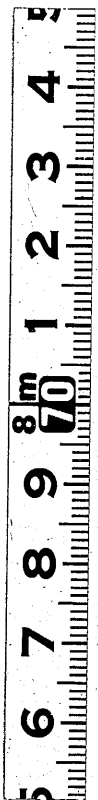


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AN EXAMINATION  
OF THE  
POLICY AND TENDENCY  
OF  
RELIEVING  
DISTRESSED MANUFACTURERS

By Public Subscription :

WITH SOME

REMARKS ON LORD LIVERPOOL'S RECOMMENDATION

OF THOSE DISTRESSED PERSONS IN A MASS

TO THE POOR'S RATES,

AND

SOME INQUIRY AS TO WHAT LAW THERE EXISTS WHEREWITH TO  
SUPPORT HIS LORDSHIP'S RECOMMENDATION.

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1826.

## AN EXAMINATION,

&amp;c.

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No man of sense and feeling, be his situation in life what it may, can continue an unalarmed, much less an unconcerned, observer of the scenes of insolvency, bankruptcy, and consequent distress that have lately taken possession of almost every inch of commercial ground in England.

So great a proportion of the trading community has become insolvent, and so many indeed of the remainder are paralyzed, and unable to proceed with their usual scale of business, as to throw the general mass of the able-bodied operatives out of employment, and, of course, *as they have generally conducted themselves*, during the late five years of apparently "unexampled prosperity," into a state of suffering, hunger, and privation, that is enough to move the most callous heart to compassion.

In so desperate a situation as this, the first consideration has been—how to carry instant relief

to perishing multitudes: no country is so ready at doing this, and no country does do it, upon all pressing occasions, so effectually as England: and as far as subscription, and other means of that sort will effect it, this has been already done, and is still proceeding, and spreading with an honourable and cheerful exertion, that cannot be equalled in any other country; and that never is even imitated.

The next and second consideration is—to search for, and to probe to the very bottom, the real and genuine cause of such a horrible convulsion; in a time of profound peace, in the midst of the spread of seeming wealth, and increased commerce; of wealth indeed augmented, apparently, and commerce extended (beyond the example of all former times) to a degree, and by so instantaneous a revival, as to surprise the most sanguine well-wishers of the country into such expressions as that of the nation being “once more restored to the most unexampled prosperity;” for if we recollect the distresses of so late an æra as that of the year 1819 only, we find this to be the case. This was the public language from the height of the throne itself.

The use of this examination will be to apply the moral considerations arising from it, to the future prevention of such returns of ruin and misery, as startle and almost terrify every man of an independent condition in society, into a resolution to

quit a country where there seems so little that is stable, so little safe, and nothing peaceable, nothing quiet. For if these alternations of extensive, but unsound trading, and their accompanying habits of extravagant expenditure and luxurious living, amongst both the employers and employed, according to their different situations equally imprudent and profuse, and which have most mistakenly been deemed “unexampled prosperity,” are to become the settled and habitual condition of the country, with succeeding seasons of such times as the present, the sooner the prudent and peaceable part of the community, that has it in its power to do so, (that part which constitutes the the middle rank at least) seeks a safer retreat in some other and distant region, the better.

A country covered with crowded factories, regulated as to morals, foresight, and prudence, as the nearly innumerable factories of England have been for the last five years, is not exactly a country covered with so many seminaries of bane and evil, because there are still amongst this congregated mass some, who amidst the general pollution of these hot-beds of demoralization, and corrupt training, are prudent and desirable people;\*

\* It cannot be thought that the factory system of manufacturing has yet attained its full sweep of immorality—a great many of the elder class of workmen yet remain, who were brought up and had arrived at manhood under the domestic system; the better part of these are not to be corrupted to the condition that those exhibit who entered a factory as soon as they were at all able to be put to labour—these

but, notwithstanding such exception, in point of prudence at least, above all other things, the general bulk of the workpeople of these places, are the most unhappy and culpable race, that ever existed in a civilized country.

I speak from my own knowledge, when I assert, that the workmen, &c. employed in the manufactories of Yorkshire, have had such an opportunity of sparing and saving, (and that with ease to themselves) during the extensive commerce with which this country has been filled, towards their own support, under such an adverse change as has now taken place, as working people never had since manufactures were established amongst mankind.

The wages of these men, working by hundreds in the different factories were, and are now, (when employed) for a first-rate workman, from 20s. to 30s. and to 32s. and 34s. a week; and when their families of children are employed with them, in many cases the better hands obtain, together

may almost be said to have sucked in imprudent habits and vice with their mother's milk; at least they have been plunged amongst them as soon as they could perceive and discriminate. No one but him who remembers the old family domestic system of children working under the eyes of their parents in their own houses, and who appreciates the difference between them and those who are daily shut in with the crowd of the factory, can form an estimate of the loss that that change has produced to the morals of Great Britain; and is the country generally any richer, much less any happier for it? Let the present scene of unexampled insolvency and misery answer the question!!

with such children, 50s. a week; but I know and can point out around me, families, and that not a few, consisting of an able-bodied father, and a couple of sons from 16 to 21 years old, with a wife, and two or three younger children, who could altogether clear in wages, for months and years in continuance, not less than four pounds ten shillings a week.

Scarcely any of these people have saved a shilling; they have lived in a kind of profuse riot, and are now in want!

The writer of this has been concerned in commerce himself, and has most particular reason to remember, that about forty years ago, *the very best Hands* then to be found in the manufactory, were employed at the constant and settled rate of six shillings a week, for years together; inferior hands had proportionably, according to their ability, less; indeed wages were never higher than that scale, till after the introduction of machinery.

Wheat at that time generally fluctuated in price from five shillings to six shillings a bushel—beef and mutton were from threepence halfpenny to fivepence a pound. Wheat here, during the time that people have been earning the wages stated above, for the last five years, has fluctuated from eight to nine shillings a bushel, and butchers' meat has been from sevenpence to eightpence a pound.

It is therefore demonstrated, that these men

have had an opportunity of *easily* saving more money during their late prosperity, than their fathers had both to live upon, and to save from also; and those fathers, I again speak from my own knowledge, never experienced one-tenth part of the distress that these people are continually falling into; only because they were more in the habit of endeavouring to save, and lay up something; whenever they found an opportunity arise, to do so, and did not comparatively look to the poor's rates as the men of these days do.

Is it then, in these times, to be considered as a concomitant circumstance, to be permanently and inseparably connected with the condition of a manufacturing community, that they are to earn larger wages than any other description of artisans in the world; to live on an expensive and imprudent scale, while in employment, and the moment that some unfavourable change occurs, (which always was, and always will be the case with trade and commerce,) that they are then to be supported by general and extensive subscriptions, large in amount, from every generous individual *unacquainted with their deserts, their morals, and their habits*, collected from the most distant corners of the kingdom in all directions? And, added to which, are they also to consume the fruits of the frugality and prudence of men of their own rank in life, or of others near unto it, but of different occupations to them?—are they to sack the hard-earned, but still

small accumulations of the little farmer?—are they immediately to eat up the savings of better-disposed and better-conducted people, whose prudent provision for their own necessities in that day of adversity, which comes in one degree or another to all, and which has led them to exercise the virtues of economy, sobriety, care, and foresight?—is this vice of thoughtless imprudence, when it has run its own career, to assail all the fruits of the endeavours of virtuous discretion, by an indiscriminate attack upon the poor's rates? If this is to be the permanent situation of the manufacturing classes, their very establishment is a curse both to themselves, and especially to their neighbours, and to the country in general; and better would it really be, that Lord Liverpool's very inconsiderate intimation to the deputation that attended upon him some few years back, respecting the tax on wool, was the fact; for he is reported to have answered, viz. that "it was no matter if half their trade was in the midst of the sea, for it seemed to him to breed nothing but sedition and poor's rates." On the contrary, I say the evil may be easily remedied, and these manufacturers as easily preserved from distress, and from being a burthen to themselves or to any body else.

And the question only is—How is this to be done?—Is it to be believed that men have any just reason for being unavoidably, every four or five years, in a state of uncontrollable distress—

men who in general are earning such wages as I have already stated—wages out of which, were their habits and dispositions those of sobriety, economy, and prudent self-denial, they might, with little exception, have accumulated enough in two years wherewith to maintain themselves a third year without work: if it should so happen that any unfavourable change, in so short a revolution, subjected them to such a privation of employment, and which in the course of five years, the term which they have now enjoyed of uninterrupted prosperity, would have the effect, had they common discretion, to raise three out of four of them, into a station above that of a workman, and to bring them into a class of tradesmen and masters, probably soon as extensively and creditably so, as most of their employers themselves.

One of the component elements in the causes of their wages being so high, is the consideration of their employ being liable to interruptions, being irregular, and in a degree, uncertain; was it as sure, as regular, and as lasting as that of the husbandman, I have no question in my mind, but that their wages would presently sink to nearly the same level, with an allowance, perhaps, for its somewhat want of equal salubrity.

And, if circumstances render it the unavoidable nature of trade to withdraw itself, for a time, every two or three years, but also to furnish those who are as workmen supported by it, with suffi-

cient remuneration in two years wherewith to sustain themselves in necessary comfort by good management and prudent economy, during that season also, when employment forsakes them, it is the bounden duty of these men so to live, as to make their inconstant, but abundant wages, afford them an even and regulated support, instead of living in riot for one while, and then for the rest falling into destitution and want, and rising into outrage and tumult, and under an exposure to famine, making a general invasion on the poor's rates; the true character of which conduct is, that reckless imprudence shall needlessly consume its own sufficient means, and then be countenanced in falling promiscuously upon those of other men.

And it is the Poor Laws, and they alone, looking forward to, and depending upon which, that bereave these people of all thoughts of ever providing for the common changes and exigencies of life; while these rates are suffered to continue an acknowledged provision for able-bodied men and their families, of profligate habits, or even of careless imprudent expensiveness of conduct, there can never exist any prospect of such people, let their earnings be what they may, (the more the worse for prudence, it is found) ever being otherwise when their work is interrupted, than in immediate distress.

Abolish, or rather no longer continue to misconstrue these pernicious and ruinous laws, that

form a pestilent Demoralization, which intercepts in its growth, and worm-eats and destroys every germ of prudence in the scale and habits of their living and expenditure; put down, I say, this flagitious and dishonest nuisance, consisting of an unprincipled dependence upon other men's means, and the workmen of factories, and others around them, now wholly influenced by their example, will instantly begin to return to the economical, beneficial, and praise-worthy rules that governed their forefathers, under the domestic system of manufacturing—rules of living, and habits of expending, under which, with a quarter of these people's means, they were gradually, but constantly, providing for the common reverses of life, and rearing up a daily provision for the unavoidable necessities of old age, and for the winter of their days.

I would here premise, and far be it from the thoughts of the writer of this address to proceed without openly and voluntarily declaring, that he conceives it a duty incumbent on this, and on every society of rational beings—a duty both to God and Man—not to suffer any individual whatever, to undergo the distresses of continued hunger and extreme want, who can plainly and fairly make out a case showing that he has exerted all moral and practicable endeavours, or indeed a fair and virtuous proportion of those habits, to try to make a provision from his income against reverses in his

condition, or that he has had no possible opportunity of doing so; who can show that the pressure of the hardships and unfortunate circumstances of life have sat so close, and so heavily upon him, as to have rendered such efforts impracticable. There are many cases, no doubt, where this is the fact, arising from ill health, mental insufficiency, or the different untoward casualties of life; but, notwithstanding that, such cases never make any great proportion of the general mass of distress: nor, I venture to say, would they ever go long unredressed or unremedied; indeed, to use the words of the Committee of the House of Commons on the Poor Laws, of 1819, I may say, “such real and true objects of charity would cost the nation but little to maintain, and support them, and it is to be doubted *they have the least share in the public reliefs.*” These truly have been seldom known to press hard, either upon the generosity of public subscription, or on the poor's rates; and this is the only class of cases arising amongst the able-bodied, that is entitled either legally, or morally to sustentation from the fruits of other men's prudence.

The factory system has more than doubled and trebled the wages of these distressed men, has congregated them in vicious masses, and has dispelled their fathers' honest disdain of parish relief; and, generally speaking, has dissipated and dispelled all economical dispositions, all moral restrictions on expense, and want and destitution,

misery, outrage, tumult, and death are the results.  
 "Nullum Numen adest, si non sit Prudentia."

And, instead of statesmen and legislators assisting to destroy their dependance on the baneful habits of pauperism, what do we find? We hear the prime minister of England answering, at the very outset of the discussions respecting them—"That they have, however, the poor's rates to resort to"—"God forbid," says another noble lord, "that they should not have them to resort to."—A third reiterates that, the benefits *which the country* will now reap from the Poor Laws is enough to reconcile him for ever to their worst consequences"—and this passes current in debate and is disseminated over the whole empire as the standing law of the land, and thus in an instant are the whole of the well-founded propositions and salutary explanations, which were stated and urged by the Committees appointed by Parliament on the Poor Laws, denying that the relief of the able-bodied poor, as they are called, rested upon any law, and asserting that such expenditure of the rates was, on the contrary, opposed to all law, are set aside, and the old misconstructions and pernicious practices under these laws, are returned to, and reinstated in full force.

In contradiction, however to this assertion of Lord Liverpool, that "they have the poor's rates to resort to," I assert most decidedly and most directly, that they have not the poor's rate to resort

to; that for them no such rates exist, and that Lord Liverpool has just as much law to support him in recommending the bulk of these people to the rents of the Duke of Bedford's estate, or to the rents of any other estate in the kingdom, as to the poor's rates; and before he again asserts, "that they have, however, the poor's rates to resort to," let Lord Liverpool point out the statute and the clause in any of the ancient Acts of Parliament, by which the relief of *the able-bodied poor*, with or without families, are stated to make any part of the original system of the Poor Laws; and then let him show by what statute, and by what clause of that statute, an "order of maintenance," from any authority whatever, is valid, "without it adjudges the party seeking relief to be impotent as well as poor." If thus stands the more ancient law on the subject of these able-bodied, imprudent applicants, thus recommended by the prime minister of Great Britain to it for support, let us see how recent enactments support their claims. We find that the Act 59 Geo. III. cap. 12, sec. 1, which constitutes select vestries, and which is the last statute of any importance made respecting the poor and its system of laws, directs, "that every such select vestry is thereby empowered and required to take into consideration *the character and conduct* of the poor person to be relieved, and shall be at liberty to *distinguish in the relief* to be granted between the deserving and *the idle, extra-*



*vagant, and profligate poor*, and such select vestry shall make orders in writing for such relief *as they shall think requisite.*"

The second section of this act may very probably be thought to render the power to reject these people's claims to relief at least more disputable, but it only does so at first sight; for the magistrates are there restricted "to have reference to the character and conduct of the applicant," investing them, therefore, with a power to deny relief so sought, and of course conferring no positive right on such applicants to any thing more than the magistrates *re-consideration*.

But I will here transcribe an extract from the Report of the Committee of the House of Commons *on those laws*, which sat in 1819, with Mr. Sturges Bourne, I believe, at their head. The labours of which Committee, the sound, legal, and extensive views which they took of parish relief to able-bodied workmen, never has, and scarcely (especially had they been followed up with the legislation thereby recommended) ever can be repaid, with sufficient gratitude. Begging first, however, to ask the question,—Whether any person who has read these reports, and who now reads Lord Liverpool's speeches, can be persuaded that that noble lord, and sagacious minister ever saw them, (and yet they were supposed at the time to usher forth the sentiments, and feelings of government on the subject of the Poor Laws) or, having

read them, that he has not done what is equally blameable in having driven them entirely from his mind, or in recommending such able-bodied operatives as I am treating of, to have recourse to the poor's rates, (bending I suppose to what he conceives a strong necessity) he does not act contrary to his own secret, but acknowledged consciousness of what is right.

The Report then made by the Committee above alluded to runs thus:—

"The further consideration of the laws for the relief of the poor, and of the *practical* application of them, has tended to confirm in the opinion of your Committee the correctness of that view of the subject which was taken by the Committee in the year 1817, and the soundness of the principles which were *then stated* in their report.

"To that document, therefore, your committee would rather refer, than repeat a detailed statement of the evil, which must be necessarily inherent in any system which undertakes to provide for the indigent by a compulsory contribution from the funds accumulated by the industry of others, and of the aggravation of that evil by a lax or mistaken execution of the law. The consideration that upwards of two centuries had elapsed since the system was established, that it had operated in the mean time, and *latterly*, with augmented force, upon the habits, the pursuits, the feelings, and the social economy of a large class of

the community, induced that committee to attempt to correct in the first instance the administration of the law, and to consider such means as might, by their gradual operation, effect a transition to a better order of things, and revive those habits of industry and *frugality*, which a reliance upon an indiscriminate parish support must necessarily impair."

"They, consequently, recommended to the House, and the legislature has since enacted various provisions for the better administration of this system. Regulations have been prescribed for the conduct of parish vestries, with a view of securing a more efficient control over that expenditure, which is become so large in its amount, as to require the vigilant attention of those most interested in the welfare of the parish. It has also specially enjoined, that both the select vestry and magistrates, in determining the nature and quantity of relief required in particular cases, shall take into *their consideration* the character and conduct of the applicant, in order that the same measure of relief may not be extended to the wants arising from unavoidable misfortune, on the one hand, and from idleness and extravagance on the other; it being important that the express words of the law should leave the duty of *such discrimination* no longer doubtful."

"By such provisions, and more especially by the establishment of select vestries and assistant

overseers, your committee is sanguine in its hopes that the mischief resulting from the reliance on parish support, may be in some degree palliated, and that the loose and careless administration of the law, by which it has been aggravated, will be essentially corrected."

"But this is not all that your committee deems requisite to secure the kingdom from the calamities that must attend the continued progress of this evil, and it does not believe that such security can be obtained, as long as by an erroneous construction as your committee believes, of the act of Elizabeth, parishes are supposed liable to be called upon to effect the impracticable purpose of finding employment for all who may at any time require it. It believes the ill consequences which have arisen from this practice are most palpable, and most mischievous, and your committee is therefore particularly anxious to recal the most serious attention of the House to this construction, which has been put practically on this part of the statute."

"Pecuniary relief seems indisputably to have been only contemplated by this act for the lame, impotent, old, blind, and such other among them being poor, and not able to work, and also for putting out children to be apprentices; but the direction to set to work all persons having no means to maintain them, and using no ordinary or daily trade of life to get their living by, has been acted

upon, as if it were a clear authority for requiring the parish to find employment for all who want it. The committee of 1817 questioned the soundness of this construction, &c. &c.

“The further consideration and investigation of this subject has confirmed its opinion; for your committee is not aware that the courts of law have *at any time*, construed the act according to this practice, indeed the decision referred to in the former report (1817, page 20), in which it was held, that *an order of maintenance is not valid, without it adjudges the party seeking relief to be impotent*, leads to an opposite conclusion.”

If reference be also had to the authority of early writers, or to those who in modern times, have bestowed the most attention on this subject, the same inference would follow. In a work, which has been lately cited by an able anonymous author, entitled “a Description of England by W. Harrison,” and which, as published in the *Chronicles of Hollinshed*, is brought down to the year 1586, it is stated, that the poor are divided into three sorts; so that some are poor by impotency, as the fatherless child, the aged, blind, or lame, and the diseased person that is judged to be incurable. The second are poor by casualty, as the wounded soldier, the decayed householder, and the sick person visited with grievous, and painful diseases. The third consisteth of thriftless poor; as the rioter that hath consumed all, &c. &c., and finally the rogue, &c.

“The two first sorts, that is to say, the poor by impotency, and the poor by casualty, are the true poor indeed, for whom the Word doth bind us to make some daily provision, &c.”

But to come nearer to our own times, and to the most laborious, copious, and valuable work on this subject, we find the opinion of the judicious and unprejudiced author of “the State of the poor,” expressed in the following decided terms:—

“From the language of various statutes concerning the poor which passed during the reign of Queen Elizabeth, and which being in *pari materia*, explain each other, either in matter of law, or illustrate each other in matter of fact, it may fairly be implied to prove that the relief of the able bodied poor, with or without families, was no part of the original system of the Poor Laws. The 3rd of Will. and Mary, c. 11. §. 11. corroborates this idea, which is put out of doubt by the preamble to 8. and 9. Will. and Mary, c. 30, §. 2, to the end, that the money raised *only for the relief of such as are as well impotent as poor*, may not be misapplied, &c. &c.

What is said in this report in denial of there being any law to compel parishes to find employment for able bodied applicants, does not apply much to the occurrences of just the present crisis; the amount and liberality of the national subscriptions have rendered such demands unnecessary, *at least for a little while*; but what is of the high-

est importance, is the convincing demonstration, which the quotations afford, that the pretended right of able bodied persons with, or without families, to parish relief, (now brought forward, and recommended by Lord Liverpool, the first Lord of the Treasury of Great Britain) is not sanctioned by, nor to be found in any Statute, or Law of England.

And does Lord Liverpool suppose that there will not be found men, who, seeing as they did see, in 1818 and 1819, the whole value and produce of their property absorbed by the poor's rates; and knowing also how little law there is, upon the support and strength of which, to commit this indirect robbery, upon the slender savings and property of prudence, who will refuse to submit to such unlawful levies, even though it should be pleaded, "that they are the usage (the wrongful usage) of centuries." and, will Magistrates assembled in petty sessions, grant warrants to enforce distresses upon the means of those who refuse to pay such rates, and for such purposes? will the Court of King's Bench, although it has already evaded the law on the question of parish relief, to able bodied applicants, in the case recently brought before it, of *Rex v. Collins*; will it follow up that vacillation by confirming on a certiorari, any such process of the local magistrate? Even if all this is done, there will, I trust, be found a method and the means too, of redress.

The district Magistracy may naturally, tho' not perhaps altogether, be expected to refuse to support the wholesome line of conduct, however consistent with law, pointed out by the Committees of the House of Commons, either because they will not or dare not *defend the law* against the perversion of practice, sanctioned by the approval of such men as Lord Liverpool, &c. &c.; certainly this in them is perhaps to be looked for, though they ought to be as independent, and as fearless in the execution of their duties, as men of any rank, and have no occasion to be otherwise; and when standing upon, and supporting the law of England against such a pernicious departure therefrom, as the general mismanagement of the Poor Laws has presented in their execution, and thanks to Lord Liverpool does yet present; they ought to set at defiance the unthinking misconstructions and perversions of any set of men, however high their rank in life may be.

I hope the discerning spirit of Dr. Chalmers will not let go altogether unpublished to the world, what he thinks of Lord Liverpool's late recommendation of the multitudes of manufacturers, starving not from necessity, but from improvidence, to the poor's rates, in a mass. I hope that such estimates of the poor laws as he, Mr. Sturges Bourne, Mr. Malthus, and others have made, and which have enlightened, purified, and strengthened the mind of every genuine patriot in the land, on the score of this nuisance, will

lead them again not to rest, without at this time publishing their opinion, on the justice of the claim of workmen, who have earned and obtained ampler means of maintenance, than any other operatives upon earth, to the scanty reserves, made by all degrees of other men's prudence, and of the wisdom too, of these extensive, and well-meant subscriptions, but whose principle and consequences both, must be identified with those of the Poor Laws, in their moral effects upon the social economy of the manufacturing classes, and who may hereafter be deceived and disappointed in relying upon a continuance of this generosity, and a recurrence of the like liberality, when their deserts and claims to it, are better, and more extensively understood. The public which subscribes so bounteously, would do well to observe how inconsiderable are the subscriptions among the affluent, and people of property in the districts where the workmen reside, and of course where their condition and deserts, are more bottomly and perfectly understood.

It is, however, scarcely meant by this, that the improvident weaver or spinner who has lived in a kind of riot for the last five years, and who has weekly and monthly exhausted the last shilling of his unprecedented earnings, should be at *this time* stopped in his passage to the fruits of his neighbour's frugality and saving. No; till the Government has fairly and publicly told him, and warned him by a general enactment to that purpose, that if he persists in

neglecting to make provision during the seasons of full employment, and ample wages, for the constant reverses, common to his condition and line of life, (and indeed almost common to every condition) he must be left to the consequences of his strange improvidence; till it has openly said by legislating on the poor laws, in the way recommended by the committees on that subject, of 1817 and 1819, that he has no support to expect from them in his exigence, when that shall arrive, after having wasted his own sufficient means, and after having neglected to husband them, for the purposes of support, in the coming days of change and adversity; while the governing powers do not do this, while the practice of the country is recommended to continue, that into which it has declined, while the expressions of legislators, and the apathy of statesmen, thus give him full range for expecting to be sustained when out of work, by the destructive system of parish relief, to which he has always looked *down*, and now to added subscriptions, to which he will also, hereafter, continue to look. Under these circumstances, and while this is not done, can we wonder that this spread of improvidence should continue to exist, and to increase? and may not sophistry with much plausibility assert the hardship and injustice even, of stopping him in his way, either to the alms basket of the subscriber, or in his depredations on the poor's rates.

The issuing of local notes by every trades-

man who has temporary credit enough to enable him to pass them, in ever so limited a circle, and that by every *banker* of this sort, who can write his own name; and by abundance of such bankers who cannot even do that \* is neither more nor less than granting every indigent, but imprudently ambitious, and aspiring man,—the tolerated; for it is so morally wrong, that I will not call it the lawful means:—the permission then, to raise up out of nothing, but an unnatural and abused credit, a seeming capital, on which to set up for a man of affluence, and extensive business, and which when crowned, and completed by a suddenly expensive, and luxurious style of living, will never fail to bring on these frequent occurrences of bankruptcy, decay of trade, and interruption of employment, from all which, inevitably follow the distresses of which we have been treating.

The local note system, I say, generates insolvency with a power so prolific, as cannot be, and as never was equalled by any other set of circumstances, for first it tempts the issuer thereof in order to extend the realizing of interest from a nonentity, to supply men with seeming capital, who were never in fit circumstances to have had any, and that for speculative and vague purposes; and who by any capacity, or efforts of their own, would never have been able to have acquired any, or to have lifted themselves from out of that

\* Some ludicrous instances of this might be specified.

million mass, which never entertains any such thought, as that of aspiring to any.

For instance, an insignificant manufacturer, probably already insolvent, grows by little and little imprudent, and daring enough, to erect for the purpose of putting to experiment, some sanguine theory; a most extensive factory building, he must have five, or perhaps ten thousand pounds for this design; he offers his paper note banker, security on the premises, and building which he is aiming to erect; this is deemed a solid, adviseable transaction, in which there can be no risk for the banker, for there is good security tendered: why refuse to advance the notes, they cost next to nothing, and will produce five per cent. to the lender, and advance greatly the interest of both parties: both borrower and lender in the mean while, live, (*as they have a right to do*) as men of some wealth and capital.

A panic suddenly sweeps over the land; the notes pour in like a hail shower, upon the banker, to be exchanged for sovereigns: he never received any thing tangible for them, and has little to take them up with; he stops payment, and failing, his assignees presently require reimbursement from the factory owner on account of his debt and mortgage; he has nothing but his mill to show for them, no money can now be raised upon it, at a second place, at all; he too stops payment, and surrenders his property to be sold, for perhaps half its original cost, and thus all sides go to destruc-

tion and poverty, as a matter of course; but they had both shone very bright for a while, had swelled and thriven, till smitten, (what a pity) by the blast of the panic, and of such, was in a great measure made up the late "unexampled prosperity."

No man formerly, (fifty years ago, and less than that) could rise otherwise than gradually, into extensive capital, and a superior scale of business: it is the part of wholesome government to keep every thing in commerce, but solid transactions under restrictions: it did this, till the æra of the Bank Restriction Act, that is, till the year 1797, by suppressing paper money, and of course bubble companies; and in those times, an extensive commercial business, carried on by a number of partners, or by a single individual, was identical with a corresponding strength of capital, and with an equivalent extent of solid wealth: the exact reverse has been exhibited in our late paper money times, and has been accompanied with consequences, most meetly correspondent, and appropriate.

But to return to the situation of the operatives. A stranger to the country, if he saw these demonstrations of uncommon distress produced hereby, and these fearful tumults resulting therefrom, the moment that the manufacturers of England are out of employ: would naturally ask, at what unjust, and unfair rate of wages have these men been worked? That it should have been so utterly out of their power to set apart any thing

for their sustentation, during an unfavourable change taking place in their occupations, for ever so short a time: what scanty remuneration have they been obliged to exchange their toil, and their industry for, that this should be their immediate condition, the instant that their employment receives the least check? How surprised would he then be, to be told, that these men have earned, and obtained more money, and more money's worth on an average, as the recompense and return for their endeavours, than any other class of men that live by labour; and that surprise might be still further heightened, by being told, that those who generally acquire the highest earnings, are found afterwards to be those who undergo in times of reverse, and want of work, the severest privations, and the greatest degree of distress.

The operatives in manufacturing, I have said, earn on an average, some 20s.; some 25s.; some 30s.; some 35s. a week; no doubt there are many inferior hands, who never reach any of these amounts: but we will beg to lay these out of the question for a while, because in a discussion of this kind, we cannot descend to particular cases, but must speak of the bulk, otherwise there are families, whom the writer knows, who live near him, consisting of an able bodied father, with a couple of up-grown sons, and two or more younger children, who, as has been already stated, can make four pounds, in many instances four pounds ten shillings a week, *and have done it* for the last



four, or five years, to the very day on which they turned out for higher wages, last summer; a family of this exact description, which lives at very little distance from the writer, has undergone more want than any other family that has come under his observation: the father is in the Infirmary, occasioned not unlikely by a revulsion, from vulgar luxury, and repletions, to want and starvation: the oldest son is lately liberated from the house of correction, having served his three months at the tread-mill, for being no longer able to discharge his bastardy score with the parish, and the rest of the family are suffering in some similar degree. Another family whose earnings have not been quite so much, has, by an opposite line of conduct, accumulated, during the same space of time, about a couple of hundred pounds.

Let us, then, forgetting the two last, and all such cases, take the average of the four first numbers, which gives 27s. 6d. a week for the wages of an able-bodied spinner, weaver, or raiser of blankets, or other description of woollens. Weavers, however, let it be granted, are said not to get quite so much, therefore, to make any concession that can be desired, we will put this average at 25s. a week, instead of 27s. 6d. And we will next allow, which is pretty near the fact, that such workman is one-sixth part of his time out of employment—for there is sometimes sickness, casualties, &c.—this will necessarily require such

proportion of 25s. to be deducted and withdrawn from the ratio of his earnings, which subduction will leave him 20s. 10d. a week, which if he is resolved to accumulate and save nothing *ultimately*, he may consider himself (still, I think, with the exception of such seasons of sickness or bad accidents) fairly entitled to spend, without incurring the disgrace and danger of having to subsist one-sixth part of his time, on subscriptions, or parish rates; nor do I hesitate to add, that if, instead of 20s. 10d. a week, he had had ten shillings a week, with a more assured regularity, he would have been, in nine instances out of ten, brought up with habits, that would have ensured to him a never-failing competency.

The servants in agriculture earn, some of them 9s., some 12s., and some 15s. per week; there may be particular cases, lower or higher, on both sides of the enumeration, but we cannot do fairer than take them at 12s. a week on an average.\* We never hear of these paroxysms of distress and outrage amongst them; they live, and rise up from childhood, to manhood, and lead their lives, in comparative comfort, and quiet. What can be the reason of this? Their means for support fall strikingly short of those of the distressed manufacturing artisan, whether in woollen, or cotton. But the reason is plain and

\* Since writing the above, I have met with some information that inclines me to think that this average is now somewhat too high for servants in agriculture.



obvious: the habits of the one, are those of economy and steadiness; those of the other are made up of costly indulgences, of constant scenes of drinking—perhaps not to the extent always, or even often, of disqualifying intoxication, but of that repeated unnecessary drinking, and vulgarly luxurious expensive eating and living, that form their boast of doing in that respect almost as well, or better, than folks of a little estate. This is the vaunt so often heard among their foolish mates. This consumes every penny of their large comings in. While the tide of trade flows briskly the work seems constant, its pay is high, and no calculations are made in expenditure, no self-denial, so much as thought of, yet all saving almost, is the fruit of self-denial, especially, all beginnings to save; and such saving, three times out of four, is found the first foundation of extensive wealth, even, no provision is deemed at all necessary for a time of failing employment; the week consumes its productions; and should it so happen, that any one of better, more moral, and more prudent turn of mind, intimates any impropriety or risk in all this; it is considered, as meant only by way of insult; and when a sudden change, and with it a reverse in circumstances overtakes such people; they are then found to have nourished habits and dispositions which suit not at all with their real state, and condition, and they are then plunged instantly in the utmost extremity of distress: we see what outrages immediately fol-

low; and these are the alternations in which low extravagance, senseless imprudence, and blind thoughtlessness, pass their days in this changeful world; in which one of the best moralists that ever wrote, has said, long before paper money times had arrived, that “there is no prosperity without a reverse;” “no soil in which the seeds of alteration are not every where sown.” Change and alteration are most particularly, indeed, interwoven in the affairs, upon which these people are dependent, so that they seem the least capable of all others of sustaining the consequences of imprudence, and yet practise nothing else.

If the great question then be how to save them from distress? that question is nothing else, than how to render them more prudent! And the first, and assuredly the principal, step towards that is to deprive them, *when next again in work and prosperity*, of all expectations hereafter, founded on the poor's rates. For while the supposition of that resource remains, all other measures are as chaff, or as the wind that is passing by; and in vain you load them with money from generous subscriptions, it serves but to increase their leanings towards mendicity, and to aggravate the imprudent waywardness of their minds.

Lord Liverpool, with an air ever sombre, and dull, indeed, but which was meant to convey an impression of great nicety, and sagacity in making a distinction, put his decided negative on all propositions for sending sums of money, drawn from

the regular revenue of the state, to the seats of manufacturing distress; his expression was, "from the public purse;" but, in the same breath, joined in thanking God, that "there were the poor's rates for them to resort to." May I be allowed to ask, out of what purse are the poor's rates drawn? It was always supposed that they formed a public parish purse! and of what articles are kingdoms made up and composed? Of parishes and townships I take it. But the mass of the poor's rates are not raised from the pockets of men of wealth. So much the worse for the statesman's argument, or rather his feelings; for too great a mass of the poor's rates are wrung from the straitened circumstances and impoverished fare of hard working prudence! Still the principle of the grant is in its effects precisely the same! It would, according to Lord Liverpool, be a strikingly bad precedent, to suffer the utmost extreme of distress to invade the "general public purse." The growing consequences of such an example cannot be contemplated without dismay! Right, my Lord, correctly are you right! The feeling, and the apprehension have the most assured and authorised sanction of discretion, of virtue! of good sense; a never-ceasing augmentation of increased applications would be the infallible result. Gone from that time, for ever hereafter, would be all but the ghost of the national revenue, if your Lordship had acceded to that suggestion; that revenue would from henceforward

have been converted into one great, general poor's rate. But does not his Lordship see (he cannot do otherwise), that that part of the public purse, consisting of the parish poor's rates, has been conceded on the same principle of application, and that these rates have the same effect on the property and condition of the middle and lower ranks, which are weighed down by being subjected to their never-ceasing increase, and growth? yet his Lordship, the prime minister, and in his place as a legislator, of England, recommends these unhappy levies, to the cherishing and nourishing of these battalions of extravagance, of thoughtlessness, and all the multiplied qualities which form the exclusive possession of the pauper class.

If his Lordship would condescend to look upon, and to weigh this contrast, he would certainly find, that even here, that greatest, strongest argument, against the policy of the poor's rates and pauper system, viz. their tendency to increase; was the involuntary feeling that checked his Lordship as regarded "the public purse," would to God that he only felt as much for one description of revenue as for another; yet to injure ourselves, and to injure others, should not create a different feeling with us, if possible.

But I am desirous to finish this subject, and in doing so, I will content myself with only just hinting, at the *ill-timed* concession, made to this distress of the present times, in yielding both the

measures respecting the corn, and in beginning the subscriptions, as soon as ever the sons of the factory system, began their operations on their master's looms and machinery, and *not before*. If it once becomes a habit to yield points, carrying a bad policy in their train, to insurrections and outrages, what is the rest of the community but a conquered country? subdued by the physical force of pauperism. Many an unthinking politician will say, Aye, but refuse them support from the poor's rates, and will you not have an insurrection? The strongest reason that, of all others, if it does exist; I answer, why *they* ought to be refused. Is England, I repeat, to be a country subjugated by the dread of paupers? and the fear of what they may be inclined to do, in defence of an indirect public robbery, for such, when bestowed on able-bodied paupers, and workmen, are the poor's rates. If that is to be the case, there is, indeed, an end of property, and security in property, for the middle ranks in England at least.

Wishing these considerations to have their due weight with the advocates for the Poor Laws, and with generous, but deceived subscribers to manufacturing distress also; I beg leave to finish with recommending them to their notice, at least, before they subscribe and commit themselves in this way again!

*June 30th, 1826.*

POSTSCRIPT.

SINCE the foregoing was written, I find in the Leeds Mercury, of Saturday, the 1st of July, in an account of what passed "at a public meeting" at Leeds, held for the relief of the unemployed poor; the following sentiments on that subject, in a speech attributed to a resident barrister at law, who is made to say—"He had offered employment in his own township, and was surprised to find that so few applied for it, as well as that a great number of those who did apply were Irishmen. He thought that if the distress continued, some more effectual mode of relief should be devised."

I will just stop here to notice this kind of reasoning, for it appears to me very inconclusive; that where employment has been freely offered to people out of work, and the surprise is, that so few apply for it, that it should follow, that there exists a great necessity for devising other means for such peoples' relief, than subscriptions, unequalled in point of generosity, and in liberality of amount; it seems to prove to my mind on the contrary, (but I really don't wish to know much on such a subject) that the subscriptions are at least *for the present*, equal to these people's wants and support, and I think we may give them credit for not troubling their heads much about the future. He proceeds—

"The Poor Laws of this country—and God

forbid they should ever be abolished, as he was convinced, that no other system could be adopted to save the poor from starvation—wanted nothing but enforcing *with proper rigour* to afford perfect relief. But at the present, the Poor Laws were not adequate to the great distress: (contradictory again :) from the insufficiency of the sum raised. “ *Some expedient ought to be adopted to raise a larger sum* : and none suggested itself to him, so likely, as transferring the burthen from the occupier to the owner of the land, and making it a real property tax, nay, however unpleasant it might be, he believed they would be obliged to levy a similar tax on the funds. He was much afraid they might foresee a condition of the poor, when such a measure would become necessary.”

Here we have before us traced, the description of the genuine progress, that pauperism is unceasingly making; this is the exact picture of it, so frequently drawn by Dr. Chalmers, and in the reports of the committees of the legislature, and elsewhere; the effects of the ever-living expectation of parish support is continually thus widening its spread, and threatening to absorb every source of support and supply.

The learned gentleman, although he has time to support in this way, what he deems so excellent a system, does not seem, ever I take it, to have had leisure to receive one idea on the subject, from the reports of the committees above alluded to, or from the still more profound discussions of

such men as Mr. Malthus, Dr. Chalmers, &c. though I believe Dr. Chalmers has visited Leeds, has held consultations, and made inquiries among some of the principal people and townsmen there, on the increase, and evil of the Poor Laws system, and at the time one thought to good purpose seemingly. The gentleman above alluded to, is known to be a good and benevolent man; but this is sad infatuation, and if such persuasions are suffered to prevail, and if it is possible they should be in any degree acted upon, Lord Liverpool may prepare to open wide his treasury doors, and new pave or macadamize the way to the “ public purse,” for it will soon be all wanted for the barrister’s “ new expedients,” and when that is done, I will venture to predict to him, that the deliverance of these people from distress, will be as distant and unaccomplished as ever, even when he has raised for them the property tax, which he looks to, and has added to it the supply from the similar tax, which he proposes on the funds; he will then find, (to use the language of Dr. Chalmers I believe) “ that he has only acquired for his pains, a mortifying increase of broiling discontent, and unappeased clamour, and of actual unrelieved poverty,” importunately complaining of inadequate support.

Good God! it is high time that some one better qualified to resist this deception stood forward, than what is attempted to be done, by the feeble effort, of this little tract; for if this torrent of mad-

ness is not stemmed—is not obstructed—it will not be long ere it has consumed every vestige of comfort, and wealth, in the manufacturing departments of the realm, and perhaps in all others; the march of this evil if not stopped, will soon intercept and dry up the very sources of the public revenue itself, as well as the peculiar means, and resources of individuals. These expedients I can tell the Barrister, will create a new, and *numerous* class of paupers, most undeserving of their calamity, who have had the rates to pay, without removing one iota of the old distress, which he is thinking of; for (again to quote Dr. Chalmers) “the recipients will ever multiply, without any other limitation, and without any other impulse than the revenue of the institution!

And if the incomes of private families are to be arrested and diverted from their usual course of support, to the maintenance of thousands and millions of unthinking, unproviding, able-bodied paupers; Lord Liverpool will quickly find such a deficiency in “the public purse,” such a vacuum in the revenue as will make his hair stand on end. Good God deliver us!

“O miseri, quæ tanta insania, cives?”

“Durate, et vosmet rebus servate secundis.”

July, 1826.

FINIS.