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A
S C H E M E
FOR RAISING A
FUND for a Provision
FOR THE
Widows and Orphans
OF
E X C I S E M E N in *Scotland* :

Promised in a late LETTER from a Gentleman
in *Edinburgh*, to his Friend, an Officer of Excise,
in the Country.

WITH THE
REASONS why the said Scheme has not been
sooner published.



EDINBURGH:

Printed in the Year M. DCC. XLV.



A SCHEME for providing an Annuity for the *Widows* and *Orphans* of EXCISEMEN:

Humbly offered to the Consideration of the Gentlemen employed in that Branch of the Revenue.

GENTLEMEN,

MY Friend, who is of your Fraternity, having thought it for the Advantage of his Brethren, to print a Letter of mine to him, concerning a Scheme agreed to by a Meeting of Excisemen at *Edinburgh* in *June* last, I own I consented to it, with a View to hinder them from running precipitantly into a Scheme which would certainly fall short of answering the good Purposes for which it was intended: My Zeal to serve the Gentlemen of the Excise made me therefore resolve to form one, which would not only provide for Widows, as proposed in that first Scheme, but likeways for their Orphans, whom I thought as great Objects of Charity; as their Widows; and, by making the Conditions simple and uniform through the whole, render it as equal to every Sett of Contributors as possible. A Scheme of this Kind I proposed to insert in the *Scots Magazine* for the Month of *September*; but, by an unforeseen Accident, was obliged to be in the Country that Month, which put a Stop to my Design for some time: However, before the *October Magazine* was printed, I had

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I had the Scheme, and an Explanation of the Principles on which it is founded, presented to those who have the Direction of the *Scots Magazine*, who said, As this behoved to be much of the like Nature with that of the Clergy's Scheme, they were afraid that it would be looked on by their ordinary Readers as a Repetition of the same Things; and therefore they declined putting it into the *Magazine*. This is the Reason why, till now, I have not been able to make out my Promise.

I have seen lately printed, *A Copy of the Proceedings of a General Meeting of Officers concerned in the Revenue of Excise in Scotland, for concerting a Scheme for providing for Widows and Orphans of Excisemen, and of the Proceedings of the Managers for the succeeding Meeting 1744*; where the Managers have thought fit to say, p. 19th, and last Paragraph of that Page, "The publishing the whole Proceedings of the General Meeting, and of this Meeting of the Managers, will not only serve to make every one acquainted with the whole Design, as it is fit they should, so that every one may judge for himself, but will give every discerning Man an Opportunity of discovering abundance of Falshoods and Absurdities in the (a) Letter aforesaid, which are so glaring and obvious, that we shall not point them out." It was perhaps prudently judged in these Gentlemen, not to endeavour at pointing out the Falshoods and Absurdities of that Letter, lest their Attempt had not been attended with Success: However, in Justice to myself, and to prevent those from being imposed upon by such a bold Assertion, who may not have an Opportunity of comparing that Letter with the Copy

(a) Letter from a Gentleman at *Edinburgh*, to his Friend an Officer of Excise in the Country.

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py of their *Proceedings*, I think myself here obliged to shew, that that Letter contained nothing but Truths, most of which stand confessed even in the printed Copy of their *Proceedings*.

It is asserted in the Letter, That only one from the Country had formed any Plan, or Scheme of Provision for Widows, and that that Scheme was agreed to by the Meeting, even before examined: In the Copy of their *Proceedings* this Fact is plainly owned, at Page 2d, and 2d Paragraph: "Upon the Supposition, that a Plan, offered to them by Mr. *Mollison* Collector of *Air*, will be sufficient to bear the Structure intended to be built thereon, the Meeting proceeded, &c." But unluckily, when this Scheme was at length examined, it was found not sufficient to be the Structure intended to be built thereon: For tho' it proposed Annuities, to the Widows of different Classes, of 10, 15 and 20 Pounds, they found it capable to bear no more than 8, 12 and 16 Pounds; and that, at a Period of 10, 12 or 14 Years, it would be necessary to raise a double Tax, to prevent inroaching on the Capital, even with these low Annuities. All this is fully and clearly confessed in Mr. *Stark's* Report to the Meeting, 15th *June*, first Article, p. 8th of the *Proceedings*: Nay the Managers frankly own, at the Foot of the Scheme, last Page of the *Proceedings*, that a double Tax will be necessary for that Purpose both the 7th and 14th Years.

There are two Articles quoted in the Letter, as from the Minutes of the Meeting; the one relating to suspended or discharged Officers, where, by their neglecting to pay in the Proportion of their annual Payments for two Rounds together, the whole of what they had paid is sunk to the Fund, and they not to be received again as Contributors, but on Payment

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ment of 5 l. as new Intrants: The other Article laid the same Hardships on Officers, who, growing old, were reduced to the Charity. For the Truth of both these Articles, see first Paragraph of p. 4th, and last Paragraph of p. 13th in the *Proceedings*. It was likewise said in the Letter, that these two Articles were not mentioned in the Proposals sent to be signed by those who should accede to the Scheme: For the Truth of which I can appeal to every Collector of the Kingdom, and to every Officer to whom these Proposals were shewn.

The next Thing complained of in the Letter was, their not printing the Scheme, with all the Regulations. And it is not so much as alledged, in the *Proceedings* of the first Meeting, that ever they intended any such thing; nor would the Managers probably have printed it at their next Meeting, had not that Letter first appeared.

It is affirmed in the Letter, That most of those who composed that Meeting, were not elected there-to by the Suffrage of their Brethren: There was no Supervisor there, that had been chosen by his Brethren, of the Collection from whence he came, save Mr. Clark from Dundee, and of the Officers not above Four: Yet this Meeting took upon them to appoint Managers, elect a Cashier for Life, and determine his Salary, as appears at large in the *Proceedings*. These Acts of their Power they were not willing to conceal or cover. But what is next asserted in the Letter, "Their making no Provision, that if the Scheme should not take Place or fail, the Cashier's Salary should not take Place or fail;" this, in printing their *Proceedings*, they have endeavoured to remedy, by inserting a Clause at p. 7th, *Art. 2d*, where after appointing a Salary for the Cashier, are these Words, "To commend on the Scheme's being
brought

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"brought to bear, and continue while it subsists." And to take off the Force of another Oversight laid to their Charge in the Letter, "That they had taken no Obligation from the Cashier to return the Money to the several Contributors, in case the Scheme should not take Place;" at p. 13th, in the *Proceedings*, there is a whole Paragraph put in, ordering him to repay the same in such Event; but that both that Paragraph, and the aforesaid Clause are quite new, I dare appeal to the original Minutes in Manuscript; and as a Proof, that neither of these were in the Minutes of the Meeting, two of the Gentlemen who were mostly concerned in carrying on the Scheme, (after all the Minutes were finished; the Meeting over, and most of the Members gone) happening to hear, that these Omissions were noticed without Doors, and being sensible of the Justness of the Observation, and that they were very great Oversights, thought fit to make these Alterations of themselves; so that, if these are now any-how put into the Minutes, they will not stand in the same Order there, as in the printed Copy, and were not the Deed of the Meeting. But their putting an Order in the Minutes, for the Cashier to repay the Money, did not altogether answer the Objection against them in the Letter; since they took no Obligation under his Hand, or any Person's Security in his Behalf, for his returning or accounting for the Money, till 3d of *November* following, and even then only an obligatory Letter, as appears from p. 21st, and first Paragraph.

The last Thing complained of in the Letter, is their not chusing the Cashier by Ballot, as well as the Managers: This Fact is freely owned in the *Proceedings* of 14th *June*, *Articles* 1st and 3d.

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These are all the Facts asserted in the Letter, and what else is contained in it is nothing but plain Reasoning from these Facts. Thus far I have been led in my own Vindication: I shall next proceed to explain the Scheme I promised; and hope, when it is considered, I shall not be blamed by Excisemen, as having any evil Intention towards them when I wrote my Friend.

Explanation of the following SCHEME, and of the Principles on which it is founded.

IT is proposed, that each Officer, Supernumerary, or Assistant, pay an annual Tax of (a) 2 l. each, Supervisor or Examiner 3 l. and each General Supervisor or Collector 4 l. and that the Accomptants, and other Clerks in the Office, may chuse to enter into any of these three Classes: In this Scheme only seven of these are supposed to accede, and chuse their Classes, as below.

Officers,

(a) This Tax may be thought too high; but, in the first ten Years, it is only 5 l. more than what is proposed in the other Scheme, which, as I am informed, might be all saved by only moderating their Expences at Collections: However, as the Widows have, in this Scheme, a higher Annuity, and an Annuity for ten Years is allowed to Orphans, who in the other Scheme have nothing, the Difference, I am persuaded, will be thought well bestowed. Besides, as it is given out in a constant equal Way, it is less Hardship than advancing 5 l. at once, especially to Officers when first employed, who have Instruments and a Horse to purchase, and perhaps a long Way to remove their Families, before they can reach the Place they are first sent to, which must be attended with a considerable Expence.

Lowest Class (a).

Officers, Assistants and Supernumeraries employed in this Kingdom at 2 l. is	348	Pay	L. 696
Supervisors and Examiners 35, at 3 l. being equal to 52½ of the lowest Class is	52½		105
General Supervisors and Collectors 17 at 4 l. are equal to 34 of the lowest Class	34		68
Accomptants, &c. of the highest Class - 2	4		8
Do. of the second Class 3	4½		9
Do. of the lowest Class -	2		4
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	445		890

The Interest on the several Sums remaining each Year, after paying the Annuities and Charges of Management, are calculated at 4 per Cent.

By a List taken from the Minute-books in the Office, of the Officers who have died from the 24th June 1737 to 24th June 1744, being seven Years, it appears, that there have died of the lowest Class 49, and of the second Class 3, which, in all, is equal to 53½ of the lowest Class, of which eight were never married; so that the Number, which in that seven Years left either Widows

(a) In the Calculations of the other Scheme they have supposed 361 of the lowest Class, tho' there are no more employed in the Kingdom at present than 348, as above stated; they have likewise supposed 36 of the second Class, though there are only 35. This makes the Payments in 14 Years 261 l. more than they can be, and that, with the Interest of these partial Payments, being deduced from their last Capital, will lessen it more than 300 l.

dows or legitimate Children, was only equal to $45\frac{1}{2}$ of the lowest Class, which is only at the Rate of $6\frac{1}{2}$ Widows, or Families of Orphans, to come on the Fund each Year: But, in order to shew that this Scheme will answer the greatest Chances that may probably happen of Officers dying more in a Year, than at the Rate of this Medium of seven Years, it is in the Calculation supposed, that equal to (a) ten of the lowest Class should die in a Year, of which nine to leave Widows or Orphans. Of these Widows, who come upon the Fund, (b) 1 out of 18 is supposed to

(a) Dr. Edmund Haly, (in Philosophical Transactions, N^o. 156.) from an Account of the Births, Burials, and Number, of every Age, from 1 to 100 Years in Breslaw, the capital City of Silesia, has made out a singularly useful Table, by which he shews the Chances that Persons of different Ages have to live; as likewise the Value of Liferents: From this Table, I was at the Pains to calculate, how many at a Medium should die each Year, out of the Number here supposed to become Contributors: And as they are of different Classes, in order to make the Chances of Deaths in Proportion to the Annuities to be paid, 1 of the highest Class is reckoned 2, and 1 of the 2d Class $1\frac{1}{2}$, which brings the whole to be equal to $44\frac{1}{2}$ of the lowest Class. As by a stated Rule of your Board, all Officers at their first being employed, must be under 30, and above 21 Years of Age; I reckoned them at a Medium of 26 Years, and find, that from the above Number coming in at that Age, $7\frac{1}{2}$ at a Medium should die in a Year. This would hold pretty exact with respect to future Officers; but as these at present employed, will be of various Ages at their first acceding to the Scheme, I supposed them at a Medium of 42 Years of Age, which makes the Number of Persons to die in a Year, Ten.

(b) If this Rule was applied to the other Scheme, it would shew how defective it is, both with respect to the highest Number supposed by them at any Time on the Fund, and likewise as to the Time in which they fancy they have arrived at this highest Number. Till such Time as an equal Number die in a Year as come on the Fund in that Year, the Number on the Fund must still increase; and to make them die out regularly in the above Proportion, it would require upwards of 50 Years before

to die each Year, as supposed in the Clergy's Scheme, and the Orphans are supposed to have 10 Years Annuity, equal to the Annuity that would be due to the Widow. As each Family of Orphans ceases to be a Burden on the Fund at the End of 10 Years, and 1 only out of 18 Widows is supposed to die in a Year, 'tis plain that every Widow, according to this Supposition, continues longer on the Fund than a Family of Orphans, in Proportion as 18 is to 10, which is only $\frac{1}{2}$ short of Double the Time. It is therefore, as being most unfavourable for the Scheme, supposed in these Calculations, that of the above 9 Persons, who dying each Year, leave a Burden on the Fund, 1 only leaves Orphans, and 8 leave Widows; and as the Fund is shown capable of supporting them in that Proportion, if a Widow should die or marry before having received 10 Years Annuity, that Annuity may be continued to her Children for 10 Years, deducting from that, the Number of Years the Widow has received Annuity, and

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before the one exactly Balance the other; but it is generally thought to be brought near enough, when the Difference is less than an Integer, as in this Scheme; where the Increase the 37th Year is $\frac{1}{14}$ Parts of an Integer, and if continued another Year, is only $\frac{1}{28}$ Parts. Let us in the same Way continue their Scheme for another Year, and balance it: Their Number of Widows the 14th Year is equal to $87\frac{1}{2}$ of the lowest Class, and 7 Widows to come on the Fund the 15th Year, is in all $94\frac{1}{2}$, which divided by 18, the Quotient is $5\frac{1}{4}$, the Number of Widows that die that Year, so that there must be an Increase that Year of $1\frac{1}{4}$, besides a Widow of the second Class, which (according to their Suppositions for the former Years) was due to be brought in this Year, making in all an Increase of $3\frac{1}{4}$ of Widows of the lowest Class. The Capital, according to their own Calculation, was reduced 34 l. the 14th Year, with what it had then to support: But, as I have before observed, their Capital must then be at least 300 l. less than stated in their Calculations, the Interest of which, at 4 per Cent. is $1\frac{1}{4}$ Annuity of a Widow of the lowest Class; that, added to the former Increase, makes $4\frac{1}{4}$ Widows on the Fund the 15th Year, more than the Capital and annual Tax can support. A miserable Prospect this of a Scheme intended as lasting.

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still the Capital will advance faster than supposed in the Calculations.

It is proposed, that each Widow of the lowest Class, have an Annuity during Life, or continuing unmarried, of 10 *l.* and the Orphans of that Class the like Annuity of 10 *l.* for ten Years: That the Widows or Orphans of the second Class, have in like Manner an Annuity of 15 *l.* and those of the highest Class an Annuity of 20 *l.* But it is supposed, that each Contributor should have paid into the Fund (*a*), ten Years Tax, before his Widow or Children shall be entitled to their full Annuity, and therefore that a Stoppage be made of such Widow or Children of the like Sum annually, as the deceased Person would have paid, till the ten Years Tax is wholly cleared, and then such Widow or Children to enter to their full Annuity. (*b*).

As in the Excise it frequently happens, that Persons are promoted from the lowest Class, thro' the several Stations to the highest Class, it would be necessary for the Fund, that each Person should have paid (*c*) ten Years Tax of that Class to which he is pro-

(*a*) This 'tis hoped will not be thought a Hardship on any Contributor, or deter any from coming into the Scheme; since those Persons who happened to die before having paid ten Years Tax to the Fund, their Widows or Orphans are the greatest Gainers by the Scheme, even at the lesser Annuities of 8, 12, and 16 *l.* And so soon as the whole ten Years Tax (which is only equal to two Years Annuity) is clear, by this gradual and easy Stoppage, they enter to the full Annuity.

(*b*) This for the First Nine Years after the first Annuities commence, reduces them to 8, 12, and 16 *l.* and for the following Years, it is only supposed, that one in twenty who leave Widows or Orphans may not have paid up the whole ten Years Tax, and the Deduction made accordingly.

(*c*) This is only putting those who shall hereafter be advanced, on a Footing with them who in these Stations at present accede to the Scheme. And surely they have as good a Title to be indulged, since the Fund is a Gainer by them, more than the present Sett, of all they paid into it as Officers. How unfavourable

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promoted, before his Widow or Children were intitled to the full Annuity of that Class, otherways a Stoppage to be made off such Widows or Children as in the Case of Persons dying before ten Years after acceding to the Scheme. And for those who have the Misfortune to be reduced from a higher to a lower Class, if they continue to pay their Tax according to the Class they were reduced from, their Widows and Children ought to be entitled to the same Annuity, as if such Persons had continued in that superior Station.

It is in the Calculations supposed, that the Contributors only pay annually; but as the Officers in the Country are paid at eight several Times in the Year, and in *Edinburgh* and Precincts, once a Quarter, it will suit better with them, that a proportional Part be stopped off each Time they are paid their Salary, and these Sums so collected, being lent out by the Cashier, how soon they come to his Hand, will

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favourable then is the Scheme agreed to at the General Meeting, for those who shall hereafter be advanced? Their Regulations with respect to them, and their Indulgence to the present Sett, are quite unequal and unfair. By their Scheme, one of the present Sett in the second Class, who pays 7 *l.* 10 *s.* as the first Advance-money, and dies immediately after, his Widow is intitled to one eighth Part of the Annuity of that Class, the first Year, and the full Annuity of that Class always after; but one who shall hereafter be promoted, must not only pay the Difference betwixt the Advance-money of his former Station, and the Station he is promoted to, but likewise the Difference of the annual Tax, from the Time of his being first employed, in order to intitle his Widow to the same Annuity: Now supposing an Officer to be fifteen Years employed, and consequently has paid into the Fund 19 *l.* he cannot be on a Footing with one of the present Sett, who has paid only 7 *l.* 10 *s.* without advancing, immediately on his Promotion, 8 *l.* 10 *s.* more; besides, during his being an Officer, his Widow had no Chance for the Annuity of a higher Class; it is therefore hard to make him pay for a Chance which in all that Time he could have no Title to.

bear Interest before the Time supposed in the Calculations, and somewhat increase the Capital above what is shown in the Scheme.

And with respect to suspended or discharged Officers, if they pay up their Tax within the Year; or supposing their Circumstances to continue longer bad, if upon their being reponed, or getting into other Business, they shall pay up what they were deficient in, with Interest at 5 per Cent. from the Time it was due, as the Scheme is calculated, they do as much as is proposed from any Contributor. Officers who become superannuated, cannot (after being reduced to the Charity) be supposed capable of paying their Annual Tax; but a Stoppage may be made off their Widows or Children, for every Year they have not paid, as in the Case of those who have not contributed ten Years to the Fund.

As in this Scheme, every Family of Orphans is allowed ten Years Annuity, of that Class whereof their Father was a Contributor, without regard to the Age they are at on his Death, if it was only given to such while under the Age of 17 Years, there might perhaps be as much spared in that way, as would afford an Annuity to all such as were left under these Years, who are more helpless, and, it may be presumed, less capable to do any Thing for their own Support, than these at, or above that Age.

There is one Thing which was not adverted to in the calculating this Scheme, viz. The Expence of procuring a Charter; however that may be easily remedied, by contributing half a Years Tax before the Scheme take Place, towards defraying that Expence, and what is of Surplus may be kept as a Fund for making an Addition to the Charges of Managment, for which, I own, I think the 30 l. allowed in the Scheme a good Deal too small; and as it

it is probable the Annuitants may not come so numerous on the Fund, as supposed in the Scheme, there may be likewise Room for making some Addition to that Article, according as the Managers may find the Chance of Deaths come considerably short of what is in the Scheme supposed: But this Power ought to be limited so as the Whole bestowed to defray that Expence do not exceed 50 l.

It was thought necessary to continue the Calculations for 37 Years; as the highest Number of Widows and Orphans cannot be supposed to come on the Fund, till all those, who now may become Contributors are dead; and, as I am informed, there are some Officers yet alive who were employed at the Union. If we may judge of the Future from the Past, it is to be supposed, that sooner than this is calculated to, the Fund cannot have the highest Number to support, tho' in the other Scheme they have calculated no further than 14 Years.

It is hoped the Number of Widows, and Families of Orphans, proposed to be on the Fund, at the End of 37 Years, will be thought abundantly large. For Ease in calculating, they are in the Scheme all supposed of the lowest Class, but may be proportioned as below.

Of the Highest Class 9 equal to 18 of the lowest

Of the second Class, 12 equal to 18 D^o.

Of the lowest Class - - - - 94

Total 130

I should next offer some Advice with respect to the Management: On which Head I would humbly propose the following Things.

1st That

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1st. That if this or any other Scheme shall be agreeable to the Generality of those concerned, a Meeting be appointed for considering thereof, and giving their Consent to such Regulations as are therein contained, or such others as shall be thought necessary to be added, or making such Amendments as, by a Majority of the said Meeting, may be thought proper: That this Meeting consist of a (a) proportional Number out of each Class, according to the Total Sum paid by that Class, by which each Class will be represented in Proportion to their Interest in the Fund: That the Method of choosing those Representatives, be, by the Officers of each District signing an Order for

(a) As by the above Proportion, there will be 30 of the lowest Class, 5 of the 2d, and 3 of the highest, it may probably be objected, that those of the lowest Class will by this Proportion have too much Power in their Hands, tho' it is not to be presumed, they are of equal Capacity with their Superiors: That it may be difficult for so many of them to be absent from Duty at one Time, and expensive to them in their Attendance. As to the first of these; It is no greater Proportion than what in Equity they are entitled to from their Interest in the Fund. As to their Capacity, 'tis to be hoped that there are in every District more than One, capable of Discharging such a Trust, seeing out of that same Class their present Superiors were, and future must be Chosen; nor is there any Danger of their abusing their Power to the Hurt of their Superiors, tho' greater in Number, from the Dependence they have on them, while in that Station; nay, on the contrary; 'tis rather to be feared, that the Influence of their Superiors, might mislead them from their own Interest, were not the Majority so great on their Side, as appeared in the last Meeting, where several Things so disadvantageous to that Class, were carried merely by the Votes of the Superiors, and such Officers, as may well be presumed, acted thro' Fear of offending. As to their being able to attend so many at one Time; if they are chosen from Towns where there is more than one Officer, it will be no great Hardship for one Officer to take the Charge of two Foot-walks, especially if it is not in the Malting Seasons. As to the Expence; if their Brethren join in bearing their Proportion, it will come but to a small Matter to each.

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for One of their Class to Represent them, and empowering him to Act in their Name: That in like Manner those of the 2d Class chose 5 of their Number, and the highest Class 3 out of their Number to Represent them: That every Appearance of Influence may as much as possible be avoided, it would be right that all Questions in relation to the Scheme and Management were determined by Ballot. What appears naturally to be the Business of this first Meeting, is, that from the different Schemes that shall before that Time have appeared, they either make Choice of One, or by taking such Parts out of each as they shall find proper, form a right Scheme.

As it would very much spoil the Design of such a Scheme, to leave any Widow or Orphans, who may have a Title to an Annuity, in the least Uncertainty of their obtaining it, it would be necessary that it were not left in the Power of the Managers to judge, whether any Woman claiming an Annuity as the Widow of such a Person, was legally married to that Man, but that on her making Oath, before a Justice of Peace, of her being legally married to that Person now deceased, in Presence of a Supervisor, who shall attest her being habit and repute Wife of such deceased Person, such Affidavit and Certificate, presented to the Managers, to be sufficient to entitle her to the Annuity, unless they can, at the Time, make the contrary appear. And with respect to Orphans (by which is here meant the Children of any Contributor, begot in lawful Wedlock, or with a Woman, who either at the Time, or afterwards, was habit and repute his Wife) that on the Person, who is appointed by the Deceased as Manager for them, or by any legal Title, is their Tutor or Curator, presenting a Certificate of the Names

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Names, Number and Age of the Orphans, signed by the Minister of the Place where such Orphans are, and attested by the Supervisor of that District, such Certificate presented to the Managers, to be sufficient to entitle such Tutor or Curator to uplift the Annuity for their Behoof; but that at every Time he is paid Annuity, a Certificate, as above, be delivered to the Person paying such Annuity, to be a Voucher for the Cashier, of such Orphan's being in Life. The Time of Commencement of these Annuities, should be from the Beginning of next Quarter, immediately after the Contributor's Death, altho' from the Distance of the Place, nor other Accidents, their Title should not, before that Time, be made appear to the Managers, but the Time of Payment not to be till the End of that Quarter, in which the Managers authorise the Cashier to pay such Annuity.

The next Thing that would require to be considered is, What and how many Persons should be Managers of this Scheme; and for the Reasons before hinted the lowest Class should have considerably the Majority; and therefore 2 might be of the Highest, 3 of the Second and 8 of the Lowest Class, being in all 13, of which 7 to be a *Quorum*. The first Managers should be chosen by a general Meeting, and by Ballot, out of which 4 might go off every Year by Ballot, and a like Number out of the same Classes which these going off happened to be of, brought in by Ballot. These Managers should at least meet twice a Year, and oftener if possible; for which Reason it would perhaps be convenient that a Majority of them were such as were in and near *Edinburgh*, as they might meet on a short Warning on any Emergency, as well as at their stated Meetings.

How soon the Scheme takes Place, (a Grant or Charter being obtained) A Cashier and Accomptant

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tant will be necessary; the one to be a Check on the other, and the Person who is Accomptant may likewise be Clerk to the Meetings of the Managers. As the Persons chosen for those Offices must have a Salary, Candidates will not be wanting; to prevent therefore Influence from taking Place, or if it should at one Time, that it may be remedied at another, these Persons should be chosen by a Ballot of the Managers, and annually: If Influence does not take Place, and fit Men are chosen, this will not render these Offices any thing more precarious, because, while the Managers are fully satisfied of these Persons Fidelity and good Behaviour in their Office, it is only re-electing them each Year: But if Influence and not Merit should at any Time take Place in the Choice of Persons for these Offices, this is a sure Way to get rid of them: Nor will any Persons be tempted to use Interest, in Opposition to the free Choice of the Managers, for Offices which they know they can be turned out of next Year. And that the Temptation may still be less, the Salaries for both these Offices, together with the incident Charges allowed for Managment, should not exceed 50 *L.*

This Scheme having been shown to some Persons, versant in Calculations of this Kind, it was thought, that an additional Family of Orphans would need to be brought in each Year on the Fund, more than is in this Scheme proposed, which would make at the highest Ten more Families of Orphans; as also, that the Widows brought on the Fund are made to die too fast off in the Scheme: But as there are some things that might be brought in to supply these Defects, it was thought needless to frame a new Calculation: And, among others,

To support this Expence, it was thought the most equitable Way to lay a Tax on Marriages, *viz.* That

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every Person who is or shall be married at his ac-
 ceeding to the Scheme, pay a Tax equal to the an-
 nual Tax of the Class he then happens to be in, and
 that every single Man being married, after becoming
 a Contributor, pay the like Tax equal to an annual
 Tax. And as, by second or third Marriages,
 there is a Chance of leaving a Widow, who shall
 be a longer Annuitant on the Fund, than in the Case
 of first Marriages, that therefore every Person pay
 for a second Marriage, after his becoming a Con-
 tributor, a Sum equal to one half Year's Annuity,
 that his Widow would be entitled to; and in the
 Case of third Marriages, a Sum equal to a whole
 Year's Annuity: But that no Person marrying an
 Annuitant be liable to any Tax for such Mar-
 riage.

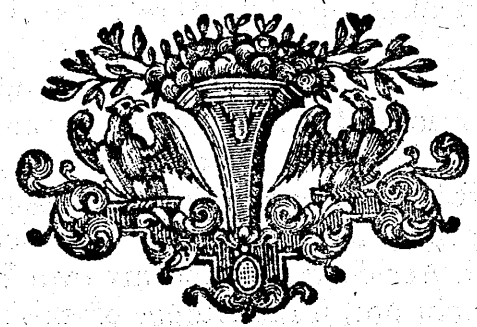
It has been insinuated to me since this went to the
 Press, that there was another Scheme designed to be
 published, in which it is proposed, that there be a
 settled small annual Tax levied from each Person,
 in Proportion to the several Classes they are concern-
 ed in, and that such further proportional Tax be
 laid on annually, which, with the other, may be
 able to make good what may be necessary for the
 Exigences of the current Year: For the Execution of
 this Scheme, 'tis thought that no other Authority
 will be necessary, than the Directions of your Com-
 missioners; but as I am not thoroughly acquainted
 with the Nature of this new Scheme, and could have
 no Opportunity of judging, by seeing or examining
 thereof, I thought it more advisable to suffer this
 to go as it stands, than to delay any longer the pub-
 lishing of it, which has already been long retarded
 by diverse Accidents, beyond my own Expectation.
 And I doubt not, if the Author of this new Scheme
 inclines

inclines to publish it, you, Gentlemen, will have
 Time and Opportunity to examine, and prefer what
 you judge most for your own Interest.

Upon the whole, as it is no easy Matter for a Per-
 son engaged in other Business, to get a Performance
 of this Nature adjusted, with that Exactness that is
 absolutely necessary, and at the same Time illustra-
 ted to the various Capacities of all concerned, I per-
 suade myself, that the Delays hitherto occasioned
 will be far from leaving the least Room to insinuate
 an evil Design in one, who heartily wishes that a
 right Scheme may succeed, and has cheerfully con-
 tributed his Assistance to putting it on the best Foot-
 ing he could think of. Nay, indeed, I cannot help
 rather flattering myself, with the Hopes of sharing
 that Return of Thanks due to the Gentlemen in the
 Management, who, with no small Pains and Ex-
 pence, have brought the Thing so far forward, or
 to any others who may still have the View of
 lending a helping Hand to so beneficial a De-
 sign. I am,

Gentlemen,

Yours, &c.



[Faint, mostly illegible text from the reverse side of the page, appearing as bleed-through.]

NB. For a further EXPLANATION of the Table, below is a State of the Calculations for the two first Years, with the Number of the Columns in the Scheme referring to the several Articles and the Sums.

	Lowest Class.	L. s. d.	Num. of the Columns.
The first Year's annual Tax payable by, viz.			
Officers, Assistants and Supernumeraries	348	696 0 0	1
Supervisors and Examiners	35 equal to 52½	109 0 0	2
General Supervisors and Collectors	17 equal to 34	68 0 0	3
Accomptants, } of the highest Class	2 equal to 4	8 0 0	4
} of the second Class	3 equal to 4½	9 0 0	5
} of the lowest Class	2	4 0 0	6
Total gross Amount of the annual Tax for the first Year		890 0 0	4 & 5
By Annuities to 8½ Widows and Orphans	85 11 1	- - -	8
Deduct ⅕ for those who have not contributed } ten Years to the Fund	17 2 2	- - -	9
	68 8 11	- - -	10
By Charges of Management	30 0 0	- - -	11
		98 8 11	12
Net Total at the End of the first Year, bearing Interest		791 11 1	2
Interest on Ditto for the second Year	- - -	31 13 2	3
To the second Year's annual Tax	- - -	890 0 0	4
		1714 4 3	5
By Annuities to 16⅓ Widows, &c.	167 4 5	- - -	8
Deduct ⅕ for &c.	33 8 10	- - -	9
	133 15 7	- - -	10
By Charges of Management	30 0 0	- - -	11
		163 15 7	12
Net Total at the End of the second Year, bearing Interest		1549 8 8	2

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A SCHEME, shewing at one View the Rise and gradual Advance of the Fund for providing the Widows and Orphans of EXCISEMEN, and what is annually payable for Annuities and Charges of Management out of the said Fund for thirty-seven Years.

FUND OF PROVISION				Dr.	FUND OF PROVISION				Cr.		
1	2	3	4	5	6	7	8	9	10	11	12
Years.	Sums on which Interest is calculated.	One Year's Interest, at 4 per cent.	Annual Tax.	Total Receipts.	Numb. of Widows.	No. of Orphs.	Annuities.	Deduction of from those who have not contributed ten Yrs to the Fund.	Remaining after the Deductions, & actually paid for Annuities.	Charge of Management	Total neat Payments.
	L. s. d.	L. s. d.	L. s. d.	L. s. d.	Integs. 1/2 pts.		L. s. d.	L. s. d.	L. s. d.	L.	L. s. d.
1			890 0 0	890 0 0	7 10	1	85 11 1	17 2 2	68 8 11	30	98 8 11
2	791 11 1	31 13 2	890 0 0	1,714 4 3	14 13	2	167 4 5	33 8 10	133 15 7	30	163 15 7
3	1,549 8 8	61 19 6	890 0 0	2,501 8 2	21 9	3	245 0 0	49 0 0	196 0 0	30	226 0 0
4	2,275 8 2	91 0 3	890 0 0	3,256 8 5	27 16	4	318 17 9	63 15 6	255 2 3	30	285 2 3
5	2,971 6 2	118 17 0	890 0 0	3,980 3 2	33 17	5	389 8 10	77 17 4	311 11 6	30	341 11 6
6	3,638 11 8	145 10 10	890 0 0	4,674 2 6	39 12	6	456 13 4	91 6 4	365 7 0	30	395 7 0
7	4,278 15 6	171 3 0	890 0 0	5,339 18 6	45 1	7	520 11 1	104 2 2	416 8 11	30	446 8 11
8	4,893 9 7	195 14 9	890 0 0	5,979 4 4	50 2	8	581 2 2	116 4 2	464 18 0	30	494 18 0
9	5,484 6 4	219 7 5	890 0 0	6,593 13 9	54 16	9	638 17 9	127 15 3	511 2 6	30	541 2 6
10	6,052 11 3	242 2 0	890 0 0	7,184 13 3	59 8	10	694 8 10	6 18 10	687 10 0	30	717 10 0
11	6,467 3 3	258 13 8	890 0 0	7,615 16 11	63 13	10	737 4 5	7 7 5	729 17 0	30	759 17 0
12	6,855 19 11	274 4 9	890 0 0	8,020 4 8	67 14	10	777 15 6	7 15 6	770 0 0	30	800 0 0
13	7,220 4 8	288 16 2	890 0 0	8,399 0 10	71 11	10	816 2 2	8 3 2	807 19 0	30	837 19 0
14	7,561 1 10	302 8 10	890 0 0	8,753 10 8	75 4	10	852 4 5	8 10 5	843 14 0	30	873 14 0
15	7,879 16 8	315 3 10	890 0 0	9,085 0 6	78 11	10	886 2 2	8 17 2	877 5 0	30	907 5 0
16	8,177 15 6	327 2 2	890 0 0	9,394 17 8	81 15	10	918 6 8	9 3 8	909 3 0	30	939 3 0
17	8,455 14 8	338 4 6	890 0 0	9,683 19 2	84 16	10	948 17 9	9 9 9	938 8 0	30	968 8 0
18	8,715 11 2	348 12 5	890 0 0	9,954 3 7	87 14	10	977 15 6	9 15 6	968 0 0	30	998 0 0
19	8,956 3 7	358 4 11	890 0 0	10,204 8 6	90 9	10	1005 0 0	10 1 0	994 19 0	30	1,024 19 0
20	9,179 9 6	367 3 6	890 0 0	10,436 13 0	93 1	10	1030 11 1	10 6 1	1020 5 0	30	1,050 5 0
21	9,386 8 0	375 9 1	890 0 0	10,651 17 1	95 8	10	1054 8 10	10 10 10	1043 18 0	30	1,073 18 0
22	9,577 19 1	383 2 4	890 0 0	10,851 1 5	97 13	10	1077 4 5	10 15 5	1066 9 0	30	1,096 9 0
23	9,754 12 5	390 3 8	890 0 0	11,034 16 1	99 16	10	1098 17 9	10 19 9	1087 18 0	30	1,117 18 0
24	9,916 18 1	396 13 6	890 0 0	11,203 1 7	101 17	10	1119 8 10	11 3 10	1108 5 0	30	1,138 5 0
25	10,064 16 10	402 1 0	890 0 0	11,357 8 5	103 16	10	1138 17 9	11 7 9	1127 10 0	30	1,157 10 0
26	10,199 18 5	407 19 11	890 0 0	11,497 18 4	105 13	10	1157 4 5	11 11 5	1145 13 0	30	1,175 13 0
27	10,322 5 4	412 17 9	890 0 0	11,625 3 1	107 8	10	1174 8 10	11 14 10	1162 14 0	30	1,192 14 0
28	10,432 9 1	417 5 11	890 0 0	11,740 15 0	109 1	10	1190 11 1	11 18 1	1178 13 0	30	1,208 13 0
29	10,532 2 0	421 5 8	890 0 0	11,843 7 8	110 10	10	1205 11 1	12 1 1	1193 10 0	30	1,223 10 0
30	10,619 17 8	424 15 10	890 0 0	11,934 13 6	112 0	10	1220 0 0	12 4 0	1207 16 0	30	1,237 16 0
31	10,696 17 6	427 17 5	890 0 0	12,014 14 11	113 6	10	1233 6 8	12 6 8	1221 0 0	30	1,251 0 0
32	10,763 14 11	430 10 11	890 0 0	12,084 5 10	114 11	10	1246 2 2	12 9 2	1233 13 0	30	1,263 13 0
33	10,820 12 10	432 16 5	890 0 0	12,143 9 3	115 15	10	1258 6 8	12 11 8	1245 15 0	30	1,275 15 0
34	10,867 14 3	434 14 1	890 0 0	12,192 8 4	117 0	10	1270 0 0	12 14 0	1256 0 0	30	1,287 6 0
35	10,905 2 4	436 4 0	890 0 0	12,231 6 4	118 1	10	1280 11 1	12 16 1	1267 15 0	30	1,297 15 0
36	10,933 11 4	437 6 10	890 0 0	12,261 18 2	119 1	10	1290 11 1	12 18 1	1277 13 0	30	1,307 13 0
37	10,953 5 2	438 2 7	890 0 0	12,281 7 9	120 0	10	1300 0 0	13 0 0	1287 0 0	30	1,317 0 0
38	10964 7 9										

of the Table, below is a State of the Cal- with the Number of the Columns in the Articles and the Sums.

by, viz.	Lowest Clafs.	L. s. d.	Num. of the Columns.
aries	348	696 0 0	
35 equal to	52 1/2	109 0 0	
17 equal to	34	68 0 0	
2 equal to	4	8 0 0	
3 equal to	4 1/2	9 0 0	
	2	4 0 0	
al Tax for the first Year		890 0 0	4 & 5
Orphans contributed	85 11 1		8
	17 2 2		9
	68 8 11		10
	30 0 0		11
	98 8 11		12
ft Year, bearing Interest	791 11 1		2
ear	31 13 2		3
	890 0 0		4
	1714 4 3		5
	167 4 5		8
	33 8 10		9
	133 15 7		10
	30 0 0		11
cond Year, bearing Interest	1549 8 8		21

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