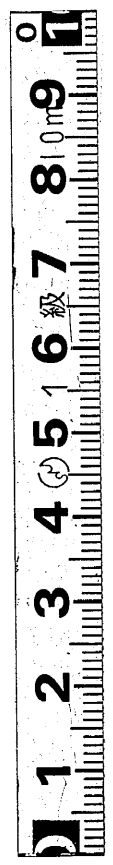


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THE
Lottery display'd
 OR THE
Adventurer's Guide;
 SHEWING
 The ORIGIN, NATURE, and MANAGEMENT of the
 STATE LOTTERY: The ERRORS and
 LOSSES incident to the DRAWING, REGISTERING
 and EXAMINING: The Method of guarding against
 their pernicious Effects; and of recovering PRIZES,
 hitherto sunk through imperfect Intelligence, or
 Loss of TICKETS.

ALSO
 The Nature of INSURING TICKETS,
 With RULES for estimating the PREMIUM,
 at any Period of the Drawing:

To WHICH IS ADDED,
 A Concise View of all the STATE LOTTERIES
 to the present Time.

L O N D O N:
 Printed for A. CALDWELL and Co. and Sold by J. TOWERS,
 at No. 111, in Fore-Street, near Cripplegate.
 M.DCC.LXXI.

[Price ONE SHILLING.]

T H E
P R E F A C E.

*W*HEN we consider how many are engaged in the Lottery, and how much * they annually suffer from an imperfect Knowledge of it; we are filled with surprize and regret that nothing of this Kind has been hitherto attempted: But if we reflect, that the Lottery is a Subject which falls within the Province of those only who are engaged in it, and that Tradesmen are generally the last to reveal the Secrets of their Business; the Wonder ceases, and we rather wonder to see it at all. But a singular Evil requires a singular Remedy; the Author, therefore, in a Matter of this Consequence, could not but regard the Interest of the Public, as superior to every other Consideration. To the Gentlemen of the Offices he has to observe, that however they may object to the Discoveries he has made, he flatters himself it will be no Prejudice to them; but, on the contrary, an Advantage; as it will convince the Public that many of the Mistakes which have occurred

* In the Year 1735 the Public were inform'd by Government, that 2720 l. of the Prizes, in one of the preceeding Lotteries, then remained in the Exchequer unclaim'd; and there is great reason to suppose that much larger Sums have been lost in other Lotteries by the Adventurers, from their not properly understanding the Nature of them.

in their Business, have rather proceeded from Inadvertency than a worse Cause. They will see that they have a fair Chance in the Lottery for what they adventure, and, supposing this Essay should produce no Reformation in the Offices, it will put it in their Power to secure themselves. He thinks it not improper to observe, that this Essay (tho' addressed only to the Adventurer) will be extremely useful to their young Clerks, especially those design'd for the Hall.

To his literary Readers he has an Apology to make for its imperfect Execution, which he doubts not but they will admit. He is therefore to observe that notwithstanding the Time and Labour he had employed in collecting some of his Materials (which from a Redundancy of more useful Matter, he is now obliged to abridge) yet, from the Multiplicity of his other Concerns, the digesting and arranging them were began but a few Days before their Publication, and this performed in the Intervals of Business: He hopes, therefore, that the Utility of the Subject will atone for the Defects of the Execution.

To this Preface of the Author, the Editors have to add that besides the capital Losses and Mischiefs that this Essay is calculated to prevent, with regard to PRIZES and INSURANCE, the Adventurer (how well soever he may think himself already acquainted with the Nature of the Lottery) will meet with such Instructions in it, as will save him more than the Trifle this Pamphlet will cost him, if he has (or should ever purchase) but three Numbers in the Lottery.

N. B. This Pamphlet (to prevent any spurious Edition) will be entered at Stationer's-Hall, and every Copy signed by Messrs. CALDWELL and Co.

T H E



T H E
L O T T E R Y
D I S P L A Y ' D, &c.

P A R T I.

Of the various Kinds of Lotteries, private and public—Of the Irish—The Origin of the present State Lottery—Its Plan—The Manner of subscribing and delivering out the Receipts—Of Negotiating them, with Remarks on the Causes of the Variation of the Price of Tickets.

LOTTERIES may be of four Kinds with Respect to their Authority.—First, a Lottery may be set up by a single private Person, or by a Society of such, who, without any Authority from the Government they are under, collect Subscriptions, divide the same into Prizes, and determine the respective Properties of them by the Drawing of Lots or Tickets.—Of this Sort is the *Irish* Lottery (only the Drawing of that is determined by that of the *English*) We have
B formerly

formerly had many of this Kind in *England*, and which Kind of private Lotteries have also been extended to the Disposal of Lands, Houses, Watches, Gloves, Pictures, &c. But these, as also the *Irish* Lottery, have been prohibited here by several Acts of Parliament, particularly that of 10 *Will. III.* 8. *Geo. I. c. 2.* 29 *Geo. II. c. 7.* by which, and some subsequent ones, the Sellers of both these and the *Irish* Tickets, forfeit 500 *l.* and the Adventurers not only forfeit the Sum adventur'd, but as much more. The Proprietors of the *Irish* Lotteries (for there are generally Two, sometimes more) make their Scheme to consist of the same Number of Tickets as the *English*, and the Prizes of those are determined by the Drawing of this. These Tickets are sent over to Persons here, who smuggle them among their Acquaintance: they are sold much cheaper than the *English*, but then their Prizes are paid in Proportion; so that for Instance, the same Number that in the last *English* Lottery was drawn and paid a Prize of 20 *l.* would fetch but 1 *l.* 10 *s.* in the *Irish*; a Sum scarcely worth owning, and this also attended with the Penalties before-mentioned, and other Hazards and Difficulties: consequently were the Nature of the *Irish* Lotteries generally known, no body here in their Senses would have any concern in them.

The second Sort is a Lottery authorized by Patent or Charter from the Crown, for the prosecuting some public Work or Charity; of this Sort were the Lotteries called the Royal Oak Lottery, and that call'd the charitable Adventure, for the Benefit of *Greenwich* Hospital: but Lotteries of this Kind have not been heard of for many Years in *England*.

Of

Of the third Sort, are those which are intended for the same Kind of public and patriotic Purposes; but instead of Charters or Patents, are authorized by Act of Parliament. Of this Kind was that in the Year 1733, for the Benefit of the charitable Corporation for lending small Sums to the Poor, on Pledges, without Interest.—That in the Year 1736, and subsequent ones, for building *Westminster* Bridge: That for the Purchase and Improvement of the *British* Museum, &c. This Kind of Lotteries having the Authority of Parliament, deservedly stand in the same Degree of public Credit, as the State Lottery.

Of the fourth Kind, is the present *English* Lottery, call'd the State Lottery; the Difference between this and the Kind last-mentioned, is that the Profits of this is applied to the Purposes of Government, and that to public Works independent of Government.

Various have been the Methods of raising Money for defraying the Expences of Government, and, perhaps, never more so, than those in the Reign of *William III.* notwithstanding the Encumbrances some Writers have lavish'd on this Prince. A Person who should sit down, and take a Review of the immense Sums granted to the Crown in those Days, would be almost inclin'd to think that the People had a Mint, in every County, set up to coin Money for the Government.

In this Reign (besides vast Additions to the Customs, Excise, Land Tax, &c.) were introduced a Poll Tax; Taxes on Births, Burials, Marriages, Bachelors, &c. also the banefull Funds of Annuities, now call'd Stocks, (whose Interest is be-

come

come so great a Burthen to the Nation) was the Produce of this Æra.

At this Period also, a large Sum was borrowed on the Establishment of the Bank of *England*, which was then first opened in Consideration of assisting the Government with Cash. In short an Enumeration of all the Impositions then laid on, and subscrib'd by the Subject, (bad as the present Times are) would be a complete Panegyrick on the present Government, especially when we consider the Interest now annually paid on the immense Load of national Debt.

It was in this Reign, in the Year 1694, that Lotteries were first applied to the Service of the State, and from thence call'd State Lotteries; the Plan of which is as follows:

When the Parliament have resolv'd on a Lottery for raising Part of the Supplies for the Year, A Subscription is set on Foot, and may be either open to the Public, in which case any Person is at Liberty to apply, by a Letter, to the First Commissioner of the Treasury, for leave to be admitted a Contributor, mentioning in his Letter the Number of Tickets he would subscribe for: or it may be private; a certain Number of Persons of Fortune, having agreed to be answerable for the whole Lottery, and made the necessary Deposits: sometimes the Subscription lies open to the Public, at the Bank or the Exchequer, and then any Person is allowed to subscribe for as many Tickets as he thinks proper, and if upon casting up the whole there is a Surplus subscribed, each Subscriber is reduced in a just Proportion, so as to make the whole the Sum granted by Parliament. The first Deposit which is commonly made in *April*, is generally

rally (tho' not always) 1*l.* on a Ticket, and 2, 3, or 4*l.* in the Months following, till the whole is paid. In the present Lottery the first Deposit was 1*l.* on the 18th of *April*; 2*l.* more *June* 7th, 3*l.* more, *July* 10th, 3*l.* more *August* 21st, and the last 4*l.* *October* 3d. Contributors paying the whole at once, are generally allow'd Interest at 3*l. per Ce. per An.*

At the Payment of the first Subscription at the Bank, the Subscribers receive Receipts for the Sums and Numbers of Tickets subscribed for, and these are made out for small Numbers of Tickets, some for 5, others for 10, 20, 30, 40, 50, &c. for the conveniency of Sale.—As soon as the Subscribers have got these Receipts, some of them, after adding what they think a reasonable Profit to the Subscription Price, put them into the Hands of the Brokers for Sale, so that Tickets are nominally selling sometimes for Months before they have any real Existence; others of the Subscribers will, perhaps, if they think Tickets will sell dearer towards the Drawing, hold them some Time before they offer to sell,

Now while the Bank is making out Receipts, and receiving the Subscriptions, Managers (appointed by the Commissioners of the Treasury) are employed in getting the Tickets ready, which is generally finish'd about the latter End of *June*.

In the mean Time the Brokers are jobbing the Bank Receipts, which they call Light Horse among one another, and selling to those of the Public who chuse to buy thus early, either to hold or job.

Now it is to be observed that these Bank Receipts, or Light Horse, open a vast Field for jobbing; for Instance, a Person in *March* or *April*, when Receipts

Receipts are first given out, with 1*l.* per Ticket, paid on them, possessed of 500 may purchase Receipts for 500 Tickets, and by taking Advantage of a Rise, may gain 13 or 14 Times as much as if he had laid out the same Money in real Tickets (which is called Heavy Horse) at 13 or 14*l.* per Ticket.

These Receipts also are most generally negotiated even after the Tickets are ready to be delivered at the Bank, as being (as before observed) the most marketable Commodity. A Person, with the before-mentioned 500*l.* can even now purchase three Times as many Tickets by the Receipt (supposing two Payments are made on it) as in real Tickets, and thereby make a proportionable Advantage of his Money, should the Price of Tickets favour his Scheme.

But here it is to be observed the Possessor of any of these Receipts at a Time when Payment becomes due at the Bank, must take Care to make it, or the Receipt, with all paid on it before, will be forfeited to the Government.

I have been thus particular on this Head for the Information of those, who, having Money to employ in this Manner, would willingly do it to the greatest Advantage; but at the same Time it must not be forgot, that should the Price of Tickets fall instead of rising, the Loss will be as much augmented by this Method, as the Gain will be increased by the contrary: In short the whole is a mere Game, and I would advise those, who have no Intention to stand the Drawing of the Tickets, to employ their Money in a Manner less precarious.

Having

Having given an Account of the Plan of the Lottery, Manner of delivering and negotiating Tickets, it will not be amiss to make some Observations on the Causes of the Variation in their Price.

The only solid Cause for the rise and fall in the Price, is the Spirit of the Public: if this inclines much to Gaming, the Number of Purchasers are great, and the Price of Tickets must inevitably rise; if the contrary, there are few Buyers, the Price must sooner or later fall: but the Truth is, that this Commodity, like many others, is more affected by Fictions than Realities, and the jobbing Trade more generally governs the Price, than any other Cause. This is sometimes effected by second Causes, such as false Reports of good and bad News from Abroad, respecting War and Peace, forged and manufactured in the Newspapers, by those who want to buy or sell great Quantities of Tickets on that Score: but this Stratagem has not so much affected the Price of Tickets, since the Prizes have been paid in Money, as it did when they were made Stock. It therefore appears from hence, that there is no saying absolutely at what Periods of the Lottery Tickets will be cheapest. The Days before, or the Mornings of making the respective Payments before-mentioned at the Bank, and especially the last are those at which it is generally supposed the Price will be lowest, though this is not always the Case; but the most grand Æra is the Day before the Drawing, But then it is uncertain whether they will rise or fall. The most certain Guide seems to be the Price of the preceding Lottery at the same Period: for Instance, if Tickets were lower

were lower than common, the Day before the Drawing, in the last Lottery, there is great Reason to suppose they will be higher in the present, as those, among the Jobbers, who burnt their Fingers by buying too many in the former, will be careful to avoid it in the latter : the same Kind of Reasoning will also hold among the real Adventurers. But as there are so many other Circumstances attending the Lottery, it is not a general Rule.



P A R T II.

Of the Appointment of the Managers—The making out the Tickets—The Scheme—Drawing—Taking the Numbers—Registering—Examining—Errors incident to the Drawing, Registering and Examining—Cautions to Clerks and Adventurers for preventing their pernicious Effects—Of the Payment of the Prizes at the Bank and the Offices.

WERE this Essay to fall into no other Hands than those of the Metropolis, it would be needless to relate the Manner of the Drawing, as it is to be supposed there are few in London who have not seen it performed : but as it is probable it will find its Way into the Country, (where indeed it is most wanted) an Account of the Drawing itself will not be less curious there, than the Remarks I have to make on it will be universally useful.

And

And as there are many, even in London, who may not be acquainted with the previous Parts of the Management, I shall not confine myself to the Drawing alone, but lay down the whole Process, from whence every Adventurer will be manifestly convinced that he has a fair Chance for what he adventures, provided he observes the Cautions with which this Essay will furnish him ; in doing which I shall follow, as near as possible, the Words of the Act.

The first Step towards preparing the Tickets and Drawing is the Appointment of Managers. These are appointed by the Commissioners of the Treasury, and after being sworn to execute faithfully their Trust, meet occasionally at some public Office or Place, and cause Books to be prepared; containing a sufficient Number of Leaves, (in the present Lottery 10,000) in which every Leaf is divided into three Columns, which are all numbered 1. 2. 3. &c. to the last or highest Ticket. The third Column, which is wider than the other two, has also the Form of the Ticket of its respective Lottery printed on it, and indeed is the real Ticket given out to the Subscribers, and negotiated among the Public; which, for the present Lottery, is as follows :

No. 39m894 LOTTERY
for the Year
MDCCLXXI.
The Bearer of this Ticket will, in Pursuance of an Act made in the Eleventh Year of His present Majesty's Reign, be intitled to such beneficial Chance as shall belong thereto, in the Lottery to be drawn by Virtue and under the Directions of the said Act.

C

This

(14)

This Form being signed by one of the Cashiers of the Bank, and cut out of the Book, is what is properly called a Lottery Ticket.—I have been thus particular on this Article, as it is probable this Essay may fall into some hands who have never seen a Lottery Ticket.

After these Books are made, and properly number'd, the Managers carefully examine them, and send them to the Cashiers of the Bank, taking Receipts for the same, and these, as before observed, sign and cut out the Tickets, and deliver them to the Subscribers, or Purchasers of the Receipts, on their paying the remaining Payments due on them, and giving them up.

The said Cashiers are likewise to permit any Subscriber or Purchaser, who chuses it, to sign his Name on the Ticket of the middle Column, these being the Tickets which go into the Wheel, which, in the Words of the Act, I shall for the future call Box.

About the Middle of *October* the Cashiers return the Books to the Managers, with what Tickets remain in them, which are sold or disposed of by the Treasury.

The Managers, on receiving the Books, cause the Tickets or Numbers of the middle Column to be cut out, and fastened with Thread or Silk, and put into a Box prepared for the Purpose, and which they are to cause to be mark'd with the Letter A. (having first given public Notice in the News-Papers of the Time and Place of putting them in, that any of the Purchasers may, if they chuse it, be there, to see that the Counter-Part of their Tickets is certainly put into the said Box,) which Box is immediately to be put into another

(15)

another strong Box, and to be locked up with seven different Locks and Keys, sealed with seven of the Managers Seals, and by them taken care of during the Time of putting in the Tickets, and till the Drawing, the Tickets of the innermost Column remaining in the Books for discovering any Mistake or Fraud in the Drawing or afterwards.

The Numbers of the Lottery being thus made out and secured, the Managers proceed to prepare other Books to contain also the whole Number of the Tickets of the Lottery for the Prizes and Blanks.

These Books are divided into two Columns, only one to be put into the Wheel or Box, the other to remain in the Books for detecting Mistakes, &c.

On as many of these Tickets as there are Prizes in the Lottery, both on the inner and the outer Columns, are written the said Prizes respectively according to the Scheme of the Lottery, which for the present Year is as follows :

T H E

THE SCHEME.

No. of Prizes.	Value of each.	Total Value.
2 of	20,000 £. is	40,000
3 —	10,000 —	30,000
5 —	5,000 —	25,000
10 —	2,000 —	20,000
15 —	1,000 —	15,000
30 —	500 —	15,000
100 —	100 —	10,000
250 —	50 —	12,500
16,275 —	20 —	325,500
<hr/>		
16,690 Prizes		493,000
First Drawn for first Six	} Days 1000/. each	6,000
Last Drawn		
For Use of Government	} & Expence of Drawing	150,000
& Expence of Drawing		
33,310 Blanks		
<hr/>		
50,000 Tickets at 13/.		650,000

To this Scheme may be added, that 10 per Cent. will be deducted from the Prizes, so that for

a 20,000 £. Government will pay only 18,000 £.

10,000	—	—	—	—	—	9,000
5,000	—	—	—	—	—	4,500
2,000	—	—	—	—	—	1,800
1,000	—	—	—	—	—	900
500	—	—	—	—	—	450
100	—	—	—	—	—	90
50	—	—	—	—	—	45
20	—	—	—	—	—	18

I have

I have thus reduced the Prizes to their proper Value, as some Adventurers may expect to receive them as they were paid in the last Lottery, and cavil with the Offices about it.

The Public will probably be surprized to find, that all the Schemes of the Lottery hitherto given out, and inserted in the Papers, are incorrect; but that this is a Fact, they may convince themselves by comparing them with this and the Act of Parliament.—This also has been the Case in the two former Lotteries, for it is well known that the Tickets have not been delivered from the Bank at 10/. since the Prizes were paid in Money, which was first in the Year 1769; in that Year the Subscription Price was 13/. per Ticket, as it is in the present Lottery, and last Year it was 14/.—How this Blunder could get into the Schemes, and run through them for three successive Lotteries, is not easy to be conceived; whether the first of them was ignorantly drawn up and printed, by a Person who did not comprehend the Words of the Act, and copied by all the others, or whether it was artfully done to intimate that the Government had no Interest in the Lottery, I will not pretend to say: but thus much is certain, that it makes little Difference to the Adventurers with Respect to the Tickets themselves (if they are to give 13 or 14/. for a Ticket) whether the Advantage falls to the Government or elsewhere; it is indeed reasonable to suppose (if the Matter be considered in another light) that every rational Person would rather wish that it should recur to the Government (where, if properly applied, it must, in some Degree, ease the general Burthen of Taxes,) than to be divided among Jobbers, &c. who, in that Case, would probably

probably have been the very Persons who raised the Price of the Tickets.

After asking the Reader's Pardon for this Digression, we return to the Books which contain the Prizes and Blanks of the Lottery, on which we are to observe, that the Tickets of the outside Column of these Books are cut out, and put into a Box marked B. and that inclosed in another strong Box, in the same Manner as the Box A. before-mentioned, which contained the Numbers. This Part of the Business is generally done at *Whitehall*, in *Westminster*. But a Day or two before the Drawing, These Boxes, as they are called, are carried from thence to *Guildhall* in the City, where, on the Day appointed in the Act, the Drawing begins, which is performed nearly in the following Manner.

But, in order to convey to the distant Reader a clear Idea of the Performance, it will be necessary to give a Description of the Lottery Wheels, which, in Conformity to the Words of the Act, I have been hitherto obliged to call Boxes.—These are two Wheels about six Feet in Diameter, and twelve or eighteen Inches thick, so that the Sides, being thin, reserve a sufficient Cavity for containing the Tickets; they have also convenient Openings in the Sides for putting in the Hand to draw them, and are suspended on their Centers in a Manner very convenient for shaking or mixing them. These, at the End of every Day's Drawing, are inclosed by two large Cases, which open in the Middle, each Part sliding back towards the Circumference of the Wheel: These are what are called in the Act strong Boxes, though no more like a Box than a Ship. But it is probable, that

that in the first Lotteries Boxes were used, that these Wheels and Cases are an Improvement of them, and that the present Dissimilarity between the Theory and Practice of Lottery-Drawing arises from the copying antiquated Acts of Parliament, as the old Schemes have been lately transcribed in the Offices.

Having given a Description of the Wheels, in which the Tickets are deposited, we now proceed to the Manner of the Drawing.

The Wheels being placed at a convenient Distance from one another, on the Hustings, and Seats prepared between them, previous to the Drawing, for the Managers and Clerks, they are seated in their respective Places. A Boy (generally taken from *Christ-Church Hospital* in *London*) is stationed at each Wheel to draw the Tickets, and a Clerk stands between each of them and the Managers, to receive and proclaim the Numbers drawn; one Boy drawing a Ticket from the Wheel, containing the Numbers, and the other, the same Instant, one from that of the Prizes and Blanks, and whatever Ticket of the latter, whether a Prize or a Blank, comes up against the Ticket which contains the Number, is filed with it (but on two separate Files, the Blanks on one and the Prizes on another,) and recorded by the other Clerks, as the Fate of that Number, in Books prepared for that Purpose, the Managers in the mean Time receiving the Tickets from the Proclaimers, to see if they have been rightly proclaimed, and to file them. Thus the Drawing is continued, from Nine in the Morning till Two in the Afternoon, (*Sunday, Christmas, Fast and Thanksgiving Days* excepted) till all the Prizes are

are drawn, and one of the Blanks, which Blank is to be considered as last drawn Ticket, and intitled as such to the Prize in the Scheme: as soon as the Drawing is finished, the Managers are, according to the Act, to cause all the fortunate Numbers, with their Prizes, to be locked up in a strong Box, and kept in their Custody till they shall take them out, and settle and adjust the Property of them. The Managers are also enjoin'd by the Act to print, as soon as possible after the Drawing is over, a List of all the Numbers of the fortunate Tickets, with the Prizes drawn against them; and if any Dispute arises about the Property of a Prize to determine to whom is to belong: This List is contained in a Book which is published a few Weeks after the Drawing is ended, by Mr. Lee, under the *Royal Exchange*, and is sold for 5s. But besides this, there is a half Sheet published every Evening, during the Drawing, under the Authority of the Managers, though not required by the Act, containing a List of the Prizes, which is of great Service to the Brokers and Lottery Offices, and the Public in general, and would be more so, did not an Error sometimes, though but seldom, creep into it.

Having related the Manner of the Drawing, we are next to take a View of the Business of the Offices in consequence thereof, to see with what Degree of Precision that Business is conducted, and in what Manner its mis-management may affect the Adventurer.

And first, whilst the Managers and their Assistants are performing the Drawing, as before described, the Offices have Clerks to attend it, who, having Seats prepared for them as near as possible to the Hustings or Place of Drawing, sit and write
down

down the Numbers as they are proclaimed on the Hustings, with the Prizes of those that are fortunate, on Sheets of Paper adapted to that Purpose by Columns or Squares; these Sheets, called at the Offices Slips, are sent from the Drawing to the Office, every Hour by some Offices (by others who are nearer every half Hour) in Order that the Clerks at these Offices, who receive the Sheets and post them into a Book ruled and numbered on Purpose, may keep pace as near as possible with the Drawing, and that the Book may be ready to examine the Adventurers Numbers as soon after the Drawing as possible, which is done *gratis* if bought at that Office, and for 1d. each if bought at any other.

In this Book, which is called the Numerical Book, are also noted all the Numbers which have been registered at that Office. Registering, as it is generally performed, being nothing more than entering the Numbers and Address of an Adventurer, in Order to send him Intelligence as soon as his Number is drawn, whether Prize or Blank; though another very considerable Advantage might be made of it if properly managed, as will be shewn further on. Now as the Clerk at the Office is posting the Slips or Numbers received from the Drawing into the Numerical Book, when he comes to post a Number thus noted, he makes, or ought to make, a Memorandum of it on a Paper or Book, which he must have by him while posting; the latter is best, as it will be found exceedingly useful to keep these Memorandums during the whole Drawing, thereby to correct Mistakes, and from these Memorandums he fills up his Letters
D of

of Intelligence, and sends them to the Adventurers.

His next Business with the Numerical Book, is to compare and check the Prizes drawn that Day on his Book, with the printed half Sheet before-mentioned, commonly called the Commissioners or Prize List: whilst this Business is in Hand, the Clerks are frequently interrupted by Adventurers in Examining their Numbers.—This is the Business of the Lottery Office as far as it regards the Numerical Book, and affects in any material Degree the Adventurer, and upon the Manner in which this Business is executed depends the certainty of his Intelligence.

Were this Business performed in the most careful Manner, many Mistakes must unavoidably occur. Every Person in Trade, or otherwise concerned with Letters or Figures, experiences this Truth, even in Business of the most common Kind; how much more then is it to be expected in this, which is all Hurry and Confusion? For first, with Respect to the Drawing, let any Person who understands Figures reflect with what Degree of Accuracy he could enter 14 or 1500 Numbers (for so many are generally drawn in a Day) named by a Speaker at the Distance of 40 or 50 Feet, and pronounc'd perhaps in a strange Dialect, whilst probably his own Ears are dinn'd with the Noise and Clamours of a turbulent Mob behind him, all which Circumstances I have known to occur in the same Instant; I say, let a Person conceive himself thus circumstanced, and tell me with what Degree of Precision he thinks he should send home his Slips, or Account of the Numbers.

And

And yet few Adventurers consider this, but rather expect Infallibility itself from the Offices.

Again, it frequently happens in posting the Numbers from these imperfect Slips into the Numerical Book, that the Hurry and Interruptions that attend it multiply the Errors, and the Day's Account acquires still an additional Imperfection.

This being the general Nature of the Drawing, when carefully performed, I shall now take a View of it as too generally executed, making the necessary Remarks as I proceed.

And first of the Drawing, or (as it is called by the Offices) Taking the Numbers; and here, with Submission to the Managers, whom I would not wish to offend, I must beg Leave to cast an Eye on the Huffings, or Stage of Drawing. Here the Abilities of the Proclaimer are a very material Object; the Person appointed for that Office should be one who, by being born or educated in or near the Metropolis, speaks the common Dialect of the Country; his Lungs should be strong, his Voice clear, and his Expression distinct; he should be careful to pronounce equally audible the Sound of every Figure in the Number, and not depress his Voice on one Figure to raise it on the next; for if the Clerks lose one Figure, they had better have heard none in the Number: he should also have his Eye sometimes on the Clerks before him, to see in what Manner he employs them, whether they go on leisurely and smoothly, or are (by his Haste or Inaccuracy of Expression) thrown into Hurry and Confusion, and should govern himself accordingly: These, I say, ought to be the Qualifications and Conduct of a Proclaimer; when this is not the Case, it is very common among the

D 2

Clerks

Clerks to enter both Prizes and Numbers undrawn as Blanks, and sometimes, while they are busy in correcting one Mistake, make two others. Accounts of this Kind being sent to the Offices, are posted in their Books, and in the Evening transmitted to the Adventurers, some of whom, never having experienced Mistakes of this Kind, receiving Advice of Blanks, deplore their Fate, and consign their Tickets to the Flames. Towards the End of the Drawing, if the Office-Keeper or his Clerks are Men of Principle, they receive an Account that their Tickets or Shares are come up Prizes, for the Numerical Book will in some Measure correct itself. But what then? They, poor People, have burnt their Tickets, and ignorant how to proceed in recovering their Prizes, have lost their Expectation with their Money.

Having made some (I hope) useful Observations on the Manner of proclaiming the Numbers, it may not be amiss to drop a Hint or two to those Clerks who take the Numbers at the Hall, and have never been in the Business before, though but few Instructions are necessary on this Head; a little Exercise before, and a strict Attention to the Proclaimers at the Drawing, are the chief Requisites. There is indeed one Rule which will be of vast Service to the Numerical Book; that is, for the young Clerk, by a close Attention to the Proclaimers, to enter his Number as quick as possible, and make it a constant Rule, as soon as done, to cast his Eye on the Slip of the most assiduous and correct of the two Clerks next him, which, if he is quick with his Pen, he will have full Time enough to do, and some to spare. By this Means he will sometimes find himself differing from

from his Companion, by entering under a different Thousand, and sometimes by making a different Figure, in which Case, by turning his Eye to the Slip on the other Side, (if the Proclaimer has not pronounced very obscurely, or the Sound been much obstructed,) he will be set right: if either of these should have been the Case, the Clerks may all disagree in the Number, and he had better drop it than enter it; for if it should be false, it will, instead of one, cause two Mistakes in the Book. It will sometimes happen that the Proclaimer will be too quick in the succeeding Number for him to correct a Mistake; in that Case it will be adviseable for him to make a Dot with his Pen against the Place, and attend to the Proclaimer till a more proper Interval. By observing these Directions, the Numerical Book of his Office will have almost the same Authority as two fill'd in the common Manner.—But the un-experienc'd Clerk is to observe, that he is not so closely to inspect his Companion as to divert his Attention from the Proclaimer, but only to make Use of his spare Intervals in comparing and correcting himself, instead of employing them in idle Confabulations, to the Disturbance and Interruption of those who sit near him, which is sometimes the Case in the Hall.

Having done with the Business of the Hall, we now proceed to the Offices, where the first object of our Attention is the Numerical Book; this is generally managed by all the Offices on a Plan that admits of but little Improvement, but with respect to the filling up the Blanks at the End of the Drawing, there are Reasons both for and against it; I shall only observe, that if it is to be filled

filled up, this cannot be safely performed without two other Books; for as these Blanks, or at least most of them, are supposed to be occasioned by Obscurities and Obstructions in the Proclaiming of the Numbers; it is probable that the same Accidents might also affect and corrupt the Books of the other Offices, for which Reason a single Book cannot be of sufficient Authority.

The Subject that falls next under Consideration, is the sending off the register'd Letters; and here I cannot, without the deepest Concern, express the cruel Manner in which this is generally perform'd. The Adventurer, having laid out his Money, repos'd his Confidence, and paid for a Letter of Advice at the Office, has one sent him—But what Sort of one? Why, after the Numbers have been heard in an obscure Manner, at a great Distance, in the midst of a Croud, and imperfectly recorded, the Errors manufactured from the Slips to the Book, from thence to the Letters, and are, perhaps, increas'd double fold; the Intelligence, if of a Blank, is, without any other Authority, dispatch'd to the Adventurer, in this positive, and often fatal, Form.

“ Sir,—The Ticket, No. was this Day drawn a Blank.”

The Adventurer on receiving this Intelligence, if in the Country, and unacquainted with the Drawing, has no doubt of its Veracity, but immediately d—ns the Lottery, and, with trembling Hand, throws his Ticket into the Fire: for a further Account of this affecting Catastrophe, I must refer the Reader back, where I spoke of Proclaiming. What

What Cruelty! what Barbarity in the Office from whence such Intelligence comes!—I hope this Lottery will be the last in which it will ever be heard of.

I would not be thought to insinuate, by this Description, that this is done with a premeditated Design to defraud the Adventurers, though what the Windows of some Lottery Offices have suffer'd, and the Abuses their Clerks have received, on these Occasions, imply as much: No, I hope the Generality of the Office-Keepers are Men of Principle, as well as Property, and I know, and have shewn, that these Mistakes are often unavoidable.

But to return; I need not inform the Office-Keeper that all his register'd Numbers ought to be examined by another Book, before the Account of their Success is transmitted to the Adventurer. He knows this—but how, says he, will you find Time, or the Use of a Book to get a long List of Numbers examined before the Post goes out? The Answer is; In the same Manner you find it for examining insured Numbers, and supposing it could not be done, I would rather wait the next Day's Post, than risk the Mischief that may follow from sending the Accounts, without such Examination, and I believe the Adventurer will agree with me. But there is no Necessity for that, let the Office-Keeper add a Caution, by way of Postscript, to the following Purpose, to his Letters of Intelligence, and all will be well; the Adventurers will be safe in their Property, and he will secure his Character.

P. S. Adventurers are desired, to observe, that from the Nature of the Lottery, the Fate of Blanks cannot

cannot be so positively ascertained; during the Drawing, as that of Prizes, and therefore, in case of a Blank, it is adviseable for them to reserve their Tickets till the Drawing is over, when, if any Error has occur'd, we shall send them further Advice.

The Adventurer having attended me both through the Hall and the Office, in my Remarks and Instructions to the Clerks, he must have acquired a more perfect Idea of the Nature of the Lottery, than he could possibly have done had I address'd myself only to him: and we have this double Advantage, that if the Gentlemen concern'd in the Business will but adopt the Plan, the Public in general will receive Benefit from it. I can have, therefore, but little left to say on this Head to the Adventurer: He has already, I presume, made most of the necessary Conclusions. It may not, however, be improper to observe, that, whatever Information he has had of his Numbers before, it will be necessary for him to make his final Enquiry at one of the Offices about a Month after the Drawing is ended, about which Time the Commissioners' Numerical List of Prizes is published, and to see that his Number be examined by that as well as the Office Book; for by using both Books, if the Eye of the Examiner should fall on the wrong Number in one Book, which is sometimes the Case, the Error may be corrected by the other. If the Adventurer resides in *London*, he will probably see in the Papers an Advertisement from *Whiteball*, where Numbers are examined at 6*d.* each; but by the above Method he may have equal Certainty at an Office for 1*d.* the above mention'd Numerical List being an exact

exact Copy of the *Whiteball* Manuscript, and the Office, where the Number was not bought, can have no Interest in deceiving, but he may also examine at two Offices for 2*d.* and then the certainty will be greater, as *Whiteball* is not possessed of infallibility.

I am next to point out the Method of proceeding to recover Prizes, which, through any of the above Means or Loss of Tickets, have never been received. With respect to this, it is to be observed, that the Government finding some of the Prize Money, I suppose in every Lottery, remain in the Exchequer unclaim'd, frequently insert a Clause in some Act of Parliament, for it is not always done in the Lottery Act, to this Effect, The Proprietor is to make Oath that the Ticket is lost, burnt, or destroyed, before a Baron of the Exchequer, taking his Certificate, and carrying it to the Officers who issue out the Tickets, and they are to make out a Duplicate for the same, which is equally valid as the Original, and no Fee or Reward is to be taken for the doing this. By one of those Clauses inserted in 8 *Geo. II. c. 14.* it appears that 2720 *l.* of the Lottery in 1733, remained unclaimed in the Exchequer. The last Clause of this Kind is in 9 *Geo. III. c. 37.* which provides for all Losses of this Sort occurring before the Year 1769, and it is probable there will be another in a few Years.—If it be the Share of a Ticket, and the Proprietor has it in his Possession, he may examine the Number at some of the Offices in *London*, if for many Years past, and if found to be a Prize, the Office-Keeper who sold it is obliged to pay it; but in this case, if the Share should be lost, the Prize is not recoverable.

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Having

Having given the Adventurer sufficient Instructions to guard him against every Accident that can possibly happen in the Drawing, Registering and Examining, I am next to speak of the Manner of paying the Prizes, and first of the whole Tickets. In the first Lotteries, the Prizes, instead of being made and paid in one round Sum, as they are at present, were made a Kind of Annuities for a certain Number of Years; Blanks also bore some Value, and were also paid in the same Manner; thus for a Prize nominally 1000*l.* the Proprietor received that Sum annually, for 16 or 32 Years, and for a Blank, 14 or 20 Shillings, for the same Term: In the succeeding Lottery, the Prizes were retain'd in the Exchequer for the Use of Government, for which Interest was paid sometimes at 4 *per Cent.* and sometimes at 3 *per Cent.* and these Prizes make a Part of what is now called the Stocks. The Prizes could not be received at the Bank, as now, but were negotiable among the Brokers, Bankers, &c. and sold proportionably to the Price of the Stock they were a Part of; Thus when the Stock sold at 75 *per Cent.* a 20*l.* Prize sold for 15*l.* and they were even once so low as 13*l.*—In the Year 1769 they were again paid in Money, and have so continued ever since. The present Manner of paying them is thus: the Proprietors carry them to *Whiteball, Westminster*, and exchange them for Certificates, which they carry to the Bank, and for them receive their Prizes; the respective Value of which, for the present Lottery, has been already shewn: The Time when these Certificates are given out is about *March* or *April*, and is advertised in the Papers; but this Method of getting the Money is very tedious and troublesome

some for Adventurers, requiring two or three Days Attendance; so that Persons who have a single Prize, or but few, generally sell them to the Offices, who, about *March* or *April*, when they are payable at the Bank, will give for a 20*l.* Prize the full Money, which is 18*l.* within a Shilling or two; others are paid in Proportion. Those who would sell them as soon as drawn, must allow a greater Discount, perhaps 5 or 6*s.* on a 20*l.* Prize, in Consideration of Interest, as well as Commission.

For Shares the Offices have hitherto paid the full Money, since it has been so paid by the Government, to those who would wait till *March* or *April* the Time of Payment at the Bank; but from those Shares they paid before that Time, they deducted 5 *per Cent.* In this Lottery 10 *per Cent.* will be deducted by Government, consequently the same Sum must be deducted by the Offices, and if paid as soon as Drawn, 5 *per Cent.* more; whence a 20*l.* Prize, in the present Lottery, will be paid in the following Manner:

To those who receive their Money before paid by the Government.	To those who wait till Government pays.
A Half - - - 8 11 0	A Half - - - 9 0 0
A Quarter - - - 4 5 6	A Quarter - - - 4 10 0
An Eighth - - - 2 2 9	An Eighth - - - 2 5 0
A Sixteenth - - - 1 1 4½	A Sixteenth - - - 1 2 6
A Thirty-second - - 0 10 8¼	A Thirty-second - 0 11 3
A Sixty-fourth - - 0 5 4	A Sixty-fourth - 0 5 7½

At least this is what they come to.

N. B. The

(32)

N. B. The precipitate Manner in which the preceding Pages were wrote, has occasioned the Omission of a very material Article in its proper Place, which is with Respect to registering the Shares of Tickets. I should have observed under that Head, that, instead of confining the Use of Registering to the Intelligence of the Success only, as is generally done, the Office-Keeper ought to take the check Number of the Share, as well as the Number of the Ticket and Proprietor's Address, by which Means he would be enabled to stop the Payment of the Share, if bought of him, in case it should be lost, or fall into other Hands, which otherwise he cannot do.—The Proprietor therefore should see that that Number (which is a small Number at the bottom Corner on the Left-Hand of the Share) be taken, with the Number of the Ticket and his Address, and take Care to write immediately to the Office in case the Share should be lost, mentioning this Number, with the Number of the Ticket; but if the Share was bought at another Office, the Proprietor is to direct his Letter to the Office-Keeper who sold it, for this Purpose.

(33)

Of Insurance and the Method of estimating its Value.

THE Kinds of Insurance most generally used at present, are that against *Blank, Blank and Prize, and Prize* only. The Nature and Design of the first Kind is, that a Person having Tickets in his Possession for Sale, during the Drawing, when perhaps the Price is too low to sell, may, on paying a certain Premium for each, for a Time specified, (commonly a Day) receive an undrawn Ticket, for every one of them which is drawn in that Time, and by that Means preserve them till a proper Opportunity offers for selling them. The other two Kinds partake more of the Nature of Gaming; for that against *Blank and Prize* he receives an undrawn Ticket, in case the insured Numbers are drawn either Blank or Prize; but for that against *Prize*, in case of its being drawn Prize only. It matters not, in either Case, between the Insurer and the Insured, (though contrary to Law) whether the latter has the Ticket, of the Number insured, or not, so that both comply with the Terms of the Insurance, by paying and receiving the Value in Cash. In short, the Insurance of Tickets is much more practised as a Game, than a Security.

To calculate the Premiums of Insurance, the following four Articles must be known, *viz.*

The Number of Prizes, and

The Number of Blanks in the Lottery, also

The Price of Tickets at the Time of Insurance, and

The Time from thence to the End of the Drawing.

All these, but the last, may be certainly known, but that depending on many concurring Circumstances in the Drawing, cannot be so positively ascertained; as will appear from the following Instance:

In the Year 1769, the 60,000 Tickets, of that Lottery, were drawn in 42 Days and about half an Hour; so that on an Average 1428 Numbers were drawn *per Day*; and, at which Rate, the Drawing of the Lottery for 1770, which consisted of 50,000 Tickets, ought to have held 35 Days and about half an Hour, whereas it ended in 34 Days and half an Hour: thus we see that there is no fixing this Term accurately from the Experience of former Lotteries. There is indeed another Rule, which is by observing in the Prize List, the Number of Prizes drawn the first Days of the Drawing, and from thence calculating in how many Days the whole will be finished, but as the Prizes may not every Day come up in a just Proportion to the Blanks,
and

Then for *Blank and Prize* will $p = \frac{ut}{d}$
 For *Blanks* only $p = \frac{ub}{wd}$
 For *Prize* only $p = \frac{un}{wd}$

I have been thus particular in the Theory of Insurance; as it is the Design of this Essay to lay down Rules which should serve univerfally for all Lotteries, but the Gentlemen of the Offices make shorter work of it in the present Lottery. They fix the Drawing at a certain Number of Days (I have been informed 36) divide the Number of Shillings in the Price of the Ticket, by the Number of Days unexpired of the Drawing, which gives the Premium for *Blank and Prize* for that Day; then, on a Supposition that there are two Blanks to a Prize, they make two Thirds of that Premium, the Premium for Blank, and the remaining Third the Premium for Prize.

There was once another Kind of Game much in use in the Offices, which was the hiring a Ticket for an Hour, or a Day, and call'd riding a Horse: but this being out of use, and my Subject having carried me beyond what I expected, I must pass it over, to communicate to the Adventurer Matter of greater Importance.

It is therefore to be observed that every Kind of Insurance is illegal, except for Blank alone, and the insured be in actual Possession of the Ticket. The Person who insures a Number, the Ticket of which is not in the actual Possession of the Person, for whom it is insured, forfeits 500*l.* and for insuring for a Prize, or even laying a Wager about a Ticket, treble the Value received; for this reason the Offices generally excuse themselves from giving a Security for making good the Insurance, notwithstanding some hundreds of Pounds may be depending; and there have been Instances of misunderstandings when many Numbers have been drawn; it would therefore not be amiss for the Insured, who insures against *Blank* only, to carry his Numbers to the Insurer on a Paper, with Words to this Effect under them:

Received Nov. 18th 1771, of the Sum of for Insuring the above Numbers this Day from Blanks.

And desire the Insurer to sign it, which he cannot deny, as writing his Name is the least he can do.—And in case of Insurance for *Blank and Prize*, it would be safest for the Insured to secure himself in the same Manner, for the *Blank Part* of the Insurance,

Insurance, and insure the Prize Part separately in the Insurer's own Manner, which is generally by writing the Number on the Back of one of his Schemes, and delivering it to the Insured, or to insure the Prize Part at another Office. — Insurance against Prizes alone must also depend on the Honor of the Insurer, in both which cases the Insured should take care to be acquainted with the Character of the Person he insures with.

A Concise View of all the State Lotteries to the present Time.

1694 **I**T has been already observed, that the first State Lottery was in the Year 1694, and the Reader, by referring back where I explain'd the Nature of the State Lottery, and where the Payment of the Prizes was treated of, will find that the Prizes of this Lottery were Annuities of their nominal Sums for 16 years. The Design of this Lottery was for raising a Million of Money by 100,000 Tickets at 10*l.* each, whereof only 2500 were Prizes, so that there were 40 Blanks to a Prize: The Blanks were 20*s.* per Annum, payable in the same Manner as the Prizes.—After this there does not appear to have been any other State Lottery for 16 Years, though there were several within that Time by *Patent* or *Charter*. Whether the vast Disproportion between the Blanks and Prizes disgusted the Public, or whether the Government was obliged at that Time to have recourse to more easy and expeditious Means for raising Money, is not clear; but we find, by 6 *W. III. c. 5.* that any Person then having an Annuity of 14*l.* for his Life, (which was then, by a former Subscription, the Consideration for 100*l.* lent the Government,) had the same continued for 96 Years certain, on paying 4½ Years Purchase, or 63*l.* more; so great was the Distress of Government at this Period. This was taking in Money whereon no Interest was payable till after the Decease of the Lenders, and was a much easier Method, for the Time being, than that of raising it by those Lotteries, however it might affect the future Generation.

In the Year 1710 there was a Lottery for raising 1710 1,500,000*l.* by 150,000 Tickets at 10*l.* of which 3750 were Prizes, and consequently about 40 Blanks to a Prize, as in the last Lottery. The Prizes were from 1000*l.* to 10*l.* and Blanks 14*s.* and both Annuities for 32 Years.

In this Year were two Lotteries, one for raising 1711 1,500,000*l.* by 150,000 Tickets at 10*l.* of which 24,998 were Prizes, from 12,000*l.* to 20*l.* Blanks (if they could be so called) were 10*l.* each, to be paid off in 32 Years, and the Adventurers

venturers to receive 6*l. per Cent.* for their Money, till paid. Here it appears that the former Scheme received a considerable Alteration, for the Prizes were no longer Annuities, but one round Sum, as they are at present, but with this Difference, that a certain Number of Adventurers received their Prizes annually, according to the Drawing of other Lots or Tickets, and that all received 6*l. per Cent.* Interest till they were paid.

The other for raising 2,000,000*l.* by 20,000 Tickets at 10*l.* Prizes from 20,000*l.* to 110*l.* (no Blanks) and paid in the same Manner as the preceding Lottery.

1712 In this Year were two Lotteries; the first for raising 2,341,740*l.* Principal and Interest, by Tickets at 10*l.* Prizes from 12,000*l.* to 20*l.* The second for raising 1,800,000*l.* by 18,000 Tickets, at 10*l.* each. Both were paid as the last.

1714 This Lottery was for raising 1,400,000*l.* by 140,000 Tickets at 10*l.* to be paid off in 32 Years, as before; but in this Lottery the Interest was reduced to 4 *per Cent.*

1719 In this Year were two Lotteries; the first for raising 505,995*l.* by 168,665 Tickets, at 3*l. per Ticket*; the Prizes from 20,000*l.* to 10*l.* the Proprietors of which were paid 4 *per Cent.* till redeemed by Parliament.

The second was in every Respect as the first, except that the Prizes of this were paid off in 32 Years.

1721 A Lottery for raising 700,000*l.* by 70,000 Tickets, at 10*l.* each; 6998 Prizes, from 10,000*l.* to 20*l.* 63,002 Blanks, at 8*l.* About 9 Blanks to a Prize, paid soon after drawn.

1722 Another, the Scheme as above.

1723 Another on the same Scheme.

1724 Another, the Scheme as before.

1726 A Lottery for raising 1,000,000*l.* by 100,000 Tickets, at 10*l.* the Prizes to be made Stock at 3 *per Cent.* But 11,093 of these Tickets were returned into the Exchequer unfold, and drawn in Prizes and Blanks only 103,272*l.* 10*s.* where by 7657*l.* 10*s.* was lost to the Exchequer.

1732 For raising 800,000 by 80,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 7*l.* 10*s.* about 9 Blanks to a Prize; made Stock at 3 *per Cent.*

1743 For raising 800,000*l.* by 80,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 7*l.* about 9 Blanks to a Prize; made Stock in the 3 *per Cents.* or to be paid in Exchequer Bills, at the Option of the Commissioners of the Treasury.

1744 For raising 600,000*l.* by 60,000 Tickets at 10*l.* the Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 5 Blanks to a Prize; made Stock at 3 *per Cent.*

1745 For raising 500,000*l.* by 50,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 6 Blanks to a Prize; made Stock at 3 *per Cent.*

1746 For raising 500,000*l.* by 50,000 Tickets at 10*l.* Prizes and Blanks as last; made Stock at 4 *per Cent.* But this being in the Time of the Rebellion (to promote the Subscription) every Purchaser of 10 Tickets had 9*l. per Ann.* for his own or any other Life.

1747 For raising 1,000,000*l.* by 100,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 6 Blanks to a Prize; made Stock at 4 *per Cent.*

1748 For raising 630,000*l.* by 63,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks at 6*l.* about 6 Blanks to a Prize.

1751 For raising 700,000*l.* by 70,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* 6 Blanks to a Prize; made Stock at 3 *per Cent.*

1755 For raising 1,000,000*l.* by 100,000 Tickets at 10*l.* Prizes from 10,000*l.* to 50*l.* Blanks 6*l.* about 21 Blanks to a Prize; made Stock at 3 *per Cent.* allowing only 90*l.* of the said Stock for 100*l.* Prize.

1756 For raising 500,000*l.* by 50,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* about 7 Blanks to a Prize; made 3 *per Cent.* Stock.

1757 This Lottery, call'd the Guinea Lottery, was for raising 1,050,005*l.* by 1,000,005 Tickets at a Guinea each. The Prizes from 10,000*l.* to 10*l.* Blanks nothing. 87 Blanks to a Prize. The Prizes were paid in present Money; but as one Half of the Subscription only was divided into Prizes, these Tickets were worth only half a Guinea each, notwithstanding the Avidity with which they were bought up.

1758 For raising 500,000*l.* by 50,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 6½ to a Prize, made Stock at 3 *per Cent.*

1759 For raising 660,000*l.* by 66,000 Tickets at 10*l.* Prizes from 20,000*l.* to 20*l.* Blanks 6*l.* about 6 Blanks to a Prize.

1760 For raising 240,000*l.* by 80,000 Tickets at 3*l.*

1761 For raising 600,000*l.* by 60,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 4 Blanks to a Prize; made Stock at 3 *per Cent.*

1763 For raising 350,000*l.* by 35,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 5*l.* about 5 Blanks to a Prize; made Stock at 4 *per Cent.* In this Year was another Lottery on the above Scheme; that was drawn in *May*, this in *November*.

1765 For raising 600,000*l.* by 60,000 Tickets at 10*l.* Prizes from 10,000*l.* to 20*l.* Blanks 6*l.* about 4 Blanks to a Prize; made 3 *per Cent.* Stock.

1766 For raising the same Sum. The Scheme as last.

1767 For

1767 For raising 600,000 *l.* by 60,000 Tickets at 10 *l.* each ; Prizes from 20,000 *l.* to 20 *l.* Blanks 5 *l.* about one and a half to a Prize ; made Stock in the 3 *per Cent.*

1768 For raising 600,000 *l.* by 60,000 Tickets, at 10 *l.* Prizes from 20,000 *l.* to 20 *l.* Blanks Nothing ; not two to a Prize. Prizes made 3 *per Cent.* Stock.

1769 For raising 780,000 *l.* by 60,000 Tickets at 13 *l.* Prizes from 20,000 *l.* to 20 *l.* Blanks Nothing ; not 2 to a Prize. Prizes paid the full Money two or three Months after the Drawing. But it is to be observed in this Lottery, only 600,000 *l.* of the Subscription was divided into Prizes ; the remaining 180,000 *l.* applied to the Purposes of Government, and to defray the Expence of Drawing ; so that the Value of the Tickets to the Subscriber was only 10 *l.*

1770 For raising 700,000 *l.* by 50,000 Tickets, at 14 *l.* Prizes from 20,000 *l.* to 20 *l.* Blanks Nothing ; not 2 to a Prize. Prizes paid full Money as above.—Only 500,000 *l.* of this Subscription was divided into Prizes.

1771 Being the present Lottery, for raising 650,000 *l.* by 50,000 Tickets at 13 *l.* Prizes from 20,000 *l.* to 20 *l.* Blanks Nothing ; not 2 to a Prize ; to be paid in Money as the last, but 10 *per Cent.* to be deducted from the Prizes.—Only 500,000 *l.* of this Subscription was divided into Prizes, therefore the intrinsic Value of the Tickets (the Deduction excepted) was 10 *l.* as last, and in lieu of the 10 *per Cent.* Deduction on the Prizes, which is 1 *l.* on a Ticket, the Subscription Price of the Tickets was 1 *l.* less than in the last. The only Difference therefore between this Scheme and the last, is, that in this the fortunate Adventurers allow 10 *per Cent.* of their Prize Money towards the Losses of the unfortunate, as by this Means they are enabled to purchase their Ticket at 1 *l.* *per* Ticket cheaper ; the Government having no greater Advantage from this than the last Lottery.

These are all the State Lotteries that appear to have been authorized by Parliament, with respect to which the Reader will observe, that it was impossible to procure the Materials to describe some of the former in so particular a Manner with respect to the Proportion of the Blanks to the Prizes, &c. as the latter ; however, as this is rather a Matter of Curiosity than Use, it will be no great Disadvantage to him.—I have only to add, that the curious Reader might, in those Lotteries which were paid in Money, easily compare their Advantages and Disadvantages with those of one another, or the present ; and the same Remarks might be made on those which were made Stock, by observing the Price of Stocks at their respective Periods.