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THE
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TO BE
RICH and RESPECTABLE,
ADDRESSED TO
MEN of SMALL FORTUNE.

In this PAMPHLET is given
An Estimate, shewing that a Gentleman, with Economy, residing in the Country, may, with a few Acres of Land, live as well for 500l. a Year, and make an Appearance in Life equal to those who spend double that Sum without those Advantages.

Such as are fond of Farming, will here find the Expences attending, and the Profits arising from, the Cultivation of Land, feeding of Sheep, &c. &c.

THE FIFTH EDITION.

To this Edition is added a Variety of Estimates, or Plans of Living, from 750l. a Year to 130l. shewing how well a Family may live upon a little Money with Economy.

ENTERED AT STATIONERS-HALL.

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THE
Way to be Rich and Respectable.

ADDRESSED TO
MEN of small FORTUNE.

THE great degree of luxury to which this country has arrived, within a few years, is not only astonishing but almost dreadful to think of. Time was, when those articles of indulgence, which now every mechanic aims at the possession of, were enjoyed only by the Baron or Lord of a district. Men were then happy to be the vassals or dependants of that Lord, and prided themselves in little but their submission and allegiance. This was the state of things during feudal government: but as, on the increase of trade, riches increased, men began to feel new wants, they became gradually less hardy and robust, grew effeminate as their property accumulated, and sighed for indulgences they never dreamed of before.—Methods of conveying these indulgences from one part of the kingdom to another were then studied; roads were made passable, and carriages invented.

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For many ages coaches were so great a luxury, that none but old families were seen in them; and if they attempted, once in a dozen years, to travel a few miles in one, perhaps, in the course of the journey, a whole village with their teams were called in aid, to drag the heavy vehicle out of the clay, and set it on its wheels again:—riding on horseback being the only means of visiting a neighbour, beyond the reach of a walk, and that only in the summer-time. And it is but a very few years since, that ladies went about, from place to place, upon a pillion. Made roads were then unknown, and so little desire had the people to stir beyond the bounds of their parish, that even mending them was never thought of.

On the establishment of posts, a general communication was opened between all parts of the kingdom, and people received intelligence of every little improvement that was made: a desire to inspect those improvements gave men an eccentric turn; they were eager to see what was doing at some distance from home, and rambled wide for that purpose. The inconvenience, and indeed impossibility of travelling, but at certain seasons of the year, led the way to the making of roads; making of roads drew thousands abroad, and a wish to be thought opulent by those whom they visited, led them into luxury

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ury of dress. The homespun garb then gave way to more costly attire, and respectable plainness was soon transformed into laughable frippery.

In a few years, refinement took place in manners, and well had it been were they merely refinements; but the misfortune is, they soon spread into extravagancies, and from being commendable, became objects of censure. In the reign of Charles I. luxuries were every where seen; and though the Civil Wars for some time smothered them, they broke out afresh in the reign of Charles II. Wealth then poured in upon the nation; gentlemen vied with each other in the appearance they made; many by these means were ruined, estates changed their possessors, a fluctuation of property began, and every succeeding year gave birth to fresh wants and new expences. Luxury however had not then gained its present footing: it is true, the profligacy of the capital made some inroads upon the country; but the inhabitants of the country looked on it with dread and astonishment. Some of the nobility and principal gentry, at this time, spent part of their winter in London, but the rest of the year they lived amongst their tenants with their usual hospitality. The expences of this age were confined to the education of their children, to their houses, their buildings, their furniture,

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furniture, their attendants, and their entertainments; and their tenants and neighbours were considerably the better for it: the more they circulated their property within their own estates, the richer their estates became, and the more powerful and respectable they grew. Effeminacy of manners was then seen only in cities; balls and assemblies were scarcely known, and equipages far from being general.

Matters however rested not here. Things gazed at with astonishment quickly grew familiar: the infection of the first class soon spread among the second, and what these formerly censured, they presently approved. Gentlemen of small estates began annually to visit the capital; they gradually made their visits longer and longer, till, at last, it became the fashion to reside only in the country, when the heat made it intolerable in town. Stage-coaches were established, the communication between London and the country became more and more open, a taste for elegancies spread itself through all ranks and degrees of men, and an equipage was considered as a necessary of life.

What is the case now? Are things otherwise than they were? No; expences are yet increasing, and we are still refining upon luxuries. The several cities and large towns of this island catch the manners of the metropolis, and are

vicious

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vicious and extravagant, in proportion to the wealth and number of their inhabitants. Scarce a town now, of any magnitude, but has its Theatre Royal, its concerts, its balls, and its card-parties. The notions of splendour and amusement that prevail in the Capital are eagerly adopted; the various changes of the fashion exactly copied, and the whole manner of life studiously imitated. Flys and machines pass from city to city; great towns become the winter residence of those, whom slenderness of fortune will not carry to London, and the country is every where deserted.

If I might presume to dictate to the world, I would venture to say, that a man of landed property is never so respectable as when resident on his estate; when improving his lands and enriching his tenants; when his beneficence may be read in the looks of the poor; when his house is open, not with the stiffness of a public day, that tells the neighbourhood he would not be perplexed at another time, but with the hospitality of an ancient Baron.

Gentlemen of very extensive property may act as they please; the dissipation and expences of a capital can no other ways injure them than in the opinion of their neighbours; but as to men of small fortune, the less they see of London the

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better.

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better. Look round among the families we know, and we can easily trace the infection of the metropolis; the more they pay their visits there, and the longer they continue, the more visible are their follies, and not only their follies, but their failings and their vices. The honest frankness of the country gentleman is obliterated by the equivocal politeness of the courtier, and the open sincerity of the good neighbour lost in the artifice and deceit of the man of fashion.

For many years a *country squire* has been an object of ridicule: but why? No other reason can be given, but that want of polish that too often characterizes the fops of the age. If we divest ourselves of prejudice, he will not appear in so contemptible a light: it is true, he may want taste and politeness, but he may possess qualities infinitely superior. Honest unadorned freedom is preferable to studied and fashionable deceit. The *country squire* lives upon his estate, spends his patrimony among his tenants and his neighbours (which form, as it were, but one family around him), and a spirit of hospitality opens his doors to every comer; while the fine gentleman visits his domain, perhaps, but once in the summer, stays there as little as he can help, disdains any familiarity with his neighbours, neglects his grounds, and leaves his tenants

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nants at the mercy of his steward. In short, an effeminate life emasculates the fine gentleman, and renders him unfit for every thing but sipping of tea, and dealing the cards; whilst the robust and manly exercises of the *squire* keep him healthy and hardy, and, inured to hunger, danger, and fatigue, enable him, when called upon in the public cause, to be of *real* service to his country.

But it is to be lamented, that the true country gentleman is seldom to be found. The luxuries and effeminacies of the age have softened down the hardy roughness of former times; and the country, like the capital, is one scene of dissipation. If there be any economy in their expences, it is merely the saving of necessaries to waste on superfluities: the private gentleman with three or four hundred pounds a year must have his horses, his dogs, his pictures, his carriages, his parties of pleasure, equally with him of five times his fortune: dress, show and entertainment engross his attention; his lands are unimproved; debts accumulate upon him; he mortgages his estate; and, when he has lived to the end of his fortune, he either puts a dreadful period to his existence, or wears out the remainder of his life, a beggar.

However alarming this picture may be, it is nevertheless a just one. As I take it, the happiness

piness of life consists in health, ease, and competency, which is as much within the reach of a gentleman of three hundred pounds a year, as one of three thousand. If the articles of living are dearer than they were some years back (and they certainly are a hundred *per cent.*), it ought to quicken the industry of every one, to increase his income, if possible, or reduce his expences in proportion to his fortune.

It is not in the power of men, who have the income only of a small estate to support them, to increase their revenues; but they may decrease their expences, or lay out their money to advantage. Frugality and economy have put many upon a footing with men of larger fortunes, and often made them far more respectable.—Nothing gives superiority in life but independency. Whilst we are at the command of another, we are in a state of subordination: it is being master of one's self only, that makes a man free; and it is independency that makes him great.

Now, be our fortune as great as it will, we are never independent whilst we are in debt; and can a man be said to be free, while it is in the power of his taylor or his shoemaker to confine him?

The gentry of England formerly maintained their pre-eminence over the lower rank by their
6 bounty,

bounty, their munificence, and their hospitality; but their splendor and magnificence now is supported by the credit of their tradesmen; for idly squandering their patrimony, they could not keep up an appearance equal to their situation in life, without the assistance of those very men they would affect to despise. Now, as nothing can create respect from men but conferring obligations on them, if we examine rightly where the obligation lies in the subject I am upon, I apprehend it will be found upon the gentleman, and that he owes most to the shopkeeper who trusts him. The greatest of all distinctions in civil life is that of debtor and creditor; so that he who can say to another, "Pray, my Lord," or "Pray, Sir, pay me what you owe me," or "return me my own," may say to him, with equal propriety, "The great distinction, Sir, you imagine there is between us is merely fantastical; for, if I wear your livery, and am at your Honour's call, you owe me wages, and I can send you where you would be very unwilling to go;" or "though I wait at your door till you are pleased to see me; till you have paid me my bill for the coach you ride in, the cloaths you wear, or perhaps the bread you eat, your person is at my command, and it is in my power to lock you up." One would almost think it impossible

impossible that a man should ever enjoy a quiet hour, who is given to contract debts, and knows that his creditor has, from the moment in which he refuses or defers payment, a claim upon his honour, his fortune, and his liberty! Does he not give his creditor an opportunity of saying the worst thing imaginable of him, and without defamation; for instance, that he is unjust and dishonourable? Yet such is the thoughtless and abandoned turn of some men's minds, that they can live under these constant apprehensions, still go on to increase the cause of so much disgrace, and fancy themselves possessed of an extraordinary share of dignity! In my opinion, there cannot be a more low and servile condition, than to be ashamed or afraid to see any one man breathing; and yet he, who is much in debt, is in that situation with respect to all his creditors. The debtor is the creditor's criminal; and all the officers of power and state, who make so great a figure in life, are no other than so many persons in authority to make good his charge against the unjust dealer. And as human society depends upon his having the redress the laws allow him, the debtor, as great as he may be (unless privileged, and then he is in as abject a state, hiding himself under the shelter of the crown), owes his liberty to his tradesman, as the felon does his
life

life to his sovereign. I would not be thought to be thus severe against all debtors; for there are circumstances in which honest men may become liable to debt by some unforeseen accident, as by becoming security for others, and the like; but I declaim against such as keep up a farce of retinue and grandeur within their houses, and yet shrink at the expectation of surly demands at their doors, or about their coaches. Is it not a deplorable case, that many families have become methodically in debt from generation to generation? The father mortgages when his son is very young, and the boy is to marry as soon as at age, to redeem it, and find portions for his sisters; and he, no ways degenerating from the qualifications of his ancestors, shall take up money upon annuities, leave the same incumbrance upon his first-born, and continue in the same way of living, at the expence of his tradesmen. Were persons of fashion to hear how freely they are talked of on this account, it would humble them more than they are aware, and make them look little even in their *own* eyes. "My Lady Spend-thrift's finery," says one, "is the reason why my wife and daughter appear so long in the same gowns." "The furniture of her house is no more hers," says another, "than the scenery of a playhouse are the property of
the

“ the actress.” “ My Lord Squander’s family
 “ have been maintained,” says the butcher and
 the poulterer, “ at our expence, since they last
 “ came from their country seat.” “ Pox on his
 “ grandeur,” says the taylor, “ I’m quite tired
 “ of dressing him ; he shall go naked for me
 “ for the future, if he does not pay me a little
 “ oftener.” Surely this is sufficient to deter
 the rich and the noble from such scandalous
 practices ! Putting the injustice of the case out
 of the question, I appeal to them, as gentlemen,
 as men holding a degree of rank among their
 fellow-creatures, whether it is not a situation
 worse than servility (for servants *earn* their liv-
 ing), to owe the greatest part of what they pride
 themselves in, to the contributions of persons so
 much below them ; to be hunted by their cre-
 ditors ; to be obliged to hide themselves, lest
 they should lose their liberty ; and to be eating
 the food, and wearing the cloaths, of those whose
 children are crying for bread, and shivering in
 rags ? — If they have brought themselves to such
 a state, as to feel no uneasiness when they reflect
 on their embarrassment, and its consequences to
 others, they are base, worthless, and degenerate
 wretches : but if they are uneasy, where is their
 happiness ? where is their boasted greatness ? —
 A mistaken notion, that a reduction in our way
 of living is disgraceful, has led many a man to
 his

his ruin. Retrenching our expences, when we
 have lived too fast, is a proof of good sense ;
 it declares an abhorrence of our follies, and a
 determination to be in future *free*. It is highly
 degrading to make a figure at the expence of
 others. Villains of every denomination have
 done it ; an honest man therefore will despise
 the thought ; and, if his connections have in-
 sensibly led him on, from one expence to ano-
 ther, till he finds himself involved, he will pur-
 sue the earliest and readiest means to discharge
 his debts and set himself at liberty.

Now, if an inspection into the expences of
 his household, a prevention of all waste, an
 abolition of superfluities, and a saving where it
 can be done with propriety, be not sufficient to
 effect this, the only method he can take is, to
 contract himself into a narrower compass, and
 lessen his establishment ; and then, though he
has lost some of his fortune, he will not in rea-
 lity be the poorer. By retrenching his expences,
 and descending into a lower situation, a man
 may make himself rich almost when he pleases :
 for, let his circumstances be never so slender, he
 that can satisfy the necessary occasions of them,
 and has something to spare, may be considered
 as wealthy. I know some weak people have
 said, all the world make the best appearance
 they

they can, and much oftener, above their condition in life than below it; and not to do as others do, is a singularity that tends to one's discredit; for such is the absurdity in life, that men are rated in worth, according to the appearance they make. "Keep up appearances,"—said a dissipated poet,

"Keep up appearances: there lies the test!

"The world will give thee credit for the rest."

This idle notion has brought on the destruction of thousands. In this luxurious age, wealth is the only object of admiration; and to wear the appearance of wealth, we become expensive and extravagant in our manner of living. Thus we go on, 'till we exhaust the little property we possess; and, when we can keep ourselves no longer afloat, on what is called Credit, we sink into beggary and contempt.

This silly affectation of a man's wishing to appear more wealthy than he is, gives him an uneasy mind, and makes him endure all the torments of poverty. They that go to his house see great plenty, but are served in a manner that shews it is all unnatural, and that the master's mind is not at home, in the midst of all his grandeur. And what gives the unhappy man this peevishness of spirit is, that his estate

is

is dipped and is eating out with usury, and yet he has not the heart to sell any part of it to pay his debts. A proud stomach, at the expence of restless nights, constant inquietudes, danger of affronts, and a thousand nameless inconveniencies, preserves this canker in his fortune, rather than it should be said that he is a man of fewer hundreds a year than he has been commonly esteemed; whereas to pay for, personate, and to keep in one's hands a greater estate than we really have, is, of all others, the most unpardonable vanity, and must in the end reduce the person who is guilty of it to dishonour: and yet it is impossible to convince such a one, that if he sold as much land as would pay off that debt, he would save four shillings in the pound, which he gives for the vanity of being reputed the master of what he does not possess.

I know it is urged, as one plea, for keeping up appearances and giving splendid entertainments, that by such means we improve a social intercourse among our acquaintance, and have the honour of keeping the best company: some men are idle enough to imagine that they thus create a number of friends. Trencher friends 'tis true they create, but this is all, and such are not worth the having. When the open-hearted has spent his all upon such friends, what do they do?—Desert him; they smile at

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his past folly, and quit him, as the leaves do the trees, at the approach of winter.

I would not be understood to recommend a close penurious way of living; on the contrary, I would have every man live well, but live within his income; and if that income is not sufficient to support the rank he bears, it is rather a misfortune than a crime, and he will be more an object of pity than of censure. If a man can lessen his rank, in such a case he would be wise to do it. Persons of little fortune have prudently declined a title; and though men of more exalted rank would find it difficult, thus to hide themselves from the notice of the world, yet if they could, it would be prudent so to do, and not like beggar'd peers, suffer their ancestry and their honours to be read merely in their smiles, their air, or their eye-brows. Our progenitors were so sensible that a man's rank should be laid aside, or fall with his fortune, that in the year 1477, George Nevil, Duke of Bedford, was degraded by Act of Parliament, and his titles taken from him, for not having sufficient fortune to support his dignity. It is truly laughable to see men boasting of their family honours, who have no shadow of claim to honour but hereditary succession; neither property nor merit. Family honours at best are but ideal. He who reminds us upon all occasions

sions of his ancestors, puts us upon making comparisons to his own disadvantage, and sometimes to his great disgrace.

None of these would care to see their pedigree of ancestors appear together under the same characters they bore, when they acted their respective parts in life. If the genealogy of every family were preserved, there would probably be no man living valued or despised on account of his birth; for there is scarce a beggar in the streets, who could not find himself lineally descended from some great man, nor any one of the highest title, who would not discover several low and indigent persons among his forefathers; which, however, is no disparagement to the person who has merit of his own. Most of the pedigrees hung up in old mansion-houses are sure to begin the list with a great statesman, or soldier in some honourable commission, without taking the least notice of the honest artificer that begot him, or of any of his frugal ancestors before him: *they* are torn off from the top of the register, and we are not left to imagine that the noble founder of the family was ever born of a woman. I could say a great deal more upon this head, but it is rather wandering from my subject, that of making our situation, if possible, keep pace with our fortune, and that we may not wish to live beyond our income.

If a man has any office, and has not sufficient fortune to support its dignity and expence, he should immediately resign it; for he can never suppose that the state depends upon his single service, and that there are not enough besides himself of larger fortunes who are sufficiently qualified for public employment. And when a man has reduced himself to private circumstances, his necessities will be lessened, and then fewer conveniencies will serve.

He who lives within his income, may be truly called a *rich* man. It is this that gives the Hollanders the reputation of being wealthy. They never live to the extent of their fortunes; and, of course, are able to do a deal of good. A family estate with them is seldom put up to sale; whereas with us, inheritances are ever at market. A Dutchman contributes as largely and as cheerfully to the exigencies of the state, or to the erection of a public building, as he would to the repairs of his house, or the decoration of his garden.

Many a man lives above his present income, and of course upon the property of his tradesmen, on the prospect of some future place, project, or reversion, that may put him into cash. This is called living up to their expectations, not to their possessions, and has been the ruin of many tradesmen who have met with no misfortunes

tunes in their business, and has reduced many a man of fortune to poverty, who has never suffered from repairs, taxes, law-suits, or other losses. They who will live above their present circumstances, are in great danger of living in a little time much beneath them, or according to the proverb, "The man who lives by hope, will die by hunger." Depending upon contingent futurities, occasions romantic generosity, senseless ostentation, and generally ends in beggary and ruin.

But the good œconomist contracts his desires to his present condition, and whatever may be his expectations, lives within the compass of what he actually possesses; he never sacrifices his fortune to fools, to knaves, or flatterers, but wisely husbands his property, chusing rather to depend upon his own stock, than the friendship or good services of others. He cannot endure those who covet the wealth of other men, at the same time that they squander away their own; nor those who had rather see their children starve like gentlemen, than thrive and grow rich in a profession or trade that is beneath their rank.

To be respectable, it is not necessary to live in a certain line of life.—Every man may be considered as the centre of a circle; some of a larger, some of a smaller; and, in this light, he is of greater or of less importance, according to

the character he bears.—A man should give dignity to his situation, not his situation to *him*.—He who has fewest wants, and is most able to live within himself, is not only the happiest, but the richest man; and if he does not abound in what the world calls Wealth, he does in Independency. Though he may not be a Peer of his own country, he is a Lord of the creation; may fill his station equal to the first of men; and look down with pity and contempt on the tinsel'd sycophant, though covered with an ermined robe, and parading with a ducal coronet.

I will allow, it is rather mortifying to see a neighbour, of less pretensions than ourselves, living in a degree of splendour which we cannot reach. If his fortune be large enough to admit of it, it is well; if not, he is an object of contempt. But, be it as it may, whilst we have sufficient to command the necessaries and indulgencies of life (wanting the superfluities), and do absolutely enjoy them, we are in a situation equal to any man; and if we keep but a pair of horses, and pay for that pair, we are far more respectable in the eyes of sensible people, than he who is drawn in a coach and six, but his gate everlastingly crowded with importunate creditors.

Persons with circumscribed fortunes, or whose family encreases upon them, would do well to

retrench their expences in time; or retire from towns, and lay out their money with economy. It is wonderful to think what an appearance in life a person may make for a little money, who resides wholly in the country, and makes the most of what he possesses. I speak not to persons in trade, as the scheme may be impracticable with them, but to gentlemen of small fortune, who, in a rural retreat, with a few acres of land, may live as well on three or four hundred pounds a year, as many do on three times the sum. The occupier of a middling farm enjoys all the necessaries and conveniencies of life, and many of its superfluities. Where shall we meet with better health, than where temperance and exercise enliven the mind, invigorate the body, and give a constant flow of spirits? A country life is commonly a cheerful one; we there meet few of those rubs that embitter the hours of other men, and are the too constant attendants on ambition and vanity. It is there only that true happiness and independency can be found; where honesty and the best of manners mark the man; and where employment exempts from the ill effects of luxury. A new mode of living may at first be a little awkward; but the retirement of a year or two will produce such heart-felt satisfaction, as will convince the person retiring, it was the best step he ever took in his life.

The following then is an estimate, whereby a gentleman, with a wife, four children, and five servants, living in the country, may, with frugality, save 2500l. in the course of twenty years, keep two of his children at a boarding-school, drink wine every day at his table; keep a carriage and four horses, and make an appearance equal to a man in town who spends 800l. a year, for less than 500l. as may be seen by comparing this estimate with that further on of the same family living in London; and may, with the further addition of a small farm, live equally well for considerably less.

No. I. The Family-Estimate.

	<i>Annually.</i>
	£. s. d.
Rent of a house, with about 35 acres of land*	60 0 0
Taxes and tythes†, about	11 5 0
Bread, from the farm. See the Farming-Estimate, No. 2.	
Carried forward	71 5 0

* Of these 35 acres, about 22 should be grass. If so much pasture land cannot be got, shift must be made by laying down land with artificial grasses, such as clover, lucerne, saintfoin, &c. The additional produce of which will sufficiently atone for the expences attending them. Many houses may be procured for this price, and genteel ones, even within 20 miles of London; if further off, for much less.

† Supposing the house and land rated at 40l. a year, and the house to pay for 20 windows. I allow 2s. per acre for tythe, but nothing for the highway rate, which is 11. 7s. per annum, as the horses may do the statute duty.

	<i>Annually.</i>
	£. s. d.
Butter, from the farm. See the Cow-Estimate, No. 5.	71 5 0
Cheese, ditto. See No. 5.	
Milk and eggs, ditto. See ditto.	
Flour, accounted for with the bread, No. 2.	
Meat and fish. See the Meat-Estimate, No. 3.	16 5 0
Poultry, from the farm.	
Salt, vinegar, mustard, oil, and spices, per week, 1s. 7d.	4 2 4
Vegetables and fruit from the garden*.	
Small beer, 2 gallons per day, which, brewed at home, and reckoned at 5d. per gallon, will allow sufficient ale for the master's table, &c. without any additional charge, that is 5s. 10d. per week, or †	15 3 4
Tea 2s. 6d. per week, or	6 10 0
Sugar for all purposes, 2s. 6d. per week, or	6 10 0
Candles, 6lb. per week, at 7s. 8d. per dozen §, 3s. 10d. per week	9 19 4
Carried forward	129 15 0

* I have not reckoned feeds, as the garden will produce these.

† In this estimate a quarter of malt is allowed to 76 gallons of small-beer, and 36 gallons of ale. The copper heated with furze, or heath, cut from the neighbouring common, or wood off the farm.

§ Mould and common candles may be bought together, at the price of common ones. Many families make their own candles in moulds: it is easily done, and for this liberty they pay 1s. a-head, for as many as the family consists of, to the excise-office; that is, for such a family as I am now speaking of, 9s. a-year. This would be an annual saving of about 3l. as they can be made for about 5d. a pound. A pair of wax candles in the parlour occasionally, will not make 20s. a-year difference in the expence, they burning double the time of tallow.

	Annually.
Brought on	£. s. d.
Coals, 8 chaldrons <i>per</i> year, laid in at 1l. 14s. <i>per</i> chaldron*	129 15 0
Charcoal, 10 sacks, at 3s.	13 12 0
Soap, starch, blue, and occasional assistance for washing five persons, 7s. <i>per</i> week †	1 10 0
Whiting, fullers earth, &c. 2d. <i>per</i> week ‡, or	18 4 0
Wine, punch, &c.	0 8 8
Threads, tapes, and all sorts of haberdashery, 1s. 9d. <i>per</i> week, or	13 16 0
Powder, pomatum, blacking, &c. § 6d. <i>per</i> week	4 11 0
Repair of furniture, earthen ware, &c. 3s. <i>per</i> week, or	1 6 0
Wages of a man servant, to act in the capacity of coachman, and to manage the farm	7 16 0
Livery for ditto, to be worn occasionally	9 0 0
Wages of a man servant, to act in the capacity of gardener ¶ and footman	3 0 0
	11 0 0
Carried forward	213 18 8

* These must be fetched from the wharf by your own horses, and the copper must be daily heated with furze, or heath, which may be cut on the neighbouring common. See the Farming Estimate, No. 2.

† The two men to be washed out at their own expence. Soap should be bought one year under another, as it goes much further when hardened by age.

‡ Sand, brick-dust, wood to light fires, &c. are not reckoned, as these may be procured in the country without money.

|| Wine, allowing five bottles a week, half of it Port wine, half made wine. Port wine, if a pipe, is bought between two or three friends, and bottled at home, will not cost the buyer more than 1s. 5d. *per* bottle; the made wine half the price, together, 5s. 3¼d. What is saved in wine, may be expended in brandy or rum.

§ The master and mistress must each dress their own hair.

¶ The following book will assist upon this business, price One Shilling, pasted in marble paper, and not bigger

	Annually.
Brought on	£. s. d.
Livery for ditto, to be worn occasionally when waiting at table, or following the carriage	213 18 8
Boy; no livery, but clothed from his master's old wardrobe*	4 0 0
The wages of two maids †	5 0 0
Two children kept at school, 20l. each	14 0 0
Extra expences attending them, as breaking up, being at home in the holidays, pocket-money, &c.	40 0 0
Cloaths for four children (the mother's cast cloaths to be made up occasionally)	6 0 0
Cloaths for the master, with pocket expences	24 0 0
Ditto for the mistress, with ditto	35 0 0
Apothecary engaged by the year, (no bill sent in)	30 0 0
	4 0 0
Carried forward	375 18 8

ger than a pocket almanack, fold by R. BALDWIN, in Paternoster-row, viz. the *Garden-Companion* for gentlemen and ladies; or, a Calender, pointing out what should be done every month, in the green-house, flower, fruit, and kitchen garden: with the proper seasons for sowing, planting, &c. (with the time when the produce may be expected), so as to have a regular succession of flowers and vegetables throughout the year. To which are added, a complete list of the flowers and shrubs that blow each month. With some curious observations. With the help of this book, any country servant may be instructed to look after a small piece of ground at a very little expence; make that ground go a great way, and supply their tables with every thing in season. The ladies also are here instructed how to dispose their flowers to the best advantage, and to procure a general bloom throughout the year.

* This boy to drive the plough occasionally, or ride and drive when the carriage is used as a post-chaise, or to send on messages.

† They may be had for much less, at a distance from London.

	Annually.		
	£.	s.	d.
Brought on	375	18	8
Expences of the farm, See No. 2.	38	0	0
Duty of a four-wheeled carriage	5	5	0
Wear and tear of ditto †, and harness, for even money	5	16	4
There must be laid up one year with another, for 20 years, in order to leave each child and a widow, if there should be one, 500l. each	75	0	0
	<u>500</u>	<u>0</u>	<u>0</u>

OBSERVATION.

It may not be unnecessary to remark, that 15 or 20 *per cent.* may be saved by paying ready money for what we buy; besides preventing things being charged the family never had.— Buy your grocery and such things, as country shopkeepers have from London, always in London; and such things as they purchase at distance from town, endeavour to get at the first hand in the country.

No. 2. The Farming-Estimate.

Acres.	£.	s.	d.
13—Of grafs for horses. See the horse-estimate, No. 4. Nine acres of this are to be laid up for hay. The expence of making and thatching, with the assistance of your own men and horses, will be about 5s. <i>per acre</i>	2	5	0
Carried forward	2	5	0

† By applying to some coach-makers, you may change your set of wheels every year for a strong second-hand set

Acres.	Brought on	£.	s.	d.
13		2	5	0
9—Of grafs for cows. See the cow-estimate, No. 5. p. 40. Four acres of this are to be laid up for hay: the expence, as above, 5s. <i>per acre</i>		1	0	0
8—Of oats will yield about 36 quarters, of which the four horses will consume 17½ qrs. See the horse-estimate, No. 4.	Qrs. 17½			
For poultry and pigs	13½			
For seed to re-crop the ground	5			
	Quarters 36			

The expences attending this will be as follow:

	£.	s.	d.
Mowing	0	12	0
Getting in, about	1	0	0
Thresh. 36 qrs. at 1s. 3d.	2	5	0
	<u>3</u>	<u>17</u>	<u>0</u>

2—Of wheat, producing 40 bushels, 8 gallons measure, will furnish a family of 9 persons with flour and bread, at a quartern loaf each *per week*, and leave 5 bushels of grain to re-crop the land. The expence attending it will be* as follows:

32 Acres.	Carried forward	7	2	0
-----------	-----------------	---	---	---

at 1l. the set, which will reduce the expences of this article. A good fashionable second-hand carriage may be frequently met with for about 20l. which, when fresh painted, at about the expence of 6l. will look as well as new.

* The corn must be ground and sifted at home with a hand-mill, &c. the bran will then help to keep the hogs. Yeast is not reckoned in the article of bread, there being methods to preserve yeast; or the yeast from the brewings may be sold, which will buy yeast when wanted.

Acres.				
32	Brought on	£.	s.	d.
		7	2	0
Weeding	-	0	5	0
Reaping	-	1	0	0
Threshing	-	0	12	6
Getting in	-	0	0	0
				<u>1 17 6</u>
3	Of beans, will produce about			
	7½ quarters, of which it will			
	take to fatten twelve porkers,	qr.	busb.	
	about 1½ bushels each	2	4	
35	Four bacon hogs, at 1 quarter			
	each,	4	0	
	Seed to re-crop the land	1	0	
				<u>7 4</u>
	The expences attending the			
	crop will be,			
		£.	s.	d.
	Setting	0	15	0
	Hoeing twice	1	8	0
	Cutting	0	10	0
	Threshing	0	11	3
				<u>3 4 3</u>
	Cutting 450 faggots of furze, at 3s.			
	per hundred, for heating the oven			
	twice a week	0	14	0
	Cutting 1250 faggots of furze for			
	heating the copper, daily*	2	11	0
				<u>15 8 9</u>

* Four faggots will heat either the oven or the copper. The expence attending this article may be saved, as the men servants may cut the furze at leisure times. The farming-man should understand all kinds of husbandry, hedging, thatching, &c. &c. Thus many of the expences charged might be saved.

	Brought on	£.	s.	d.
		15	8	9
	Extra expences on four horses. See			
	the horse-estimate, No. 4.	7	10	0
	Decline in value of 3 cows. See the			
	cow estimate, No. 5.	2	10	0
	Wear of harness annually, about	0	14	0
	Wear of implements ditto, about	6	17	0
	Expence of fences and other fundries,			
	for even money	5	0	3
				<u>38 0 0</u>

OBSERVATIONS.

N. B. The crops on the land should be changed every year; but this will not alter the real product.

In cultivating these 35 acres of land, the horses will be employed only about 52 days in the year, which, on an average, is only one day in the week: of course, your farming servant will often be at liberty to thresh your corn, and do many other things: this will save much of the money I have charged for labour.

I have allowed a fourth horse in this estimate, as, should the gentleman be fond of riding, he may keep one for that purpose. The other three I would recommend should match in colour and size, and should have nag tails; as, should one fall lame, another is ready to supply its place; besides, they may occasionally be used as saddle-horses; or were the whole four to match, with
a very

a very little extra-expence in the harness, and an additional jacket to lay by, they might all be put to the carriage at times. If one or two of them were mares, a person might then breed their own horses, which would be also a saving.

No. 3. The Meat-Estimate.

Twelve porkers should be killed yearly, that is, about one a-month, and 4 hogs for bacon, thus,

Twelve porkers, at 7 stone each, or 56 lb. give of	lb.
meat	672
Four hogs* for bacon, at 25 stone each, or	
200 lb. gives	800
	<hr/>
	1472

1472 lb. of meat is about 28 lb. weekly, equal to four days provision for 9 persons, and †

Fowls, ducks, turkeys, pigeons, and geese, will give the fifth day's provision for the same number.

* One sow is sufficient to supply the family with sixteen hogs yearly.

† Left living on swine's flesh four days in a week should be thought improper, it may be observed, that your butcher will occasionally take a side of pork, and give other meat in exchange: thus you need eat pork only two days in the week, and the other two, bacon or ham with poultry.

The

The expence of the above is included in the farm. All that is necessary then to be paid for meat, is the provision of 2 days: thus

9 lb. beef or mutton, at 5d.	£. s. d.
5 lb. fish*, at 6d.	0 3 9
	<hr/>
Per week,	0 6 3
	<hr/>
Or per year,	16 5 0
	<hr/>

No. 4. The Horse-Estimate.

Horses may be turned out to graze from about May 20 to October 20, they then should be taken into the stable and straw-fed, with corn, till about February 20; after this they should be fed with hay and corn till May 20 again.

Now, it will require of graze to feed 4 horses through the summer, with the addition of latter-math and turning into stubble, 4 acres. When fed with hay, each horse will eat about 5 trusses per week; but I allow 6 trusses to afford for hay cut into chaff; this amounts to about two loads for each horse; 8 for the four. But if a pair of these horses are used often in the carriage, they should never be kept upon straw; of course, while the

* Dried salt-fish, bought of a wholesale dealer, will not cost more than 3d. per lb. which will allow more to be paid for fresh fish: besides, if near a river, some kinds of fish may be caught occasionally.

G

other

other two are fed on straw, these will eat about $5\frac{1}{2}$ loads more of hay; this, with the 8 loads reckoned above, will be the produce of 9 acres; and this, added to the 4 acres for summer-feed, make the 13 acres.

I allow each horse half a peck of oats a day, from October 20 to May 20; that is, 3 quarters, 2 bushels, 1 peck, which, for the four, is about 13 quarters; but it may be necessary to give the carriage horses the same quantity all the summer, which, in the whole, consumes 17 quarters and a half. The other two horses need no corn in the summer, unless very hard worked.

N. B. To save grass and oats, green clover might be given to horses in the stable, till near the middle of October: for while they feed on this, corn is not necessary.

Horses should have as much chaff as they will eat. Besides the chaff of the corn, give each a bushel of cut chaff daily (hay and straw mixed), which will cost a half-penny per bushel cutting, and that for the time he is in the stable will be 210 bushels, &c. £. 0 8 9

Shoeing, once in six weeks, at 1s. 10d.	
per set; the price paid by farmers,	0 14 8
Phyfic, per even money *	0 6 7
Decline in value of 4 horses annually	6 0 0

£. 7 10 0

* Your servant should be able to bleed, and as to phyfic, the *Gentleman's Pocket-Farrier*, price 1s. sold by R. BALDWIN, Paternoster-row, London, will direct how to cure

No. 5. The Cow-Estimate.

Supposing a cow to be dry three months in the year, during which time she may be fed upon straw; there will require only 9 months good feed. Now, one acre and a half of grass will feed her well from the time you lay your pastures up for hay; suppose from the middle of April to the middle of October (six months); with the occasionally turning them on the common and into the stubbles. The spring grass of those pastures, before laid up for hay, will keep her from the middle of February to the middle of April (one month), so that there are but two months to feed her on hay; and she will, in three months, allowing a little for waste, eat about two loads; that is at the rate of 40 lb. per day.

Thus the three cows will eat six loads, the produce of

And also the grass in summer of	4 Acres.
	4 $\frac{1}{2}$
	8 $\frac{1}{2}$

A cow, with this keeping, will yield milk and cream for the family, and, on an average, about 132 lb. of butter, and 215 lb. of cheese, but in order to this they must be young cows.

Three cows then will yield annually 396 lb. or about 7 lb. and a half per week, enough for the family.

cure an ailing horse, at even a less expence than this: every remedy in that book has been proved experimentally efficacious. Note, it is so small as to lie in a pocket-book, and teaches you how to treat a horse; if ill upon the road.

Also 645 lb. of cheefe annually, that is about 12 lb. per week, enough for the family.

The skimmed milk will go a great way towards keeping the pigs (nay, a pig will fatten on skimmed milk alone, if it has as much as it can drink); and three calves annually will serve to meet other little expences not thought of.— Care must be taken to have two of these cows always in milk.

	£.	s.	d.
The decline in value of these cows will be			
annually, about	2	10	0

An Estimate of the expences of the same family, supposing them to live in London, equally well only, and every article to be purchased.

	Annually.		
	£.	s.	d.
Rent of a house	60	0	0
Taxes about	11	0	0
Bread for 9 persons, 5s. 3d. per week	13	13	9
Butter 7½ lb. per week, at 9d.	14	13	3
Cheese 12 lb. per week, at 5d.	13	0	0
Milk 2 quarts per day, at 3d. per quart	9	2	6
Cream per day, 3d.	4	1	6
Poultry per week, 8s.	20	17	0
Fish ditto, 2s. 6d.	6	10	0
Meat 37 lb. per week, at 5d.	38	0	5
Vegetables and fruit, 8s. per week, or about	20	0	0
Salt, vinegar, mustard, oil, and spices, at 1s. 7d. per week	4	2	5
Small-beer 2 gallons per day, at 5d. per gallon	15	3	4
Strong-beer for the master's table 1s. per day, as per former estimate	18	5	0
Carry forward	248	9	2

	Annually.		
	£.	s.	d.
Brought on	248	9	2
Tea 2s. 6d. per week	6	10	0
Sugar 2s. 6d. per week for all purposes	6	10	0
Candles, as in the other estimate	9	19	4
Coals ditto, 12 chaldrons, at 1l. 16s.	21	12	0
Charcoal 10 sacks, at 3s.	1	10	0
Soap, &c. and washing, dearer in town	13	0	0
Whiting, fullers-earth, sand, brick-duft, and wood, 8d. per week	1	14	9
Wine, punch, &c.	13	16	0
Haberdashery 1s. 9d. per week	4	11	0
Powder, pomatum, blacking, 6d. per week	1	6	0
Repair of furniture, &c. 3s. per week	7	16	0
Coachman's wages and livery	28	0	0
Footman's wages and livery	24	0	0
Boys wages	5	0	0
Two maids wages	14	0	0
Schooling for two children	40	0	0
Extra expences for ditto	6	0	0
Cloaths for four children	24	0	0
Cloaths for the master, with pocket expences	45	0	0
Ditto for the mistress, with ditto	40	0	0
Apothecary	4	0	0
Duty of a four-wheeled carriage	5	5	0
Wear and tear of ditto, double on the stones	11	12	8
Rent of a stable in town for 3 horses	10	0	0
Oil, grease, and wear of combs	1	10	0
Blacksmith for shoeing three horses	2	16	0
Farrier about	1	10	0
Hay for 3 horses, about 12 loads, at 3l. 10s.	42	0	0
Oats for ditto, about 34 quarters, at 17s. 6d.	29	15	0
Straw about four trusses per week, at 25s. per load	7	10	0
Decline in value of the horses, about	18	0	0
Wear of saddle, &c. about	0	10	0
Carry forward	697	3	5
C 3			

	<i>Annually.</i>
	£. s. d.
To be laid by annually, as in the other estimate	697 3 5
Brought on	75 0 0
Expences of the same family living in the country	772 3 5
Difference	500 0 0
	272 3 5

Besides, in this Town-Estimate there are but three horses kept; whereas in the country we admit of four, and there are also a variety of other comforts, as living in a better house for the money, a pleasurable garden, and every other thing in plenty, as vegetables, fruit, game, river fish, poultry, cream, &c. &c. In this Town-Estimate I suppose a degree of economy which few people attend to, or, instead of 772l. the Town-Estimate would be considerably greater.

IF a gentleman, by way of amusement, or lessening his expences, will add about fifty acres of land more to his thirty-five, he may, with the same number of servants, excepting a little assistance at harvest, reap the following advantages, with this difference only, that it will require a little more of his own attention, and leave his men and horses less at leisure to wait upon

upon him. He must then send the produce of his farm to market, and, instead of keeping a horse merely for the saddle, he must admit him to draw occasionally: But even here, he may have his horses for his pleasure, on an average, two or three days in the week.

These fifty acres I will suppose to be arable, and as land will produce more one year than another, I will give a course of crops for seven years, and shew the annual profits on an average. The course then shall be, supposing the ground to be tolerably good,

1 Turneps	5 Clover
2 Wheat	6 Beans
3 Barley	7 Oats
4 Clover	

Although it will be necessary to have some of each kind every year, the amount, at the year's end, with good management, will be the same.

I. TURNEPS.

The natural expences in the first course will be as follows:

<i>Expences.</i>	£. s. d.
Seed, 2lb. per acre, at 6d. per lb.	2 10 0
Hoeing twice, at 10s. per acre	25 0 0
Rent, tythe and taxes, 25s. per acre	62 10 0
Extra tear and wear, fencing, &c.	8 0 0
	98 0 0
<i>Produce.</i>	
Fifty acres, fed with sheep	125 0 0
Expences	98 0 0
Profit	27 0 0

2. WHEAT.

<i>Expences.</i>		£.	s.	d.
Seed $2\frac{1}{2}$ bush. per acre, at 5s. 6d.		34	7	0
Weeding, 5s. per acre		12	10	0
Reaping, 10s.		25	0	0
Affistance to get it in		3	0	0
Threshing 25 loads, at 3s. per quarter, and binding straw		18	15	0
Rent, tythes, &c.		62	10	0
Wear and tear, and fencing, &c.		8	0	0
		<hr/>		
		164	2	0

<i>Produce.</i>		£.	s.	d.
Fifty acres, at $2\frac{1}{2}$ quarters at 11l. per load		275	0	0
One hundred load of straw		100	0	0
		<hr/>		
		375	0	0
		<hr/>		
		164	2	0
		<hr/>		
		210	18	0

Expences

Profit

3. BARLEY, and Clover sown amongst it.

<i>Expences.</i>		£.	s.	d.
Seed-barley, 4 bushels per acre, at 4s. per bushel		40	0	0
Weeding, 5s. per acre		12	10	0
Mowing, 2s.		5	0	0
Raking, 2s.		5	0	0
Additional affistance to house it		3	0	0
Threshing 225 quarters, at 2s. per quarter		22	10	0
Rent, tythes		62	10	0
Clover seed, 10lb. per acre		12	10	0
Wear and tear, fencing, &c.		8	0	0
		<hr/>		
		171	0	0

<i>Produce.</i>		£.	s.	d.
Fifty acres, producing $4\frac{1}{2}$ quarters per acre; 225 qrs. at 32s.		360	0	0
		<hr/>		
		171	0	0
		<hr/>		
		189	0	0

Expences

Profit

4. 5. CLOVER.

<i>Expences.</i>		£.	s.	d.
Mowing, at 2s. 6d. per acre		6	5	0
Making and stacking, 5s. ditto		12	10	0
		<hr/>		
		18	15	0
		<hr/>		
		18	15	0
		<hr/>		
		37	10	0
		<hr/>		
		11	5	0
		<hr/>		
		8	0	0
		<hr/>		
		56	15	0
		<hr/>		
		62	10	0
		<hr/>		
		119	5	0
		<hr/>		
		119	5	0
		<hr/>		
		238	10	0

<i>Produce.</i>		£.	s.	d.
Fifty acres, at the two crops, about 3 loads per acre, at 40s. per load		300	0	0
Fifty acres after-grass, fed by cattle, at 10s. per acre		25	0	0
		<hr/>		
		325	0	0
		<hr/>		
		325	0	0
		<hr/>		
		650	0	0
		<hr/>		
		238	10	0
		<hr/>		
		411	10	0

Profit

Expences two years

Rent, tythes, and taxes

Binding 150 loads, at 1s. 6d. per load
Wear and tear, fencing, &c.

Ditto the second crop

Mowing, at 2s. 6d. per acre
Making and stacking, 5s. ditto

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6. BEANS.

<i>Expences.</i>		£.	s.	d.
Seed, 2 bushels <i>per</i> acre, at 4s.		20	0	0
Setting, at 5s. <i>per</i> acre	-	12	10	0
Hoeing twice, at 12s.	-	130	0	0
Cutting, at 5s.	-	12	10	0
Affittance to get in	-	3	0	0
Threshing, 150 quarters at 1s. 6d.	-	11	5	6
Rent, tythes, &c.	-	62	10	0
Wear and tear, &c.	-	8	0	0
		<hr/>		
		159	15	0
		<hr/>		
<i>Produce.</i>				
Fifty acres, producing three quarters <i>per</i> acre, at 32s.	-	240	0	0
Expences	-	159	5	0
		<hr/>		
	Profit	80	15	0

7. OATS.

<i>Expences.</i>		£.	s.	d.
Seed, 5 bushels, <i>per</i> acre, at 2s. 6d.		31	5	0
Weeding, at 2s.	-	5	0	0
Mowing, at 1s. 6d.	-	3	15	0
Raking, at 2s.	-	5	0	0
Hands to get in	-	3	0	0
Threshing 250 quarters, at 1s. 3d.	-	15	12	6
Rent, &c.	-	62	10	0
Wear, &c.	-	8	0	0
		<hr/>		
		134	2	6
		<hr/>		
<i>Produce.</i>				
Fifty acres, yielding five quarters, <i>per</i> acre, at 1l. if fold at a proper time	-	250	0	0
Expences	-	134	2	6
		<hr/>		
	Profit	115	17	6

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A general View of the PROFITS for the seven Years.

	£.	s.	d.
Turneps	27	0	0
Wheat	210	18	0
Barley	189	0	0
Clover, two years	411	10	0
Beans	80	15	0
Oats	115	17	6
	<hr/>		
	1035	0	6

The eighth year should lie fallow, to re-
new the ground; therefore deduct the
rent, &c. and wear and tear, &c. of
this year

	70	10	0
	<hr/>		
	964	10	6

964l. 10s. left profit in eight years, is at the rate of
120l. 10s. *per* year. This, deducted from 425l. the
amount of the family expences, exclusive of the 75l.
to be laid up, p. 28, leaves 305l. 10s. the total ex-
pences of keeping the family, &c.

OBSERVATIONS.

All lands will not yield the same course of
crops; but the produce in seven years will be
nearly the same.

I have supposed the ground to be tolerably
good, and a particular attention to be paid in
keeping it clean, well dressed, and in good
tilth: for this purpose no straw is to be fold
off the farm but wheat straw. It is all to be
converted into fodder and dung.

If the farming servant can be spared at times,
he may thresh much of the grain himself; this
will

will be a saving: and there are still many advantages to be reaped, if a man will enter into the spirit of farming, from a neighbouring common, in breeding sheep, bringing up heifers, &c. and keeping geese.

In short, a tolerably good farm will, upon an average, produce, with good management, 30s. or 40s. *per* acre, free of all expences.

The price that corn bears, will often make an alteration in the profits of a farm; but I have set it at a medium price,

If you wish to keep dogs, I will suppose the game you kill to pay the expence of them.

TO such as wish to keep a few sheep, the following Estimate will be acceptable.

Fine large ewes with lamb may be bought in at Michaelmas, at about 22s. each, which, in the July following, will sell again for	£. 1	1	0
The lamb will then sell for	1	7	0
The wool of the two, shorn before fold, will sell for about	0	4	6
Deduct the first cost	1	2	0
Leaves profit	1	10	6

OBSERVATIONS.

It will take about an acre of grass to fatten five sheep; but, where grass is not plentiful, they may be fed on stubble till Christmas, then on turneps till May-day; next on rye, and then

on clover till fold. No meadows will do for sheep in the winter, that are wet enough to let them sink up to the first joint of their legs: it will rot them.

Note. An acre of turneps will feed 100 for the space of ten days, or about eight sheep from Christmas-day to May-day.

N. B. Dung of sheep, when folded upon land, for the richness of the manure, is equal in value to the profits arising from the sale of them.

The principal Implements necessary for a small Farm, are,

- A waggon, and a harness for ditto.
 - A broad-wheeled cart, and a harness for ditto.
 - A plough.
 - A pair of large harrows.
 - A pair of smaller harrows.
 - A roller.
 - A winnow.
 - A feed kit.
 - Shovels, rakes, measures, sacks, sieves, &c.
- And the whole may be bought new for about 60l.

If a gentleman does not understand farming, he may soon acquire the knowledge from a clever servant*.

* TRUSLER'S Practical Husbandry, an octavo volume, sold by R. Baldwin, in Paternoster-row, will let him readily into the whole business of farming. It is a clear, concise work, and well calculated for this purpose.

FAMILY ESTIMATES.

IN the following estimates, I have not pointed out what a father of a family ought to lay by annually, as a provision for his wife and children: When he knows what these expenses will be, his income will naturally tell him what he can save. Suffice it to say, that 75l. a year, put out to interest at five *per cent.* will, in 20 years, produce 2500l. of course, double the sum will produce 5000l.

No. I.

An Estimate of the expenses, which a family, consisting of a wife, four children, and two maid-servants, may enter into, who can afford to spend 340l. a year, supposing every thing to be purchased.

	<i>Weekly.</i>		
	£.	s.	d.
Bread for 8 persons, 1d. <i>per head</i> daily *	0	4	8
Butter 6lb. on an average at 9d. <i>per lb.</i>	0	4	6
Cheese 3 lb. at 5d.	0	1	3
Roots, herbs, spices, and the decorations of the table	0	3	6
Meat or fish, 3 quarters of a pound each, at 5d. <i>per lb.</i>	0	17	6
Milk, one day with another, 2d.	0	1	2
Eggs	0	0	4
Flour	0	1	2
Small-beer, at 10s. <i>per barrel</i> , 12 gallons	0	3	4
Strong-beer for family and friends	0	1	8
Tea 2s. 6d. and sugar 3s.	0	5	6
Candles 4lb. take the summer and winter together at 9d.	0	3	0
Coals (two fires in winter, one only in summer; 2 bushels for parlour fire for	0	3	0
Carried forward	2	7	7

* Supposing bread at a moderate price.

	<i>Weekly.</i>		
	£.	s.	d.
Brought on	2	7	7
8 months, 3 bushels for the kitchen all the year, about 5 chaldrons, at 11. 16s. <i>per chaldron</i> * at	0	3	5½
Soap, starch, blue, and washing at home and abroad	0	7	0
Thread, needles, pins, tapes, and all sorts of haberdashery	0	1	9
Sand, fullers-earth, whiting, brick-dust, small-coal, &c.	0	0	4
Repair of furniture, table linen, sheets, and all utensils, at	0	1	6
Weekly	3	1	7½

	<i>Annually.</i>		
	£.	s.	d.
3l. 1s. 7½d. <i>per week</i> is <i>per year</i>	160	4	6
Cloaths for the master, of all kinds	15	0	0
Ditto for the mistress	15	0	0
Ditto for four children, 6l. each	24	0	0
Lying-in expenses 10l. (suppose once in two years)	5	0	0
Pocket expenses for the master, including letters, 4s. <i>per week</i>	10	8	0
Ditto for the mistress and four children, half the money	5	4	0
Physic and occasional illness, on an average	5	0	0
Shaving, hair-cutting, and cleaning shoes	2	10	0
Schooling for the children	8	0	0
Wages of two maid-servants	12	0	0
Standing rent and taxes about	50	0	0
Entertainments for friends	10	0	0
Sundries, for wine, pleasure, &c. suppose for even money	17	13	6
Annually	340	0	0

* Frugality in this article, as well as in all others, must be used.

N. B. If this family lives in the country, in rent and servants wages above 20l. a year may be saved: if they live in London, and take in lodgers, they may still stand at less rent than in the country. It is impossible to ascertain the exact expence of every article, as some families may like to indulge in some one certain thing more than others; but what is saved in one article, may be spent on another.

For every child less than four, may be subtracted from the above 340l. according to the foregoing estimate, and for every child more than four, must be added as follows:

Maintenance for each child <i>per annum</i>	£.
Cloaths	20
	6
	—
	26
	—

If they keep but one maid-servant, by the foregoing estimate, subtract 24l. annually; if three are kept, add 24l. as follows:

Maintenance	£.
Wages	18
	6
	—
	24
	—

The difference between a maid-servant and a man-servant, if out of livery, will be only in the wages, about 4l. or 5l. if in livery, the addition also of the livery about 5l.

The following estimate is given more as a matter of curiosity than any thing else, to shew how much such a family may save upon a different plan, and what the expences of house-keeping amount to.

	<i>Annually.</i>		
	£.	s.	d.
Lodging and board for the man and his wife in a decent family, in town or country, with a table equal to that in No. I.	60	0	0
Tea and sugar, 2s. 6d. <i>per week</i>	6	10	0
Coals and candles	5	0	0
Washing abroad	6	10	0
Shoes cleaning, and barber, 10s. <i>per quarter</i>	2	0	0
To the servant of the family	1	1	0
Three children at boarding-school, at 16l. <i>per annum</i>	48	0	0
Extra expences for books, pocket-money, &c.	6	0	0
Infant at nurse, at 4s. <i>per week</i>	10	8	0
Extra expences for ditto	1	0	0
Cloaths for the master	15	0	0
Ditto for the mistress	15	0	0
Ditto for the three children	18	0	0
Ditto for the infant	3	0	0
Apothecary for the whole	5	0	0
Pocket expences for the man and wife	10	0	0
Entertainments for friends, none expected	0	0	0
Sundries, for wine, pleasure, &c. as in No. I.	17	13	6
Lying-in expences, as in No. I.	5	0	0
	235	2	6

Thus it appears, that above 100l. a year may be saved by this different plan of living.

No. III.

An Estimate for a man and his wife living comfortably and genteelly in the country, with two servants.

	Annually.		
	£.	s.	d.
House-rent, with a garden -	10	0	0
Taxes, about -	2	0	0
Wages of a maid-servant -	5	0	0
Ditto of a sturdy girl, not boarded nor lodged, but attending only in the day-time, 3s. per week -	7	16	0
Cloaths and pocket-money for the man	10	0	0
Ditto for the woman -	10	0	0
Bread for three persons, 1s. 9d. per week	4	11	3
Butter, 2 lb. per week, at 8d. -	3	9	8
Cheese, 1 lb. per week -	1	1	8
Meat, fish, or fowl, 3 lb. weight a day, on an average, at 5d. per lb.*	22	16	3
Vegetables from the garden; looking after the garden by the year	2	0	0
Oil, vinegar, and other decoraments of the table, 9d. per week -	1	19	0
Tea and sugar, 4s. per week -	10	8	0
Small-beer and ale, brewed at home, allowing a quart of ale to be given daily away, 2s. 4d. per week -	6	1	8
Milk and cream, 7d. per week	1	10	5
Soap and starch, &c. 1s. a week	2	12	0
Eggs 4d. a week, flour 7d. -	2	7	8
Candles, 2s. a week -	5	4	0
Coals and other firing, about †	10	0	0
Carry forward	118	17	7

* Dried salt-fish may be bought of a wholesale dealer in town for 2d. halfpenny per lb. which will allow a better price for fresh fish; and poultry is never above 5d. per lb. in the country. In countries by the sea-coast, fish is very cheap; and where fish is cheap, meat is proportionably so.

† In woody countries, the expence of firing will be less, and much more so in parts neighbouring to coal-mines; and

	Annually.		
	£.	s.	d.
Brought on	118	17	7
Powder, pomatum, blacking, &c. 6d. per week -	1	6	0
Haberdashery, such as thread, tape, &c. included in the cloaths -	0	0	0
Repair of furniture, &c. 9d. per week	1	19	0
Entertainment of friends † -	6	0	0
Sundries, for even money	1	17	5
	130	0	0

Let us now see what it would cost him to live equally well in London.

No. IV.

House-rent and taxes, or lodging †	40	0	0
Wages of two maid-servants	14	0	0
Carry forward	54	0	0

and where both wood and coals are dear, peat perhaps may be got: the Dutch in general burn it in the brightest stoves. Coppers should have no stove under them to burn coals; but they should be heated with furze cut from the Common: a large copper-stove will burn as many coals as a kitchen-range.

Small families would do well to use the Salisbury kitchen, by which the meat is dressed by charcoal, and thus every rancid taste, occasioned by roasting, removed, and all the flavour of the meat preserved. This kitchen is easily used, and is so contrived as to roast and boil, or bake, at the same time, and that with three-pennyworth of charcoal. The author of this tract speaks from experience, having used the machine a long time, and finds in it not only convenience, but a great saving of fire, the price of the kitchen being saved in coals in the course of three months, and the machine will last for years. It is to be bought at most tinmens and ironmongers.

† This article is not under-rated, as, when the entertainments are returned, there is some saving at home.

† If he takes a house, he must be troubled with lodgers, unless he stands at a great rent.

	<i>Annually.</i>		
	£.	s.	d.
Brought on	54	0	0
Cloaths and pocket-money for man *	15	0	0
Ditto for woman	12	0	0
Bread for four persons	5	14	0
Butter 3 lb. a week, at 10d.	6	10	0
Cheese 2 lb. a week	2	3	4
Meat or fish, 4 lb. a day, at 5d.	30	8	4
Extra for fowls occasionally, 2s. a week	5	4	0
Vegetables, 2s. 6d. a week	6	10	0
Fruit, if they eat any, 1s. a week	2	12	0
Oil, vinegar, &c.	1	19	0
Tea and sugar, 4s. 6d. a week	11	14	0
Small-beer at 10s. a barrel, about 14 gallons a week	9	15	3
Porter and strong-beer for the master's table (none to give away) 7d. per day	10	12	11
Milk and cream, 2½d. per day	4	5	2
Soap and starch, &c. 2s. 6d. a week, almost double the washing in town	6	10	0
Eggs and flour	2	7	8
Candles, 3s. a week	7	16	0
Coals, and other firing	10	0	0
Powder, pomatum, blacking, &c.	1	6	0
Repair of furniture, &c.	1	19	0
Entertainment of friends	6	0	0
Sundries, for even money	1	13	0
	<hr/>		
	216	0	0
Expences in the country life	130	0	0
	<hr/>		
	86	0	0
	<hr/>		

Here is a difference of 86l. and many indulgences lost, by a town life.

* There are more temptations in London to spend money; and, as they are always seen, they must appear better.

No. V.

A man and his wife in town, with four children and one maid-servant, whose trade brings in clear but 200l. annually, must conform as follows.

	<i>Weekly.</i>		
	£.	s.	d.
Bread for seven persons	0	4	1
Salt-butter 3 lb. at 7½d.	0	1	10½
Cheese 3 lb. at 5d.	0	1	3
Meat 3 joints, on an average*	0	7	6
Fish † and bacon	0	3	0
Roots and herbs, and decoraments of the table	0	2	0
Milk	0	1	2
Flour and eggs	0	1	6
Sand, whiting, &c.	0	0	2
Small-beer	0	1	3
Tea and sugar	0	3	0
Candles	0	2	6
Haberdashery, as thread, pins, &c.	0	1	0
Soap and starch, &c.	0	2	6
Powder, blacking, &c.	0	0	3
	<hr/>		
	1	13	0½
	<hr/>		

	<i>Annually.</i>		
	£.	s.	d.
11. 13s. ½d. per week is per annum	85	18	2
Cloaths for the master, and pocket-money	8	0	0
Ditto for the mistress	6	0	0
Ditto for four children	16	0	0
Maid's wages	5	0	0
	<hr/>		
Carry forward	120	18	2

* Some joints will cost more than half a crown; but many articles that will go through such a family, may be bought for less: as half a calf's head for 1s. 3d. a bullock's heart for 1s. 4d. &c.

† Dried cod may be bought of the wholesale dealers in Thames-street for 2d. halfpenny a pound.

	Annually.		
	£.	s.	d.
Brought on	120	18	2
Boy to go on errands, 6d. a day, (not boarded)	7	16	0
Coals, two fires in winter, one in summer, five chaldron, at 1l. 14s.	8	10	0
Schooling for the children	3	0	0
Physic for the family, on an average	2	0	0
Entertainment for friends	4	0	0
Expences of lying-in are chiefly defrayed by the presents of gossips (suppose 5l. extra, once in two years)	2	10	0
Rent and taxes, exclusive of lodgers (though many contrive to live rent-free)	15	0	0
Repair of furniture, utensils, &c.	2	0	0
Expences of trade with customers, travelling charges, Christmas-box-money, pens, paper, letters, &c. suppose for even money,	4	5	10
	<hr/>		
	170	0	0
He may then lay by for the children, or lay out on other purposes	30	0	0
	<hr/>		
	200	0	0
	<hr/>		

It is impossible to give estimates to suit every family; but it will be very easy for any one to regulate his expences by these estimates; adding or deducting, for a child or servant, more or less, or for the difference of house-rent, certain indulgences, or the variation in the price of provisions. If every mistress keeps a weekly book, and has an eye upon her servants; should she exceed her expences one week, she may retrench them in another.

I must

I must repeat here, that 15l or 20l. *per cent.* may be saved in many articles by buying things at the first hand, and paying ready money where it can conveniently be done; besides preventing things being charged a family never had.— However, by no means should a bill be run up with either butcher, baker, chandler, green-grocer, or milkman.

No. VI.

The expence of keeping a horse in the stable in summer, and at straw in winter.

	Weekly.		
	£.	s.	d.
A truss of straw <i>per week</i>	0	0	9
Two trusses and a half of hay, at 3l. 3s. <i>per load</i>	0	4	4½
Three quarters of a peck of oats <i>per day</i> , at 18s. a quarter, that is	0	3	1½
Man to look after him	0	2	6
	<hr/>		
	0	10	9
	<hr/>		
	Annually.		
	£.	s.	d.
32 weeks keep, at 10s. 9d. <i>per week</i> , is	17	4	0
Shoeing, 8 sets while in use, at 2s. 4d. <i>per set</i>	0	18	8
Bleeding, &c.	0	5	0
14 weeks straw-yard, at 2s.	1	8	0
Taking to straw-yard and bringing back	0	4	0
Six weeks spring-grafs, at 4s.	1	4	0
Sadler	0	4	0
Rent of a stable	2	0	0
Decline in value of the horse, about	2	0	0
	<hr/>		
	25	7	8
	<hr/>		

The addition of a one-horse chaise will be as follows:

	<i>Annually.</i>		
	<i>£.</i>	<i>s.</i>	<i>d.</i>
Expence of the Horse, as in No. 6.	25	7	8
The duty of the wheels	2	2	0
Wear and tear, with care, about	5	5	0
Oil and greafe, for even money, suppose	0	5	4
	<hr/>		
	33	0	0

Turnpikes and expences on the road must also be thought of.

No. VII.

The expence of keeping a horse at livery:

	<i>Annually.</i>		
	<i>£.</i>	<i>s.</i>	<i>d.</i>
32 weeks hay and corn (three feeds a day) at 10s. 6d.	16	16	0
Hofler	1	1	0
Shoeing, bleeding, straw-yard, grafs, fadler, and decline in value of the horse, the same as in No. VI.	6	3	8
	<hr/>		
	24	0	8

So that it is cheaper to keep him at livery than not, provided he be kept where the beast will have justice done him; and stable-keepers will be found that will give the chaise a standing gratis, if they keep the horse. Indeed, by keeping him yourself, you may occasionally save a feed of corn, or a little hay; for, if he stands at livery, no deduction is made unless absent a night: but this saving is too trifling to be thought of.

No. VIII.

The expence of keeping a chariot or post-chaise, or pair of horses, in your own stable.

	<i>Annually.</i>		
	<i>£.</i>	<i>s.</i>	<i>d.</i>
Seven loads and a half of hay, that is, five trusses a week, and ten trusses allowed for waste, at 3l. 10s. a load	24	10	0
Two trusses of straw <i>per</i> week, or about three loads, at 25s. <i>per</i> load	3	15	0
20 quarters 2 bushels of oats, at nine bushels to the quarter: this is allowing each horse a peck a day, at 18s. <i>per</i> quarter. (Beans are not necessary, unless very hard worked)	18	5	0
Rent of stable and coach-house	5	5	0
	<hr/>		
	51	15	0
Blacksmith for shoes, at 2s. 4d. <i>per</i> set; each horse 18 sets; on an average	4	4	0
Physic	0	6	0
Oil and greafe, 1s. a week	2	12	0
Wear and tear of carriage, and repairs of wheels and harness, and painting once in two years, about	20	0	0
Decline in value of the horses, about	10	0	0
Coachman's wages	16	0	0
Board-wages, or board at home, much the same	18	0	0
Livery, about	8	0	0
Duty of wheels	5	5	0
	<hr/>		
	136	2	0

Expences standing at livery,

The two horses 12s. per week each (chariot standing included)	62 8 0
Hostler will expect	1 1 0
	63 9 0
Expence of keeping them yourself, other articles being the same	51 15 0
	11 14 0
Saved	11 14 0

There may also be a further saving in hay and corn, by being out occasionally, and a reduction of the prices at market.

	<i>Annually.</i>
	<i>£. s. d.</i>
The price of a job for a pair of horses and a coachman is now 12l. a month, though some will let them for 10l. suppose 10l. that is per year	120 0 0
If the carriage is hired also, they will ex- pect 40s. a month more	24 0 0
Coachman will expect a present of	3 3 0
Ditto great-coat and hat	4 17 0
	152 0 0

In this case, if they are upon the road, the coach-master expects an addition of 2s. a night, every night they are out, to pay extra expences of hay, corn, and servants keep; but I know some gentlemen who keep a job, and pay 100l. a year only for coachman and horses, giving the use of a stable when in the country. At this rate,

rate, it is the cheapest method of keeping a carriage. Thus,

	<i>Annually.</i>
	<i>£. s. d.</i>
Job horses and coachman	100 0 0
Present to coachman	3 3 0
Great-coat and hat	4 17 0
Duty of wheels	5 5 0
Oil and grease, as in No. 8.	2 12 0
Wear and tear of carriage, &c. as in No. 8.	20 0 0
	135 17 0

By this estimate, the expences appear to be less than keeping them in your own stable. To be sure, you have none of the coachman's service but that of driving; but then, on the other hand, you are not liable to lose the use of your carriage by accidents attending the horses. Indeed, to keep a chariot and pair of horses properly, three horses should be kept for the purpose; and this advantage you have by hiring job-horses.

F I N I S.

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