

0068

6-6



The Undoubted  
A R T  
O F  
THRIVING;

Wherein is shewed,

1. *That a Million L. Sterling Money, or more if need be may be raised for Propogating the Trade of the Nation, &c. Without any kind of prejudice to the Leiges, but on the Contrair to their great Utility and Advantage.*
2. *How the Indian and African Company may Propogat their Trade, and that Trade and Manufactures of all sorts may be encouraged to the Honour, Strength and Wealth of the Nation.*
3. *How every one according to his quality, may Live Comfortably and Happily. Concluding with several thoughts tuching the Management of Publick Concerns.*



EDINBURGH,

Printed by John Reid, 1700.

To His GRACE,

JAMES Duke of QUEENS-  
BERRY, His Majesty's high  
Commissioner to the Session of  
PARLIAMENT, Comencing  
on the 21<sup>st</sup>. of MAY 1700.  
And all the Honourable Mem-  
bers in Parliament Assembled.

MOST HONOURABLE,

**S**ome time ago, being by the Pro-  
vidence of GOD, Reduced to a  
low condition, like a Man that had  
fallen from a precipice, I began  
to look about, and to think by what  
means to Re-ascend; for that end stretch-  
ed my Invention to the utmost extent.  
I took a vew of every thing upon which  
I could fix mine eye, I examined the con-  
duct of all sorts of persons, both as to  
publick and private concerns, in order to  
find some footsteps by which to climb up,  
in

in my my survey of things, found severals that I thought might be Improven. And amongst many others, this project of making Nots to pass for currant money occured; as did likewise several others of no less moment, which I could have expanded on this occasion, were it not that too many projects at once, may rather obstruct than advance the proce-  
 cution of any; And also that this one may be sufficient at the time, if it take effect, which if it do not I shall henceforth be discouraged to attempt any thing of the like Nature.

After I had made several discoveries, as is said, New difficulties occured, as to the manner of giving them vent. The concealing matters of so great Importance I thought a Crime: On the other hand, fearing it was in vain for me to propose any thing of this kind, having had so bad success in my own Concerns none would rely on any Overture I could make concern-  
 ing the prosperity of others; I struggled long between these difficulties; However at last I resolv'd to put in some one of my projects

projects, and shew it to some who could advise me how to proceed therein; And accordingly made a short draught of this Note-Project, as that which was most likely to take effect, I shew'd it to some of the Honourable Members of Parliament. But the draught being short, and not so distinct, as what is here deduced, nor the Foundation on which it was proposed to be settled, so solid as what is now proposed, it was thought there might be several difficulties in it, wherefore I laid it aside at that time.

The next Effort I made, was an Essay upon the manner of Husbandry, in which I thought most People of this Kingdom Committed Considerable mistakes, tho this was not received with that Approbation, which I humbly conceive it deserveth, yet it found acceptance beyond my expectation, for it is not to be Imagined that upon an overly Glance, one can have the same Sentiments as another that has made it his business to consider it thoroughly.

Now (I hope in a good time,) I Resume

0071

my Project concerning the Notes. The Kingdom at present being drained of Money, by reason of the great quantities of it that has been given for Corn from Forraign parts these several years past, and likewise People seem now Inclined to Cultivat Trade and Manufactures more than formerly, which certainly makes a project of this nature more Necessar then at other tims; Wherefore in all Humility I present the following Sheets to Your Grace, Lordships and Honours; The first part of which Respects the Circulating of Notes may perhaps be some what dark at first view, yet after perusal and the serious thoughts of any person of Tolerable Capacity, I think it will be plain to a Demonstration. I have considered it over and over many tims, and according to what sence GOD has given me, I think nothing can be plainer, and doubt not in the least to Solve all manner of objections that can be made against it. As to what followes in the other two Chapters is plain at first view, and will not be difficult to determine what is fit to be done therein.

Some

Some years ago I Remember, there was an overture made to the Parliament, for the Streicking a vast number of Notes or Talies, but the manner of Circulating them was keep'd a secret, till the Author should have the promise of a Considerable Reward; tho it is but reasonable that a Man should be Rewarded for his good service; not only with Respect to the pains he is at. But likewise with Respect to the benefit others receive by his Good Offices: Yet I have made no such Preliminary overture, leaving that Inteirly to Your Wisdoms Discretion.

As when an Artificer has finished an Instrument of Musick, with all imaginabl exactness, it may suffer the bending or unbending of several Strings, before it can be fited to a particular Tune or Air. In like maner the following project. may perhaps receive some inconsiderable Amendments when it comes to be put in practice, which till then can not be observed. Yet I humbly Conceive there is no material part wanting to make it Compleat; However it be, my thoughts

of

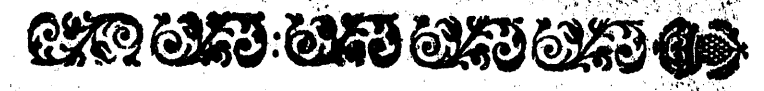
of it to be so, has induced me to lay it before Your Wisdoms, who after Considering of it thoroughly, can easily give your Judgment therein. That GOD may give you Wisdom, and grant a happie Issue to this Session of Parliament shall be the earnest Prayer of

Your Grace's, Lordships,  
and Honours,

Most Humble and Obedient  
Servant

Ja. Donaldson.

( I )



T H E

Undoubted ART of

# THRIVING

TO THRIVE and to PROS-  
PER, Being Generally  
taken for one and the same  
Thing, 'twill be needless  
to Enquire into the Etymology or Signi-  
fication of the Verb THRIVE; But  
seeing it may be taken in a threefold  
Sense, *Viz.* In Respect to the *Soul,*  
*Body,* and *Estate,* it's necessary to di-  
stinguish them, and to shew which of  
these I intend to Prosecute.

To make Provision for the Soul is  
undoubtedly the Duty as well as the  
interest of every One, And that where-  
in most People are too Remiss; But  
to give publick Directions therein, is

A that

that which I neither reckon my self called to, nor qualified for.

In matters of *Medicine* or *Physick*, I am not acquainted; And therefore shan't offer to meddle in things of that Nature.

It follows, That I must say something touching the Preservation or Increase of the Estate, or say nothing at all, and tho' in this also, I cannot pretend to much Knowledge, I would offer a few things, which I Humbly Conceive may be of Good Use, and perhaps a Foundation for some Good *Architeck*, to build a Magnificent Structure upon.

It cannot be supposed, that a Thing of this Nature can be so exact in the first Draught, as afterwards it may be brought to. It's therefore expected, the Discreet Reader will rather Correct, than Rigidly Censure any thing he may find not so directly to the Purpose.

Thriving being that which we are to

fall

fall about in good Earnest, I shall not detain the Reader with a tedious Introduction, but endeavour to deliver what I have to say, in the most concise and plain Manner I can, so that any Person of Ordinary Capacity may the more easily comprehend the same, my Design being rather to write Intelligibly than Elegantly.

'Twas observed in the Entry, that Thriving may be taken in a threefold-Sense, and that it was in Matters relating to the Estate, or how that one may provide Necessaries for his Comfortable Living in this World, that I undertook to prosecute.

When I speak of Ways and Means how one may preserve or increase his Estate; I hope it will not be incongruous to think, that at the same time he may be in a prosperous Condition also in both Soul and Body, there being no inconsistency but rather a Harmony amongst them all. For a Person moderately exercising himself in the Perform-

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*The Undoubted,*

ance of his lawful Employment, there by purchaseth things necessar for the Support of his *Body*: The *Body* being supplied with things necessar, and imployed in moderat Exercises, is kept in a good Temperature and healthful Condition. The *Body* being in good Condition, is in Capacity to perform Duty to *GOD* and Man with the greater Alacrity; and reciprocally when a Person with Integrity performs his duty, he may warrantably expect the Favour of *GOD* and Man, and a Blessing upon his Labour, which he is the better able to perform while his *Body* is in Health and Vigour: Whereas on the other hand, one that cannot provide for himself, is commonly despised of Men, depressed in his *Body*, and dejected in Mind, by all which he is much indisposed to perform Duty to *GOD* or Man.

But some perhaps may say, Commonly such as have great Possessions employ these Benefits to quite contrary

*ART of THRIVING.*

ry Uses, thereby strengthening themselves to be Paterns of Vice and Immorality, and do not only this way impare their own Health, but also proceed in a Course of Disobedience to *GOD*, and of injuring and oppressing their Neighbours.

This is often too true, as may easily be made appear, but it doth not in the least repeal my Proposition, the misapplying of Benefits derogateth nothing from their Worth.

That every Man should imploy himself not only for the advancing of his own Interest, but likewise that he may propogate the Wellfare of others, will, I suppose, be sooner granted than practised; But that we may the better conceive how every one may assist another, and contribute to the benefite of all, the severall Professions, Callings, and Corporations of Men in a Kingdom State or Republick, may be compared to the severall Members of a Mans *Body*, the King or Supreme Governour resembling

resembling the Head, by which the whole Body is Governed, These in Military Office may be compared to the Arms by which the Body is defended. Cities or Citizens may be compared to the Heart or Trunck of the Body, to which Retreat is made in time of danger, and Supplies brought from one extraordinary Emergencies. Mechanicks or Trades-Men may be called the Hands with which Labour is performed; And the Husband-man doth resemble the Leggs which supports the whole Structure. Money may be called the Blood which circulates thro' all the Veins of the Body, and conveys Life and Vigor to every part.

I might proceed to shew in what respects Persons of other Professions and Employments do resemble other Members of the Body, but my design being to shew that every one ought to be Subserviant to another, and not to enquire what Anology is betwixt the Members of a Man's Body and the  
Members

Members of a Common-Wealth, I think it needless to follow the similitude any further.

To give particular Directions how every one ought to Act in his particular Vocation or Profession, so as he may not only support himself, but also be Aiding and Assisting to others, will readily be acknowledged to be a hard Task, and that which I cannot undertake, yet with Submission I would offer a few things to be considered, which I hope may be of good use unto all.

Man's Calling in General (besides his chief Concern) being to provide Things necessary for the support of his Body, that requiring a daily Subsistence, and the Things needed for that use, or at least for the more comfortable Support thereof, being many and various, every one cannot acquire sufficient Knowledge in all the Arts Sciences and Employments that are necessary for the providing himself with every thing he wants.

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It's therefore necessary, That some be employed one way, and some another, So that each may attain to some Competent Degree of Knowledge of, and Dexterity in the Vocation or employment he Professes, So that every One may be Useful and Assisting to another, And by a mutual Good Correspondence with one another, all may live Comfortably together.

Man being thus destin'd to Labour for his Food and Raiment, and that by a special Command of the Supream Law Giver, it is not indifferent for him to Labour or be Idle, even tho' his Circumstance may allow of the Latter.

How much time Men ought to Labour each day is not positively prescribed (tho the number of days to wit six of seven is, and, by the By, those who enjoin Anniversary days would do well to consider by what Authority they do it) nor can we think all are required to labour alike much,

much, it being very reasonable to think that those whom GOD hath Blessed with Plenty, may Warrantably enjoy his Benefits, and are not called to such Violent Exercises, as those whose Pinching Necessities oblige them to Labour hard, to Earn Bread to their Teeth; Yet it's both Necessary and convenient, that every one follow some Honest Vocation, and I think any Man diligently plying himself to Labour seven or Eight Hours a Day, may acquire as much as is necessary for his Subsistence; And others in the hardest Circumstances need not labour above ten hours, which is no hard Matter; the remaining 14 hours being sufficient to Refresh themselves by Sleep and otherways.

But as I have formerly observed, that the several Professions and Incorporations of Men in a Commonwealth, do resemble the several Members of a Man's Body, each having its proper Use and Imployment assigned

B it,

*The Undoubted*

it, every one aiding and assisting each other; And besides there is more required for the propagating of a mutual Assistance amongst the Members of a Common-Wealth, then that one Man make or prepare things that may be useful to others, seeing he cannot prepare all Things necessary for himself, there must be an Exchanging or Bartering of Commodities, which cannot be well done without some kind of *Tales* that may pass current in all *Bargains* at a certain value; So that the *Possessors* thereof can have *whatsoever they want* upon the same, it being very hard, if not impossible for every One on all Occasions, to get the *Product* of his *Labour* Bartered for the very things he stands in need of.

The *Tales* most in Use in all the *Trading World* are of *Gold, Silver, Brass* and *Tin*, being appointed to pass at such and such *Rates*, as the several *Kings* and *Princes* of each *Kingdom* and *State* think fit to value them at.

Ye

*ART of THRIVING.* 11

Ye may Remember I compared *Money* in a *Kingdom* or *Common-Wealth*, to the *Blood* that *Circulats thro' the Veins* and *Arteries* of the *Body*, and communicats *Life* and *vigor* to *Every Part*, without which the *Members* would become *Dead* and *Uncapable* to assist or comfort one another.

Seing *Metalling Money* is of so great Use, tho' of little *intrinick Value*, it being neither fit for *Food* nor *Raiment*, the chief *Necessaries* of *Man's Life*, tho' it may serve for *Vessels* or other necessary Uses; Yet *Iron* for many Uses is found much *preferable to Gold*, it being only the *Scarcity* or *Rarity* of that *Mettle* that makes it in so great Esteem: However it be, it's plain, that the Use of *Gold* and *Silver money* is very convenient all the *Trading-World* over, yea partly amongst *Barbarous* and *Savage People*; And by *Experience*, we see the *Possessors* of it can command any thing the *Place* affords at their *Pleasure*.

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If therefore it can be made appear, that any thing besides Gold and Silver Money may be made Use of in all Transactions and Barganings. with as great Ease and Security as *Gold* or *Silver* can be, then shall the following *Project* be found both Profitable and Convenient.

That something besides *Gold* or *Silver Coin* may be made Use of in Traffick and Merchandizing, that doth Answer all the Ends and Uses of it, I shall by and by make appear.

And that I may immediarly come to the *Proof* I think that I may refer it to the *Judgement* of all that are acquainted with the manner of the *Circulating* of *Bank Notes*, that something besides *Gold* or *Silver Money* may serve in Exchange of Goods, or be made Use of in Commerce and Traffick.

If I shall yet make it further appear, That such Notes may be struck or made Current, without any other Fond of Credit than the publick Faith of the Nation,

Nation, I hope I have performed my Undertaking.

The Publick Faith, perhaps by some may be thought of no good Security; But if such Gentlemen will have *Patience* to hear me to *Amen*, I shall make it evident that the same shall be a sufficient Security, wherein there can be no manner of Danger.

But before I proceed to the Author or Foundation of this Security, I shall first shew in what manner those Notes may be Circulated without any Danger of Fraud, or Possibility of Forgery or Vitiation, which in my Opinion is the only point that can make this *Project* Practicable.

The Notes to be made Use of must be struck and cut out of Books, much after the Fashion of those given out by the Bank, but with this Difference, that whereas the Bank Notes have the Value inserted in the Body, and on the Margine which are liable to Vitiation, it were fit the Value of thir  
Notes

14 *The Undoubted,*  
Notes be also at large in Letters upon the Seal; So if there should be a Viti- ation presumed by Razing out a *Word* in the Body and Margine of the Note, and putting another in place thereof, it will not be possible to get that raz- ed out off the Seal, and another put in its Room.

But besides all this it will be neces- sary, that the Secretary or Clerk of the Office, after having Registred each Note in a Distinct Post by it self, give out with each Note, a Paper wherein he must write to the Effect, as fol- lows, *Viz.*

*This inclosed Note Number first, Vol. first, is delivered to R. P. of G. at Edinburgh this 10th Day of June, 1700. By me A. B. Clerk to the Exchequer Note Office.*

Then when the Person to whom the Note is delivered, has Occasion to give it to any other, he must in like manner write,

At G. the      day of      Years,  
delivered

ART of THRIVING. 15  
*delivered this inclosed Note of Five Pound to S. C. of B. by me R. P.*

And sofurth, every Person to whose hands the same shall come must Trans- mit it in like manner; And if the Pa- per shall happen to be filled up by these Indorsements, before the time of Chequing the said Note, and delivery of a new Paper by the Clerk of the Office be accomplished, he to whose hand the same shall come last, must begin a new Paper, to the Effect fol- lowing.

*I J. B. of K. having received the in- closed Note Number first, Volumn first, Value Five Pound, and the Paper in which it was inclosed being filled up by In- dorsments, is retained in my Custody, and shall be produced, if there be Occasion or the same, by me J. B.*

And every one to whose hands the said Note shall come, must Transmit it to another, as in the first Paper; and at the end of the Year, or short time before the Year expire, *viz: Two Weeks*

Weeks for all Residing within fifty Miles of *Edinburgh*, and others at a greater distance so much sooner, as may be convenient to have Notice given to the General Office, before the Year be at an end, must give in Accounts of what Notes are in their Custody, to one or other of the Offices appointed for receiving the same in all considerable Burghs of the Kingdom, and the Persons appointed for receiving such Accounts, must send Lists of the same to the General Office, which the Clerk must compare with the Books; And finding none amissing of that Days date, nor two of one Number, nor any of another Number than what ought to come in on such a day, they may safely Transmit new Papers back to the several Offices from whence the Lists were sent, bearing to the Effect, as follows,

*That whereas I have received Advice from A. B. that the Note Number first, Volum first, has been Transmitted in due from*

*Form, and was in the Custody of C. D. upon the day of, and having compared the same with the Register, finds that no other Person pretends to have a Note of that Number and value in his Custody. This is therefore to satisfy all concerned, that the said Note may pass current as formerly.*

This Paper being sent back to the Keeper of the Office, from whence the General Office had Intelligence, the person in whose Custody the Note is at the time, shewing to the Keeper of this particular Office, that the same has been duely Transmitted to him, the same may pass for a Year longer, as at the first. Thus every Year once, must the Notes be Chequed, as is shewed above.

SECTION II.

*Auent the Security, Safety, and Ease of circulating of Notes.*

**S**ome perhaps may form many difficulties in the Prosecution of this project

project, and in order to their satisfactions, I shall solve all the Material objection which I conceive any can suggest against it.

If it be said, that it will be an unaccountable trouble to Indors each particular Note every time the same shall be Transmitted from one hand to another; I Answer

That considering the vast Benefit that will accress to the Nation by the use of them, a little pains may be the more Tolerable. But furrher if it be considered, that these Notes may contain in value five pounds Starl: at least Reconing great and small promiscuously, it will be found, that they may be sooner Transmitted by Indorcements than one can well tell over as much Money, especially when it is in different Species, as most of our Money is.

If it be said, that it will be a great trouble to give in Accounts frequently to the Offices throughout the Kingdom,

dom, and to receive back new Papers from the General Office as is above Narated; I say

The Difficulty here is not so great as at first view some may take it to be, for this is not needfull but once in the year, that is to say some short time before the date of the Paper, wherein the Note is inclos'd be a year compleat, as was above shown; And 'tis only he to whose hands the Note comes about that time, that is to be at that trouble.

If it be said tho the time of Chequing each Note be only once in the year, yet some Notes coming out at all times of rhe year, and that they are to be Chequ'd on the same day of the year they come our on, it will occasion a constant trouble, for some of all Dates may frequently come to hand; I Answer.

If it be found Convenient, that a Vast Number of Notes shall be struck, 'twill be necessary that some of them

be given out at all times of the Year, because the Chequing of them will take a considerable time, but if there be not a very considerable Number necessary, one Moneth or two will serve to give them all out in, each year; As for Example the Months of *May* and *October*, and in that case none will be put to this Trouble, but at these Terms of the Year.

If it be asked why these Notes should be only Chequed once a Year, and why I would have the Clerks of the General Office to do it on the very Day on which they were given out.

The reason is, that if any Cheat shall happen, that it may immediatly be discovered; As for Example, I suppose Notes numbered from 500 to 700, should be given out on the 4th Day of *May*, all those to whose hands the Notes of that Days date shall happen to come in the Month of *April* next Year, must give notice thereof

to the severall Offices throughout the Kingdom, appointed for receiving such Accounts, so that the same may be notified to the General Office, before the 4th day of *May*: and the Clerk marking down in whose hands these severall Notes are in their proper Posts, which must be Rank'd in Order as those in the first Book, where these Notes are marked down at giving out: if the Account of two Notes of one Number, or the Account of any Note of that Days date, that is not of the Number between 500 and 700 shall happen to come to Hand, it can be easily discovered, and notice returned to the Office from whence he had the Account, to enquire anent it, and by the *Indorments* the same may be traced to the *Author* of the *Forgery* or *Vitiation*, if any shall happen to be so impudent, as to attempt the same, whereas if these Accounts came not all in on one Day, it could not be so well discovered, if any *Vitiation*

*The Undoubted*

iation should be, and till they were beyond doubt, notice could not be sent back to permit the Circulation of the Notes, as formerly.

If it be said, that here there is a Supposition of a *Forgery* or *Vitiation*, and if such a Thing may happen to be, how is any Person Secure, 'Tis Replied,

Tho there be such a Thing suppos'd, yet it is next to impossible, that any such Thing can be, for first there is all the Security in the Note it self, which the Bank Notes have, and besides, the value of the Note may be put at large on the Seal, as was formerly mentioned, which the *Bank Notes* want: 'Tis true the Managers of the *Bank* are now about making Notes of diverse Values in Different Characters, and also the Paper on which they are struck with this Moto, *The Bank of SCOTLAND*, made in the Paper it self, and if this be thought Necessary, the like may be made in  
thir

*ART of THRIVING.* 23

thir Notes likewise ; But that on which I reckon the greatest Security of all depends, is the Indorsement, as above.

My Reasons for it are. Let all the Art of Man be imployed in making Notes of what Character they will, and with as many Subscriptions and Seals as possible, yet the same may be imitated ; it being as easy for an Engraver to cut the exact Copy of 20 several Subscriptions and Seals as to Engrave the Note it self: Tho' perhaps it might be difficult to get People in this place who would engrave Plates, cut Seals, or make Paper, whereon Notes may be struck like those given out by the Office, because it were hard to get the same perform'd without being Discovered ; yet how easie were it for any Rogue to go Abroad, or Strangers to come from foreign Parts ( where they could have all these Things done exactly) with Counterfit Notes, if there were not something



24 *The Undoubted*  
 thing else Required than a simple  
 Production of Notes, bearing the  
 same *Form* and *Figure* with those  
 given out by the Office ; 'Tis  
 true the Office by Cutting their  
 Notes out of a Book, might that way  
 Cheque them as not to receive any  
 forged Note whatever ; but what se-  
 curity is this to People that are some  
 Hundreds of Miles from the Office, and  
 the Party from whom they had them  
 gone off before any such Trial can be  
 had. Therefore it is absolutely ne-  
 cessary for the secure Circulating of the  
 said Notes, that the same be Indorsed  
 from hand to hand, as is shewed a-  
 bove.

If it be asked, may not Rogues  
 that can Forge Notes as is above sup-  
 posed, as well Forge Indorsements?  
 I Answer.

No, My Reason for it is this, either  
 he is a Man of Stock and Reputation  
 or not, if he be a Man of Stock and  
 Reputation,

*ART of THRIVING.*

Reputation ; It is not to be supposed  
 that he will attempt so difficult a  
 Work, where the hazard is so great,  
 for considering that he must give it un-  
 der his Hand, that he had the Note  
 duly Transmitted to him ; at the end  
 of the Year when this Note comes  
 to the Test, it cannot but be discover-  
 ed, and Undoubtedly he will be call'd  
 in Question for the same ; what his  
 Danger may be in that case the Parlia-  
 ment can best determine : But if he  
 be a Man of no Stock or Credit, than he  
 can have no Prospect, so much as to  
 get one Note fairly off his Hand, for  
 any that are acquaint with him, being  
 Jealous of the Deceit, have no more  
 to do but to enquire at the Person who  
 is said to be the last Indorser, whe-  
 ther he has Transmitted such a Note  
 to him, in whose Custody the said  
 Note is, which if he deny, as surely  
 he will, if it be not so, then he is  
 found out and brought to Condign  
 Punishment.

D

If

If it be said there can be no Traffick with, or payments made by these Notes to Strangers, because they cannot have Recourse to the Persons who has Transmitted these Notes unto their Hands, and consequently may be imposed on by some that may Forge Notes and Feign Indorsements. To this 'tis Answered.

If Merchants or others have Occasion to go to a Place to buy Goods with such Notes, or make Payments where they are not acquainted, it will be necessary to have Letters of Recommendation from some Persons of Credit acquaint in the Place, where the payment is to be made.

If it be said, that such as intend to Forge the said Notes, may also Forge Letters of Recommendation.

I think it may be easier for such Persons to Forge Precepts and Letters of Recommendations, which as the case stands, might procure Money from the Persons on whom the Bills are

are drawn, if Men may be suppos'd to be so simple as to accept of sham Recommendations.

If it be said, 'Twill be a great dale of Trouble to obtain Letters of Recommendation so frequently. It is Answered.

This will not be necessary but upon Extraordinary Occasions, it not being needfull amongst Persons well known to one another, or living upon the Spot together, for in that case where there is the least Jealousie, by Enquiring at the last Indorser, the Cheat may be immediatly discovered and I do'nt think any man will be at so great pains as 'twil cost him to Forge the said Notes, when undoubtly he must be discovered before he can get one Note off his hand, unless he deal with persons supinly negligent; And such as have Occasion to make payments in places at any considerable Distance, use frequently to do it by Bills, it not being safe to carry Money,

28 *The Undoubted,*

by reason of Robbers and other Accidents; And in that case there is no pains required in procuring such Bills, than will be needed in obtaining Recommendations besides the Expence of Exchange on the said Bills. And in this Respect these Notes are preferable to Gold or Silver Money, for not only may payments be made by them in the farthest places of the Kingdom without any Loss by Exchange, but also they may be Transmitted from one place to another without Danger or Robbery, being of no use to any but to such as have them by Indorsements: And moreover when any of them happens to be lost by accident, upon notice given to the General Office, with a particular Account of their Number and Value, the same may be renewed to the Owner, provided that at the time of Chequing no other Person pretend to have any of the same Number and Value, Or, if a Person were going to bestow Money

10

*ART of THRIVING,* 29

in a Fair, in small Parcels among Strangers, 'twill be no hard Matter to get his Notes changed to Gold or Silver Money.

But if it be objected, That perhaps People may have Notes of the same Value regularly Transmitted to them, That is to say, true Notes, which by some Accident, such as death of the Owner, or otherwise may be detained, and Notice not timely given for the Chequing thereof, it was hard to give out Certificats to other People, whereby they might pass forged Notes. To this I answer,

When any Person shall inform the General Office, that they have lost such and such Notes, the same is to be marked down by the Clerk; and if at the time of Chequing no other Person pretend to have the same, it is probable that their Information is true. But to prevent Deceit in this Matter, let the Person who pretends to have  
lost

30 *The Undoubted*  
 lost the said Notes, give sufficient Caution to be accountable, in case any other Person shall produce the true Note ( which he pretends to have lost ) orderly Transmitted to him.

If it be asked what poor People that cannot write shall do anent the Transmitting of the said Notes.

It will be necessary for them to have a Person or two present when they receive any of the said Notes, that may Attest under their Hands, that they saw the same fairly Transmitted to the foresaid Party; and this I think may be sufficient to satisfy him who shall next receive the same: Or when any of these Notes is offered in payment to a Person that cannot write, if he be due the like or greater value to any other Person he may order the same to be Indorsed in the Persons Name to whom he is owing the Money.

If it be asked what People shall do when the Notes become old and torne.

Let

*ART of THRIVING.*

31

Let them present the same at the Office nearest the place of his Residence, appointed for receiving such Accounts, and let the Keeper of that Office send Advice to the General Office to have the same renewed, who must send a new One of the same number and value and take up that which is torn, which the Managers of the Office must see cancell'd.

S E C T: III.

*Shewing the Basse on which this Fond of Credit may be Established, The Number and value of the Notes required, and the Expence of Management.*

SOME have proposed raising a Fond of Credit by making a certain Number of Notes, and that it be lodged in the Hands of the *Royal Burrows*, others upon Security of all Lands in the Kingdom; The latter I do not understand and

and shall as little Inquire into, but that which to me seems the most preferable of any that has been hitherto propos'd is. That, by the Authority of the Parliament, a certain Number of Commissioners be appointed for the Management of a certain Number of Notes to be struck, and Circulated in manner as above express, and that the whole Value of the said Notes be reserved for a National Stock and applyed only in *National Concerns*, or otherwise as the Parliament shall think fit.

In that project for raising a Fond of Credit upon Security of all Lands in the Kingdom, it has been propos'd that *Tallees* shall be made in the Value of 100 years Purchase of the whole foresaid Lands.

To what Use such a Vast Number can be employ'd, is more than I can Comprehend; for as 'twas formerly observ'd, the Use and End of Money is only to be given a pledge to the party

party of whom one is to purchase any thing he wants; And what occasion every Gentleman, and Heritor in the Country can have for six-times the value of his Lands in ready Money, is more than I understand.

'Tis true, if of one Gentleman, two, three, or a dozen of them, had each six-times the value of his Lands in ready Money, perhaps thy could find Use for it, to lend to such of their Neighbours as had Occasion for it; But if every one had so much to lend and none need to borrow, I leave it to the Author of that project, to direct them how to imploy it, for my own share I see not what occasion any Gentleman or Heritor that has a Land Estate has need for above a year, or half a years Rent lying by him in ready Money; And if Merchants or others that make a Trade of Buying & Selling, or has their Stocks in Moveables, have one third or fourth part of their Stocks by them in ready Money,

34 *The Undoubted*  
it is fully sufficient to carry on a Trade.

I do not mean, that a Merchant can never have occasion for more Money than the third or fourth part of his Stock, but if every one be so well provided, he may easily borrow what he wants on exorordinary Occasions.

Now if so much Money can be provided as to supply every one with the quantities abovementioned, there will be no occasion to murmur for the want of Money, or any good design frustrated upon that Account.

That such a quantity, or at least as much as shall be found convenient may be easily raised by the foresaid Notes ( I Suppose ) will be readily believed.

And to satisfie such as may make any Difficulties touching the Circulating the said Notes, I shall make it appear, that the said Notes shall in the space of 25 years be totally cancell'd, and yet the whole value of them still remain intire. I

*ART of THRWING.* 35

I cannot particularly condescend on the number of the Notes or the quantity of the Stock this way to be raised, for that must be according as People shall take them out upon their Bands bearing Annualrent, for it is not to be suppos'd that these Notes are to be given People gratis, neither will it be necessary that they should be all strucken at one time, but from time to time as there shall be occasion, and at the end of 2 or 3 years, or as soon as there shall be abundance of them dispersed Abroad, so that People's Hands are thereby sufficiently filled for the carrying on of Trade, no more Notes are to be struck, but on the contrary 4 per Cent, or one 25th part of the whole Notes are to be taken up and Cancell'd each year, so at the end of 25 years none of them will be remaining, and yet their whole value will be intire.

The Annualrent of the Money lent out will be sufficient to defray all expence  
E 2

36 *The Undoubted,*  
 Expence of Management, and take up  
 4 per Cent of the whole Notes yearly,  
 as doth appear by the following Cal-  
 culation, *Viz.*

I suppose one Million of *Ster*; Money  
 may at least be struck in Notes. The  
 Interest of which at 6 per Cent is Sixty  
 Thousand *Lib*: Sterling. Forty Thou-  
 sand Pounds of this must be given e-  
 very year for the Notes that are Can-  
 cell'd, and the other twenty Thousand  
 is more than sufficient to pay Triple  
 the Charge or Expences of Manage-  
 ment.

Seven or 8 *Commissioners* I Judge may  
 be abundance for Directors or Chief  
 Managers, who may take Security  
 from such as take out these Notes u-  
 pon Loan, and when any Person in  
 places at a distance would borrow,  
 provided none of the Managers be ac-  
 quainted with his Circumstances, it  
 will be fit that they bring Certificats  
 from the Magistrates of *Burrows*, Com-  
 missioners of Supply, or some other  
 Persons

*ART of THRIVING,* 37  
 persons of Credit in the Place, so that  
 the Managers may on all Occasions be  
 ready to Accomodat the Lieges upon  
 reasonable Security; and once every  
 Year, or at such other times as the  
 Parliament shall appoint, produce  
 their Journals unto such Auditors as  
 the Parliament shall think fit to Nomi-  
 nat for Revising their Accounts, and  
 Examining the whole Course of their  
 Management.

That such persons may be provided  
 with reasonadle Salaries for their con-  
 stant Attendance and Diligence, let two  
 Hundred *Lib. Sterling* be allowed to  
 each of them a Year, the Governour  
 or President the double, the Secretary  
 two Hundred *Pounds* likewise, This  
 altogether will not exceed two Thou-  
 sand *Pound's Sterling*.

It was formerly observed, That it  
 would be a great Ease to the Lieges to  
 have the time of Chequing of the  
 abovementioned Notes at two Terms  
 in the Year; and that the same may  
 be

38 *The Undoubted,*  
 be effectuated, 'twil require the greater  
 Number of Clerks for marking down  
 and Chequing the said Notes at the  
 Respective Terms of Chequing; And I  
 Judge fourty imployed a Moneth or  
 six Wheels about the Terms of *Whit-*  
*sunday* and *Martinmas* Yearly, will be  
 sufficient to Cheque the whole Notes,  
 tho' they be upwards of a Million  
*Pounds Sterling* in Value; And that  
 half a Crown *per Day*, will be suffici-  
 ent allowance for to each of them.

Fourty Men three Months at half a  
 Crown *per day* will require 360  
 Pounds.

Besides these, six or eight Clerks  
 would constantly attend the Office for  
 giving out and Registring Notes, mark-  
 ing down the Informations of such as  
 loose their Notes, and dong every  
 thing else requisite, 30 or 40 Pounds a  
 peice yearly may be sufficient for their  
 Attendants, which will not exceed  
 250 Pound.

These that attend the Offices through-  
 out

*ART of THRIVING.* 39  
 throughout the Kingdom must next  
 be provided for; their number I think  
 needs not exceed four or five score be-  
 ing fixed at convenient places; Their  
 pains and Labour not being equal, by  
 Reason some will be in places of great-  
 er Repair than others, it's but just that  
 their Sellaries be proportioned to  
 their pains, and the twelve Weeks in  
 which the Notes are Chequed being  
 only the time in which their Business  
 is greatest; Let 20 sh: *St: per Week* be  
 allowed to each of them promiscuous-  
 ly ( because it were both needless and  
 tedious to make a particular Calcula-  
 tion ) during the said twelve Weeks;  
 For the rest of the year they will have  
 nothing to do but to give notice to the  
 General Office of any Note that is  
 lost in their Respective Bounds, or for  
 the Exchange of worn or torn Notes;  
 Therefore very small Allowance may  
 be sufficient for all this pains.

Now suppose them to be 100 Com-  
 pleat, 1200 will pay their whole Sal-  
 crys



40 *The Undoubted*  
lerys for the 12 Weeks in which they are chiefly imployed, and grant they have 200 or 300 L, allowed amongst them all for their other Service, this will not exceed in all 1500.

The next Expence to be considered is the Postage of Letters to and again, and if a Hundreth *Pounds Sterling* or two be allowed for this. I think the Postmaster will be at no loss.

But because some of these Offices being Erected someperhaps a dozen or twenty Miles from any Post-Office, or off the Post Rod, it will be neceslar that one be sent express withAccounts from such particular Offices to some Post Office, and this Expence also must come off the Publick, and that we may Guess what this may amount to.

I suppose 20 or 30 of these Offices lie 20 Miles off any Post way; being only at the Terms of Chequing, that there will be Occasion for imploying such By-Posts, neither will they need  
to

*ART of THRIVING.* 41

to be imployed above once a Week. Say 30 Fellows be sent with Expresses 20 Miles for 3 Months once a Week, or because some of the Notes may be sooner or latter given notice of, grant they are thus imployed 4 Months in the Year, and that each of these Foot Posts have 20 Miles to go with his Letters, Whereas some of them will nothave above six. Allow also each of them half a Crown for his pains each time he goes out and comes back with his Packet, the whole Money to defray this Expences, will not exceed 50 or 60 *Lib: Sterl:* but allow it to be 100.

Every thing being thus Reckoned at large, which on occasion may be Retrenched one Third at least, the whole Expence of Management exceeds not 4410 *Lib:*

The Interest of a Million at six *per Cent.* amounts to 20000 *Lib,* over and above the 40000 *Lib:* which is to be given out Yearly for the Notes  
F that

42 *The Character,*  
that are to be cancell'd

Here is no less than 15590 *Lib.* of Annual Excessions, beside what defrays the Charge of Management, and taking up of the foresaid Notes, and yet the whole Capital Stock Remains entire.

This 15590 *L.* may be applyed for the publick Concerns of the Nation, the whole time the Notes are Circulating, and at the end of 25 years, when the whole Notes are Retired, the whole 60000 *L.* will be a Perpetual Annual Fund to be applyed for the Use of the Publick.

Before I close, I shall Answer two Objections or Scruples which some may have anent the Prosecution of this Project.

The first I suppose will be by such as have considerable Sums lent upon Interest, lest the party in whose Hands it is shall borrow the like Value of Notes, and make payment to them with the same.

To

*ART of THRIVING.* 43

To this I say, this ought to be no manner of Scruple, For a Law being Estbalished, ordaining the said Notes to pass in all payment whatever, and a Method laid down, rendering the persons in whose possession they are fully as secure as if they had the like value in Gold or Silver Money; (Yea in some Cases better as has been already shown) they can be in no worse Circumstances to have their Money paid in Notes then in Gold, unless they say by this project, Money will become more plenty than now it is, and therefore they would find it more difficult to get their Money Secured in good Hands.

This Argument I Judge to be much of the same Nature, with that which a certain Person propon'd to the Council of a certain City, wherein an Epidemick Distemper raged, when some Encouragement was proposed to be given to an Eminent *Physician* that he might come and Reside with them.

F 2

The

The honest Gentleman proudly moved, that the Council would consider, that whereas formerly there was but one Man in that Town, which made Coffins for Dead People, and that of late another had set up; If they should give Encouragement to this *Physician*, and his Medicines prove effectual, it might much prejudice the Trade of these Coffin-makers.

Perhaps some may say, what if a Revolution should happen? what shall become of all those who have such Notes in their Custody? For we Remember during the Wars, about 50 years ago, considerable Summs were borrowed upon the Publick Faith, which few had the good Fortune to get Repaid.

I am almost ashamed to Form such an Objection, it being so far from the purpose, but that I have heard something of this Nature has been already Objected.

In the first place I say, let all honest  
Men

Men pray that no such Revolution may ever happen, and also thank GOD, Matters are so Established, that we have little or no Ground to fear it. Howbeit, seeing all things Earthly are Subject to Mutation and Accidents. I should think it a very ill Founded Project, if even an Accident of that kind could Overturn it,

Therefore, I must tell any that makes such a Suggestion, that in my Judgement there is such a Vast Difference in the Comparison, that I may Warrantably say there is no Paralel.

For in the case instanced, the Money was lent for the most part by such as were Reputed no great Friends to the Government afterward Established. That Money was imploied to such Ends as the Government after Established did not approve. That Money then advanced was spent and gone, and would have been a Sensible loss to the Nation to have made it up; in all which Respects,  
the

46 *The Undoubted*  
the Project here proposed is Diame-  
terically opposit.

**I** have insisted on the two former  
*Sections*, beyond what I thought  
to have done, but because every  
one will not so easily conceive it.  
I thought I could not bestow too much  
Pains in holding forth a Matter of so  
much Consequence, and that I may  
make it plain to the meanest Capacity,  
do not think it impertinent to resume  
the whole Project in a plain Demon-  
stration, *Viz.*

S E C T: IV.

*An Example of the whole Project of Cir-  
culating Notes.*

**T**HE Clerks of the Office having  
made their Books with a di-  
stinct

*ART of THRIVING.* 47  
stinct Post for each Note Number-  
ed as the Notes themselves, begins  
to write, as follows.

*Volem 1.*

————— *Note 1* —————

*Is delivered to Andrew Wright Car-  
penter in Lieth, this 10 of Oct. 1700*

————— *Note 2* —————

*Is delivered to John Smith, Hamar-  
man in Canogate, this 10 of Oct. 1700*

————— *Note 3* —————

*Is Delivered to Mathew Long of litle  
Town, this 10 of Oct. 1700.*

————— *Note 4* —————

*Dito*

————— *Note 5* —————

*Dito*

————— *Note 6* —————

*Dito*

*The Undoubted,  
Dito*

*Note 7*

*Dito*

The Clerk with each of these Notes must give a paper bearing to whom it was delivered, as for Example-

The Inclosed Note Number 7th. Volum first, Value five Pounds is delivered to *William Long of Littleton,* this 10th of October 1700, by me

*Henry Green Clerk of the  
National Stock-Office.*

*Edinburgh November 2d: 1700  
Delivered this inclosed Note Number  
seventh Volum first. Value five L. to  
William Trader Merchant in Edinburgh  
by me, John Long.*

*Edinburgh November 15 1700 de-  
livered this inclosed Note Number seventh  
Volum first, value five L. to Michael  
Good-Ale Brewer in Edinburgh by me  
William Trader.*

*Edinburgh February 2d. 1700 De-  
livered*

*ART of THRIVING. 49*

*livered this inclosed Note Number seven-  
th volum first, value five L. to John  
Gentleman of Braeside in Aberdeen  
Shire by me*

*Michael Good-Ale.*

*Aberdeen March, 25 1701 deliver-  
ed this inclosed Note, Number seventh,  
Volum first, value five L. to George  
Cook Vintner in Aberdeen, by me*

*John Gentle-man.*

*Aberdeen, May 10th 1701, Deli-  
vered this inclosed Note, Numb: seventh,  
Volum first, value five L. to George  
Dier, Litster in Aberdeen, By me*

*George Cock,*

*Aberdeen, June 15th. 1701, Deli-  
vered this inclosed Note, Numb. seventh,  
Volum first, value five L. to Jean Knit-  
sicker, Stocken-Worker in Aberdeen,  
in Presence of John Wast and Thomas  
Thrumb\*, Weavers there, By me*

*George Dier.*

*G*

*Aberdeen*

50 *The Undoubted*

Aberdeen, June 16th, 1701, Delivered by Jean Knitsicker this inclosed Note Numb: seventh, Volum 1st, value five L. to Andrew Fairdealer, Merchant in Aberdeen, before us Witnesses,

John Wast,  
Thomas Thrumb.

Edinburgh, August 3d 1701, Delivered this inclosed Note, Numb: Seventh, Volum first, value five L. to John Barganer Merchant in Edinburgh,  
By me Andrew Fairdealer,

I suppose by this time the paper may be filled up with Indorsements, and the Man in whose custody it now is, begins another paper, as followeth, *Viz.*

I John Barganer Merchant in Edinburgh, having received the Inclosed Note, Numb. seventh, Volum first, value five L. given out of the General Office the 10th of October 1700, and the Papers in which it was inclosed, being filled up with Indorsements, is retained in my Custody, and shall be produced if there

*ART of THRIVING.* 51

there be Occasion for the same; And in the mean time the Note it self bereinclosed is delivered to Thomas Shepherd of Green-bracs, in the Shire of Dumfreis, By me John Barganer.

The time of Chequing the said Note now approaching, as it may be perceived by taking notice what time it came out of the Office: Notice is thereof given to the Office at Dumfreis appointed for receiving such Accounts, and the Keeper of the said Office, sends in a List to the General Office, shewing in whose Hands such and such Notes are to be Chequed that day; among which he notifies that the foresaid Note Numb: 7. Volum 1st. value five L. is in the Custody of William Shepherd.

The Clerk having viewed all the Lists of Notes of that Days date, and finding Numb: 7. Vol: 1. value 5 L. to be in custody of William Shepherd, he takes his Book with blank Posts,

G 2      Numbered

52. *The Undoubted*  
Numbered as that wherein the Notes were marked down at giving out, and in the seventh Post marks down.

*The Note Numb: 7. Vol. 1. is at present in the custody of William Shepherd of Greenbraes.*

Then he takes a Paper as at the first, and therein Writs, as follows.

Edinburgh, Oct: 10th, 1701, *Where as I have received Advice from A. B. that the Note Numb: seventh, Volum first, value five L. has been Transmitted in due Form, and was in Custody of William Shepherd of Greenbraes, upon the 25th of September last. And having compared the same with the Register, finding that no other Person pretends to have a Note of that Number, Volum, and Value in his Custody. This is therefore to satisfy all concerned, that the said Note may pass Current, as formerly.*

This Paper is sent back to the Keeper of the Office at Dumfreis, and if it hapen that the forementioned person has

*ART of THRIVING.* 53

has Occasion to deliver the Note to any other Person between the time of his giving Notice that it was in his Custody, and the time of receiving of this new Paper, he must transmit it, bearing that he has given Notice thereof to the Office, and the Person in whose Custody the Note shall hapen to be at the time when this Paper comes to Dumfreis may call for it, and when he has Occasion to deliver the Note to any other Body, make Use of this new Paper in Transmitting of it from Hand to Hand as in the first Paper, and when the said Paper is filled up with *Indorsements*, begin one of new as was formerly Described, and next Year notice must be given in whose Custody the said Note is at the time of Chequing, which must still be the self same Day on which it was first given out, or at least on that Day which the Paper given out with it bears it is be Chequed on, and this Method must be follow-

so

54 *The Undoubted*  
so long as the Notes are in Circulating, which will not be above 25 Years, if one 25th part of them be taken up Yearly, as is proposed.

Or if at any time before all the Notes shall be Cancelled, if the Parliament find it necessary that some Money be advanced on any National Concern, they may Suspend the Cancelling of any Notes for a Year, less or more as they shall think fit, and appoint the Money which should have been given for taking up of the Notes for that time, to such Uses as shall see meet.

CHAP.

ART of THRIVING. 55

CHAP. II.

SHeweth how the Notes proposed in the former Chapter, may be disposed of, and how the Honour, Credit, and Wealth of the Nation, many several other wayes be advanced.

SECTION I.

*How the Notes proposed in the Preceding Chapter may be disposed of in part.*

THE SCOTS *Indian and African* Company hath been the Subject of much Discourse in the World for some time past, that it may be a profitable Undertaking to this Nation, is Undoubtedly the Concern of all SCOTS Men, and that to which every one in his proper Sphere ought to be assisting, but the bad Success hitherto of the Efforts, for  
pro



56 *The Undoubted,*  
Propogating, it hath created such a  
Mis-understanding amongst People,  
that every one is Jealous of another.

To enquire into the particular causes  
of the Disappointments, that has  
hitherto hapened, in the prosecution  
of that design will not be so necessary,  
as to lay down Methods to prevent  
the like for the future, a Physitian  
knowing the Distemper, tho he do  
not publish the same, may prescribe  
Remedies; And a Man may quench  
Fire, tho he inquire not how it broak  
out. and because the great obstacle  
or Impediment that frusterats the cary-  
ing on of that design, is the want of  
Money; I think the Parliament may  
Lend upon interest a hundreth Thou-  
sand, or two Hundreth Thousand  
Pounds *Str:* of these Notes, to our  
*Indian and African Company.*

Perhaps some may say, the Money  
that has been already given to cary  
on that Trade, has been so Misma-  
naged or misaplyed, that there is but  
lir:le

litle hope that there will be a good  
account given of this, provided the  
Parliament should allow them the  
same.

The Setlement by all the Accounts  
we have of it may be made, one of  
the most Comodious and most Profita-  
ble Colonys in the World. The *Spain-*  
*ards* are a People, which are not in a  
Condition to do us Damage by Sea,  
if we had any considerable Naval  
Force; I mean even what we may  
have, if so much Money as is men-  
tioned, were imployed to propogat  
that Colony; Nothing need we fear  
from *France*, for in that case we may  
expect the Assistans of the *English*,  
it being the interest of *England*, that  
we should have that place, rather  
than the *French*.

By Land there is no Danger, for  
not only are the *Spaniards* of those  
parts an Effeminate lazie People, un-  
acquainted with Wars, but likewise  
are few in Number, scarce able to  
H keep

keep Possession of the Plantations they have already; Moreover, they live at a considerable Distance from our Settlement, and the Woods between them and our People are unpassible for Armies with Waggon and Artillery, and other necessaries for a Siege.

But the greatest Fears of some perhaps may be, that our own Countrymen intrusted with the Effects and Concerns of the Company, may prefer their own private Interest to the publick Good, and by this means Ruin all.

To prevent this, there would be special Care taken in the Choice of those who are to have any considerable Trust there, that they be Men of Conscience, Probity and Honour, for it is not to be supposed, that Men of no Principle will study the Good of the Company: further than it jumps with their private Interest; And it's but reasonable, the Parliament should have a special Hand in their Election,  
seeing

seeing they lend the Company a considerable Sum to carry on their Trade.

There would be likewise Care taken in the Choice of those who are to labour in the Plantation, that they be People inur'd to Work, for one Plew-Man, Wright, Gardner or other Tradesman bred with hard Labour, can be more serviceable in the Colony, than three Men bred to an idle Life; And the Expence of Transporting them thither, and mantaining them while there, is a like in both.

The next Difficulty proponed, perhaps may be, that it will not be so easie to find Tradesmen, and Others Inur'd to Labour, as disbanded Soldiers, and other sort of idle People.

Suppose it be so, yet the vast difference of their Usefulness will do more than countervail the Expence and pains that the One will cost more than the Other; For I suppose the Company cannot send a Labourer to *Caledonia* under Five pounds, considering

ring he is to be subsisted from the time he is Listed till he be set a Shoar in the Colony: And it were better that they give a Lusty Able Workman Five pounds in Hand, and transport him to their Settlement, than to transport Two bred to Idleness thither, tho they give them nothing in Hand, For not only is the Two as much Expence in Transportation as the Others and his 5 Lib. besides Transportation, but this One shall be more Serviceable in the Plantation than the Other two, and live on the half of their Allowance whilst there.

But after all, I do not think there will be any great Difficulty in getting Good Men, if the Company would make choice of some Farmers and Tradesmen of good Repute and Interest in the Country, to be Persons of inferiour Charge in the Colony, for every One would find abundance of his Acquaintances to go along with him, and would be much fitter to Di-  
rect

rect and Oversee the Work of these under his Command, than disbanded Officers, and Gentlemen unacquainted with Labour.

As to what may be Objected, touching their unfitness in Military Service, 'twas shown already, that there is no Danger of an Attack by Land, and I shall by and by give my Opinion how they shall be secured against any Attempt by Sea; But grant there should be Martial Action, these Labourers may be as fit for that Service as the other, provided they have a few Experienced Officers to head them, of which there are abundance already there.

Besides these already in the Settlement, I iuppose Twelve or Fifteen Hundred Good Men may be sufficient for the Stock of a Colony, able to defend the same, and Cultivate the Ground, that it may be capable not only to afford Provisions to themselves, But likewise to all other that shall

shall settle there, And to afford *American* Plantation Goods for transporting hither; And within a Year or two so much of the Ground may be Cleared and Cultivated, that whole Families may be transported thither. For this end Seeds of several Herbs and Roots, as also Corn would be sown there, with all possible speed, that the Expence of sending Provision hither, may no longer be a Burden to the Company.

Some say our Corn by reason of the strength of the Ground, shuts up to a Wonderful height, but is not Fruitful.

I cannot positively say, what may be the Nature of that Ground, but I am apt to believe this proceeds more from want of Skil in Husbandry, than from any Defect in the Corn, for Sir *Walter Raligh* gives Account, that in the Province of Babylon the Ground is so Fertile, that it bears 200 Fold, yet they have it Sown with Wheat like

like what we have here, which he says grows to the height of Trees, and is unfruitful if let alone, but that the Husband-Men Cropt it twice with Hooks, and once by Sheep, by which means it is kept low, and is exceeding Fruitful, This may be tried, and if it won't do, such Corn as is commonly used in the *Indies* must be made use of. Some Cattle would also be taken there as soon as possible.

If at Sea they have their Ships that went on the first and second Expedition, together with these three Frigots that were made use of in the late War upon our Coasts, well Man'd, I doubt not but they are able to oppose the strongest Naval Force *Spain* can make against them.

The Expence of Equiping and maintaining these Ships, will not exceed the Money mentioned to be lent to the Company, for several Years, and I doubt not but e're a full Year Expire, that the *Spaniards* will be obliged to agree to reasonable Terms, which

64 *The Undoubted,*  
 Which if they do not, Our Colony will be in a Condition to seize upon their Mines in those Parts, for as is said, the Men that are already in the Colony, with 1200 or 1500 more, can oppose any Force the Spaniards can make against them, and those at Sea will be in a Condition to meet with their Fleet when they list.

Some hard dozen of Advice Boats, or light Vessels to run too and from the Colony, would also be of great Use, the want of which hitherto has been prejudicial to the Company.

Here you see a considerable Number of these Notes may be disposed of to Advantage, but because it may be said, these Notes can only serve amongst our selves, but can be of no use beyond the Limits of this Kingdom, I shall show that there will not be any great Occasion for them without the Kingdom, but because it may be also objected in other cases, I shall refer it to another Place, and there give an Answer to all together.

SECT.

ART of THRIVING,

SECTION II.

*Which Respects Manufactures.*

**M**ost Nations in Europe Endeavour to Cultivat Manufactures to as great a height as they can, and that not only by the Industry of Privat Persons, but also by Laws and other publick Encouragements.

That this is the Interest of every Kingdom and Common Wealth, is to obvious to need any Proof, for not only is it the Opinion of most Men, and Encouraged and required by the Laws of all well Governed Common Wealths; but even by Divine Precept Industry is enjoyned. Nevertheless it has been too much neglected in this Kingdom, to our great Loss and Reproach.

It is well known, that the Inhabitants of this Kingdom are as Capable

66 *The Undoubted*  
 pable to Undergo Labour and Fati-  
 que, and to perform Mechanick Ope-  
 rations as most People in Europe,  
 and that Our Soil and adjoining Seas  
 produce what may make us Live as  
 Comfortably as any People in the  
 World.

'Tis true, Our Soil is not so Fertile  
 as in many other Countrys, ( yet in  
 another Place I have shoven that it  
 may be made much more Fruitful  
 than it is ) but thus says nothing to  
 other industry.

The Seas which bound Our Coast,  
 abound with Fishes of several sorts,  
 particularly Herrings, of which I be-  
 lieve no Place of the World can boast  
 of greater Plenty.

How many Thousands of People  
 that live idle, might be employ'd in  
 Fishing, and tho we have not at pre-  
 sent such a way to Export Our Fishes,  
 yet several Methods may be fallen  
 on to Encrease Trade that way, parti-  
 cularly that Encouragement may be  
 given

*ART of THRIVING.* 67  
 given to the *Dutch*, who are well ac-  
 quainted in that Trade, to come and  
 settle amongst us, and that Towns  
 and Harbours be Built alongs the  
 Shoar, at Places most convenient for  
 Fishing.

This perhaps may be rejected by  
 some as a thing prejudicial, to suffer  
 Strangers to settle among us, and to  
 allow them the Priviledge of Natural  
 Born Subjects, but if it be considered,  
 that those People that come from For-  
 eign Parts to reside amongst us, be-  
 come one People with our selves in a  
 short time, that what profits they  
 make, tend to the Enriching and  
 strengthening of the Nation, as much  
 as that which is acquired by Natural  
 Born Subjects. That in the mean  
 time those People bring us to a  
 way of Trading wherein we are but  
 little acquainted, and that which is  
 more, while we give them not Encou-  
 ragement to dwell amongst us, they  
 follow the same Trade, taking the

Fish upon Our Coasts, and carrying them where they list, while we Reap no part of the Profit, I think all reasonable Men will readily acknowledge that the least of these Inconveniencies is to allow them to settle amongst us.

But I am perswaded no such inconveniencie follows the Tollerating of Strangers amongst us, as is commonly believed, I am perswaded it were the interest of the Nation to allow Forreigners as ample Priviledges as Natural Born Subjects. I shall put the case whether is it not better that *French* Refugees that are obliged to abandon their Native Country, for not conforming themselves to the Idolatries and Superstitions of the Church of *Rome* be Encouraged to settle among us, for setting up Silk Manufactures, and others wherein we are but little acquainted. as to send our Money out of the Kingdom to purchase these Commodity's, and thereby strengthen such

such as are Enemies to Our Nation and Religion.

Here it may not be impertinent to Enquire into the Freedom or Priviledges of Citys, Burghs, and Corporations, whether it doth not more Obstruct as advance the honour, Wealth, and Popolousness of them, that there is such hard Conditions and Restrictions to obtain Communications or Freedom in Trade.

In my Opinion, such Restrictions and Qualifications required of such as would partake of their Priviledges, are very prejudicial to the Corporations themselves; My reason for it is, that the more populous a City is, so much is it the better for the Inhabitants in general; Let any Man take a Survey of all the Citys or Towns he knows, and see whither this does not hold in general; Now the requiring of hard Conditions of those that would incorporat, is certainly a great Impediment to Incorporating. The

The Objections I know against this are, we bought our Privilage dear, either with our Mony or long Aprentiships, or both. We have it derived to us by our Ancestors or the like, and therefore if others that have not Purchased it so dear, shall be admitted, they shall share in the Profits, that we expect to make, and consequently prejudge us, of as much as they shall gain.

By whatever means, those who have the present privilege, have procured it, it is not to the purpose. if the Admitting of others on easier terms be not prejudicial, but on the Contrair profitable to the former, then have they no cause to reject the latter. But so it is, that by admitting of every one that pleases, is the advantage of all.

To make this evident, let any person make a Calculation, whither there be more Tradelmen of all sorts in *Edinburgh* or *Musselburgh*, I believe with-  
out

out much enquiry the majoritie will be granted to *Edinburgh*.

Let it next be enquired, whither the Inhabitants or Tradelmen in *Edinburgh* or *Musselburgh*, be most wealthy, and have the best Trade, I suppose also, the Prehemience will be given to *Edinburgh*.

But some says, what's that to the purpose, *Edinburgh* is the Capital City of the Kingdom, the Sate of Superior Judicators, which occasions the frequent Confluence of People to that Place.

Let them next enquire of the state of *Glasgow*, *Aberdeen*, *Dundee*, *Montrose*, or any other Town they please, and if it be found in all these, that the more populous the place is, the more wealthy the Inhabitants are, 'twill be no absurd Consequence, to believe, that the Inhabitants of any one particular Town, should become the more wealthy, as the City grows populous.

I suppose it will be easily granted  
that



that to tolerate all that please to come and reside in Burghs, to Traffique and follow other Vocations, may be a ready expedient to make them populous; and upon strict Enquiry twill not be found prejudicial to any particuler Calling or Corporation; For I make a Supposition, that upon Liberty granted to all persons to set up in Citys and Corporations for a small Acknowledgement, it would bring in six Mansions to this place: But says some of that Employment, we are at a great Loss, for so many Men will take away a great deal of our Profit; but if it be considered, that at the same time, Twenty Merchants, Ten Smiths, six Wrights, Ten Tailors, and proportionable of every Trade and Calling come hither, by which means the Inhabitants are considerably Encreased, so that the new Incomers will be Subject of Employment to one another; As for Example, if all these new Inhabitants shall Employ these Ten Tailors, the

the New come Shoe-Makers, &c. There will be no Occasion of their being imployed by the old Residents.

Much might be said, and Examples given, both Forreign and Domestick to inforce this; As for instance, let any inquire into the State of the Brewars and Bakers of *Edinburgh*. The Bakers have a Priviledge amongst themselves, that none but such as serve Aprentiships to them, or that Marry Free-mens Daughters, can be received into their Corporation; As to the *Brewers* there is no Restraint, any Man may follow that Imployment that pleases; yet it's obvious that the first are not Enriched by their great Priviledges, nor the latter the poorer that they can debar none from following that Vocation, but on the contrary the latter is in a much more prosperous Condition than the former.

If this Example have no weight because it is too Private, Familiar and

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Domesticks

Domestick, look but over to *Spain* and *Holland*, ye will see that the former are very strict and nice in vouchasing Priviledge of Naturalization, and the latter so lax that they refuse none, which is doubtless one of the strongest Reasons that can be given why they are so Populous and Rich.

Shiping is a thing we much want, and that which greatly encreases the Strength, Wealth and Honour of a Nation, this we may have encreased greatly by the striking of Notes as was described in the preceeding Chapter; For not only may a considerable value of these Notes be Lent to a Company that shall be Erected for Building Ships, but I think it were very convenient that a Law should be made Prohibiting of any Ships under certain Penalties to Trade to this Kingdom but what are Built within it after such a day.

I doubt not but at first view this may seem to be a very absurd opinion

pinion considering that we want Wood; Nevertheless seeing that which will buy one Ship Equipt and ready to put to Sea, will Buy Wood for four, tho I had said Six perhaps I had not been much by the way; ) and there is abundance of People in the Kingdom that may be Employed to Build them, and the same Mariners which will serve to bring home a new Ship may bring home Wood to be one in another Ship, for I believe any Vessel is capable to bear as much Wood in her Hould as will build another of her own Burthen; and there is a vast difference between the value of the Money or Goods given for a Ship Equipt, and the Materials to make it of.

That Shipping may be here equipt, 'twill be necessary that Encouragement be given to Carpenters, some from Abroad, and chiefly that others at home may be Bred to that Employment; and it were very commendable

76 *The Undoubted*  
that Gentlemen who are not able to provide their Sons to such Portions as they can live on futeable to their Quality, would breed them to this or some other honest Employment, rather than that they should be obliged to go and carry Arms in the Service of Forreign Princes; and some Gentlemen who are in Condition to provide their Children to handsome Livings, would do well to give Example in this Matter, for commonly Mechanicks or Tradesmen are so much despys'd, that those who would be reputed Gentlemen think it below them to apply themselves to such Employments.

This will be a great Mean to promote the Wealth, Honour, and Strength of the Nation, for not only might many of our Country-Men, That go Abroad for a Livelyhood remain at home, to be Employed in the Service of the Nation upon Occasion, but likewise much Wealth that is  
given

*ART of THRIVING.* 77  
given for Forreign Commodities would be kept at home; and if Gentlemen or People of any Tolerable Stocks did Apply Themselves this way, they would certainly be more Capable to advance Trade than the meaner Sort of People bred to those Employments, who after having served their Apprenticeships have little or no Stock; and therefore can do but little to propogate Trade, whereas others who have but little Stock to follow a Gentleman Employment, would have enough to set up as a Mechanicks, and in the Account of all considering Persons the best of the meanest Employment is preferable to the meanest of the best.

There would likewise be some pains taken to bred up the Youth of poor People, that are not able to put them to Trades, even at the Expence of the Publick. A small part of the 15000 L. Excreffions on the Annual Profit of the Notes formerly mentioned, would

would go a great length this Way, and many that Live in Penury and are a Burden to the Nation, might by this means support themselves handsomely and be Serviceable to the Nation.

There will not be so great Difficulty in finding Carpenters as some are apt to believe, for a few Expert Tradesmen to direct, would perform a great deal of Work by the Hands of others, who have little Knowledge in that Employment. Any person that can handle an Ax by their Direction, is Capable to do most of the Work belonging thereto, and Masters of this and all other Employments we are least acquaint in would be got at any Rate.

Much might be said on this Subject, and doubtless it's worth the Consideration of the Honourable Estates of Parliament to think on Ways and Means, and to make Laws for the Encouragement of Manufactures of all sorts within this Kingdom; It's a pity that so great a Number of Inhabitants  
that

that might be Serviceable to the Nation, should be so great a Burden to it, some of them actually Begging, Others Loitering about some Cottage in a Starving Condition, and many following silly Employments, whereas they might be more Useful to themselves, and the Nation in other Capacities.

The Scarcity of Money having Rendered many good Designs impracticable or ineffectual, being Supplied by the Use of the foresaid Notes, it will be no hard Matter to get Manufactures Erected; For several Company's being Formed, may borrow of these Notes upon Interest, for Carrying on their Trade.

If a Company for Building Ships were Established, I suppose they might have occasion to Employ 100000 *L. Sterling* to carry on that Trade. A Company for Fishing would require twice as much, and many other Manufactures would require considerable  
Sums

Sums to set them up, against which none can make Objections for want of Money, for this may be Supplied by Notes as is said, which the several Companys may borrow upon Interest.

But because some may aledge Business cannot be carryed on by those Notes since they will not be received in Payments but only within the Kingdom, and that there will be occasion for paying considerable Sums Abroad for several Commodity's to Erect and Propogate such Manufactures, as also for mantaining the *African* and *Indian* Company as was formerly hinted. To this 'tis Answered,

*First*, A Fishing Company will not have occasion to Disburse any considerable Sums in Forreign parts, but on the contrair will have considerable Incomes from thence. *2dly*. What the other Manufactures will require will be much less than what is given out for the Commodities that are now bought

bought Abroad, which may then be by them prepared at home. *3dly*. What the *Indian* and *African* Company will need to give out in Forreign parts will not be much, for all their Mariners and others that receive wages may be pay'd, and their Ships Victualed here, till the Colony be in a condition to afford them Provisions, so that there will be no need of sending Money out of the Kingdom for their Support, but for Refitting and putting to Sea their two Ships at *New-York* and *Jamaica*, and that is inconsiderable in respect of what may be raised by the said Notes. And *lastly*, considering that as the Matter stands we have occasion to Export as much Goods as purchaseth all foreign Commoditys we want, it may be Rationally concluded after Manufactures of all sorts are here Erected, especially Fisheries, our Export will be much greater, and Import much less, for as has been said, Goods Manufactured

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tured

82 *The Undoubted*  
 tured cost much more Abroad than the Materials of which they are made. From all which 'tis visible that whatever Notes are Struck and Circulated in manner as above represented, is so much clear Gain to the Nation. And tho. it was supposed that there might be only occasion for raising a Million *Starl.* Money of them, yet I doubt not but three times as much might be raised that way, if Manufactures were encouraged as is said, and what a vast profit this may be to the Nation, besides the profit arising from Fisheries and Manufactures let any Person consider.

Manufactures may not only be set up and Encouraged to the great Benefit of the Nation, but several other things may be done to promote the welfare thereof, such as taking effectual Measures to prevent the Export of Wooll, the Import of Forreign Woollen Cloth and other Commodities that may well be wanted; together

*ART of THRIVING.* 83  
 together with many other things that no doubt the Wisdom of the Parliament will find convenient and profitable for the Leiges.

I thought to have touched several other things of this Nature, but not knowing how this may be accepted, and being unwilling to be tedious, I shall at present forbear, and give some Directions, to the effect that all in their several Ranks and Capacity's, may live comfortably in the World.

CH A P. III.

How all Ranks and Degrees of People may Live Comfortably.

SECTION I.

*Which Respects the Poor.*

**I**T being hardest for those of the meanest Degree to live Comfortably

84 *The Undoubted*

Comfortably, I shall begin with them, and proceed Gradually, till I come to those of the heighest.

When I say every one may live Comfortably, 'tis not to be thought I mean every one may have all the Comforts of this Life at his Pleasure, my meaning is (and that which is the proper meaning of the Words) that every one may have necessaries Sutable for one in the Rank it has pleased GOD to place him. If any can advance his Fortune by Vertue and industry 'tis well, but I know no Rule that can be given to make all Men Rich, for that were not only contrair to the Order GOD has Established, and Foretold, that there shall alwise be some Poor in the World, but also is in its own Nature impossible, for as one increases in Riches, some others must Decrase as Natively as one Scale of a Ballance goes up when the other is pressed down. Happiness doth not consist in the having of abundance of  
this

*ART of THRIVING* 58

this World's good things, a Person following a Plow, or driving a Cart all Day, and going Home to his course Fare and mean Cottage at Night, may have as much Satisfaction as the greatest Peer or Prince, And that every one may have Food and Raiment fit for him, is what I shall Endeavour to make appear.

It hath been the Unhappiness of this Kingdom, that great Numbers of Beggers hath been Tolerated to go up and down Begging. from whence many inconveniencies proceed, for not only do many Vagarants and Lusty persons able to Work, go about asking Alms, but likewise many lew'd Practices are amongst them committed without Censure, they not being under the particular inspection of such as ought to Curb Vice.

Several Acts have been of late Issued out by the Lords of his Majesty's most Honourable Privy Council, for the Regulating of Beggers, and providing

providing for such as are not able to maintain themselves, but hitherto these Acts have not taken effect, partly in that those who ought to put the same in Execution, are not so diligent in that behalf as could be wished; And partly through the indulgent Temper, and Charitable Disposition of many People that cannot forbear to give Alms to the begging Poor, that so frequently Accost them (many of whose Faces plead pity) not considering that this manner of Treatment Encourageth the Beggars to neglect the Entertainment they would get in Hospitals, and also opens a Door to Vagabonds, (or as 'tis Valgarly Phrazed *Ranney Beggars*) to go through Begging, who often by their importunity, gets more Alms than these who are not able to Work for their Sustainence.

But that they may be Supplied in the most equal way, is what ought Undoubtedly to be studied, and to  
put

put in Execution the several Acts already Emitted to that effect, no doubt will be a good mean, but I humbly Conceive, several things might be done to Facilitate the same, *Viz.*

First, That there be a certain Number of Men, such as Deacons of the Church and other honest Neighbours, appointed to Enquire into the Condition of all those within their several bounds, so that they may Verily know who are Objects of Pity and who not, in Order to inform the Magistrats of Burghs, Sheriffs, &c. who are appointed by the Council to take care therein.

Secondly, When any are found Begging within their Bounds to seize them furthwith, and send them to the place of their Nativity, Others would herein also Concur, and at least inform some of these appointed to take notice of the Poor, when they come abroad, for it will be hard to get this effectuare, if People indulge Beggars and give  
them



them Alms, except in Hospitals, or some other Orderly way.

Thirdly, When any shall leave the Hospital or place of his Nativity, after being once sent thither, let him be brought back and Chastised by stricter Confinement, more Scrimp allowance, or otherwise as shall be most Expedient, and upon a second Disertion punished more Severely.

Fourthly, The Poor of those parts where they are most Numerous, would be supply'd from other places, for commonly the Shire or Paroch in which the Poor abound most, is least able to supply them, for it is but reasonable, every one should bear a share of that Burden throughout the whole Kingdom, proportionable to their Ability's. It were therefore very convenient, that such a Correspondence should be settled amongst all the Shires in the Kingdom, that the State of the Poor and Condition of the Inhabitants were Communicated to one another,

another, and let Contributions be sent from the ablest to sustain the Poor of those parts where they are most Numerous.

5thly, What is appointed for the Poor for the most part would be bestowed on Provisions to be Distributed for their Sustainance, for this being the way the Poor must bestow it themselves, it is to be presum'd great quantitys of Provisions can be bought Cheaper than small, and whatever is given less for them in Bulk than the Poor would do in retail, is saved, and those who are not put into Hospitals, but need some Monthly or Weekly Charity besides what Industry they can make, would also be supplied out of these Provisions.

If this were but one year (or perhaps less) put in practice, it would be no hard Matter to restrain vagrant Beggers in all time coming, that Custom being once intirely suppressed, few would attempt it and none would En-

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courage

courage this manner of Begging. But by all means care would be taken, that none truly Objects of Charity be neglected even tho the Contributions should not come in punctually for that end, these Intrusted with the oversight of the Poor most not let them want, and Measures would be concerted to Refound them, otherwise it is impossible ever to suppress the begging Poor, for if the Poor be obliged to leave any Hospital for want of Entertainment, a Door is opened to let all Vagarants loose.

The Difficultys objected against the Prosecution of this Business, I Judge may be chiefly, That many People upon the Inportunat Demands of Beggars will give *Alms*, that will not give Monthly or Quarterly Contributions, That when Beggars come about they may be Refreshed with broken Meat, and otherwise suppleed more insensibly than by Monthly or Quarterly Contributions.

Both

Both these may be in part true, yet do not contravail the Inconveniencies above mentioned, in Tolerating a great number of *Ramie Beggars* who perhaps obtain thrice as much *Alms* as would support the like number of necessitous Persons, and besides, those who are able to Contribute may be compelled if they Refuse to give freely according to their Abilitys; I know not whither there be any standing Law to that Effect, but I think it very Equal that such as have abundance should be compelled to give part to the Poor if they refuse to do it voluntarily, and to that end a Law may be made if it is not already.

If it be said that it will be hard to get all the Beggars sent to their Respective places of Nativity or Places where they have long resided, in Respect some of them have no certain place of Aboad, and will be disowned by every place.

The matter will not be very much in

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what

what Hospital they besettled if a List of all the *Poor* in the Kingdom be taken once every year, and every Shire appointed to keep so many of them according to their Abilities, and this I Judge a better way than requiring every one to keep its own *Poor*, tho at the same time this may be done as near as can be, and there would also be Measures laid down that such who advance any thing for Maintainance of the *Poor* may be at no loss that way.

These who are born of poor People that have not whereupon to sustain and Educat them, are Undoubtedly Objects of Charity, and ought to be taken care of, and supplied by others to whom GOD hath bestowed Substance; and to Educat and put such of them to Apprentiships as are capable of instruction, and able to work; Would not only be an Act of Charity to them, but likeways free the Kingdom of the Burden of mantaining them for the future.

SECT.

S E C T. II.

*Which Respects Servants and other Persons of low Degree.*

I Shall not enter upon the Duty of Servants in Relation to their Masters, that which I intend being only to shew that People who have no manner of Substance besides their Apparel, may by their Industry live Honestly and Comfortably; the Matter is plain to the Observation of every one, the greatest part of Men being in such Circumstances, and if it be possible for those that have nothing to live comfortably. it is easie for others to live Comfortably also.

But says some, It is easie for those that are in Service to be supplied, but others that are not in Service will find it more hard to sustain themselves.

People

People that are Sound and in health, can scarce ever want Employment, unless such as have been inured to Idleness and won't apply themselves to Work, or otherways by their Undutiful Behaviour render themselves unworthy to be employed, and in this Case 'tis their own fault if they be straitned.

But if Manufactures be encouraged there will be more Work for all sorts of People than hands will be got, and such as are able and will not apply themselves to Work, deservedly suffer for their Negligence when they are pinched.

I know some People will not be altogether fit to work in Manufactures to which they are not accustomed, but nevertheless they may assist others that are Expert, and through time become capable to perform the most difficult parts of the Work without direction.

By their Labour they may earn 6, 8, or 10 pence a day, more or less, according to the manner of the Work they

they are employed about, and as they are capable to perform.

According to their Incomes they may proportion their spending the least being sufficient for their Maintenance; For it is evident, that such as can and are able to work, may earn as much as may sustain them. I need not enquire how much this may be, it being demonstrated in the Experience of Multitudes, that these who apply themselves to work live by their Industry, even tho the Employment they follow be mean

S E C T: I I I

*Which Respects Mechanicks, Husbandmen, &c.*

**T**RADSMEN, Farmers and Others of the like Employments, being a Degree above the Common sort of Servants. come in the next Class to be spoken of; And tho their Condition

Condition may seem to be better than the former, yet many times some of them are more straitned than Servants themselves, by Reason of some Accidents happening contrary to their Expectations.

To prevent Accidents no Rule can be given; Nevertheless if People of these Employments be careful and Cautious, they may Regulate their Affairs so, that seldom any thing will happen to defeat their Designs.

To give particular Directions how every one may order his Affairs to the best Advantage, were a difficult Task, and that which would be very tedious; But that wherein I Judge People most frequently Err, and by which they come to fail, being a Miscalculation as to the State of their Affairs, not truly Ballancing their Accompts, nor considering how to proportion their Outgivings to their Incomes; this shall be briefly touched, and some General Rules given touching their Conduct in  
this

this behalf, as for their manner of Labouring, buying and selling, and the like, I suppose they may be pretty expert, and shall therefore pass it this being the only thing infused in them by those who bread them to their Respective Employments.

That which frequently tends to the Impoverishment of many, Proceeding from their not making a Just Calculation as to the state of their Affairs, and not Ballanceing of their Accounts, as is said; that which every one would take care in, is to make a Just Balance of his Profites and Incomings, to what he has Occasion daily to Disburse or give out, and if he find that his Outgivings be greater than what he Receives, he must of Necessity Retrinsh his Spending, and proportion it to what he gets in, or otherwise he cannot expect to continue in any Tolerable Condition.

Let none think that this is a thing Impossible, alledging that their Out-  
N givings

98 *The Undoubted*  
 givings are already Retrenched, as much as can be, for it has been already shewen, that those in the meanest Capacity are able to sustain themselves, and untill their Outgivings be reduced to the lowest Degree, they may allwise be Retrenched, and better to do it betimes as let it Run to too great a length, and then be Reduced to the last Extreamity. No doubt, when most People find their Condition grow worse, they have Expectations to better it again, and for that end perhaps may take several Measures different from their former Course of Management, but if these prove likewise ineffectual, he must conform himself to such a way of liveing, as may Correspond to his present Condition, or otherwise he cannot Rationally expect, but it will daily become worse and in the end tend to his Irreparable Loss.

To make a particular calculation of the Incomes or Profites, and of the Expence

Expence or Disbursements of every different Degree of People is impossible, they being so Various, but some things in the General would be considered.

First, That every one take a particular Account of his own Profit and Expences, if at the end of the Year he find the Later to exceed the former, consider wherein he has been most Extravagant or Negligent, and therein make amends for the Future.

2dly, It would be considered, that tho his Profits may Ballance his Expence, yet seing some Extraordinar Accidents may happen, 'tis necessar that his Expence should be some less than his Profits, when nothing Extraordinar occurs, it being convenient as the proverb is, *that something be keepeed for the sore shot.*

3dly, His own Circumstances at the time would be considered, that is to say, whither his Family be nomerous or few; If nomerous and consequently requiring so much to sustain it, that

it will not readily require more, than may he go near to spend his whole Profits, but if his Family be in its Infancy, that is to say while he has few or no Children, and Apparently will have more, he may not go so great a length in Spending as at other times, it being necessar that some thing be Reserved for the growing State of his Familie, Again, when his Children come to Age, and are Capable to Work, they will be a great help to him, and consequently he needs not Retrinch his Disbursements so much.

And lastly, that at all times 'tis Convenient to keep within Bounds, and never let the Disbursements exceed the Profit.

If it be alledged that this is Possible, for at some times they may meet with Disappointments and considerable losses, 'tis Answered these cases are excepted, for what I spake of is only in Ordinar Cases, no Humane Endeavours can prevent Accidents, nor provide for all Events.

But if some should say that even in the common course of their Management, they are not able to get this done, either by the decay of their Employment, or that they have never fallen in a way of Trade. To this I can say nothing, but that they must Retrench their Disbursements till they bring them as low as can be, and rather let this be done in time, than after things come too great a length, for as the Proverb is *better hair at the Beard as the bottom*; and if they can afterward advance their Fortune they may easily their profits Live up to; And as to the matter of their Trade I would only say, deal fairly, ingeniously and discreetly with all, for as this is a duty in point of Conscience, so is it no less necessary in Matter of Interest; and the chief thing that will engage Customers; for whatever a covetous Person gains by fraudulent Tricks at some times, he is easily to lose much more by the wound

102 *The Undoubted*  
wound this gives to his Reputation.  
How their spending ought to be  
proportioned to their Profits I shall  
touch in another place.

SECT: IV.

*Which Respects Merchants, Shopkeep-  
ers, &c.*

**B**ook keeping is certainly very  
Necessary to all, and without  
which no person of Business  
can easily understand the State of his  
affairs; But above all others, it is  
peculiarly Usefull for Merchants.  
Captain *Collison* says in the Preface to  
his Book of Book-keeping, that he  
looks upon a Merchant, that is not  
acquainted with Book keeping, to be  
like on that Professes to be a Soldier,  
that knows not how to handle his  
Arms. I am much of his Opinion, for  
it is very hard, if not impossible, for  
a Merchant that understands not Book  
keeping,

*ART of THRIVING.*

keeping, and doth not place his Ac-  
compts in Method, to understand  
the state of his affairs as he ought to  
do if he have any considerable busi-  
ness, and how any Man can propor-  
tion his Deburlements, or Spending to  
his Profits or Incomes, that under-  
stands not his own Condition, let any  
Person Judge.

In so far as, the Circumstances of  
Merchants doth agree with these  
mentioned in the Proceeding *Section*,  
what Respects the one is Applicable to  
the other, but in many things it is  
more difficult for Merchants to keep  
an equal Poise in the state of their  
Affairs, than for Mechanicks or Trades  
Men, for not only are they uncertain  
of the sale of their Goods, but like-  
wise run many Risques by Sea, as  
well as by the Rising and falling of  
Mercats, the decay of several sorts of  
Goods, and others that goes out of  
Fashion, if not speedily sold off, be-  
sides many other hazards, as bad  
Debtors,



Debtors, danger of being Overseen in buying and the like.

All these things being considered, 'tis no small difficulty for a Merchant to guard against so many dangers and keep his Stock intire, not to speak of making profit: 'Twill therefore be very hard to lay down any certain Method by which they may sustain themselves and Families and keep their Stocks intire: Howbeit provided these following Rules be observed I think there will be no great danger,

*Viz.*

*First,* That an exact Journal of all their Barganings be placed in their Books, and the same Transmitted to their Legers and ballanced in due Form; This gives exceeding great satisfaction to behold how every thing is disposed of, especially if they meet with disapointments, and when their Endeavours succeed well, it directs them yet further towards the Improvement of their Stocks, and in fine let their

their Condition be prosperous or otherwise, they at one glance will see their Condition, and consequently may know how to take Measures accordingly.

*2dly.* That they be not too rash in barganing or buying any quantity of Goods they are not thoroughly skill'd in, or knows not how to dispose of.

*3d'y.* That they Risque not too much of their Stocks where there is any eminent danger tho there may likewise be great prospect of Gain. Better one should regrate his want of a considerable Gain, that he might have had, provided he had bestowed a great sum on such a Commodity, as have to say I ventured my whole Stock upon a very promising Bargain, but alas it misgive and I'm totaly Ruined.

*4thly.* That they be cautious in buying any sort of Goods that may soon decay or go out of fashion, unless they know how to dispose of them speedily.

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But

But besides all this, there is something else to be adverted, for if a Person live higher than his Stock can afford, it will deminish by degrees and he at last be reduced to a low Condition. 'Tis therefore absolutely necessary for all sorts of People to Proportion their spending to their profits, that is to say that the former may not exceed the Latter.

But because it may be a Question (and that none of the least) what part of his Stock or Profits may a man spend, so as his Stock may not be wasted or he rendered incapable to provide for his Children as fit for one of his degree or quality.

At first view one would think he may spend his whole Profits, But there is a great many things to be considered in this, for as was observed in the preceeding Section, there must be Respect had in this to the present state of his Family. If it be upon the growing hand, than may he not go the whole

whole length in Spending that his Profits for the time may bear, for in case he should be obliged to Retrench his Spending, or at least be more strained to mantain his Family upon the same allowance, when it becomes more Numerous; and likewise that there is a great many Accidents that commonly fall out, which will require Money besides what is needed in the common Course of his Debursments, which something must be Reserved for, otherwise his Stock will be Deminished by the Detraying such Extraordinary Expences, beside several other things of which I shall speak more particularly in the next Section.

SECT:

SECT: V.

Which Respects Merchants and Trades-  
Men together, &c.

**H**AVING said something concern-  
ing People of those Employ-  
ments seperately, in the Pro-  
ceeding Sections, And seeing what  
agrees to the one Respects the other  
likewise in many things, I shall more  
particularly in this place touch what  
Relates to the daily Debursments.

When I mention Merchants and  
Trades-men, it is not only to be  
thought I Restrict it to these Allener-  
ly. But that all others of Inferiour  
quality are likewise to be understood  
under that Denomination.

It was formerly shewed, that a per-  
son who can Earn six Pence a Day,  
may live Comfortably upon the same,  
It is therefore plain, that whoever  
can

can earn more, may Live at least as  
well upon the Product of his Labour,  
provided he conform his way of live-  
ing, to what he is able to baer forth.

It was formerly Remark'd, That  
the sole or principal occasion of Peo-  
ple's Runing themselves a Ground,  
proceedeth from their not proport ion-  
ing their Debursments to their In-  
comes or profits, and that perhaps not  
so much from their Total neglect of  
this, as from their not Considering it  
throughly, for one that can Earn 8  
or 10 pence a Day, or what else you  
please, must not in his Ordinat Course  
of Liveing, spend his whole Day's  
profit each Day, but he ought to con-  
sider, Accidents may frequently befall  
which may not only Incapacitat him  
to Earn his usual Wages, but may  
likewise require even more thanordi-  
nary Debursments, Therefore, he  
would alwise keep within bounds, and  
Reserve something for Extraordinary  
Occasions.

How

*The Undoubted*

How much of his daily Profits ought to be reserved for Extraordinary occasions, must likewise be proportioned to the Circumstances of the Party, that is to say if his difficultys be apparently upon the decreasing hand; That which is to be Reserved for Extraordinary Occasions may be less; But if they seem to Encrease, it would be the more. However, I think one 5th part may be a good Medium, if his Circumstances be not very extraordinary.

So much concerning such as have no Stock, and live only upon the product of their Labour.

The next sort of People that are to be spoke off, are such as have but small Stock, yet by the frequent changeing of it, and them having a constant Trade, may Reckon upon some certain daily profit, Proportionably far exceeding what they could make, if their

*ART of THRIVING*

their Stocks were any thing considerable, of this Sort may be reckoned Ink-keepers, Retailers of Liquors, small Shop-keepers, Hooksters and the like.

Tho this sort of People can not certainly know their Daily or Weekly profits, yet after some times Experience they may guess pretty near what yearly Profits they can make, and must proportion their outgivings to the same; That is to say in like manner as the Tradesmen above-mentioned, *Viz.* still to reserve about a 5th or 6th part of it for extraordinary occasions.

Those whose Stocks are Considerable, must observe an other Method in their spending, because they will not so frequently get the same bestowed, and because of the many Risques and hazards they run, as was formerly mentioned, they cannot well Reckon upon any certain profit beyond the ordinary Interest of their Stocks, and

and consequently ought to proportion their spending to the same.

This perhaps may be thought too little, as certainly it is, if their Stock be small, but in that Case they are partly to be considered as the Inkopers, &c. above mentioned, but if their Stocks be considerable it will be sufficient, and if their Condition can allow of more, their Stocks will Encrease the more speedily, and consequently the Interest thereof will be the more, to which they may alwise conform their spending.

In these three Classes, all Tradesmen and Trading People may be comprehended, and if every one would keep a particular Jurnal of his profits and Debursments and Regulate his Affairs So that he doth allwise keep within Bounds, and know the State of his Affairs ; None could ever altogether fail, unless by some unexpected or extraordinary Accident.

SECT:

SECT; VII.

*Which Respects Gentlemen, &c.*

**H**AVING given some hints at what may be expedient in the Conduct of several sorts of People, as to the Regulating of their Affairs, I come in this Class to such what Respects Gentlemen and other Persons of Quality, as to what Concerns their Living Comfortably in their several Ranks, and according to their Estates.

We shall begin with such as are in publick Office, and for their Service, have either a certain Annual Sallarie, or Pension allowed them, or some certain Casual Profits or Emoluments pertaining to their Office.

Some may say, there is no great difficulty for such People to Regulate what Concerns their manner of living,

P

And

114 *The Undoubted*  
 And that if their Spending do not exceed their Profits, think all is well enough.

In this there is a very great mistake, for if those in publick Office, such as Ministers, Officers of the Army, &c. who commonly have no considerable Stock (besides what they gain by their publick Service) shall Spend their whole Annual Revenue, how shall their Children be provided for, who being Bred as Gentlemens Children, cannot apply themselves to mean Employments, or Bootish Drudgerie, and wanting what is necessar to support them, will be ready to Imbrace many Temptations, and to take Unapproveable Measures for their Subsistence; If Persons in such Circumstances do not lay aside one half or thereby of their Yearly Profits, for the use of their Children, they will Undoubtedly Render them more Miserable than the Children of Boors or Iron-men, and no doubt the  
 Neglect

*ART of THRIVING.* 115

Neglect of this may be one principal Cause of the Vulgar Opinion, that many of the Children of Ministers, become no great Patrons of Vertue, tho at the same time, I beleive People takes more particular notice of them then of others, something more then Ordinary being expected from their Education.

But if those who Act in publick Capacities, have any Stock besides what they gain by their Service, they may Spend the Annual profits of it, as other Gentlemen that have Heiteable Estates, And as their Stock encreasses by what is added to it of that which is laid aside, gained by their publick Service, the Interest of it will become the greater, and consequently able to support them the better.

And as to Gentlemen who have Heritable Estates, and follow no manner of vocation, but only live upon there Rents, they most proportion there Expence to what they have to receive

from their Tennants; neither would they in the common Course of their Management Spend all that they get in, for Consideration ought still to be had to several Extraordinary Occasions, which may occasion their Debussing of more than was expected, and also that they may be Disappointed of what they ought to get in.

Some perhaps may think there is no Difficulty for such as have Land Rents or other certain Annual Profites to preserve their Estates and Live Honestly, but I may Warrantably say, there is no less Art in preserving an Estate, than in acquiring it.

The Conduct of Gentlemen, or such as have no manner of Employment, but only to Husband, and Live upon their Rent, is different from any of those above mentioned, for whereas the Husbandman, the Tradesman, and other Labouring People, have less difficulty to maintain their Families, when their Children come

to Age than formerly, because by their Labour, they are helped to support the same, neither is it to expected, that they can provide Opulantly for them, they being in as good Condition as can be expected from those of their Quality, tho nothing of Consideration be left to them, besides their Education; and Merchants Living within Bounds, as was above proposed their Stocks will Encrease, unless they meet with cross Providences, and consequently they will be in Condition to provide for their Children, but Gentlemen, not having any other way to supply their Families, and provide for their Posterity, but only to Husband well what they have, they must not go so great a length in Spending of their Yearly Profits, as those above mentioned. Respect must be had to the present State of their Families, as of all the rest aforesaid, that is to say while their Families are but small, they must Spend the less and as it Encreaseth,

118 *The Undoubted*  
 ffect, they will have the more to  
 Suply it.

Perhaps some may think, if they  
 go not beyond their Yearly Incomes  
 at any time, there will be no hazard  
 but that I may shew how ill ground-  
 ed this Opinion is, I shall make a  
 Supposition, that a Gentleman of 4  
 or 5000 Merks a Year, having new  
 taken up Family, keeps out a Port,  
 so as to Spend a Years Rent the first  
 Year, next Year having a Son or  
 Daughter born unto him, it will Re-  
 quire something more for keeping a  
 Nurse, and other things necessary for  
 the Child, besides some extraordinary  
 Expences at its Birth, All which he  
 must Retrinch off his last Years  
 Spending or so much of his Stock will  
 be Deminished, next Year again, per-  
 haps he has an other Child, which  
 will require the like Expence to men-  
 tain it. Thus his Family increassing  
 from time to time, within 20 or 30  
 Years, several of his Children may be  
 Marriageable

*ART of THRIVING.* 119

Marriageable, and most be provided  
 to Portions Suitable to their Quality,  
 besides what is given out to Edu-  
 cate them, let any Prudent Man  
 consider, whither one in such Circum-  
 stances should not farr Outshoot him-  
 self by such Conduct.

I think no Gentleman who has no  
 other way of living, can be reckoned  
 a good Husband, if he spend above  
 an half of his Rent while his family  
 is in its Infancy. And as it Increases,  
 having laid by what he saves while his  
 Family's on the Increasing hand, he  
 may be in Condition to provide por-  
 tions to his Children, Sutable to their  
 quality.

I might proceed to make a parti-  
 cular Calculation, shewing how much  
 he might lay by each Year; As for  
 example, the first year 100 *Lib. Starl.*  
 the 2d. 90 *Lib. Starl.* and stil less  
 and less, as his Family Increases, till  
 perhaps he could not lay by any thing  
 at



at all ; But this being no difficult matter to conceive, I only in the General would desire every one to Consider their own Circumstances, and to make a Calculation of their Spending, and how they will be able to bear it forth ; For as I said at the Entric of this Chapter, that which occasions the failour of most People proceeds from their not Proportioning their debursments to their Incoms ; And that Cheisly from their not throughly considering the same.

It will be needles to make any more instances of this kind, let the Annulrent or yearly incomes of Gentlemen, be it lile or much, if they have no other way of living, but what accresses from these certain profits, they must proportion their spending to the same, as above said. viz. To save about on half of it, while their Family's are small, &c. And that they may the better understand the state of their own Affairs ; Book-keeping is very necessary

necessar for them to Learn, as it is likewise to all others, that have any Considerable busines in the World.

S E C T. VIII.

*Which Respects the Management of Publick Concerns.*

**A**S every person is Concerned to provide for himself, so is the Prince or Sovereign Lord concerned to give necessar orders, appointing every one to his proper Post, for the Publick good, of those under his care.

It may seem a peice of Arrogance for me to offer my opinion in things of this nature, or to midle in matters which concern the Government of a State ; But for as much as all human Capacity is finit, things necessar to be considered, my escape the Remembrance of the most Judicious

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I hope it shall be no Crime, to offer a few things which at present occur, with respect to this matter, some of which ( so far as I know ) have not yet come under the Cognizance of the *August Assembly*, to whom I intend to present this, and as I humbly conceive may not be unworthy of their Consideration.

The King or Sovereign having the Oversight and Care of the whole Nation or Realm committed to his Charge, is not only obliged to Care for what Concerns the support of his own Dignity and Grandeur, but likewise for what may most promote the welfare and Prosperity of those over whom he Reigns, and as in all things the means are Adepted to the end for which they are designed, & just measures taken in effecting thereof, otherwise they cannot be imagined to accomplish it; And as has been observed, every Degree and Rank of People above Represented are obliged

to

to proportion and accomodate their manner of Living, to the fund by which they are supported. it will not be doubted, but that certain measures are to be observed by Princes, for Regulating their Affairs, and that a King or Prince may sustain as much prejudice, by not proportioning his Debursments to his Revenue, as People of mean quality may do by keeping out a Port above what they are able to bear forth.

The Revenue of Princes are certain Taxes and Customs upon their Subjects, it being most reasonable, that every one according to his ability, should Contribute to the support of the Government, under which he is, that a sufficient Force may be always in readiness to defend the Kingdom or State, from any Foreign Invasion, and to Suppress all intestine disorder or Broils that may Happen; Nevertheless this must be proportioned, to what the Subjects are able to bear, otherwise

124 *The Undoubted*  
 their Hearts are Alienated, and they  
 become uneasy.

A Prince's greatest Wealth and Security is the Hearts of his People, for when he has this, he can want nothing that is in their Power to grant. Neither can a People be more happy than under the Conduct of a good and Vertuous Prince, who makes it his Endeavours to make them Happy, wherefore I think it not absurd to affirm, that the Prince and People's Interest is not Devided, and that both may do what in them lyes for the publick Good, ought to be the Prayers and Endeavours of all good Men.

Punishments and Rewards ought not only to be Dispenced in Obedience to Devine Authority, but in Police it is necessar to Chastise Vice and Encourage Vertue, the Vicious person being like a Gangrin or Festered Member, ready to infect the whole Body, if not timely Cured or cut off, and a Vertuous person is not less profit-  
 able

*ART of THRWING.* 125  
 profitable to a Common Wealth than the other is prejudicial thereunto.

Some think it necessar for Princes to bring Disaffected persons over to their Interest to heap Favours upon them, alledgeing that those who are true Friends, will still continue so, and by this means, others may be gained.

No doubt, such as are good Men, will never be so Disobliged for missing favours, that in Justice they might have expected, that they will turn Enemies, but I shall scarce be perswaded, that the like Fedelity will be found in one who for seif ends is brought over, as in him who has a Heart Affection, and will not easily be brought over as the other who joins with him that bids most. Neither doth every one attain to such a degree in Mortification, as not to entertain some disgust when he thinks himself hardly used.

Clemency is an Excellent Vertue, but Excess in it becomes a Fault.

The *Psalmist* in extoling the Government of the Supream Judge, says, Justice and Mercy are the Habitation or Besses of his Thron, and it is the Glory of Princes to establish their's upon the same Foundation.

A merciful Prince is like an indulgent Parent, that out of Tenderness to his Children, does not Correct them according to the degree of their Offence, for which reason they become the less Obedient, presuming to much on his Goodness.

The end of Chastising being not only for punishment of Crimes past, but for Example and Terrour to Others, to prevent the like for the Future, in Correction, Respect would be had to the Consequence, as well as Satisfaction made for the Offence Committed.

Any person may forgive Injuries done to himself, but what Respects another, he cannot without the party's Consent.

Justice says, give every one his due,

due, and Transgressions against GOD cannot be forgiven by Man.

Being straitened in time, I shall only mention a few things more, which more particularly Concern the present State of this Kingdom.

The Geniis of People seem at present to Run more upon Trade than formerly, and besides what was formerly said on that Subject.

I humbly Conceive, it will be necessary for the greater Security of Compagnys, or these that enter in a joint Trade, that it be Enacted, that whoever has the Manadgement of other Mens Effects shall be a person thoroughly acquainted in Book-keeping, and that he post all his Company Transactions in ample Form; And if it can be made appear, that in one Article he hath dealt unfaithfully, let him be Deem'd worthy of Death, and accordingly Exicuted, or at least that he suffer Confiscation of Goods.

This may seem too severe, there being

being no proportion between the Offence and Punishment, but when 'tis Considered, that the Consequences of dealing gently with such Rogues, ( for no better Name can I give such, who deal Deceitfully towards those that Credit them with their Effects ) opens a Door to all manner of Fraudulent Dealing, and consequently interups Trade, the want of which Renders this poor Nation Miserable. It will be found as Tolerable as for a General to put to Death him that leaves his Post, when he is set to Watch the Motions of an Eney. I need not insist on this, for a Word's enough to a Wise Man. Only I humbly Conceive, Trading in Company is Impracticable in this Kingdom, if some such Law be not Exacted.

Law Processes are very Tedious, and much complained of on that Account, I am not ignorant that 'tis better to defer Justice, as to give Sentence Rashly, without the necessary Information

mation of both parties, Nevertheless, I think a dozen, sixteen, or Twenty years to long for a Cause to be Depending, and doubts but some Expedient might be found for Discussing of it sooner; But however it be, I think such as are visibly Litigious, and by Hook or Crook having once got Possession of another Man's Effects, fights him with his own Weapons, and at the Latter end when obliged to restore the other Man his own Geer, after a long use of it, ought to pay the Injured party the whole Expence and Damage that he sustains at least, if not to be further Punished as a Fellow or Thief, And as 'tis a Crime before GOD, to assist an Unjust Person in the wronging of his Neighbour, so I think an Advocat or Procurator that pleads in an Unjust Cause, where 'tis Visible, that he can not but know it to be so, ought likewise to be Punished as Art and Part with his Client

Advocations and Suspensions are oft times

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times founded upon slender Grounds, and some times the Defender will Remove a Cause from an Inferiour Court, meerly to Vex and put his Creditor to Expence. I think, where the Grounds are not Purgent in Advocations, 'tis most reasonable, that the Cause should be Remitted to the Judge before whom it was first Called, or rather that it should not be brought from before him, for according to the first Constitution of Judicatures, small matters were appointed for the Peoples case, to be Decided by Inferiour Judges.

Perhaps this Doctrine may not be agreeable to some of the Members of the *Colledge of Justice*, it not being usual in Millers to wish Corn to go by their own Mills, but if the Wisdom of the Parliament find it reasonable, some thing may be done therein for all that.

If a Blind Man might be permitted to Judge of Coulers, I would say only a short Word concerning the Law it self.

Our

Our Laws I believe are as good as those of our Neighbours, (tho oft Complain'd of, as not being put in Execution) but that they might be made better I nothing doubt, for whoever considers from what Fountain we have Our Laws, may easily think they might be brought from one more Pure and Wholsome.

The Roman Laws were good, considering how they had them Transmitted from Age to Age, and from one Nation to another, the best Way the Wits and Learning of those times could Convoy them from hand to hand, but that they come far short of the Copy whence they were first taken, I think no Christian will deny.

*Moses* in his Exortation to the *Israelits*, *Duet: IV. 6.* Tells them that GOD would give them Wisdom and Understanding in the sight of all Nations which should hear all these Statuts, and say surely this great Nation is a Wise and Understanding People

People, and in the 8 Verse, And what Nation is there that hath Statuts and Judgements so Righteous as all this Law which I set before you this Day. I believe it will not be much doubted, but that the *Roman Law*, and *Laws* of all the best Governed Nations in the World, are founded upon the Law delivered by *Moses*, and that they have Received no Advantage by those through whose hands they have come.

Our Modern Lawers, ( as well as our Moderen Poets, that use the pagan manner of Invocation ) do too much imitate the *Pagens*. I wish some able Lawer would begin and reform this, the Scriptures of Truth may affoord him Matter to Work upon, for as they contain a Compleat Body of Divinity, so do they contain an intire Body of Law, directing how to Dispence Justice between Man and Man, as well as in things relating to the Worship of GOD. Why should we follow an imperfect Copy, when we have the Original at hand.

As to the Execution of the Law, let

there be no partiality, for one Offender finding favour, gives Encouragement to 20 Others, to presume to do the like Offence, and think themselves injured, if they meet not with the like favour.

Let inferiour Magistrats or Others who are to put the Laws in Execution be punished for their Omissions, if they pass an Offender without full Satisfaction for his Offence.

This will be so far from being any Discouragement to inferiour Magistrats, that it will be a great ease to them, and they could with the greater Courage Execut the Laws, for as the matter stands, when they proceed according to Law against Offenders, they in some cases must either take the prejudice of the party upon them, or allow them what favour they ask, especially if the party shall afterward obtain the favour that he sought of them from a higher Judicature, and if the Magistrat were to suffer himself for his Omission, no Man could have

*The Undoubted* 134

the Confidence to desire a favour of him, nor the Wickedness to Entertain a grudge against him who refus'd it.

There are some *Fourteen pence* peices, and *3. d. half Pennys*, that Creat a great Uneasiness to the Leidges, and oft times the poor suffer by it, tho such as pay Summs can oblige the patty to whom he makes payment to receive them, yet when they come in single Oaes to poor People's Hands, they are obliged to pass them with an Abatement, besides not one in half a Paroch has Scales to Weigh them in the Country, and won't take them upon the other persons Word. It has been thought by some, that as much Money has been given for Scales to Weigh that kind of Money, would have made up all the Loss of Re-coining it. Some have likewise thought that the Managers of the Bank would have taken it all in for the Priviledge of Coining as much Coper as the value of it, which will not be very much.

If

*ART of THRIVING.* 135

If this shall be thought an injuring of the General of the Mint, it were to be wished that the Parliament should lay on a Tax to make up any Loss that would be in Re-coining of it; Better that every one should bear a part, as let the Poor suffer.



F I N I S.





READER,

Besides Words not right Speled, turned Letters, pound for pounds in several places, together with other such Omissions, which doth not marre the Sense, take the following *Errata*.

ERRATA

Page 14, line 7, for off, Read of, P. 15, l. 20, for or, R. for, P. 38, l. 6. for six Wheels, R. six Weeks, P. 29, for it was, R. it were, P. 55, l. 5, for many, R. may, P. 60, l. 12. for Others, R. Other, P. 62. l. 12, for hither, R. thither, P. 64, l. 10. for hard dozen, R. half dozen, l. 11, for Run too, R. Run to, P. 65, l. 10, for to Obicus, R. too Obvious, P. 67. l. 4, for alongs, R. along, P. 100, l. 19, for possible, R. impossible, P. 101, l. 17, for may easily their Profits live up to, R. may easily live up to their Profits, P. 110. l. 20. for them, R. their.