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C O R N, &c.
IN
A LETTER
TO
THE RIGHT HON. ROBERT PEEL,
SECRETARY OF STATE,
&c. &c. &c.

MR. DUMBELL'S

LETTER

TO THE

RIGHT HON. ROBERT PEEL,

Secretary of State,

&c. &c. &c.

CONTAINING

Observations upon Peace and Plenty.—The Distress which now prevails in Great Britain.—The arbitrary Power of the Bank of England.—An Opposition Bank suggested.—On the Currency.—As to the Mitigating of the present Distress.—On Emigration; a dastardly Remedy.—On the Corn Laws.—On the Fundholder, with Reference to his Contributions in order to ease the Burdens of the Landowner.—On the unpaid Magistrates and Country Attornies; an Appeal from their Decisions to a Jury being indispensable.—On the Battle of Peterloo.—On the Game Laws.—And a cruel, unjust and oppressive Case promised respecting the Poor Laws.

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MR. DUMBELL'S LETTER

TO THE

RIGHT HONOURABLE ROBERT PEEL,

SECRETARY OF STATE,

&c. &c. &c.

SIR,

THE distress which now prevails in Great Britain, has arrived at such a pitch, that every one who indulges a hope that he can point out a method of relief, instead of being taxed with presumption, ought to fear he will be condemned by those, whose censure is worthy of notice, and whose praise is alone worth aspiring after, if he sits still, and remains a silent spectator, and particularly if it should appear to him (as it does to me) that the present evils are in their infancy, and that the longer a remedy is procrastinated, the greater will be the difficulty of withstanding the pressure of the present curse. Allow me, then, Sir, to call your attention to the following suggestions: first, in respect to the cause; and afterwards, in respect to the alleviation of the present sufferings.

"All for ourselves, and nothing for other people, seems, in every age of the world, to have been the vile maxim of the masters of mankind."

DR. ADAM SMITH.

"Wholesome food and constant employment, is better for the people than wholesome currency and hunger, amidst landlords without rent, and manufacturers without profits."

SIR JAMES GRAHAM, Bart.

"Are we not to pity and supply the poor, though they have no relation to us? No relation! That cannot be, from their relation to our Saviour himself, who calls them his brethren."

SPRATT."

"Dependants, friends, relations,
"Savag'd by woe, forget the tender tie."

THOMSON.

The cause of the present universal panic, I maintain, does not originate in the markets being overstocked or glutted with manufactures, for the panic was sudden and universal, and it has more or less affected commerce in all its branches; not only the cotton trade in the northern counties, but the colliers in Staffordshire, the booksellers and letter-press printers in London and Scotland, the trade of Birmingham, were, by one electrical shock, at the self-same moment, sensible of the present convulsion, and felt it as a devouring element, which they did not contemplate, and were unprepared to meet. The recent Birmingham *memorial* was signed by 1,902 tradesmen, carrying on no less than 58 distinct trades; surely they could not all of them respectively experience in their various branches the effect of a glutted market; but they might, and doubtless did, feel the sudden effect of the Bank of England stopping to discount. In that memorial they very properly call the connection between Government and the Bank, an incestuous intercourse. By some persons, the chief cause of a glutted market is attributed to the looms worked by steam, instead of manual labour, (called power-looms,) but how could these looms, in a moment, in the twinkling of an eye, affect the Birmingham memorialists, and produce a shock simultaneously felt by all the workmen and operatives throughout the whole kingdom. In

Spitalfields, I believe, the power-loom is unknown, and I question if it ever has been used in any branch of the silk trade. Convulsions like these, were formerly attributed to the old woman of Babylon, but they must now be laid at the door of the old woman in Threadneedle Street. The cause of this universal panic, I maintain, arises from the conduct of the individuals who have the management of the affairs of the Bank of England, who after encouraging the delusive projects of sanguine adventurers, by discounting bills of exchange to an almost incredible extent, which had no foundation in commercial transactions, suddenly discontinued to discount, and without giving any previous notice of their intention, precipitately limited the issues of Bank Notes. *Similar* distress to that which we now experience, and from the *same cause*, took place in the year 1793,* when the Bank Directors de-

* That the distress of the country in 1793 was similar to the present alarming state of the nation, and that it arose from the difficulty in getting bills of exchange discounted, is proved by the account given in Dodsley's Annual Register, 1793, whence the following quotations are extracted: cases more parallel history cannot afford. In consequence of the alarming state of public credit, on Thursday, the 25th of April, 1793, Mr. Pitt moved that a select Committee of fifteen be appointed to take into consideration the present state of commercial credit, and to report their opinion and observations upon it. On the 29th the report of the select

terminated, all at once, to throw out such accommodation paper as they had been in the habit of

Committee was brought up by Mr. Pitt; it detailed the information given by different gentlemen, who attended the Committee for that purpose; all agreeing that some speedy means should be devised to support the general commercial credit of the country by public aid. It stated, that it would be necessary, for that purpose, to issue exchequer bills for five millions, at twopence halfpenny per cent. per day, &c.

On the following day, in a Committee of the whole House upon the report, Mr. Pitt said, that he should not enter into any argument at present, but, referring to the report on the table, moved, that His Majesty should be enabled to direct that exchequer bills, to the amount of five millions, be issued to Commissioners, to be by them laid out under certain regulations and restrictions, for the assistance and accommodation of such persons as might apply for it, and who should give to such Commissioners proper security for the sums that might be advanced, for a time to be limited.

The following is an extract from the Report:—

“ The Chancellor of the Exchequer laid before the Committee a paper, which had been delivered to him on the 23d instant, by the Lord Mayor and Mr. Bosanquet, which is inserted in the Appendix to this Report. He also stated to the Committee the circumstances which had led to this paper being drawn up: that he received representations from many different quarters, which induced him to believe, that the failures which had taken place, had begun by a run on those houses who had issued circulating paper, without being possessed of sufficient capital; but that the consequences had soon extended themselves so far as to affect many houses of great solidity, and possessed of funds ultimately much more than

advancing money upon, and thereby, in a moment, put an extinguisher on the flame they had

“ sufficient to answer all demands upon them, but which had not the means of converting those funds into money or negotiable securities, in time to meet the pressure of the moment: that the sudden discredit of a considerable quantity of paper, which had been issued by different banks, in itself produced a deficiency of the circulating medium, which, in the ordinary course of things, could not be immediately replaced; and that this deficiency occasioned material inconvenience in mercantile transactions: that, in addition to this immediate effect, these circumstances also were represented to have induced bankers and others to keep in their hands a greater quantity of money than they thought necessary in the usual train of business, and that large sums were thus kept out of circulation, and great difficulty arose in procuring the usual advances on bills of exchange, particularly those of a long date: that many persons were said to be possessed of large stocks of goods, which they could not at present dispose of, and on the credit of which they could not raise money; that this occasioned an interruption of the usual orders to manufacturers, which circumstance, together with the interruption of the means by which they were enabled to make their weekly payments, tended to prevent the employment of a number of persons engaged in different manufactures: that these evils were represented as likely rapidly to increase to a very serious extent, if some extraordinary means were not adopted to restore credit and circulation: that, in consequence of these representations, he had desired a meeting of different gentlemen, in order to obtain the best information in his power, respecting the extent of the evil, and the

been in the habit of encouraging and keeping alive.

“ possibility and propriety of any measure to remedy it:
 “ that after much discussion, all the gentlemen present
 “ seemed to agree in a very strong opinion of the extent of
 “ the evil, though many objections at first occurred to any
 “ plan for remedying it: that in the result, it was agreed to
 “ desire the gentlemen, whose names were mentioned in the
 “ paper now delivered, to meet the next day at the Mansion
 “ House, to consider more particularly the proposal for
 “ the issue of exchequer bills to a certain amount, to be
 “ advanced under proper regulations, for the accommoda-
 “ tion of such persons as might apply for the same, and
 “ likewise the objections to which such a proposal might
 “ be liable: and that the paper which he had laid before
 “ the Committee, contained the opinion of the second
 “ meeting.

“ The Chancellor of the Exchequer also gave an account
 “ to the Committee of an application that had come within
 “ his knowledge for the accommodation and support of a
 “ house connected with a very important manufacturing
 “ district; that the sum wanted for the support and accom-
 “ modation of this house was comparatively small, and the
 “ security proposed, as he had understood from very good
 “ authority, was admitted to be unquestionable; but that
 “ the application had hitherto been ineffectual.

“ The Lord Mayor informed the Committee, that, in
 “ conformity to the statement mentioned by the Chan-
 “ cellor of the Exchequer, eleven gentlemen met at the
 “ Mansion House, selected principally from that part of
 “ the preceding meeting who had expressed the greatest
 “ difficulties in finding out a remedy; and after a long dis-
 “ cussion upon the subject, they unanimously were of opi-

To deprive our manufacturers suddenly of a circulating medium, to which they have been

“ nion that the interposition of Parliament was necessary,
 “ and that an issue of exchequer bills, under certain
 “ regulations and stipulations, was the best practicable
 “ remedy.

“ The Committee also received information from Mr.
 “ Thornton, Mr. Alderman Anderson, and Mr. Chiswell,
 “ with respect to instances which had fallen under their
 “ personal observation, to the following effect:—

“ Mr. Thornton represented that he was at this time
 “ acquainted with the situation of five or six mercantile
 “ houses, who were in possession of large quantities of
 “ goods, the produce of which would give them effectual
 “ relief; but that owing to the stagnation of trade, and the
 “ impossibility of converting these goods into money, the
 “ houses in question were under very great apprehension
 “ of being shortly obliged to stop payment.

“ He informed the Committee, that he was lately ap-
 “ pointed a trustee for liquidating the concerns of a house
 “ in London, with extensive connexions in the country,
 “ that had been obliged to suspend its payments. That
 “ after the intervention of about three weeks, it had been
 “ enabled to pay its acceptances, and within twelve months
 “ would discharge all its debts, and that the partners had
 “ a reasonable expectation of retaining a surplus of
 “ £100,000; and if they had had the opportunity of raising
 “ only a moderate sum of money on the security which they
 “ held, the calamity that befel them and their connexions
 “ might have been averted.

“ Mr. Alderman Anderson informed the Committee,
 “ that it had fallen under his own personal knowledge, that
 “ seven mercantile houses of known and undoubted pro-

accustomed, without previously furnishing them with a substitute, is to deprive them of the tools

“ perty, and with a large quantity of goods on hand, now
 “ not saleable, were in very great distress from the scarcity
 “ of money, and would not be able to make good their pay-
 “ ments, if not assisted, which would prove of very serious
 “ consequence to many other merchants and manufac-
 “ turers, to whom they were indebted.

“ Mr. Chiswell stated, that the present mercantile distress
 “ arose from an alarming stagnation of credit, which, on
 “ his knowledge, had reduced eight houses of known and
 “ large property to stop their payments. That he also
 “ knew others of the same description, who had received tem-
 “ porary assistance from himself and others, but which would
 “ be ineffectual, if they were not farther relieved in a short
 “ time. He also stated, that various applications had been
 “ made from different houses of undoubted, and very con-
 “ siderable capitals, which, in ordinary times, or even in
 “ times of pressure, he would have assisted; and that he was
 “ then only withheld, by the uncertainty to what extent
 “ the mischief might increase, from the unexampled
 “ general alarm and want of credit. He also farther
 “ stated, that if those houses were not assisted, the con-
 “ sequence would be, the immediate failure of many others
 “ of good credit and fortune dependent on them.

“ The Committee, understanding that Mr. Gilbert Innes,
 “ a director of the Royal Bank of Scotland, was at pre-
 “ sent in London, desired his attendance, and received
 “ information from him to the following effect:—

“ That, as a Director of the Royal Bank of Scotland,
 “ he had many occasions to judge of the present state
 “ of commercial credit in Scotland.

“ That the country was in very great distress, and the two

they work with, and without which they cannot work at all; it is expecting the tale of bricks

“ chartered banks would not be able much longer, with pru-
 “ dence to themselves, to furnish the accommodation and
 “ support necessary to different mercantile and manufac-
 “ turing houses, nor to the country banks; and if some-
 “ thing was not immediately done by Government, *a very*
 “ *general failure might be expected*; and that many houses
 “ with undoubted effects, and who would ultimately pay
 “ all demands against them, would be involved unless they
 “ could obtain a temporary relief.

“ That there had been several failures, and a very consi-
 “ derable one then lately, which was connected with manu-
 “ facturers who might ultimately be involved, and where
 “ seven or eight hundred persons were then employed.

“ The effect of these failures, in his opinion, must occa-
 “ sion many manufacturers to be thrown out of employ-
 “ ment, and he had heard that some were already dis-
 “ missed; and such was the pressure of the times, that the
 “ distress, if not ruin, of several principal manufacturing
 “ houses, might ensue. Many manufacturers would have
 “ been dismissed, but for the liberal support their em-
 “ ployers received from the Royal Bank; but that as-
 “ sistance could not with prudence be continued without
 “ extraordinary aid.

“ *This prospect of distress to the manufacturers, in his*
 “ *opinion, arose, not so much from a failure of the usual*
 “ *markets for the goods, as from the difficulty in discount-*
 “ *ing, in London and in Scotland, the long dated bills re-*
 “ *ceived for those goods.*

“ Great quantities of manufactured goods, belonging to
 “ manufacturers in Scotland, were then in London, for which,
 “ when sold, bills were granted for a small part, at three

and withholding the straw; it is similar to depriving the farmer of his plough, the weaver of

“ months, and the remainder from six to fourteen months, the greatest part of which goods had been formerly sold for long dated bills, but were not so then, from the difficulty of obtaining discounts; and he had heard manufacturers say, they were willing to sell their goods with a considerable loss, to obtain relief, by sales, for ready money.

“ Manufacturers frequently borrow money for the purposes of their trade, on personal bonds; but great part of that money had been called for at Whitsunday next (15th May); and, from the state of credit in Scotland, he had reason to think the manufacturers would not be able to answer those demands by borrowing on the former securities.

“ The manufacturers kept as little stock in their warehouses as they could; and as fashion varied, he should think the mercantile interest would be more benefited by depositing the raw materials on pledge than the manufactured.

“ He certainly thought, that paper, issued on Government security, and advanced upon the deposit of goods, or other unquestionable private security, would, when properly understood, be a material relief in the distress of Scotland; and he had no doubt but several persons might be found to concur in giving a joint security for the support of co-partnerships, with perfect safety to the public.

“ He believed the quantity of paper circulated by the country banks, had of late been considerably diminished, and their discounts on bills of exchange greatly so, since those troubles began. With regard to the Royal Bank, the

his shuttle, and the ship of its masts. The want of capital, the want of a circulating medium in

“ circulation was nearly the same, and the assistance given to the country greatly superior to what it has afforded at any former period.

“ In addition to those statements, the Committee were on the point of concluding their report, when they had the opportunity of receiving farther information from Mr. Mackdowall, a member of the House, who stated, that he was representative in Parliament for the city of Glasgow; from whence he had that morning returned, and that he had there found all the commercial houses and manufacturers in great distress from the late stagnation of commercial credit, and total want of private confidence.

“ The distress did not appear to him to arise from a want of property or funds, but from the stop which had been lately put to discounting bills at any of the Glasgow, Paisley, or Greenock Banks, who had not, for some time past, discounted to any extent, from their notes being poured in upon them for gold, and from the alarm which the present situation of credit in London had occasioned.

“ The manufacturers had plenty of goods on hand in London and in Glasgow, which they could not sell but at so reduced a price, as rendered it perfectly absurd for them to think of disposing of their goods, in order to obtain immediate relief. The manufacturers, and those who had cotton mills, had begun to discharge the workmen employed by them during the last fortnight; and by a letter received, from the Lord Provost of Glasgow, by him that morning, he learned that the manufacturers had discharged a very great number of workmen.

commerce, is like the want of blood in our veins; when the heart feebly performs its part of the

“There were employed in Glasgow, Paisley, and their dependencies, in different parts of Scotland, about 160,000 men, women, and children. Any relief to be administered must be given immediately, to render it effectual.”

On Friday, the 3d of May, Mr. Pitt moved the order of the day for the House to resolve itself into a Committee of the whole House on the bill, to direct the issue of exchequer bills for five millions, to aid the commercial credit of this country. Much discussion accordingly took place on the various provisions of the bill; after which the Commissioners passed through the whole of it. The Commissioners, under whose direction the whole plan was ordered to be carried on, were Lord Sheffield, Sir Grey Cooper, Bart., Mr. Poultney, Mr. Chiswell, Sir John Sinclair, Bart., Mr. Alderman Anderson, Mr. R. Smith, Mr. Bosanquet, Mr. T. Boddington, Mr. Manning, Mr. Whitmore, Mr. Barring, Mr. Hartley, Mr. Raikes, Mr. Forster, Mr. Darrel, Mr. C. Grant, Mr. G. Innes, Mr. Harman, and Mr. Brogden.

The places where the goods were to be deposited, as a security under this bill, for the aid to be given, were London, Bristol, Hull, Liverpool, Glasgow, and Leith.

On the 6th of May the bill passed the Commons, and on the eighth it passed the House of Lords without a division, and received the Royal Assent by commission.

It would be ungenerous to call this advance of exchequer bills “a tub to amuse the whale;” it doubtless arose in the most benevolent feelings; it was well meant, and founded on that *Amor Patriæ* which pervaded Mr. Pitt’s measures; it was gratefully received by the country as a test that admi-

machine, from a want of aliment, the whole body becomes inert; it pines, and dies.

The *beneficial* consequences of these proceedings of the Bank Directors, to those who were behind the curtain, and were previously informed of the operation, are too obvious to require comment; and the *evil* consequences resulting from such practices, are now felt by every labouring class of His Majesty’s subjects; and from time to time have been so overwhelming and destructive to the prosperity of the country, that no body of interested individuals, not responsible for such conduct, ought ever again to be entrusted with such unlimited, unconstrained and discretionary power in commercial affairs, as for the last thirty years the Governor and Directors of the Bank of England have been permitted to possess. Administration ought to be most jealous of in-

nistration felt for the suffering multitude; but I have always understood that few took advantage of this accommodation; and indeed it was not calculated to meet the exigency of the case, for of what advantage would exchequer bills be, if they could not be discounted, and if the Bank (the haughty Bank, which was once reduced to pay its creditors in sixpences, in order to gain time,) could not, or would not, discount the best bills in the market, what could induce it to discount exchequer bills? The Bank, however, dispelled the storm, by issuing its 20s. notes, and the machine, by this new wheel, was set again in motion in *statu quo*.

By removing the cause the effect ceased.

trusting the Bank of England with unlimited power, as experience proves, that it is always influenced by its own individual benefit, without paying proper attention to the interest of the great commercial machine, with which it has been permitted to incorporate itself. The Bank, at present, may be said to have become the pit-wheel, on the water-wheel shaft of this nation, and when it becomes inoperative by necessity, or caprice, the whole concern is disorganized. I do not pretend to find fault with the Bank taking care of itself, but the evil resulting from this intermeddling of the Bank, in that, with which it has no business to interfere, has been set forth in strong colours by the most able statesmen. Lord Grenville has said, "the utility of the Bank depends on its being kept distinct from the Government." Mr. Fox observed, that "the Bank Directors ought to do nothing inconsistent with the interests of the proprietors, for whom they act. When they consider the public interest, instead of that of the proprietors, they depart from their proper sphere. Let the functions of the Bank and the Parliament be kept distinct, and they are both exercised to the public advantage. Let the Directors pursue their private interests, and attend to their own concerns: let Parliament and Ministers devote their attention to public

"measures. This is an arrangement which suits better with their respective objects, and conduces best to their common ends; instead of that *union* of duties in which every thing is *confounded*, and that *distraction* of pursuits in which every thing is *destroyed*." And Sir James Graham very justly remarks, "This advice has been long forgotten, but the warning has been verified. The power of increasing and of diminishing, at will, the currency of the country, which never has been entrusted to the responsible Ministers of the Crown, is now vested in persons *not* responsible to the legislature, or to the public, on whom the only possible check must be their *interest*, or their *discretion*."

The Bank has acted like a decoy-duck, in alluring individuals to invest money in bricks and mortar, and in machinery, in order to make a more exorbitant interest on their discounts than what could be obtained by other means; and then all at once, after having got the birds into the snare, plume themselves of getting off unhurt; and, wild fowl getting out of season, they change their system, without notice, in the most peremptory, haughty, ungenerous, and purse-proud manner; or, certainly, in a way to shew that the Bank is very unfit to be entrusted with political power. The sly Old Woman is visible on the

face of their notes, and she may be traced in a number of their transactions. Let that establishment, however, have merit where merit is due; it perhaps saved the country from insurrection in 1793, when civil discord might have been more formidable than at present, by issuing notes under ten, and afterwards under five pounds value. A great deal has recently been said about the value of a metallic currency being superior to that of the notes of the Bank of England; but in what does the value of a metallic currency consist? Is there any inherent charm or value in gold and silver? "The substitution of paper in the room of gold and silver money" (it has been very cogently observed by Dr. Adam Smith) "replaces a very expensive instrument of commerce with one much less costly, and sometimes equally convenient. Circulation is carried on by a new wheel, which it costs less both to erect and maintain than the old one. A paper money, consisting in bank notes, issued by people of undoubted credit, payable on demand, without any condition, and in fact always readily paid as soon as presented, is, in every respect, equal in value to gold and silver money, since gold and silver money can at any time be had for it. What ever is bought or sold for such paper, must necessarily be bought or sold as cheap as it could have been for gold and silver. The

"value of a guinea consists in what can be got for it, or in what it can be exchanged for. If it could be exchanged for nothing, it would be of no more value than the most useless piece of paper." Bills of exchange are equal to money, while they are negotiable, and have a perfectly legitimate circulation, if used for real transactions, and in a sound trade, where demand goes before supply.

The value of gold chiefly arises from its scarcity: if the absurd idea of the philosopher's stone could be realized, the intrinsic value of gold would approach the value of hob-nails. By the abundance of the American mines, gold and silver became cheaper; and the gold mines recently discovered near Tobolsk, in Siberia, which are the property of the Russian government, must, in proportion, have the same tendency. Why then should a preference be given to these costly implements, when the less costly ones of bank notes may be safely resorted to? Would it be of any advantage to introduce diamonds, rubies, and other precious stones, as a circulating medium of exchange? Where a cheap instrument can be used as efficaciously as a dear one, where is the advantage of preferring the latter to the former? Would it be of any advantage to the carpenter to have such parts of his tools made of gold which are now made of

wood? The market price of gold fluctuates as caprice or fashion dictates. Corn is always a more accurate measure of value than any other commodity. A penny per diem might be the price of labour when Westminster Abbey was erected, but that penny would have purchased as much bread as the labourer can now purchase by the payment of his wages at Windsor Castle. The Samaritan who left a penny with the host to whose care he intrusted the man who had fallen amongst thieves, left a sum adequate for the exigency of the occasion.

Whatever praise the Bank is entitled to in having saved the country in 1793, a paramount question arises, whether, having abused the powers with which it has been entrusted, or rather having assumed powers which do not belong to it, and having by its arbitrary conduct,* time after time, reduced the country to the greatest distress, and exposed the constitution to the utmost peril, it has not forfeited its charter? so far at least as respects the *monopoly* it has so long enjoyed. If so, let administration establish another bank, at Somerset House, solely for commercial purposes, and with the Bank of England, *quamdiu se bene gesserit*, let the public funds still be confided. Let this national and com-

* Vide Annual Register, 1793, p. 7.

mercial new bank have branch-banks, by means of the agents and servants belonging to the Post Office and Excise in every part of the kingdom; and this may be done without preventing the Bank of England from having the branch-banks in contemplation by that establishment. By this means a spirit of opposition would be engendered; and the Bank of England, like all other traders, would become, in consequence of competition, more liberal, and less fastidious.

The minister of this kingdom ought always to feel himself independent of the Bank of England. But, alas! is this the case at present? The Bank of England hitherto, has always had the 'vantage ground, and whatever the Directors have expressed a wish to have, administration has not been in a situation to refuse. Mr. Pitt laboured under the greatest disadvantages; "money, the sinews of war," during the war, he was compelled to obtain; and he sued for it like the prodigal son, who had no security to offer in return. If the whole island could have been put up to sale, and purchasers could have been found at a marketable price, (I mean at the price detached parts of it were then sold at,) the purchase money, long before, would not have amounted to the national debt; and after this was the case, he was obliged to go on borrowing, when the mortgage exceeded the value of the

estate, so that the reversionary interest became sunk also. This certainly was not the time to establish a new bank, in opposition to the Bank of England. Mr. Pitt, during his connection with the old prostitute, had no progeny; but the present ministers better understand trap than what a bachelor could be supposed to do; they have propagated some branches of the purse-proud family, called Branch-Banks, and so far, at least, have set at nought the impious and detestable doctrine of Malthus, who, I fancy, instead of finding employment for mankind, would prevent, if he could, every woman, excepting his own wife, from being a joyful mother of children. The present minister is, or ought to be, in a very different situation; he can meet the Bank Directors not to ask favors; but with the magnanimity Mr. Pitt displayed when he had resolved upon the Union with Ireland, and he may now dictate what ought to be done. As the Bank Charter will not last for ever, if absolutely necessary, he can assure the Directors that the charter, when it expires, shall not be renewed, or if renewed at all, that the clauses which afford the Directors their present monopoly, will not thenceforth be granted, or an application for that purpose be listened to. Conduct like this will open the eyes of the Directors, and they will then see that it is their interest, at once, to come to terms; and if

they have not already forfeited their present charter, that it will be sound wisdom at once to volunteer a relinquishment of their monopoly for the benefit of the country, the very existence of which, seems to me to demand it. In a case of invasion or civil war, will not the Bank be the first object the enemy will attempt to get possession of? Dr. Adam Smith, I admit, starts some objections about such a government as that of England, being competent to manage a national bank, but he does not decide the question; his words are, "whether such a government could be safely trusted with the management of such a project." His objections, (which may be easily answered,) perhaps, equally apply to all the offices at Somerset House; and why cannot a bank be there carried on with the same propriety as any of the present establishments at that place, which are of the greatest use to the nation, as well as its pride and ornament. But if there be any substantial reason, why the Government of England ought not to become bankers; what argument can be raised against Parliament allowing a Joint Stock Company to be formed, for the purpose of doing away the *monopoly* of the Bank of England, which has been used in a most arbitrary and unconstitutional manner? As an instance of the servile attention of Ministers to the Bank of England, allow me

to ask, why should the immense wealth of the Bank of England be protected by the army and navy of Great Britain, and the Bank suffered to accumulate their profits, without being in any shape tangible by the tax-gatherer? What right has that establishment to make use of the English funds, as a tool and a step-ladder, and not to pay for this accommodation? What reason can be given, that the Bank should have, at the national expense, a guard of soldiers to protect their hoard, without paying for this protection? I know it may be said that these soldiers are also guarding the government property, but is not the Bank responsible to Government for such property? Is it not entrusted to them on the same principle as the bankers in Lombard Street are entrusted with the property of individuals, in their care and custody? It may be very fit that the Bank of England should have a guard of soldiers, but ought my purse, and that of all those who pay taxes, to be called upon to pay those soldiers? In England, where the expense of the coinage is defrayed by the government, it requires only the trouble of going to the mint, to procure for any quantity of uncoined gold and silver, an equal quantity of those metals in coin. But if those who carry their gold and silver to the mint, were themselves to pay for the coinage, it would add to the value of those metals in the same manner

as the fashion does to that of plate. They manage this matter better in France, where the seignorage raises the value of the coin higher than in proportion to the quantity of pure gold it contains. A seignorage will, in many cases, diminish the profit of melting down the new coin. Why then is there no seignorage charged at the English mint? It is because the Bank of England is the only company which sends any considerable quantity of bullion to the mint, and out of complaisance to this great company, no seignorage is required, Government having gallantly taken upon itself the expense of coinage. Regardless of the advantages of profit and loss, a seignorage, in many cases, would take away altogether, and in all cases, diminish the profit of melting down the new coin, as well as the exportation of coin. Silver and gold are a dead stock, not active and productive stock, at the best, but the Government of England are not satisfied with this dead loss; it seems to have adopted Penelope for the lady patroness of the mint, by holding out encouragement for the use of the melting pot at night for the labours of the day, and have very fortunately superadded an inducement for the exportation of specie, as if it were more advantageous for England to purchase wine and tobacco with gold and silver, than with its own hard wares and broad

cloth. John Bull is not very fond of working for nothing, but after making an alliance with an old woman, he must submit, after the honeymoon and a few conjugal caresses are over, to be hen-pecked and taken advantage of. It was originally foreseen, in order to guard against the consequence of no seignorage being charged, that it would be necessary to prohibit the exportation of specie, and up to the year 1819, the coin of England could not legally be exported; it was forbidden under the severest penalties: by the abrogation of this wholesome law, the English mint has become the Corner-general of Europe. Let those who will have specie, pay for the expense of making it; let ingots be made a legal tender; and let foreigners, who demand gold and silver, and the Lords who insist upon their tenants paying them in gold and silver, take these ingots to the mint, and let them pay for the coining of them.

Credit has been given to ministers for provoking the late panic, in order to cause a purification of the currency, by aiming a dead blow against the country bankers; if so, they have selected a most uncourteous way of proceeding: the assassin kills by sudden violence; he goes secretly to work, and takes you by surprize:—surely this is not a true picture of the conduct of the present cabinet;—and the country bankers did not

deserve to have been thus treated: their great crime amounts to this,—they have been in the habit of discounting paper, which they well knew was *bonâ fide* issued, and which they could safely do, as long as the Bank of England persevered in its discounts. Mr. Gilbert Innes told Mr. Pitt, in 1793, that the country bankers became unable to go on with this accommodation, from the difficulty they experienced of having bills discounted in London, the long dated bills which manufacturers had been in the habit of receiving, and which answered every purpose of specie, as long as the system of discounting was adhered to. The accounts given of the local small notes of bankers in the country, has been much exaggerated; these notes have been always scouted and suppressed by all classes of men in Manchester and Liverpool, and the whole county of Lancaster, with very few exceptions, where they were very rarely seen. A friend of mine in that county, on being advised to issue 20s. notes, said, if I do, there shall be the black swan upon the face of them, with the old motto, "*Rara Avis,*" &c.

I maintain that the present distress is chiefly produced from the *sudden* contraction of the circulating medium. In a kingdom which has to raise sixty millions of money per annum for taxes, whatever depresses the currency of the

nation, is a vital blow at all commercial pursuits. Taxes must be paid. The army and navy must be regularly fed; and all violent oscillations in the money market, ought to be more dreaded than even

“ Hail mix'd with fire which rends th' Egyptian sky.”

What is herein recommended, it is self-evident, would lead to the independence of Ministers, provided the system is duly organized, and built upon an honourable and honest foundation. The primary step to be taken, is the selection of a Governor of the new Commercial Bank; an error here would at once be fatal to the welfare of the undertaking. May I be allowed to observe, it seems to me that the office of Governor would naturally devolve upon the Secretary of State for the Home Department; I am aware that this must add to the important and almost incessant labours in which you are already occupied, for the benefit of the State; but you are young; and the whole country, men on both sides of the House, have an unlimited confidence in your integrity, honour, and abilities.—When the system has been well organized, the duties of office will not be irksome, and a knowledge of the benefits resulting to the community from this institution, will amply repay a mind like yours. The

great advantages and revenue which the country derives from the Post Office, is an example worthy of imitation; the order, regularity and punctuality, with which that establishment is conducted, render its management in no shape difficult; the good effect of system, and order, may be exemplified also at the Excise Office. The example held forth by these splendid establishments, affords encouragement to those who can emulate them, and incentives to action to those who can avail themselves of such worthy precedents.

I write unconnected with party, unbiassed and unassisted by any individual; my motives, I know, are correct—I write as one having an interest in the welfare of my country—a stake to defend, and which I am ready to defend, when called upon, with my purse and my person. But it may be, that he who sitteth on high, may laugh with scorn, at all suggestions for the salvation of A COUNTRY SUNK TO A DEGREE OF TURPITUDE WHICH MAY PROVOKE HIS MIGHTY ARM; and the hour may be at hand when he may teach Senators wisdom, in a way, which history tells us, he has frequently done, and which we are well aware he can do.

The very respectable members of society who have been in the habit of furnishing employment for mankind in the cotton trade of this kingdom, are men of genius and enterprize, who would

soon find out methods of employing the poor by employing capital, wherever necessary, in new and hitherto unexplored pursuits. Allow these valuable members of the commonwealth a floating capital, and they will employ it and make use of it in productive labour, and in the employment of the poor. In their hands it will not be idle—it will not return void. Do not dictate to them the mode of its application, but confide in their discretion, under such limitations you may think fit to adopt.

Emigration is not without its advocates as a remedy for the present grievances: this, at best, is a cowardly way of meeting the subject, and unworthy the adoption of a great and generous nation. But if this expensive as well as oppressive measure must be resorted to, and if this empire must be depopulated to a considerable extent, would it not be the most fair and upright way of going to work, to have a general and universal ballot amongst all classes of His Majesty's subjects, including the rich with the poor; which would afford a great diversity of men in all ranks of life, an invaluable acquisition to a new colony: and although we cannot spare a legitimate Sovereign, because we cannot spare the one we have, and would forfeit every thing to protect him, and his rights, yet the new establishments would thus stand a chance of obtain-

ing some Lords and Commoners from the legitimate stock, which, perhaps, we can better spare than our mechanics; and the wealth and talent they would carry with them, must be of incalculable value to the new settlers. The old fashioned way of weeding out the mischievous and dangerous part of the community, and sending them to Botany Bay and Van Dieman's Land, might be, with great advantage, acted upon to a very great extent.

Be this as it may, it must be granted, that it is fair to put the question in this way to those who are the advocates of emigration, and would force any man without a crime from his native shores, his beloved home. Those who can, in cold blood, meditate on thus entering upon a wholesale Slave Trade; those who can feel for themselves only, and not for others; let them for once resolve to do as they would be done to: and those who act on a contrary principle, may do well to take into their calculation, that they may be laying the foundation of republics which at no distant day may become the rivals in commerce and the deadly foe of the mother country. It has been stated, that it would require at least half a million of people to be transported from their native country, to afford any sensible relief to the United Kingdom; and the expenditure, according to the estimate in the Report lately

printed by the Emigration Committee, as a prime cost, amounts to no less than the sum of ten millions sterling.

As a payer of poor's rates to a considerable amount, which I shall have occasion to state in my next letter, I protest against these rates being mortgaged to defray the expense attendant upon emigration: and if this should be done, what security have we against a recurrency of the evil? If you mortgage five shillings in the pound of your rental to-day, to get rid of a redundant population, a similar effect will arise again from the parent stock, at no distant time; for by thus lopping off the exuberant branches of the tree, you do not make the remaining boughs the less luxuriant. It may be said that the proposed emigration is to consist, not of exiles, but of volunteers; but will not these men go on their own accord, just as much as those whom the constables and overseers have attended as the old father and grooms-man to the altar, when it is deemed needful to make a w—e into an honest woman. Better is banishment at once, I had almost said, without judge or jury, than to leave the poor, the helpless and forlorn, to the tender mercies of overseers. Before emigration is insisted upon, I submit it would be better to employ the poor in making this island into a perfect garden from Johnny Groat's house to the Land's End. If it

be laudable to make two blades of grass to grow where only one at present grows, why not, for instance, employ one troop or company in enclosing and cultivating Epping Forest, and in furnishing the Cocknies with their celebrated Epping butter: another troop in making embankments, and turning to profit the *rich* land in the Bay of Morecambe,* between Lancaster and Cartmel, imitating the improvements made in the River Dee: and another troop might be sent to the Hebrides, as makers of soap; instead of bringing from thence the raw materials, they might furnish England with the manufactured article. But I must not lengthen my letter with pointing out the great variety of

* When the subject was formerly agitated, it was estimated that it would cost £200,000, or £5 3s. 3½d. per acre, and that on its recovery, the land would be worth £40 per acre.

Mr. Beatson, in his communications to the Board of Agriculture, says of this proposed recovery,—“ There would not merely be an addition of territory, larger than either of the islands of Guernsey or Jersey, but it would tend to improve at least four times that extent of the interior country, and a safe and expeditious communication would be opened between the towns of Lancaster, Whitehaven, Ravenglass, &c. and all the intermediate country, instead of a circuitous route, or a precarious, dangerous, and often fatal passage over Lancaster Sands.”

sources within your reach for the employment of the industrious. You will pardon me, I trust, in mentioning the foregoing particulars, which I have not done by way of giving you information, but of bringing to your recollection what the extensive vocations of office may have, perhaps, precluded from your present attention.

I am prone to believe, measures of this kind are more in unison with the benevolent heart of our most gracious Sovereign, than any plan of emigration can be. He inherits from his illustrious ancestors, the god-like principles of the King of Kings, and is unwilling that any of his subjects should perish. He is the first in rank at his council-board; from his cradle he has been looked up to, to adorn and occupy his high station with dignity and ability; and the greatest consolation this empire can now resort to, will be found in the well-grounded hope and trust, that he must and will be heard in behalf of his people; and thus we can rest satisfied that every thing that can be done, will be done for us. He must be obediently, as well as respectfully, attended to by his ministers, at this moment of peril and jeopardy, and our cause cannot be in better hands. He never will, and he never can, swerve from a pure and generous line of conduct towards us; the glorious example and blessed memory of our beloved and ever venerable mo-

narch, our late King, George the Third, must animate, invigorate, and influence the conduct of every potentate on earth, and is a permanent foundation of securing "peace on earth, and good-will towards men."

Now, Sir, I contend that it would be better to lay out this ten millions sterling at home; a variety of modes of doing this present themselves: allow me to mention, as an instance, that the science of Horticulture opens an extensive field for cultivation, which would afford productive labour, I may say, to an incalculable extent; a variety of particulars present themselves, one or two it may be sufficient for me to mention at present, and by way of elucidation, I beg leave to solicit your attention to the potatoe, which may be produced in much greater quantities than by following the horse-mill track of our forefathers; they have been transplanted six times in the same season, and after taking off the ripe and large ones, and resetting the small ones, a larger crop of large potatoes have been raised at each gathering. The same advantages will accrue from wheat and other corn, by taking off the fibres or layers, and planting them; one single grain will thus produce an increase almost incredible to him who has not contemplated this subject. One improvement will beget another. But when there was employment for the poor at

high wages, there was no inducement to bring into operation, amelioration of this kind. Manual labour may be resorted to in various ways. Would it not have been better to have employed the poor Irish in watering their potatoe crops, at sixpence a day, and thus have raised by the sweat of the brow, food to eat, rather than suffer them to starve and die of hunger? This, may be said, would have only been a temporary employment, as it would not be required in wet seasons; but there are ways evidently open for giving manual employment to the indigent, both in winter and summer, as, for instance, by substituting the labour of men for that of horses, and the expensive power of steam, in a variety of pursuits. The power-loom may be wisely used for weaving, but the *primum mobile* I am prepared to prove, is to be had at a cheaper rate by manual labour, than by steam or horses. The Times Newspaper may continue to use the whole machinery now made available for printing, with the exception of the steam-engine, which it will be found, on investigation, may be advantageously superseded by manual labour. By manual labour the potatoe may be made to keep from year to year.* I will here only add *pro-*

* It is difficult to preserve potatoes through the year, and impossible to store them like corn, for two or three

batum est. I am also prepared to point out other pursuits in which it may be wise and charitable, and politically expedient, to adopt human labour, (and which I will do, on having an intimation that you are disposed to listen to the subject,) but in order to prove that what I write about is not a gasconade to please or amuse you, I trust you will permit me to explain this part of the subject, by submitting to your consideration the following particulars relative to the grinding of corn.

The grinding of corn is a work of drudgery; the cotton-spinner aims at avoiding friction, he makes his spindles work upon a fine point and lubricates them with oil of a costly quality, but the grinding of corn is altogether friction, be-

years together. The fear of not being able to sell them before they rot, discourages their cultivation, and is, perhaps, the chief obstacle to their ever becoming in any great country, like bread, the principal vegetable food of all the different ranks of the people.

The chairmen, porters, and coal heavers, in London, and those unfortunate women who live by prostitution, the strongest men and the most beautiful women, perhaps, in the British dominions, are said to be, the greater part of them, from the lowest rank of people in Ireland, who are generally fed with potatoes. No food can afford a more decisive proof of its nourishing quality, or of its being peculiarly suitable to the health of the human constitution.

DR. ADAM SMITH.

tween two stones. Corn was ground by *manual* labour in the days of Samson;* manna was as coriander seed, and the people gathered it and ground it in mills, or beat it in a mortar. Prisons, in his days, being places where corn was ground; and this manual labour will continue until time shall be no more; when that day arrives, "two women shall be grinding at the mill, the one shall be taken and the other left." The grinding of corn by manual labour will afford employment for a multitude of individuals, as may be seen by the consumption of flour in London, which, at a low estimate, may be stated at 20,000 sacks a week; to grind which, requires four hundred pair of mill-stones, and if these stones were put in motion by the power of steam, they would require a consumption of 1,500 tons

* Judges, xvi.—Ezekiel, xx.—Matthew, xxiv.

" Much more affliction than already felt,

" They cannot well impose, nor I sustain;

" If they intend advantage of my labours,

" The work of many hands, which earn my keeping

" With no small profit daily to my owners.

" — They pick me out with shackles tired,

" And over-labour'd at their public mill.

" ————— By labour,

" Honest and lawful, to deserve my food

" Of those, who have me in their civil power."

SAMSON AGONISTES.

of coals a week, which, at an average price of fifty shillings a chaldron, would cost the enormous sum of £149,999. 4s. per annum. And surely this must be a moderate estimate of the price of coals; as they sometimes reach the price of five guineas a chaldron. This annual expenditure would be in coals alone, to say nothing of the other heavy and disheartening expenses attendant on keeping steam-engines at work and in repair; expensive boilers, which rapidly decay; constant wages; interest on capital; and numberless outgoings. The stock of coals which it would be necessary to keep on hand, in order to guard against stoppages in severe frost, ought not to be lost sight of; and all undertakings which require a very considerable consumption of so great a necessary of life as coals are, ought to be looked to with a jealous eye. The grinding of corn by *manual* labour, may be seen at the London Compter, and by *pedestrious* labour at Bridewell; but I conceive a better application of corporal strength will be found in pumping water into a high reservoir, and to let that water fall on a water-wheel, and descend into a lower reservoir, from which it may be re-pumped at *libitum*; the operator might be paid according to the number of strokes given to the pump, to which might be attached a machine

like unto a time-piece, whereby his labour might accurately, and to his entire satisfaction, be ascertained. These pumps might be in different stalls, (as in a stable,) and hereby the honest pride of the opifex would not be wounded by public and impertinent gazers.

Manual labour may be certainly employed to great advantage in making new roads; the wisdom of the Scotch is, in this respect, worthy of imitation. Who can travel in that country without applauding the non-existence of turnpikes: the Scotch would hardly know what a turnpike means; if it were not for the celebrated turnpike where, it is said, they pay a bawbee, in going towards England, with a promise of a pound to be returned whenever they return from England. I hope I may be permitted to point out some places in my own neighbourhood, where new roads might be formed with great advantage to the community; *viz.* 1st, In respect to the bridge at Runcorn, which would employ a host of artificers, with the new roads attendant thereon, and which would greatly tend to make Liverpool what it will some day become, the grand ingress from and egress to Ireland; this bridge, with some minor improvements, would cause an answer to arrive in London, from Dublin, before the letter itself could arrive in Dublin through any other

channel or port. 2dly, In respect to the ancient road from London to Warrington, *via* Brierton Green, or Holmes Chapel, whereby the Liverpool mail would have to travel a much less distance than at present; towards the promotion of which, the revenues of the Post Office and the Liverpool corporation, ought not to be niggardly applied. And 3dly, In respect to a new road which ought to be formed between Warrington and Bolton, *viz.* from the Duke of Bridgewater's Bridge, at South-earth Butts, direct to Bolton: hitherto this could not be done without interfering with the grounds belonging to Atherton Hall, but an obstacle here cannot now be anticipated, as the noble owner, it is said, has given up all idea of residing in this part of the country, and intends to convert his pleasure grounds into farms. This is a land flowing with milk, and (as a substitute for honey) with cheese, equal, if not superior, to what is made in any part of the known world, but it is inhabited by a race of beings of unpolished and uncouth manners, whose brutal passions might be most easily inflamed by any demagogue, and which has been recently verified at a place called Astley Chapel, in that neighbourhood; with such a race of beings you cannot parley or temporize; when they become refractory you must

resort to the *ultima ratio Regum*. Where manual labour can be substituted for horses, it is manifest the poor man is doubly served, 1st, by being furnished with employment for his mind as well as his body; and 2dly, in having the food which the pampered steed, at this moment, has most luxuriously provided for him. The daily keep of one of these horses, or even of a mail-coach horse, would be more than sufficient for a poor weaver and his five children.*

I am aware that I may be told there is great inhumanity in the idea of employing men, instead of horses, "in harnessing them to draw gravel for the roads;" but, in my humble opinion, our fellow-creatures, both in the eyes of God and man, even in this way, may be as well employed as those who use their pens to ridicule this kind of occupation; and I contend there is more humanity in furnishing the indigent with employment, than in suffering their bodies to pine away by a want of bread, and their minds to corrupt and become vitiated by idleness.

The employments I recommend, are *voluntary* on the part of the workmen; and we are told

* *Vide* Lord Somerville, in respect to employing oxen instead of horses.

from high authority, that those who will not work, are not entitled to eat. Man is sentenced to eat bread in the sweat of his face: and we are so constituted, that, if the pains of honest industry, and of starving with hunger and cold, were set before us, no one would doubt which to chuse. That man who subsists on his own earnings, "eats his own bread;" but none can be said to eat their own bread, who are not willing, in some way, to labour for it. "Satan finds some mischief still for idle hands to do."

The employment of pumping water, is one to which a man can betake himself, without previous tuition: here he is not required to serve an apprenticeship in order to obtain the art or mystery of a trade:* it is what the prisoner, when discharged from prison, without a friend, and without a penny in his pocket, may resort to, for the provision of the day which is hanging over him. And it is what, I am free to confess, if driven to such an extremity, I would sooner adopt, than to sit down to write for a dinner, or

* The breaking of stones for the repair of the roads, requires such a portion of dexterity, that the weavers who have been thus employed, and paid by piece-work, find their wages to amount to a mere trifle, this species of labour being new to them, and not in unison with their accustomed habits.

to walk in the Park in the hope of finding some one who may invite me to his table.

As this letter is designed merely to furnish the outlines of the measure I have to propose, I will now hasten to another head, which I mean to speak of—the alleviation of the present sufferings; holding myself ready to enlarge on the foregoing and following matters on a future day.

Convinced that nothing short of opening the ports for *foreign grain*, can enable our manufacturers to compete with foreigners, I join most devoutly in the wishes and good intentions of the friends of that measure; but the benevolent measures recommended by Sir James Graham, I contend, do not go far enough:—he proposes a COMPROMISE between Government and the Landed Interest, on opening the ports. I maintain, that the Landowners ought to insist upon what they are honestly and justly entitled to; *viz.* a suitable EQUIVALENT; a fair *quid pro quo*; to be settled on a permanent basis—a basis which posterity shall be grateful for, and never wish to change. The opening of the ports ought to produce, not only a lowering of the price of *bread*, but of *beer* also; and a reduction of rents ought to reduce the price of cheese and milk; but it would be unjust to require these things without giving the Landowners an equivalent. If our manufacturers are to have food at the rate

foreign artizans are provided, the land on which it is produced ought, if possible, to be as unfettered by taxes as the land of foreigners. Sir James states the average price of wheat at 50s., and proposes 15s. a quarter as a sufficient protecting duty: but common justice requires that a protecting duty ought to fluctuate according to the value of corn; for 15s., when wheat is at 50s., would be less felt than when it is at 80s. The great difficulty which presents itself amongst the advocates on our side, seems to me to be the rate at which the protecting duty is to be laid. One advantage attending my plan is, that it would overcome at once, and for ever, this obstacle, as I propose that there should not be any protecting duty whatever; but that all kinds of grain, butter, cheese, &c. should be admitted into the English ports, from all countries, *duty free*. I am aware, and I admit, that the landed interest is as worthy of protection as the commercial interest; but instead of protection being afforded by imposing Custom House duties, I would give the landed interest an *equivalent* in some way or other; and I would give the landlords much greater, more substantial, and more *permanent* relief, than what any protecting duty can amount to;—relief which would most effectually be derived in easing them, to a certain extent, of

several of the heavy and oppressive taxes to which they are now subject:—and here let me ask, why is the landowner compelled to pay tithes, the poor's-rate, the county-rate, the highway-rate, the church-rate; why should he raise the money for new bridges, new churches, new jails, and defray the expense of the administration of justice, and criminal prosecutions, “ a burthen which becomes heavier, as crime increases with a more dense population ”? On the authority of Mr. Preston, it has been asserted, that out of 18*l.* of wages, every labourer pays 10*l.* in taxes; and why should the rich *hoarding-up* fundholder be exempt from the whole of these heavy, and in many instances, intolerable burthens—from this “ crushing weight of taxes ”? The Landowners are not only entitled to relief, but it *must* be afforded them. Let us not mince this matter. They have borne their heavy burthens with such a degree of heroic virtue, as doubly to entitle them to a legislative alleviation of calamity. Allow me to bring to your recollection an instance of their grievances, stated by Mr. Hodges, one of the *unpaid* gentlemen of the *quorum*; the advocate of emigration: in his evidence before the Emigration Committee, he tells you, that in the year 1822 the rentals of a certain parish in his neighbourhood, in the Weald of Kent,

amounted to £61,847 per annum, and that the charges on that parish were as follow:—*viz.*

The Assessed Taxes - - -	£7,762 0 0
The Hop Duty - - - -	38,635 0 0
The Rates on an average of } three years - - - - }	39,664 0 0
	<hr/>
	86,061 0 0
The Rental being only - -	61,847 0 0
	<hr/>
	£24,214 0 0

Forming an excess of upwards of *twenty-four thousand pounds* of public and parochial taxes beyond the rentals of the parish.—How long can this be sustained?

Let not the stale outcry about a breach of faith, and the violation of existing contracts, have more than a proper weight in fairly meeting this question. For whose protection was the national debt incurred? Not so much for the owner of the soil; his acres will remain: and when anarchy, lawless despotism, and open insurrection, are subdued, and order restored, the landlord may look forward to be reinstated in his paternal estate; but what hope can the fundholder have of this being his lot? What would have become of the funds, if the invader who threatened to land his armies on our shores, had succeeded in carrying into effect his hostile me-

naces? Would he not have treated the national debt as an ale-house score? Would not the all-sufficient sponge in his hand have been used without mercy and without ceremony? At that time, I well remember, it was the general cry—"It is better to sacrifice a part of our property, rather than lose the whole." I own to you, I was one that thought so; and we are called the "Lives and Fortune Men," up to this hour; and in having abetted and encouraged the minister of that day greatly to add to the national debt, it would ill become us now to grumble and complain; it better becomes us to look at the consequent evils in their face—to take the bull by its horns, and to "bear one another's burthens." Let me ask for whose benefit is the present standing army kept up? Is it not to preserve order and good government at home, as well as to insure peace abroad, and much more for the security of the fundholder than the landlord? For whom is it sought to open the ports for the reception of foreign corn? Is it not to afford a national and permanent relief for those who are at present without bread, and without employment, and to whom employment cannot be given to the requisite extent, unless their lives can be supported at a price in some degree commensurate with the price of provisions, where their competitors in labour are sustained? Why should the price of

an *unadulterated* loaf of bread in other countries be at the rate of *two-pence*, and on the same day in England, an *adulterated* loaf, of equal magnitude, cannot be had for less than *ten-pence*?* It has been well observed in one of the morning papers, (*The Times*), that absolute want by starvation—by starvation not only in the artizan himself, but in his wife and offspring, may soon or late teach us the verification of the old proverb, that "Hunger will break through stone walls." Riot and insurrection is more easily prevented than stayed. A very large portion of our fellow-creatures are now starving in the midst of plenty, perishing in the height of summer; what is to become of them when the inclemency of winter is added to the horrors of starvation? Starving multitudes, innocent of offence, and hitherto

* It is a notorious fact, that the most wholesome bread in London is that which is consumed by malefactors; as, for instance, at Bridewell, where bread is made of unadulterated materials, and where bread is also made of a *finer* quality of the same materials, yet consequently, perhaps, not equally wholesome, for the inhabitants of Bethlehem Hospital. It has been told me, that a worthy Alderman, (versed in the science of epicurism,) has bread for his own consumption from the Compter. Laugh, and welcome, Mons. *Soup-maigre*. In reducing the price of grain, a less temptation will be held out to make adulterations in bread, the staff of life—the poor man's best friend.

“patient amidst their agonies!” Oh! think in time: human woe may be wound up to such a pitch as

“To create soldiers, and make women fight,
To doff their dire distresses.”

The poor will not always be forgotten; there is an helper of the friendless, in whose sight dear is their blood. He who takes the simple out of the dust, and lifts the poor out of the mire, can smite down the chosen men, and slay the wealthy; consume their days in vanity, and their years in trouble. The mob only want a leader;—and as volunteers have offered themselves in the cause of the *Greeks*, let the fundholder no longer lull himself in that repose, which may be fatal to the best interests of the empire:—let the Bank of England and the fundholder be volunteers in the cause of Old England; let them take up this important matter; and let them cheerfully go hand in hand with the landowner, and contribute their proportionate parts of the public burthen, “not grudgingly, or of necessity,” and without waiting to be asked or invited;—at all events, let them not wait to do their bounden duty by compulsion. The army and navy are like other men, not always to be depended upon: a mutiny in the fleet we have heard of; and did

not a very small reduction of pay allowed for tobacco, excite an alarm of mutiny in the army? Is it not then the *interest* of the annuitant or fundholder to submit to the annual sacrifice of a part of his property, rather than risk the whole? The sponge of Bonaparte may get into other hands: those who could not foresee his rise and progress, ought in time to recollect, if no foreign tyrant at this moment be meditating to invade our shores; that some David, who may substitute the power of steam for a sling and a stone; some Norval, tired with feeding his father's flocks, and disdaining a shepherd's life; some village Hampden; some Cromwell, may arise, to wade through slaughter to a throne, and to shut the gates of mercy on mankind. To prevent mischief like this, let the fundholder no longer presume to think it his interest to stand aloof in the back ground. His stake is more in danger than that of any other body in the empire, (that of the Bank of England alone excepted,) and if he will not cordially come forward to ameliorate the overwhelming burthens now experienced by the landed interest, let him tremble at the consequence. Let him, in time, recollect, that he is not to be judge alone in this momentous cause; and as he suffers, when called upon, the amputation of a leg, or an arm,

to preserve his natural body, so, in like manner, as a member of the body politic, he ought to acquiesce in deprivations for the public welfare, with similar fortitude. Let not the fundholder apply, as unction to his soul, the nostrum of "perish commerce," or think that the Church alone is in danger; but let him be assured he is in much greater danger, if such a trying hour should come. It is true that the funds have not yet sunk in proportion to other species of property; but *necessity*, at last, may bring Government to call upon the creditors of the State, in a way they had better anticipate, than be compelled to submit to. Administration may have an overweening pride in keeping up the price of the funds as long as possible, though it is self-evident, that a fall in them would cause capital to be brought into commercial pursuits. Let the fundholder seize the present moment, and at once have the merit (or assume the merit) of instantly affording relief; without waiting to be asked, and without trying the experiment of a civil war, and an insurrection.—I pray to God that insubordination may be long kept under, and, when necessary, timely subdued by the civil power: but let us not place too much confidence in the children of men. Who can say that a new era is not about to commence in

military tactics, which may set at nought the experience and valour of the greatest generals of the present day? A *new* system may arise, and become as efficacious as the red hot balls at Gibraltar were proved to be over the *old* system. Who can say how far steam may be used instead of gunpowder; and how far the improved rockets may be directed to local spots with the greatest accuracy, by orders given from an eminence, or from an air-balloon? I could enlarge very much on this head, but I have no wish to do so; I tremble at the very idea. I trust that I have said enough to convince the fundholder that it is his interest, and his imperious duty, voluntarily to propose and recommend to parliament, that a sacrifice of a large portion of *all* income in the funds and elsewhere, which is not at present taxed, ought to be taxed: this is my motive for having even touched upon this delicate subject. Those who are the advocates of national honour, and national faith, must admit, that if the fundholder will not accept of an invitation to come forward, that there is nothing new, and nothing improper, in proposing that the fundholder should be compelled to meet his portion of the public burthen, and pay his portion of the taxes. In respect to the justice of the measure, Dr. Adam Smith ex-

pressly tells you, that the "*Expense of defending the Society, should be defrayed by the general contribution of the whole Society, all the different members contributing, as nearly as possible, in proportion to their respective abilities.*" And in respect to its practicability, was it not on considerations like these, that Mr. Pitt brought forward and established the law when funded property was taxed by the duties laid upon income or property? And was not the propriety of this tax confirmed by Mr. Fox, when he doubled that impost? These are precedents which every minister will hold sacred; they possess a twofold advantage: the tax is paid by those who can afford to pay it; and it is paid (at least so far as respects the fundholder) without one of the greatest afflictions that can happen to man—the intervention of an insolent *tax-gatherer*. Let the fundholder, who pleads national faith as a reason why the funds should not be taxed, produce an Act of Parliament encouraging a hope that the fundholder is to enjoy any exclusive protection from taxation, and then there will be what the lawyers call a case; but let not too much faith be reposed on national faith, even if such a case could be made out: have not national promises been frequently disregarded with *sang froid?* to say nothing about the Catholic ques-

tion:—was not something like a promise made, when Mr. Pitt laid on his last duty on salt? being aware it would be unpalatable to the poor, as a chip in the porridge, he introduced his tax on armorial bearings. Now, since the *major* tax has been given up, is the minister, as far as national faith goes, justified in retaining its twin-brother, the *minor* tax?

I repeat the national debt was incurred without any stipulation of the fundholder being protected from taxation, but if otherwise, every day's experience proves that Parliament is in the habit of passing a multitude of laws, and afterwards of repealing them. But something more ought to be done for both rich and poor, than in barely permitting them to eat cheap bread. Administration ought to aspire at obtaining *peace*, as well as *plenty*; *peace at home*, as well as abroad, and this cannot be had as long as this nation is infested with the multitude of lawyers who now assail us, the great bulk of whom, instead of cultivating the ground, or doing good in their generation, are drones (or worse than drones) in the hive, and consumers of what the poor ought to enjoy. This country was once priest-ridden, it is now lawyer-ridden; it cost a revolution to get rid of the former, and the day is fast approaching when the latter must be suppressed,

cost what it may; at present, they increase and multiply in a marvelous manner. Who can enter the courts of law, in Term-time, without being struck with horror, in seeing the immense number of fresh candidates to be admitted, as attornies, into a market which has been long ago overstocked. This, perhaps, can be accounted for, from there being, in times of peace, no provision to be had in the army and navy, for the younger sons of the country-squires; and it may be thought, that in these days, any thing may do for a country *attorney at law*. There is, however, in this as well as in other matters, a *ne plus ultra*, and the present grievances which His Majesty's subjects are daily oppressed with by these tyrants, already amount to a burthen which is intolerable. Ministers ought to be aware that the cup of affliction can only be filled to the brim, when one drop goes over; what may be sedition in one man's eyes, may be self-defence and justifiable homicide in another's. A parliamentary inquiry into the conduct of country attornies, is loudly called for; their chief patrons are the *unpaid* magistrates, and the conduct of the *unpaid* magistrates requires investigation, as well as their clerks and attornies. Is it not a most grievous anomaly, that a justice of peace should have a power which is not allowed the superior

tribunals of law? Against a sentence pronounced by a country justice, there is no appeal, except in some cases, (which is too often a mere mockery of justice,) an appeal to his brother justices at the quarter sessions. The bench of justices at quarter sessions, naturally lean to and cleave to an individual justice, against whose decision an appeal is made; being one of their own body, they feel, no doubt, that the day may come, when, being men of like infirmities, they may also stand in need of protection. And accordingly they proceed on the old rule, "*serva me, et servabo te;*" this clinging of the *unpaid* one to another, is too self-evident to particularize; but it has recently received a corroboration by the opening of the purses of the Surrey magistrates, with a view to return one of their own body to Parliament; and in their fulsome advertisement, requesting that individual, since his parliamentary defeat, not to withdraw himself from their bench. Every combination which militates against the greatest interests of the empire, is a duty from which those who are in power ought not to suffer their attention to be withheld or distracted, and is it not a notorious fact, that after the injudicious directions given by the magistrates at Manchester, in what will descend to posterity under the name of the Battle of Peterloo, the magistrates

insolently demanded that administration must approve in toto, of what they had done, or they would cease to act in their magisterial capacity; at least, this was the newspaper account of that memorable day. Is the administration of this kingdom reduced to such an ebb as to be compelled to pocket an affront of this kind? if so, where will it end? And was not the reverend foreman of that bench, as a proof of such approval, forthwith inducted into the lucrative living of Rochdale. Will this proud trophy of approbation be handed down to posterity, as a proof of the honest and firm principles, the dignity of the *unpaid* magistrates, or a proof of time-serving, and of the imbecility of ministers? Would Mr. Pitt, who did not screen Mr. Dundas, have thus compromised a subject of this magnitude? Would men, jealous of their own honour, who had conscientiously used a discretionary power, have shrunk from investigation? Would they not, on the other hand, have exclaimed, *unâ voce*, if we have done wrong, bring us to a trial by jury, we will give no hush money, we acted on the spur of the occasion it is true, but our motives were correct and just. He whose intentions are correct, will invite and challenge investigation; on the other hand, the culprit becomes most callous when he knows his actions are not

to be scrutinized, and when he has a friend at court, who he can overawe and intimidate. Let the *unpaid* magistrates exclaim, if we are to be amenable for our conduct, we will no longer afford you our services; we serve you gratuitously, and may be severely punished by so doing. The answer is a short one; every man ought to be accountable for the talents committed to his charge, and if we cannot have substantial justice dealt out with impartiality to all the King's subjects, by the *unpaid* magistrates, have we not a host of men, learned in the law, ready to take their place, who do not stand in need of hirelings, clerks or advisers. Let us cheerfully pay them for their services, as accountable creatures. Is the House of Commons more immaculate, or thought upon the better, in the eyes of the public, because they are the *unpaid* servants of the public? And is it not self-evident, that it is better to pay a stipendiary efficient magistrate at once, than to pay for justice in a secondary and circuitous way? The Lord Mayor of London may be allowed an assistant, and who would be my Lord Mayor without one, if he has not been brought up to the trade (if I may be allowed to use this expression); but if Sir Richard Birnie, and the stipendiary magistrates, stand in need of such help, would

they not at once become a laughing-stock? Does it not then follow, that it is better to go to the fountain-head for justice, than to obtain it in contaminated channels; and, at all events, is it not better to pay the magistrate himself, openly, than clandestinely pay him through the medium of his clerks and hirelings, on whom responsibility does not attach? And let us be no longer taunted when we apply to country justices for justice, with the accustomed reply; I cannot hear you, without the assistance of my clerk. Let the country justice be no longer the cat's-paw of an attorney at law: let him at once resume the dignified rank in society which belongs to him; let him no longer vie with the nine-tailed bashaw, and be the terror of the poor; but let him deal out the same milk of human kindness, and use the same suavity of manners towards the indigent, as he is in the daily habit of making manifest amongst the affluent, always bearing in mind, that the greater talents he possesses, the greater is his responsibility; let him see that the *paid* magistrates do their duty, particularly in respect to the poor on his own estate, and in his own neighbourhood. Let it be his business, as it is his duty, to "deliver the poor who cry, and the fatherless, and him who has none to help him. Let him be eyes to the

"blind, and feet to the lame. A father to the poor. And may the blessing of him who was ready to perish, come upon him."

The extensive powers given to a Justice of Peace by the present laws, would have made our ancestors to have trembled before they would have granted them; and they are such as ought to rouse the jealousy and vigilance of every recondite statesman. It seems absolutely requisite, in order to make the proceedings of a country Justice less arbitrary, that they should be made cognizable in the Courts of Law, where acts of oppression are best investigated, and where an appeal may be made with the greatest propriety against decisions which may have been founded on personal enmity, and be there exposed with the contempt they may deserve, before a jury of Englishmen.

The great stake and interest of the country vested in the management of the country Justices, and the abuse of the power delegated to them, in respect to the Poor Laws, and in respect to the Game Laws, ample proof is afforded of stubborn facts which loudly call for investigation.* The game-preserving magistrate sits

* *Vide* Westminster Review of January 1826, Vol. v. No. ix. from which some of the following quotations are selected.

in judgment on his own cause. We shall be told, no doubt, of the unwearied exertions of the country gentlemen in administering justice and preserving the peace of the country. Particular stress will be laid upon the circumstance, that these exertions are *unpaid*; but the real character of the *unpaid* magistracy, who, if credit is to be given to their own assertions, are the most glorious of all the glories of this happy country, and who are really the cause why in England, which is called the Land of Freedom, *the mass of the people are the slaves of a more degrading despotism than they probably are in any other country in Europe*. If the magistrate be unpaid, are the hirelings about him unpaid? The usual access to a country justice is through his attorney, or clerk, who gets his fee for the summons or warrant. He hears the story of the applicant and becomes his advocate, or accepts a fee, perhaps, on the other side. He is allowed *pro* or *con* to interrogate witnesses, and in some instances gives the sitting Justice a bond of indemnity to save him harmless, at all times, and in all places: this makes it necessary for the defending party to employ an attorney also; and instead of the country justice hearing the parties himself, which he is bound to do, his time is taken up by the prose—ation of country attorneys,

who look upon themselves, as the men who exhibit Mr. Punch; who have the means and power of making his Worship perform his part of the play under their controul and management. I am far from suspecting that any Justice of the Peace shares the profit with his attorney or clerk; but if the House of Commons would direct an enquiry to be made of the money paid by the country to the clerks and hirelings of the *unpaid* magistrates, it would be found that it would be a great saving to pay stipendiary magistrates, who know their business, who look upon themselves as ostensible servants, and who never dare feel themselves luke-warm in respect to the execution of those duties which they have undertaken to perform. The consequences of a tribunal unchecked by publicity, and *subject to no appeal*, unless from the magistrates individually to the magistrates collectively, are exactly such as might be expected. There are legal traps which it is in the power of a magistrate to lay for any one who has offended him—a number of sleeping laws, which he can revive when he pleases—laws which are not impartially executed, but which are left to the discretion of a vindictive or tyrannical magistrate to execute or not, as he will. It is not every magistrate who will abuse the powers with which he is invested;

but every magistrate can do so, if he please. The short question is, shall he do this with impunity?—shall there be no appeal? Are country Justices so immaculate, that there shall be no appeal; no writ of error from their decisions? And if an appeal be necessary, why not an appeal to a Jury?

I devoutly hope and trust, that you will hit upon some method of relieving the poor in particular, and that He who stills the raging of the sea, will still the madness of the people; that there may be "no leading into captivity, no complaining in our streets." The Royal Psalmist alludes to these blessings as the natural consequence "of our garners being full and plenteous with all manner of store."—*Nil desperandum.*

I have the honour to be,

Sir,

With profound respect,

Your very humble and most obedient Servant,

JOHN DUMBELL.

Howley House,

Sept. 1826.

P.S.—I reserve for an early opportunity a hard and cruel case, relative to a recent decision of

the *unpaid* magistrates at the Quarter Sessions, on the subject of the *Poor Laws*, and at their Petty Sessions, on the subject of *Police Rates*.

To the Right Honourable

ROBERT PEEL,

Secretary of State,

&c. &c. &c.

0204

G. Neal, Printer, Fleet Market.