwealth, it is still a greater to do hurt to it, by our being bad examples in it.

I would not be understood to mean, that you should live a recluse, or desert your old friends; this is no part of your duty, or my desire: but, on the contrary, I would advise you to be with them on all seasonable occasions, to be always courteous and obliging to them, and by all laudable means keep up their spirits and your own, and you'll find that your example will do great service to them and many others.

I have already wrote you a long letter, but have not yet given an answer to your last obliging one that came with the partridges, which were very good.

I perceive you are reading the *English* history by the questions you ask; and I wish I was able to answer all of them to your satisfaction. Your first question is, Whether the oath or covenant that was taken to *Oliver Cromwell* was binding upon such as solemnly took it? I answer, No. And the great Dr. *Saunderson*, and all casuists and considerable divines, are of my opinion, that nothing can

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bind to iniquity; and therefore the great sin was in taking such oaths, and not in breaking them. As for instance, if through hope of reward, or fear of punishment, I should swear to be undutiful to my father, or to take away his life, my crime would be the taking this oath, but would be doubly increased, if I kept it; and therefore the taking such oaths, and not the breaking them, is to be repented of.

Your next question is, How a subject is to behave, where the lawful supreme magistrate, or any great officer by his authority, directs you, as a subordinate officer, to do a thing against the laws and liberties of your fellow-subjects? I answer, You are not to do what is so commanded; but rather to lose your office, nay, even your life, than to be an instrument in violating the laws or liberties of your fellow-subjects: for as *Cæsar* has his rights and prerogatives, which the people must not seek to violate; so the subjects also have their rights and properties, which the sovereign must not invade: and if he gives a commission to any of his officers to do any act against the laws and statutes of this realm,

realm, that commission is void; and those who act under it are punishable for their conduct, because every man is presumed to know the laws of his country: so that a man may be a true martyr for his country, in preferring the rights of the people to his own life, as well as for his King, in vindicating his rights against the violence of rebels or usurpers. The whole of the matter, therefore, is this: We must be true to the constitution; and whenever it is broken or infringed by violence or craft, by corruption or treachery, it is the duty of every honest man, by all legal methods to exert his utmost efforts to restore it to its true and proper state.

Your next question is, Whether, in any of my discourses concerning the REVOLUTION, I did not once declare, that the pretender was a supposititious child and an impostor, or at least that he was not the lawful son of King *James*? Now, in answer to this, I can assure you upon my honour, that whatever opinion I may have entertained of the REVOLUTION, I never said any such thing, nor ever once thought so. I am not
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so bigotted as to offer any thing against truth or probability, and I have no reason to doubt the evidence recorded in the court of *Chancery* of his birth; and especially as he was owned by the King and Queen as their lawful child; and King *James*, with all his faults, had a tender love for his two daughters, and was never taxed with a want of natural affection to either of them: and besides, you know, that that egregious rogue FULLER, when he pretended that he would prove the illegitimacy, did, instead of it, prove himself an incorrigible villain, and was voted to be such by the house of Commons, and ordered to stand in the pillory for his fraudulent attempt and imposition.

*Thus was the caitiff curs'd with Milo's end,
Wedg'd in that timber which he strove to rend.*

Consider, my dear Sir, the strange prejudices and partialities to which mankind is liable. The generality of men indeed run with the herd, without any reflexions at all; others are biassed by their education, and others have little understanding, and weak judgments:

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judgments: so that you must never shew any rancour or ill-will to any of them, but bear with their infirmities, and seek to gain them to their duty by your own good example, and an universal benevolence and good-nature; and then, let the consequence be as it may, you will be safe and happy.

Your next question is, Whether I am a *Whig* or a *Tory*, and what my opinion is of each party?

I do assure you, my dear Sir, I am of neither of those parties; and I hope, as you are in a private station, as well as I am, that you are not distinguished by either of those characters.

As to my opinion of them, it signifies but little; but, as you ask it, I must not refuse you.

The *Whigs*, from such observations as I have been able to make, are a busy insidious set of men, who are industrious enough in thinking and contriving how to carry any of their schemes into execution, and will not boggle at the means of compassing their ends; for they are apt to measure right and wrong only by events.

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The *Tories* are a good-natured sort of people, who do neither good nor harm, and don't trouble themselves with thinking at all, or contriving any schemes to compass what they wish for: they love their bottle and their friend; and if their prudence were equal to their good intentions, and to the bravery and honesty of their hearts, they would soon become deservedly esteemed by all men of virtue *and publick spirit*.

The *Whigs* are like bold empirics and quack-doctors: they always promise to do wonderful cures to the body-politick, but when employed, have ever failed in their performance; and if by chance they remove one evil, you generally find that they introduce a number of greater. They are of a sour disposition, factious out of power, and over-bearing, oppressive, and bloody in it; and, in general are Infidels or Deists, free from all the restraints of the *Christian* religion; but pretend much to a moral religion of their own framing, wherein neither faith, hope, nor charity have any place. But although this is my opinion of the greater part of the *Whigs*, there are among them those whom I

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have all imaginable reason to think are true lovers of their country, and for whom I have a great honour and esteem; and I impute their political errors rather to involuntary mistakes than to any bad designs.

It is rather to be lamented than wondered at, that they are misled in their notions, when it is considered what number of books have been published by men of great parts and learning; some of whom have wrote for popularity, and some for pay; and who appeal rather to the passions of their readers, than to the laws and constitution of their country; knowing, that mankind, from the corruption of their nature, are too apt to embrace every thing that promises liberty; without considering, that to prevent anarchy and confusion, there must necessarily be some restraints and boundaries marked out by public and fixed laws. And though from the imperfections of human wisdom the laws do not, nor can guard against every accident; yet we may be sure it is our wisest and safest way to submit to them; otherwise the God of nature would not have so strictly commanded our obedience to human laws, and to lawful

lawful magistrates; their power being derived from him, and all the powers that be, are of God. The construction of the word *powers* has been sadly tortured by ill-designing men; but the true meaning is, and can be no other than that submission should be made to such persons who have authority and a moral capacity to enforce obedience: for if *power* meant mere force, then this absurdity would follow, that every successful violence would be the power of God; and then consequently the devil, and usurpers upon the constitution, and robbers on the highway, who have all of them doubtless some power, must be submitted to as the ordinance of God; which as it would be horrid to affirm, so would it confound the common received notions of right and wrong, and encourage all sorts of rapine and injustice.

But there is in this nation another set of men, (besides the two parties before described), some of whom are of great quality, and many of great honour, virtue, and good sense, who love their country, and do all in their power to serve it: and it is a great comfort to me to find, that their numbers have lately

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lately increased, and it is hoped will still increase by their example; as I know them to be generous, open, and brave men, who delight in doing good, and are greatly beloved.

The worthy young Gentleman, whom you call by the name of OPTIMUS, is indeed a most excellent pattern for imitation. He is wife and just; he has true and experienced fortitude, with great humanity, and an incomparable sweetness of temper; he can sustain any personal hardships without complaining; he is prudent and temperate, condescending to his inferiors, constant to his friends, and generous even to his enemies; and indeed he is so good a man, that I don't know one virtue but what he possesses in the highest degree. I find there are hopes of his being in the next new parliament, where we may be sure he will do all he can for the good of his country, which he sincerely loves, and, I dare answer for it, will always prefer to any personal interest or concerns of his own. I was sorry to hear, that your Parson, in his late occasional sermon, made use of such bitter invectives against those who have the happiness to think or act otherwise than he does; and

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and that he should from the pulpit affirm things, which he must know (if he knows any thing) to be without the least foundation of truth. These are things very contrary to Christianity, and very unbecoming the character of a Gentleman, and much more of a priest of the church of *England*. But you know he was bred a Presbyterian, and has a good deal of that sour leaven still about him. God grant he may be disappointed in the promotion he is so earnestly soliciting! for such a man is a reproach to Protestants, and a scandal to society. Witness the following paragraph in his sermon, where he says, *That, with sadness of heart, he finds there is a number of Popish Protestants in this nation, who are Jacobites in their hearts, and wish for a change from good to bad, from a state of vast happiness and plenty, to that of poverty and confusion. What (says he) do these turbulent carnal-minded men deserve, but gibbets and axes for their impudence! For it is not doubted, but they are the spawn of the scarlet whore, high-flying gentry, a Scotch plaid faction, a rebellious crew.*

Here's a pretty string of tender expressions
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for a preacher of the gospel, on which many remarks might be made to his disadvantage; but I shall only say, what was once smartly observed upon another occasion, that *this litter of epithets is like a bitch overstocked with puppies, and sucks the sense almost to skin and bone.*

I believe you now think it high time to conclude this long letter; which I shall do, with wishing most sincerely that you may long live in health and innocence, peace and plenty; and am,

S I R,

Your affectionate humble servant,

P. S. You may make what use you please of any letters I write to you; for as I am well assured, that what I write is not contrary to law or religion, to good manners or good nature, I care not who sees what I write; if it makes you a better, or a happier man, my end is answered.

Grosvenor-square,

Oct. 3. 1750.

F I N I S.