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SOME THOUGHTS  
CONCERNING EDUCATION,  
AND  
CONSEQUENCES OF  
THE LOWERING OF INTEREST  
AND  
RAISING THE VALUE OF MONEY.


BY  
JOHN LOCKE.

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WARD, LOCK AND CO.  
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SOME THOUGHTS CONCERNING  
EDUCATION.

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TO

EDWARD CLARKE, ESQ., OF CHIPLEY.

SIR,—These Thoughts concerning Education, which now come abroad into the world, do of right belong to you, being written several years since for your sake, and are no other than what you have already by you in my letters. I have so little varied any thing, but only the order of what was sent you at different times, and on several occasions, that the reader will easily find, in the familiarity and fashion of the style, that they were rather the private conversation of two friends, than a discourse designed for public view.

The importunity of friends is the common apology for publications men are afraid to own themselves forward to. But you know I can truly say, that if some, who having heard of these papers of mine, had not pressed to see them, and afterwards to have them printed, they had lain dormant still in that privacy they were designed for. But those whose judgment I defer much to, telling me that they were persuaded that this rough draught of mine might be of some use, if made more public, touched upon what will always be very prevalent with me. For I think it every man's indispensable duty to do all the service he can to his country: and I see not what difference he puts between himself and his cattle, who lives without that thought. This subject is of so great concernment, and a right way of education is of so general advantage, that did I find my abilities answer my wishes, I should not have needed exhortations or im-

portunities from others. However, the meanness of these papers, and my just distrust of them, shall not keep me by the shame of doing so little, from contributing my mite, when there is no more required of me than my throwing it into the public receptacle. And if there be any more of their size and notions, who liked them so well, that they thought them worth printing, I may flatter myself they will not be lost labour to everybody.

I myself have been consulted of late by so many, who profess themselves at a loss how to breed their children; and the early corruption of youth is now become so general a complaint, that he cannot be thought wholly impertinent, who brings the consideration of this matter on the stage, and offers something, if it be but to excite others, or afford matter of correction. For errors in education should be less indulged than any: these, like faults in the first concoction, that are never mended in the second or third, carry their afterwards-incorrigible taint with them, through all the parts and stations of life.

I am so far from being conceited of anything I have here offered, that I should not be sorry, even for your sake, if some one abler and fitter for such a task, would, in a just treatise of education, suited to our English gentry, rectify the mistakes I have made in this: it being much more desirable to me that young gentlemen should be put into (that which every one ought to be solicitous about) the best way of being formed and instructed, than that my opinion should be received concerning it. You will, however, in the meantime bear me witness, that the method here proposed has had no ordinary effects upon a gentleman's son, it was not designed for. I will not say the good temper of the child did not very much contribute to it, but this I think, you and the parents are satisfied of, that a contrary usage, according to the ordinary disciplining of children, would

not have mended that temper, nor have brought him to be in love with his book ; to take a pleasure in learning, and to desire, as he does, to be taught more than those about him think fit always to teach him.

But my business is not to recommend this treatise to you, whose opinion of it I know already ; nor it to the world, either by your opinion or patronage. The well educating of their children is so much the duty and concern of parents, and the welfare and prosperity of the nation so much depends on it, that I would have every one lay it seriously to heart ; and after having well examined and distinguished what fancy, custom, or reason advises in the case, set his helping hand to promote everywhere that way of training up youth, with regard to their several conditions, which is the easiest, shortest, and likeliest to produce virtuous, useful, and able men in their distinct callings ; though that most to be taken care of, is the gentleman's calling. For if those of that rank are by their education once set right, they will quickly bring all the rest into order.

I know not whether I have done more than shown my good wishes towards it in this short discourse ; such as it is the world now has it ; and if there be anything in it worth their acceptance, they owe their thanks to you for it. My affection to you gave the first rise to it, and I am pleased that I can leave to posterity this mark of the friendship that has been between us. For I know no greater pleasure in this life, nor a better remembrance to be left behind one, than a long-continued friendship with an honest, useful, and worthy man, and lover of his country.

I am, Sir,

Your most humble and most faithful servant,

JOHN LOCKE.

7th March, 1690.





SOME

# THOUGHTS CONCERNING EDUCATION.

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§ 1. **A** SOUND mind in a sound body, is a short but full description of a happy state in this world: he that has these two, has little more to wish for; and he that wants either of them, will be but little the better for anything else. Men's happiness or misery is most part of their own making. He whose mind directs not wisely, will never take the right way; and he whose body is crazy and feeble, will never be able to advance in it. I confess there are some men's constitutions of body and mind so vigorous and well framed by nature, that they need not much assistance from others; but by the strength of their natural genius, they are, from their cradles, carried towards what is excellent; and, by the privilege of their happy constitutions, are able to do wonders. But examples of this kind are but few; and I think I may say that, of all the men we meet with, nine parts of ten are what they are, good or evil, useful or not, by their education. It is that which makes the great difference in mankind. The little, or almost insensible, impressions on our tender infancies, have very important and lasting consequences; and there it is, as in the fountains of some rivers, where a gentle application of the hand turns the flexible waters into channels, that make them take quite contrary courses; and by this little direction, given them at first, in the source, they receive different tendencies, and arrive at last at very remote and distant places.

§ 2. I imagine the minds of children, as easily turned, this or that way, as water itself; and though this be the principal part, and our main care should be about the inside, yet the clay cottage is not to be neglected. I shall therefore begin with the case, and consider first the health of the body, as that which perhaps you may rather expect, from that study I have been thought more peculiarly to have applied myself to; and that also, which will be soonest despatched, as lying, if I guess not amiss, in a very little compass.

§ 3. How necessary health is to our business and happiness, and how requisite a strong constitution, able to endure hardships and fatigue, is, to one that will make any figure in the world, is too obvious to need any proof.

§ 4. The consideration I shall here have, of health, shall be, not what a physician ought to do, with a sick or crazy child; but what the parents, without the help of physic, should do for the preservation and improvement of a healthy, or at least, not sickly constitution, in their children: and this perhaps might be all despatched in this one short rule—viz., That gentlemen should use their children as the honest farmers and substantial yeomen do theirs. But because the mothers, possibly, may think this a little too hard, and the fathers, too short, I shall explain myself more particularly; only laying down this, as a general and certain observation for the women to consider, viz., that most children's constitutions are either spoiled, or at least harmed, by cockering and tenderness.

§ 5. The first thing to be taken care of, is, that children be not too warmly clad or covered, winter or summer. The face, when we are born, is no less tender than any other part of the body: it is use alone hardens it, and makes it more able to endure the cold. And therefore the Scythian philosopher gave a very significant answer to the Athenian, who wondered how he could go naked in frost and snow: 'How,' said the Scythian, 'can you endure your face exposed to the sharp winter air?' 'My face is used to it,' said the Athenian. 'Think me all face,' replied the Scythian. Our bodies will endure anything that from the beginning they are accustomed to.

An eminent instance of this, though in the contrary excess of heat, being to our present purpose, to show what use can do, I shall set down in the author's words, as I meet with it in a late ingenious voyage.\* 'The heats,' says he, 'are more violent in Malta than in any part of Europe; they exceed those of Rome itself, and are perfectly stifling; and so much the more, because there are seldom any cooling breezes here. This makes the common people as black as gipsies; but yet the peasants defy the sun: they work on, in the hottest part of the day, without intermission, or sheltering themselves from his scorching rays. This has convinced me that nature can bring itself to many things which seem impossible, provided we accustom ourselves from our infancy. The Maltese do so, who harden the bodies of their children, and reconcile them to the heat, by making them go stark naked, without shirt, drawers, or any thing on their head, from their cradles, till they are ten years old.'

Give me leave, therefore, to advise you, not to fence too carefully

\* "Nouveau Voyage du Levant," 150—170.

against the cold of this our climate. There are those in England who wear the same clothes winter and summer, and that without any inconvenience, or more sense of cold than others find. But if the mother will needs have an allowance for frost and snow, for fear of harm; and the father, for fear of censure; be sure let not his winter-clothing be too warm: and amongst other things remember, that when nature has so well covered his head with hair, and strengthened it with a year or two's age, that he can run about by day without a cap, it is best that by night a child should also lie without one; there being nothing that more exposes to head-ache, colds, catarrhs, coughs, and several other diseases, than keeping the head warm.

§ 6. I have said [he] here, because the principal aim of my discourse is, how a young gentleman should be brought up from his infancy, which in all things will not so perfectly suit the education of daughters; though, where the difference of sex requires different treatment, it will be no hard matter to distinguish.

§ 7. I would also advise his feet to be washed every day in cold water; and to have his shoes so thin, that they might leak and let in water, whenever he comes near it. Here, I fear, I shall have the mistress, and maids too, against me. One will think it too filthy; and the other, perhaps, too much pains to make clean his stockings. But yet truth will have it, that his health is much more worth than all such considerations, and ten times as much more. And he that considers how mischievous and mortal a thing taking wet in the feet is, to those who have been bred nicely, will wish he had, with the poor people's children, gone bare-foot; who, by that means, come to be so reconciled by custom, to wet their feet, that they take no more cold or harm by it, than if they were wet in their hands. And what is it, I pray, that makes this great difference between the hands and the feet in others, but only custom? I doubt not, but if a man from his cradle had been always used to go bare-foot, whilst his hands were constantly wrapped up in warm mittens, and covered with hand-shoes, as the Dutch call gloves; I doubt not, I say, but such a custom would make taking wet in his hands as dangerous to him as now taking wet in their feet is to a great many others. The way to prevent this, is to have his shoes made so as to leak water; and his feet washed constantly every day in cold water. It is recommendable for its cleanliness: but that, which I aim at in it, is health. And therefore I limit it not precisely to any time of the day. I have known it used every night, with very good success, and that, all the winter, without the omitting it so much as one night, in extreme cold weather: when thick ice covered the water,

the child bathed his legs and feet in it; though he was of an age not big enough to rub and wipe them himself; and when he began this custom, was puleing and very tender. But the great end being to harden those parts by a frequent and familiar use of cold water, and thereby to prevent the mischiefs that usually attend accidental taking wet in the feet, in those who are bred otherwise; I think it may be left to the prudence and convenience of the parents, to choose either night or morning. The time I deem indifferent, so the thing be effectually done. The health and hardness procured by it, would be a good purchase at a much dearer rate. To which if I add the preventing of corns, that, to some men would be a very valuable consideration. But begin first in the spring with luke-warm, and so colder and colder every time, till in a few days you come to perfectly cold water, and then continue it so, winter and summer. For it is to be observed in this, as in all other alterations from our ordinary way of living, the changes must be made by gentle and insensible degrees; and so we may bring our bodies to any thing, without pain, and without danger.

How fond mothers are like to receive this doctrine, is not hard to foresee. What can it be less than to murder their tender babes, to use them thus? What! put their feet in cold water in frost and snow, when all one can do is little enough to keep them warm! A little to remove their fears by examples, without which the plainest reason is seldom hearkened to; Seneca tells us of himself, Ep. 53 and 83, that he used to bathe himself in cold spring-water in the midst of winter. This, if he had not thought it not only tolerable, but healthy too, he would scarce have done, in an exuberant fortune, that could well have borne the expense of a warm bath; and in an age (for he was then old) that would have excused greater indulgence. If we think his stoical principles led him to this severity; let it be so, that this sect reconciled cold water to his sufferance: what made it agreeable to his health? for that was not impaired by this hard usage. But what shall we say to Horace, who warmed not himself with' the reputation of any sect, and least of all affected stoical austerities? yet he assures us, he was wont in the winter season to bathe himself in cold water. But perhaps Italy will be thought much warmer than England, and the chillness of their waters not to come near ours in winter. If the rivers of Italy are warmer, those of Germany and Poland are much colder, than any in this our country; and yet in these, the Jews, both men and women, bathe all over, at all seasons of the year, without any prejudice to their health. And every one is not apt to believe it is a miracle, or any peculiar virtue of St. Winifred's well, that makes the cold waters of that famous spring do

no harm to the tender bodies that bathe in it. Every one is now full of the miracles done, by cold baths, on decayed and weak constitutions, for the recovery of health and strength; and therefore they cannot be impracticable, or intolerable, for the improving and hardening the bodies of those who are in better circumstances.

If these examples of grown men be not thought yet to reach the case of children, but that they may be judged still to be too tender and unable to bear such usage; let them examine what the Germans of old, and the Irish now do to them; and they will find that infants too, as tender as they are thought, may, without any danger, endure bathing, not only of their feet, but of their whole bodies in cold water. And there are, at this day, ladies in the highlands of Scotland, who use this discipline to their children, in the midst of winter; and find that cold water does them no harm, even when there is ice in it.

§ 8. I shall not need here to mention swimming, when he is of an age able to learn, and has any one to teach him. It is that saves many a man's life: and the Romans thought it so necessary, that they ranked it with letters; and it was the common phrase to mark one ill educated, and good for nothing; that he had neither learned to read, nor to swim: '*Nec literas didicit, nec natare.*' But besides the gaining a skill, which may serve him at need, the advantages to health, by often bathing in cold water, during the heat of summer, are so many, that I think nothing need be said to encourage it; provided this one caution be used, that he never go into the water, when exercise has at all warmed him, or left any emotion in his blood or pulse.

§ 9. Another thing that is of great advantage to every one's health, but especially children's, is, to be much in the open air, and very little, as may be, by the fire, even in winter. By this he will accustom himself also to heat and cold, shine and rain; all which if a man's body will not endure, it will serve him to very little purpose in this world: and when he is grown up, it is too late to begin to use him to it: it must be got early and by degrees. Thus the body may be brought to bear almost anything. If I should advise him to play in the wind and sun without a hat, I doubt whether it could be borne. There would a thousand objections be made against it, which at last would amount to no more, in truth, than being sun-burnt. And if my young master be to be kept always in the shade, and never exposed to the sun and wind, for fear of his complexion, it may be a good way to make him a beau, but not a man of business. And although greater regard be to be had to beauty in the daughters, yet I will take the liberty to say, that the more they are in the air,

without prejudices to their faces, the stronger and healthier they will be ; and the nearer they come to the hardships of their brothers in their education, the greater advantage will they receive from it all the remaining part of their lives.

§ 10. Playing in the open air has but this one danger in it, that I know ; and that is, that when he is hot with running up and down, he should sit or lie down on the cold or moist earth. This, I grant, and drinking cold drink, when they are hot with labour or exercise, brings more people to the grave, or to the brink of it, by fevers and others diseases, than anything I know. These mischiefs are easily enough prevented whilst he is little, being then seldom out of sight. And if during his childhood, he be constantly and rigorously kept from sitting on the ground, or drinking any cold liquor whilst he is hot, the custom of forbearing, grown into a habit, will help much to preserve him, when he is no longer under his maid's or tutor's eye. This is all I think that can be done in the case. For, as years increase, liberty must come with them ; and, in a great many things, he must be trusted to his own conduct, since there cannot always be a guard upon him ; except what you put into his own mind by good principles and established habits, which is the best and surest, and therefore most to be taken care of. For, from repeated cautions and rules, ever so often inculcated, you are not to expect anything, either in this or any other case, farther than practice has established them into habits.

§ 11. One thing the mention of the girls brings into my mind, which must not be forgot ; and that is, that your son's clothes be never made straight, especially about the breast. Let nature have scope to fashion the body, as she thinks best. She works of herself a great deal better and exacter, than we can direct her. And if women were themselves to frame the bodies of their children in their wombs, as they often endeavour to mend their shapes, when they are out, we should as certainly have no perfect children born, as we have few well-shaped, that are strait-laced, or much tampered with. This consideration should methinks keep busy people (I will not say ignorant nurses and bodice-makers) from meddling in a matter they understand not ; and they should be afraid to put nature out of her way, in fashioning the parts, when they know not how the least and meanest is made. And yet I have seen so many instances of children receiving great harm from strait-lacing, that I cannot but conclude, there are other creatures, as well as monkeys, who, little wiser than they, destroy their young ones by senseless fondness and too much embracing.

§ 12. Narrow breasts, short and stinking breath, ill lungs, and

crookedness, are the natural and almost constant effects of hard bodice, and clothes that pinch. That way of making slender waists, and fine shapes, serves but the more effectually to spoil them. Nor can there, indeed, but be disproportion in the parts, when the nourishment, prepared in the several offices of the body, cannot be distributed as nature designs. And therefore, what wonder is it, if, it being laid where it can, on some part not so braced, it often makes a shoulder, or a hip, higher or bigger than its just proportion? It is generally known, that the women of China (imagining I know not what kind of beauty in it), by bracing and binding them hard from their infancy, have very little feet. I saw lately a pair of China shoes, which I was told were for a grown woman; they were so exceedingly disproportioned to the feet of one of the same age amongst us, that they would scarce have been big enough for one of our little girls. Besides this, it is observed, that their women are also very little, and short-lived; whereas the men are of the ordinary stature of other men, and live to a proportionable age. These defects in the female sex of that country, are by some imputed to the unreasonable binding of their feet; whereby the free circulation of the blood is hindered, and the growth and health of the whole body suffers. And how often do we see, that some small part of the foot being injured, by a wrench or a blow, the whole leg or thigh thereby loses its strength and nourishment, and dwindles away? How much greater inconveniences may we expect, when the thorax, wherein is placed the heart and seat of life, is unnaturally compressed, and hindered from its due expansion?

§ 13. As for his diet, it ought to be very plain and simple; and, if I might advise, flesh should be forborn, as long as he is in coats, or at least till he is two or three years old. But whatever advantage this may be to his present and future health and strength, I fear it will hardly be consented to, by parents, misled by the custom of eating too much flesh themselves; who will be apt to think their children, as they do themselves, in danger of being starved, if they have not flesh at least twice a day. This I am sure, children would breed their teeth with much less danger, be freer from diseases, whilst they were little, and lay the foundations of a healthy and strong constitution much surer, if they were not crammed, so much as they are, by fond mothers and foolish servants, and were kept wholly from flesh the first three or four years of their lives.

But if my young master must needs have flesh, let it be but once a day, and of one sort, at a meal. Plain beef, mutton, veal, etc., without other sauce than hunger, is best: and great care should be used, that he eat bread plentifully both alone and with every-

thing else. And whatever he eats that is solid, make him chew it well. We English are often negligent herein : from whence follows indigestion and other great inconveniences.

§ 14. For breakfast and supper, milk, milk-pottage, water-gruel, flummery, and twenty other things, that we are wont to make in England, are very fit for children : only, in all these let care be taken, that they be plain, and without much mixture, and very sparingly seasoned with sugar, or rather none at all : especially all spice, and other things, that may heat the blood, are carefully to be avoided. Be sparing also of salt in the seasoning of all his victuals, and use him not to high-seasoned meats. Our palates grow into a relish, and liking of the seasoning and cookery, which by custom they are set to ; and an over-much use of salt, besides that it occasions thirst, and over-much drinking, has other ill effects upon the body. I should think that a good piece of well-made and well-baked brown bread, sometimes with, and sometimes without, butter or cheese, would be often the best breakfast for my young master. I am sure it is as wholesome, and will make him as strong a man as greater delicacies ; and if he be used to it, it will be as pleasant to him. If he at any time calls for victuals between meals, use him to nothing but dry bread. If he be hungry, more than wanton, bread alone will down ; and if he be not hungry, it is not fit he should eat. By this you will obtain two good effects : 1. That by custom he will come to be in love with bread ; for as I said, our palates and stomachs too are pleased with the things we are used to. Another good you will gain hereby is, that you will not teach him to eat more, nor oftener than nature requires. I do not think that all people's appetites are alike : some have naturally stronger, and some weaker stomachs. But this I think, that many are made gormands and gluttons by custom, that were not so by nature : and I see, in some countries, men as lusty and strong, that eat but two meals a day, as others that have set their stomachs by a constant usage, like larvae, to call on them for four or five. The Romans usually fasted till supper ; the only set meal, even of those who ate more than once a day : and those who used breakfasts, as some did at eight, some at ten, others at twelve of the clock, and some later, neither ate flesh, nor had anything made ready for them. Augustus, when the greatest monarch on the earth, tells us, he took a bit of dry bread in his chariot. And Seneca in his 83rd epistle, giving an account how he managed himself, even when he was old, and his age permitted indulgence, says, that he used to eat a piece of dry bread for his dinner, without the formality of sitting to it : though his estate would have as well paid for a better meal (had health required it) as any



subject's in England, were it doubled. The masters of the world were bred up with this spare diet : and the young gentlemen of Rome felt no want of strength or spirit because they ate but once a day. Or if it happened by chance, that any one could not fast so long, as till supper, their only set meal, he took nothing but a bit of dry bread, or at most a few raisins, or some such slight thing with it, to stay his stomach. This part of temperance was found so necessary, both for health and business, that the custom of only one meal a day held out against that prevailing luxury, which their eastern conquests and spoils had brought in amongst them : and those, who had given up their old frugal eating, and made feasts, yet began them not till the evening. And more than one set meal a day was thought so monstrous, that it was a reproach, as low down as Cæsar's time, to make an entertainment, or sit down to a full table, till towards sunset. And therefore, if it would not be thought too severe, I should judge it most convenient, that my young master should have nothing but bread, too, for breakfast. You cannot imagine of what force custom is : and I impute a great part of our diseases in England, to our eating too much flesh and too little bread.

§ 15. As to his meals, I should think it best, that, as much as it can be conveniently avoided, they should not be kept constantly to an hour. For, when custom hath fixed his eating to certain stated periods, his stomach will expect victuals at the usual hour, and grow peevish if he passes it ; either fretting itself into a troublesome excess, or flagging into a downright want of appetite. Therefore I would have no time kept constantly to, for his breakfast, dinner, and supper, but rather varied, almost every day. And if, betwixt these, which I call meals, he will eat, let him have, as often as he calls for it, good dry bread. If any one think this too hard and sparing a diet for a child, let them know, that a child will never starve, nor dwindle for want of nourishment, who, besides flesh at dinner, and spoon-meat, or some such other thing at supper, may have good bread and beer, as often as he has a stomach : for thus, upon second thoughts, I should judge it best for children to be ordered. The morning is generally designed for study, to which a full stomach is but an ill preparation. Dry bread, though the best nourishment, has the least temptation : and nobody would have a child crammed at breakfast, who has any regard to his mind or body, and would not have him dull and unhealthy. Nor let any one think this unsuitable to one of estate and condition. A gentleman, in any age, ought to be so bred, as to be fitted to bear arms, and be a soldier. But he that in this, breeds his son so, as if he designed him to sleep over his life, in the plenty and ease of a full fortune he intends to leave

him, little considers the examples he has seen, or the age he lives in.

§ 16. His drink should be only small beer; and that too, he should never be suffered to have between meals, but after he had eaten a piece of bread. The reasons why I say this, are these :

§ 17. 1. More fevers and surfeits are got by people's drinking when they are hot, than by any one thing I know. Therefore, if by play he be hot and dry, bread will ill go down; and so, if he cannot have drink, but upon that condition, he will be forced to forbear. For, if he be very hot, he should by no means drink. At least, a good piece of bread first to be eaten, will gain time to warm the beer blood-hot, which then he may drink safely. If he be very dry, it will go down so warmed, and quench his thirst better: and, if he will not drink it so warmed, abstaining will not hurt him. Besides, this will teach him to forbear, which is a habit of greatest use, for health of body and mind too.

§ 18. 2. Not being permitted to drink without eating, will prevent the custom of having the cup often at his nose; a dangerous beginning and preparation to good fellowship. Men often bring habitual hunger and thirst on themselves by custom. And, if you please to try, you may, though he be weaned from it, bring him by use, to such a necessity of drinking in the night, that he will not be able to sleep without it. It being the lullaby used by nurses to still crying children, I believe mothers generally find some difficulty to wean their children from drinking in the night, when they first take them home. Believe it, custom prevails, as much by day as by night; and you may, if you please, bring any one to be thirsty every hour.

I once lived in a house, where, to appease a froward child, they gave him drink, as often as he cried; so that he was constantly bibbing: and though he could not speak, yet he drank more in twenty-four hours than I did. Try it when you please, you may with small, as well as with strong beer, drink yourself into a drought. The great thing to be minded in education is, what habits you settle: and therefore in this, as all other things, do not begin to make any thing customary, the practice whereof you would not have continue, and increase. It is convenient for health and sobriety, to drink no more than natural thirst requires: and he that eats not salt meats, nor drinks strong drink, will seldom thirst between meals, unless he has been accustomed to such unseasonable drinking.

§ 19. Above all, take great care that he seldom, if ever, tastes any wine or strong drink. There is nothing so ordinarily given children in England, and nothing so destructive to them. They

ought never to drink any strong liquor, but when they need it as a cordial, and the doctor prescribes it. And in this case it is, that servants are most narrowly to be watched, and most severely to be reprehended, when they transgress. Those mean sort of people, placing a great part of their happiness in strong drink, are always forward to make court to my young master, by offering him that which they love best themselves; and finding themselves made merry by it, they foolishly think it will do the child no harm. This you are carefully to have your eye upon, and restrain with all the skill and industry you can: there being nothing that lays a surer foundation of mischief, both to body and mind, than children's being used to strong drink; especially to drink in private with the servants.

§ 20. Fruit makes one of the most difficult chapters in the government of health, especially that of children. Our first parents ventured paradise for it: and it is no wonder our children cannot stand the temptation, though it cost them their health. The regulation of this cannot come under any one general rule: for I am by no means of their mind, who would keep children almost wholly from fruit, as a thing totally unwholesome for them: by which strict way they make them but the more ravenous after it; and to eat good and bad, ripe or unripe, all that they can get, whenever they come at it. Melons, peaches, most sorts of plums, and all sorts of grapes in England, I think children should be wholly kept from, as having a very tempting taste, in a very unwholesome juice; so that if it were possible, they should never so much as see them, or know there were any such thing. But strawberries, cherries, gooseberries, or currants, when thorough ripe, I think may be very safely allowed them, and that with a pretty liberal hand, if they be eaten with these cautions. 1. Not after meals, as we usually do, when the stomach is already full of other food. But I think they should be eaten rather before, or between meals, and children should have them for their breakfasts. 2. Bread eaten with them. 3. Perfectly ripe. If they are thus eaten I imagine them rather conducing, than hurtful, to our health. Summer-fruits, being suitable to the hot season of the year they come in, refresh our stomachs, languishing and fainting under it: and therefore I should not be altogether so strict in this point as some are to their children; who being kept so very short, instead of a moderate quantity of well-chosen fruit, which being allowed them, would content them, whenever they can get loose, or bribe a servant to supply them, satisfy their longing with any trash they can get, and eat to a surfeit.

Apples and pears, too, which are thorough ripe, and have been gathered some time, I think may be safely eaten at any time, and in

pretty large quantities ; especially apples, which never did anybody hurt, that I have heard, after October.

Fruits also dried without sugar, I think very wholesome. But sweetmeats of all kinds are to be avoided ; which, whether they do more harm to the maker or eater, is not easy to tell. This I am sure, it is one of the most inconvenient ways of expense, that vanity hath yet found out ; and so I leave them to the ladies.

§ 21. Of all that looks soft and effeminate, nothing is more to be indulged children than sleep. In this alone they are to be permitted to have their full satisfaction ; nothing contributing more to the growth and health of children than sleep. All that is to be regulated in it is, in what part of the twenty-four hours they should take it : which will easily be resolved, by only saying, that it is of great use to accustom them to rise early in the morning. It is best so to do, for health : and he that, from his childhood, has by a settled custom made rising betimes easy and familiar to him, will not, when he is a man, waste the best and most useful part of his life in drowsiness and lying a-bed. If children therefore are to be called up early in the morning, it will follow of course, that they must go to bed betimes ; whereby they will be accustomed to avoid the unhealthy and unsafe hours of debauchery, which are those of the evenings : and they who keep good hours, seldom are guilty of any great disorders. I do not say this, as if your son, when grown up, should never be in company past eight, nor ever chat over a glass of wine till midnight. You are now, by the accustoming of his tender years, to indispose him to those inconveniences as much as you can : and it will be no small advantage, that contrary practice having made sitting up uneasy to him, it will make him often avoid, and very seldom propose midnight-revels. But if it should not reach so far, but fashion and company should prevail, and make him live, as others do, above twenty, it is worth the while to accustom him to early rising and early going to bed, between this and that ; for the present improvement of his health, and other advantages.

Though I have said, a large allowance of sleep, even as much as they will take, should be made to children when they are little ; yet I do not mean, that it should always be continued to them, in so large a proportion, and they suffered to indulge a drowsy laziness in their beds, as they grow up bigger. But whether they should begin to be restrained at seven, or ten years old, or any other time, is impossible to be precisely determined. Their tempers, strength, and constitutions must be considered : But some time between seven and fourteen, if they are too great lovers of their beds, I think it may be seasonable to begin to reduce them, by degrees, to about eight hours,

which is generally rest enough for healthy grown people. If you have accustomed him, as you should do, to rise constantly very early in the morning, this fault of being too long in bed will easily be reformed, and most children will be forward enough to shorten that time themselves, by coveting to sit up with the company at night: though, if they be not looked after, they will be apt to take it out in the morning, which should by no means be permitted. They should constantly be called up, and made to rise at their early hour; but great care should be taken in waking them, that it be not done hastily, nor with a loud or shrill voice, or any other sudden violent noise. This often affrights children, and does them great harm. And sound sleep, thus broke off with sudden alarms, is apt enough to discompose any one. When children are to be wakened out of their sleep, be sure to begin with a low call, and some gentle motion; and so draw them out of it by degrees, and give them none but kind words and usage, till they are come perfectly to themselves, and being quite dressed, you are sure they are thoroughly awake. The being forced from their sleep, how gently soever you do it, is pain enough to them: and care should be taken not to add any other uneasiness to it, especially such that may terrify them.

§ 22. Let his bed be hard, and rather quilts than feathers. Hard lodging strengthens the parts; whereas being buried every night in feathers, melts and dissolves the body, is often the cause of weakness, and the forerunner of an early grave. And, besides the stone, which has often its rise from this warm wrapping of the reins, several other indispositions, and that which is the root of them all, a tender, weakly constitution, is very much owing to down-beds. Besides, he that is used to hard lodging at home, will not miss his sleep (where he has most need of it) in his travels abroad, for want of his soft bed and his pillows laid in order. And therefore, I think it would not be amiss, to make his bed after different fashions; sometimes lay his head higher, sometimes lower, that he may not feel every little change he must be sure to meet with, who is not designed to lie always in my young master's bed at home, and to have his maid lay all things in print, and tuck him in warm. The great cordial of nature is sleep. He that misses that, will suffer by it: and he is very unfortunate, who can take his cordial only in his mother's fine gilt cup, and not in a wooden dish. He that can sleep soundly, takes the cordial: and it matters not, whether it be on a soft bed, or the hard boards. It is sleep only that is the thing necessary.

§ 23. One thing more there is, which hath a great influence upon the health, and that is, going to stool regularly; people that are very loose, have seldom strong thoughts or strong bodies. But the

cure of this, both by diet and medicine, being much more easy than the contrary evil, there needs not much to be said about it: for if it come to threaten, either by its violence, or duration, it will soon enough, and sometimes too soon, make a physician be sent for: and if it be moderate or short, it is commonly best to leave it to nature. On the other side, costiveness has too its ill effects, and is much harder to be dealt with by physic; purging medicines, which seem to give relief, rather increasing than removing the evil.

§ 24. It being an indisposition I had a particular reason to inquire into, and not finding the cure of it in books, I set my thoughts on work, believing that greater changes than that might be made in our bodies, if we took the right course, and proceeded by rational steps.

1. Then I considered, that going to stool was the effect of certain motions of the body, especially of the peristaltic motion of the guts.

2. I considered, that several motions that were not perfectly voluntary, might yet, by use and constant application, be brought to be habitual, if by an unintermitted custom they were at certain seasons endeavoured to be constantly produced.

3. I had observed some men, who by taking after supper a pipe of tobacco, never failed of a stool; and began to doubt with myself, whether it were not more custom, than the tobacco, that gave them the benefit of nature; or at least, if the tobacco did it, it was rather by exciting a vigorous motion in the guts, than by any purging quality; for then it would have had other effects.

Having thus once got the opinion, that it was possible to make it habitual; the next thing was to consider, what way and means were the likeliest to obtain it.

4. Then I guessed, that if a man, after his first eating in the morning, would presently solicit nature, and try whether he could strain himself so as to obtain a stool, he might in time, by a constant application, bring it to be habitual.

§ 25. The reasons that made me choose this time, were:

1. Because the stomach being then empty, if it received anything grateful to it (for I would never, but in case of necessity, have any one eat but what he likes and when he has an appetite), it was apt to embrace it close by a strong constriction of its fibres; which constriction, I supposed, might probably be continued on in the guts, and so increase their peristaltic motion; as we see in the Ileus, that an inverted motion, being begun anywhere below, continues itself all the whole length, and makes even the stomach obey that irregular motion.

2. Because when men eat, they usually relax their thoughts; and the spirits, then free from other employments, are more vigorously

distributed into the lower belly, which thereby contribute to the same effect.

3. Because, whenever men have leisure to eat, they have leisure enough also to make so much court to Madam Cloacina, as would be necessary to our present purpose; but else, in the variety of human affairs and accidents, it was impossible to affix it to any hour certain; whereby the custom would be interrupted: whereas men in health, seldom failing to eat once a day, though the hour be changed, the custom might still be preserved.

§ 26. Upon these grounds, the experiment began to be tried, and I have known none, who have been steady in the prosecution of it, and taken care to go constantly to the necessary-house, after their first eating, whenever that happened, whether they found themselves called on or no, and there endeavoured to put nature upon her duty; but in a few months they obtained their desired success, and brought themselves to so regular a habit, that they seldom ever failed of a stool, after their first eating, unless it were by their own neglect. For, whether they have any motion or no, if they go to the place, and do their part, they are sure to have nature very obedient.

§ 27. I would therefore advise, that this course should be taken with a child every day, presently after he has eaten his breakfast. Let him be set upon a stool, as if disburdening were as much in his power as filling his belly; and let not him or his maid know anything to the contrary, but that it is so: and if he be forced to endeavour, by being hindered from his play, or eating again till he has been effectually at stool, or at least done his utmost, I doubt not but in a little while it will become natural to him. For there is reason to suspect, that children being usually intent on their play, and very heedless of anything else, often let pass those motions of nature, when she calls them but gently; and so they, neglecting the seasonable offers, do by degrees bring themselves into a habitual costiveness. That by this method costiveness may be prevented, I do more than guess: having known, by the constant practice of it for some time, a child brought to have a stool regularly after his breakfast, every morning.

§ 28. How far any grown people will think fit to make trial of it, must be left to them; though I cannot but say, that considering the many evils that come from that defect of a requisite easing of nature, I scarce know anything more conducing to the preservation of health than this is. Once in four and twenty hours, I think is enough; and nobody, I guess, will think it too much. And by this means it is to be obtained without physic, which commonly proves very ineffectual, in the cure of a settled and habitual costiveness.

§ 29. This is all I have to trouble you with, concerning his management, in the ordinary course of his health. Perhaps it will be expected from me, that I should give some directions of physic, to prevent diseases: for which, I have only this one, very sacredly to be observed: Never to give children any physic for prevention. The observation of what I have already advised, will, I suppose, do that better than the ladies' diet-drinks, or apothecary's medicines. Have a great care of tampering that way, lest, instead of preventing, you draw on diseases. Nor even upon every little indisposition is physic to be given, or the physician to be called to children; especially if he be a busy man, that will presently fill their windows with gally-pots, and their stomachs with drugs. It is safer to leave them wholly to nature, than to put them into the hands of one forward to tamper, or that thinks children are to be cured in ordinary distempers, by anything but diet, or by a method very little distant from it; it seeming suitable both to my reason and experience, that the tender constitutions of children should have as little done to them as is possible, and as the absolute necessity of the case requires. A little cold-stilled red poppy-water, which is the true surfeit-water, with ease and abstinence from flesh, often puts an end to several distempers in the beginning, which, by too forward applications, might have been made lusty diseases. When such a gentle treatment will not stop the growing mischief, nor hinder it from turning into a formed disease, it will be time to seek the advice of some sober and discreet physician. In this part, I hope, I shall find an easy belief; and nobody can have a pretence to doubt the advice of one, who has spent some time in the study of physic, when he counsels you not to be too forward in making use of physic and physicians.

§ 30. And thus I have done with what concerns the body and health, which reduces itself to these few and easily observable rules. Plenty of open air, exercise, and sleep; plain diet, no wine or strong drink, and very little or no physic; not too warm and straight clothing; especially the head and feet kept cold, and the feet often used to cold water and exposed to wet.

§ 31. Due care being had to keep the body in strength and vigour, so that it may be able to obey and execute the orders of the mind: the next and principal business is, to set the mind right, that on all occasions it may be disposed to consent to nothing but what may be suitable to the dignity and excellency of a rational creature.

§ 32. If what I have said in the beginning of this discourse be true, as I do not doubt but it is, viz. that the difference to be found in the manners and abilities of men, is owing more to their education



than to any thing else ; we have reason to conclude, that great care is to be had of the forming children's minds, and giving them that seasoning early, which shall influence their lives always after. For when they do well or ill, the praise or blame will be laid there : and when any thing is done awkwardly, the common saying will pass upon them, that it is suitable to their breeding.

§ 33. As the strength of the body lies chiefly in being able to endure hardships, so also does that of the mind. And the great principle and foundation of all virtue and worth, is placed in this, that a man is able to deny himself his own desires, cross his own inclinations, and purely follow what reason directs as best, though the appetite lean the other way.

§ 34. The great mistake I have observed in people's breeding their children has been, that this has not been taken care enough of in its due season ; that the mind has not been made obedient to discipline, and pliant to reason, when at first it was most tender, most easy to be bowed. Parents being wisely ordained by nature to love their children, are very apt, if reason watch not that natural affection very warily ; are apt, I say, to let it run into fondness. They love their little ones, and it is their duty : but they often with them cherish their faults too. They must not be crossed, forsooth ; they must be permitted to have their wills in all things ; and they being in their infancies not capable of great vices, their parents think they may safely enough indulge their little irregularities, and make themselves sport with that pretty perverseness, which they think well enough becomes that innocent age. But to a fond parent, that would not have his child corrected for a perverse trick, but excused it, saying it was a small matter ; Solon very well replied, ' Ay, but custom is a great one.'

§ 35. The fondling must be taught to strike, and call names ; must have what he cries for, and do what he pleases. Thus parents, by humouring and cockering them when little, corrupt the principles of nature in their children, and wonder afterwards to taste the bitter waters, when they themselves have poisoned the fountain. For when their children are grown up, and these ill habits with them ; when they are now too big to be dandled, and their parents can no longer make use of them as playthings ; then they complain, that the brats are untoward and perverse ; then they are offended to see them wilful, and are troubled with those ill humours, which they themselves infused and fomented in them ; and then, perhaps too late, would be glad to get out those weeds which their own hands have planted, and which now have taken too deep root to be easily extirpated. For he that has been used to have his will in everything,

as long as he was in coats, why should we think it strange that he should desire it, and contend for it still, when he is in breeches? Indeed, as he grows more towards a man, age shows his faults the more, so that there be few parents then so blind, as not to see them; few so insensible as not to feel the ill effects of their own indulgence. He had the will of his maid before he could speak or go; he had the mastery of his parents ever since he could prattle; and why, now he is grown up, is stronger and wiser than he was then, why now of a sudden must he be restrained and curbed? why must he at seven, fourteen, or twenty years old, lose the privilege which the parents' indulgence, till then, so largely allowed him? Try it in a dog, or a horse, or any other creature, and see whether the ill and resty tricks they have learned when young, are easily to be mended when they are knit: and yet none of those creatures are half so wilful and proud, or half so desirous to be masters of themselves and others, as man.

§ 36. We are generally wise enough to begin with them, when they are very young; and discipline betimes those other creatures we would make useful and good for somewhat. They are only our own offspring, that we neglect in this point; and having made them ill children, we foolishly expect they should be good men. For if the child must have grapes, or sugar-plums, when he has a mind to them, rather than make the poor baby cry, or be out of humour; why, when he is grown up, must he not be satisfied too, if his desires carry him to wine or women? They are objects as suitable to the longing of twenty-one or more years, as what he cried for, when little, was to the inclinations of a child. The having desires accommodated to the apprehensions and relish of those several ages, is not the fault; but the not having them subject to the rules and restraints of reason: the difference lies not in the having or not having appetites, but in the power to govern, and deny ourselves in them. He that is not used to submit his will to the reason of others, when he is young, will scarce hearken or submit to his own reason, when he is of an age to make use of it. And what a kind of a man such an one is like to prove, is easy to foresee.

§ 37. These are oversights usually committed by those who seem to take the greatest care of their children's education. But, if we look into the common management of children, we shall have reason to wonder, in the great dissoluteness of manners, which the world complains of, that there are any footsteps at all left of virtue. I desire to know what vice can be named, which parents, and those about children, do not season them with, and drop into them the seeds of, as often as they are capable to receive them? I do not

mean by the examples they give, and the patterns they set before them, which is encouragement enough ; but that which I would take notice of here, is the downright teaching them vice, and actual putting them out of the way of virtue. Before they can go, they principle them with violence, revenge, and cruelty. 'Give me a blow that I may beat him,' is a lesson, which most children every day hear : and it is thought nothing, because their hands have not strength enough to do any mischief. But I ask, Does not this corrupt their minds ? Is not this the way of force and violence, that they are set in ? and if they have been taught when little, to strike and hurt others by proxy, and encouraged to rejoice in the harm they have brought upon them, and see them suffer ; are they not prepared to do it, when they are strong enough to be felt themselves, and can strike to some purpose ?

The coverings of our bodies, which are for modesty, warmth and defence, are, by the folly or vice of parents, recommended to their children for other uses. They are made matter of vanity and emulation. A child is set a longing after a new suit, for the finery of it : and when the little girl is tricked up in her new gown and commode, how can her mother do less than teach her to admire herself, by calling her, 'her little queen,' and 'her princess' ? Thus the little ones are taught to be proud of their clothes, before they can put them on. And why should they not continue to value themselves for this outside fashionableness of the tailor or tire-woman's making, when their parents have so early instructed them to do so ?

Lying and equivocations, and excuses little different from lying, are put into the mouths of young people, and commended in apprentices and children, whilst they are for their master's or parents' advantage. And can it be thought that he, that finds the straining of truth dispensed with, and encouraged, whilst it is for his godly master's turn, will not make use of that privilege for himself, when it may be for his own profit ?

Those of the meaner sort are hindered by the straightness of their fortunes from encouraging intemperance in their children, by the temptation of their diet, or invitations to eat or drink more than enough : but their own ill examples, whenever plenty comes in their way, show that it is not the dislike of drunkenness and gluttony that keeps them from excess, but want of materials. But if we look into the houses of those who are little warmer in their fortunes, their eating and drinking are made so much the great business and happiness of life, that children are thought neglected, if they have not their share of it. Sauces, and ragousts, and food disguised by all the arts of cookery, must tempt their palates, when their bellies

are full : and then, for fear the stomach should be overcharged, a pretence is found for the other glass of wine, to help digestion, though it only serves to increase the surfeit.

Is my young master a little out of order? the first question is, 'What will my dear eat? what shall I get for thee?' Eating and drinking are instantly pressed: and everybody's invention is set on work to find out something luscious and delicate enough to prevail over that want of appetite which nature has wisely ordered in the beginning of distempers, as a defence against their increase; that, being freed from the ordinary labour of digesting any new load in the stomach, she may be at leisure to correct and master the peccant humours.

And where children are so happy in the care of their parents, as by their prudence to be kept from the excess of their tables, to the sobriety of a plain and simple diet, yet there too they are scarce to be preserved from the contagion that poisons the mind. Though by a discreet management, whilst they are under tuition, their healths, perhaps, may be pretty well secured; yet their desires must needs yield to the lessons, which everywhere will be read to them upon this part of epicurism. The commendation that eating well has everywhere, cannot fail to be a successful incentive to natural appetite, and bring them quickly to the liking and expense of a fashionable table. This shall have from every one, even the reprovers of vice, the title of living well. And what shall sullen reason dare to say against the public testimony? or can it hope to be heard, if it should call that luxury, which is so much owned, and universally practised by those of the best quality?

This is now so grown a vice, and has so great supports, that I know not whether it do not put in for the name of virtue; and whether it will not be thought folly, or want of knowledge of the world, to open one's mouth against it. And truly I should suspect, that what I have here said of it might be censured, as a little satire out of my way, did I not mention it with this view, that it might awaken the rare and watchfulness of parents in the education of their children; when they see how they are beset on every side, not only with temptations, but instructors to vice, and that perhaps in those they thought places of security.

I shall not dwell any longer on this subject; much less run over all the particulars, that would show what pains are used to corrupt children, and instil principles of vice into them: But I desire parents soberly to consider, what irregularity or vice there is, which children are not visibly taught; and whether it be not their duty and wisdom to provide them other instructions.

§ 38. It seems plain to me, that the principle of all virtue and excellency lies in a power of denying ourselves the satisfaction of our own desires, where reason does not authorise them. This power is to be got and improved by custom. made easy and familiar by an early practice. If therefore I might be heard, I would advise, that, contrary to the ordinary way, children should be used to submit their desires, and go without their longings, even from their very cradles. The very first thing they should learn to know, should be, that they were not to have anything, because it pleased them, but because it was thought fit for them. If things suitable to their wants were supplied to them, so that they were never suffered to have what they once cried for, they would learn to be content without it; would never with bawling and peevishness contend for mastery; nor be half so uneasy to themselves and others as they are, because from the first beginning they are not thus handled. If they were never suffered to obtain their desire by the impatience they expressed for it, they would no more cry for other things than they do for the moon.

§ 39. I say not this, as if children were not to be indulged in any thing, or that I expected they should, in hanging sleeves, have the reason and conduct of counsellors. I consider them as children, who must be tenderly used, who must play, and have playthings. That which I mean is, that whenever they craved what was not fit for them to have, or do, they should not be permitted it, because they were little and desired it: nay, whatever they were importunate for, they should be sure, for that very reason, to be denied. I have seen children at a table, who, whatever was there, never asked for any thing, but contentedly took what was given them; and at another place, I have seen others cry for every thing they saw, must be served out of every dish, and that first too. What made this vast difference, but this; that one was accustomed to have what they called, or cried for, the other to go without it? The younger they are, the less, I think, are their unruly and disorderly appetites to be complied with; and the less reason they have of their own, the more are they to be under the absolute power and restraint of those, in whose hands they are. From which I confess, it will follow, that none but discreet people should be about them. If the world commonly does otherwise, I cannot help that. I am saying what I think should be; which, if it were already in fashion, I should not need to trouble the world with a discourse on this subject. But yet I doubt not, but when it is considered, there will be others of opinion with me, that the sooner this way is begun with children, the easiet it will be for them, and their governors too: and that this ought to

be observed as an inviolable maxim, that whatever once is denied them, they are certainly not to obtain by crying or importunity; unless one has a mind to teach them to be impatient and troublesome, by rewarding them for it, when they are so.

§ 40. Those therefore that intend ever to govern their children, should begin it whilst they are very little; and look that they perfectly comply with the will of their parents. Would you have your son obedient to you, when past a child? Be sure then to establish the authority of a father, as soon as he is capable of submission, and can understand in whose power he is. If you would have him stand in awe of you, imprint it in his infancy; and, as he approaches more to a man, admit him nearer to your familiarity: so shall you have him your obedient subject (as is fit) whilst he is a child, and your affectionate friend when he is a man. For methinks they mightily misplace the treatment due to their children, who are indulgent and familiar when they are little, but severe to them, and keep them at a distance when they are grown up. For liberty and indulgence can do no good to children: their want of judgment makes them stand in need of restraint and discipline. And, on the contrary, imperiousness and severity is but an ill way of treating men, who have reason of their own to guide them, unless you have a mind to make your children, when grown up, weary of you; and secretly to say within themselves, 'When will you die, father?'

§ 41. I imagine every one will judge it reasonable, that their children, when little, should look upon their parents as their lords, their absolute governors; and, as such, stand in awe of them: and that, when they come to riper years, they should look on them as their best, as their only sure friends; and, as such, love and reverence them. The way I have mentioned, if I mistake not, is the only one to obtain this. We must look upon our children, when grown up, to be like ourselves, with the same passions, the same desires. We would be thought rational creatures, and have our freedom; we love not to be uneasy under constant rebukes and brow-beatings; nor can we bear severe humours, and great distance, in those we converse with. Whoever has such treatment when he is a man, will look out other company, other friends, other conversation, with whom he can be at ease. If therefore a strict hand be kept over children from the beginning, they will in that age be tractable, and quietly submit to it, as never having known any other: and if, as they grow up to the use of reason, the rigour of government be, as they deserve it, gently relaxed, the father's brow more smoothed to them, and the distance by degrees abated; his former restraints will increase their love, when they find it was only a kindness to them, and a care to make

them capable to deserve the favour of their parents, and the esteem of everybody else.

§ 42. Thus much for the settling your authority over your children in general. Fear and awe ought to give you the first power over their minds, and love and friendship in riper years to hold it: for the time must come, when they will be past the rod and correction; and then, if the love of you make them not obedient and dutiful; if the love of virtue and reputation keep them not in laudable courses; I ask, what hold will you have upon them, to turn them to it? Indeed, fear of having a scanty portion, if they displease you, may make them slaves to your estate; but they will be never the less ill and wicked in private, and that restraint will not last always. Every man must some time or other be trusted to himself, and his own conduct; and he that is a good, a virtuous, and able man, must be made so within. And therefore, what he is to receive from education, what is to sway and influence his life, must be something put into him sometimes: habits woven into the very principles of his nature; and not a counterfeit carriage, and dissembled outside, put on by fear, only to avoid the present anger of a father, who perhaps may disinherit him.

§ 43. This being laid down in general, as the course ought to be taken, it is fit we now come to consider the parts of the discipline to be used, a little more particularly. I have spoken so much of carrying a strict hand over children, that perhaps I shall be suspected of not considering enough, what is due to their tender age and constitutions. But that opinion will vanish, when you have heard me a little farther. For I am very apt to think, that great severity of punishment does but very little good; nay, great harm in education: and I believe it will be found, that, *cæteris paribus*, those children who have been most chastised, seldom make the best men. All that I have hitherto contended for, is, that whatsoever rigour is necessary, it is more to be used, the younger children are; and having by a due application wrought its effect, it is to be relaxed, and changed into a milder sort of government.

§ 44. A compliance and suppleness of their wills, being by a steady hand introduced by parents, before children have memories to retain the beginnings of it, will seem natural to them, and work afterwards in them, as if it were so; preventing all occasions of struggling or repining. The only care is, that it be begun early, and inflexibly kept to, till awe and respect be grown familiar, and there appears not the least reluctancy in the submission, and ready obedience of their minds. When this reverence is once thus established, (which it must be early, or else it will cost pains and blows to

recover it, and the more, the longer it is deferred,) it is by it, mixed still with as much indulgence, as they make not an ill use of, and not by beating, chiding, or other servile punishments, they are for the future to be governed as they grow up to more understanding.

§ 45. That this is so, will be easily allowed, when it is but considered what is to be aimed at in an ingenious education, and upon what it turns.

1. He that has not a mastery over his inclinations, he that knows not how to resist the importunity of present pleasure or pain, for the sake of what reason tells him is fit to be done, wants the true principle of virtue and industry, and is in danger of never being good for any thing. This temper, therefore, so contrary to unguided nature, is to be got betimes; and this habit, as the true foundation of future ability and happiness, is to be wrought into the mind, as early as may be, even from the first dawnings of any knowledge or apprehension in children; and so to be confirmed in them, by all the care and ways imaginable, by those who have the oversight of their education.

§ 46. 2. On the other side, if the mind be curbed, and humbled too much in children; if their spirits be abased and broken much, by too strict a hand over them, they lose all their vigour and industry, and are in a worse state than the former. For extravagant young fellows, that have liveliness and spirit, come sometimes to be set right, and so make able and great men: but dejected minds, timorous and tame, and low spirits, are hardly ever to be raised, and very seldom attain to any thing. To avoid the danger that is on either hand, is the great art; and he that has found a way, how to keep up a child's spirit, easy, active, and free; and yet, at the same time, to restrain him from many things he has a mind to, and to draw him to things that are uneasy to him; he, I say, that knows how to reconcile these seeming contradictions, has, in my opinion, got the true secret of education.

§ 47. The usual lazy and short way by chastisement, and the rod, which is the only instrument of government that tutors generally know, or ever think of, is the most unfit of any to be used in education; because it tends to both those mischiefs; which, as we have shown, are the Scylla and Charybdis, which, on the one hand or the other, ruin all that miscarry.

§ 48. 1. This kind of punishment contributes not at all to the mastery of our natural propensity to indulge corporal and present pleasure, and to avoid pain at any rate; but rather encourages it; and thereby strengthens that in us, which is the root, from whence spring all vicious actions, and the irregularities of life. For what



other motive, but of sensual pleasure and pain, does a child act by, who drudges at his book against his inclination, or abstains from eating unwholesome fruit, that he takes pleasure in, only out of fear of whipping? He in this only prefers the greater corporal pleasure, or avoids the greater corporal pain. And what is it, to govern his actions, and direct his conduct, by such motives as these? what is it, I say, but to cherish that principle in him, which it is our business to root out and destroy? And therefore I cannot think any correction useful to a child, where the shame of suffering for having done amiss, does not work more upon him than the pain.

§ 49. 2. This sort of correction naturally breeds an aversion to that which it is the tutor's business to create a liking to. How obvious is it to observe, that children come to hate things which were at first acceptable to them, when they find themselves whipped, and chid, and teased about them? And it is not to be wondered at in them, when grown men would not be able to be reconciled to any thing by such ways. Who is there that would not be disgusted with any innocent recreation, in itself indifferent to him, if he should with blows, or ill language, be haled to it, when he had no mind? or be constantly so treated, for some circumstances in his application to it? This is natural to be so. Offensive circumstances ordinarily infect innocent things which they are joined with: and the very sight of a cup, wherein any one uses to take nauseous physic, turns his stomach; so that nothing will relish well out of it, though the cup be ever so clean and well-shaped, and of the richest materials.

§ 50. 3. Such a sort of slavish discipline makes a slavish temper. The child submits, and dissembles obedience, whilst the fear of the rod hangs over him; but when that is removed, and, by being out of sight, he can promise himself impunity, he gives the greater scope to his natural inclination; which by this way is not at all altered, but on the contrary heightened and increased in him; and after such restraint, breaks out usually with the more violence. Or,

§ 51. 4. If severity carried to the highest pitch does prevail, and works a cure upon the present unruly distemper, it is often bringing in the room of it a worse and more dangerous disease, by breaking the mind; and then, in the place of a disorderly young fellow, you have a low-spirited, moped creature: who, however with his unnatural sobriety he may please silly people, who commend tame, inactive children because they make no noise, nor give them any trouble; yet, at last, will probably prove as uncomfortable a thing to his friends, as he will be, all his life, an useless thing to himself and others.

§ 52. Beating them, and all other sorts of slavish and corporal

punishments, are not the discipline fit to be used in the education of those who would have wise, good, and ingenuous men; and therefore very rarely to be applied, and that only in great occasions, and cases of extremity. On the other side, to flatter children by rewards of things that are pleasant to them, is as carefully to be avoided. He that will give to his son apples, or sugar-plums, or what else of this kind he is most delighted with, to make him learn his book, does but authorize his love of pleasure, and cocker up that dangerous propensity, which he ought by all means to subdue and stifle in him. You can never hope to teach him to master it whilst you compound for the check you give his inclination in one place, by the satisfaction you propose to it in another. To make a good, a wise, and a virtuous man, it is fit he should learn to cross his appetite, and deny his inclination to riches, finery, or pleasing his palate, etc., whenever his reason advises the contrary, and his duty requires it. But when you draw him to do any thing that is fit, by the offer of money; or reward the pains of learning his book, by the pleasure of a luscious morsel; when you promise him a lace-cravat, or a fine new suit, upon performance of some of his little tasks; what do you, by proposing these as rewards, but allow them to be the good things he should aim at, and thereby encourage his longing for them, and accustom him to place his happiness in them? Thus people, to prevail with children to be industrious about their grammar, dancing, or some other such matter, of no great moment to the happiness or usefulness of their lives, by misapplied rewards and punishments, sacrifice their virtue, invert the order of their education, and teach them luxury, pride, or covetousness, etc. For in this way, flattering those wrong inclinations, which they should restrain and suppress, they lay the foundations of those future vices, which cannot be avoided, but by curbing our desires, and accustoming them early to submit to reason.

§ 53. I say not this, that I would have children kept from the conveniences or pleasures of life, that are not injurious to their health or virtue: on the contrary, I would have their lives made as pleasant, and as agreeable to them as may be, in a plentiful enjoyment of whatsoever might innocently delight them: provided it be with this caution, that they have those enjoyments only as the consequences of the state of esteem and acceptance they are in with their parents and governors; but they should never be offered or bestowed on them, as the reward of this or that particular performance, that they show an aversion to, or to which they would not have applied themselves without that temptation.

§ 54. But if you take away the rod on one hand, and these little

encouragements, which they are taken with, on the other; how then (will you say) shall children be governed? Remove hope and fear, and there is an end of all discipline. I grant, that good and evil, reward and punishment, are the only motives to a rational creature; these are the spur and reins whereby all mankind are set on work and guided, and therefore they are to be made use of to children too. For I advise their parents and governors always to carry this in their minds, that children are to be treated as rational creatures.

§ 55. Rewards, I grant, and punishments must be proposed to children, if we intend to work upon them. The mistake, I imagine, is that those that are generally made use of, are ill chosen. The pains and pleasures of the body are, I think, of ill consequence, when made the rewards and punishments, whereby men would prevail on their children: for, as I said before, they serve but to increase and strengthen those inclinations, which it is our business to subdue and master. What principle of virtue do you lay in a child, if you will redeem his desires of one pleasure by the proposal of another? This is but to enlarge his appetite, and instruct it to wander. If a child cries for an unwholesome and dangerous fruit, you purchase his quiet by giving him a less hurtful sweetmeat. This perhaps may preserve his health, but spoils his mind, and sets that farther out of order. For here you only change the object; but flatter still his appetite, and allow that must be satisfied, wherein, as I have showed, lies the root of the mischief: and till you bring him to be able to bear a denial of that satisfaction, the child may at present be quiet and orderly, but the disease is not cured. By this way of proceeding you foment and cherish in him, that which is the spring from whence all the evil flows; which will be sure on the next occasion to break out again with more violence, give him stronger longings, and you more trouble.

X § 56. The rewards and punishments, then, whereby we should keep children in order, are quite of another kind; and of that force, that when we can get them once to work, the business, I think, is done, and the difficulty is over. Esteem and disgrace are, of all others, the most powerful incentives to the mind, when once it is brought to relish them. If you can once get into children a love of credit, and an apprehension of shame and disgrace, you have put into them the true principle, which will constantly work, and incline them to the right. But it will be asked, How shall this be done?

I confess, it does not, at first appearance, want some difficulty; but yet I think it worth our while to seek the ways (and practise them when found) to attain this, which I look on as the great secret of education.

§ 57. First, children (earlier perhaps than we think) are very sensible of praise and commendation. They find a pleasure in being esteemed and valued, especially by their parents, and those whom they depend on. If therefore the father caress and commend them, when they do well; show a cold and neglectful countenance to them upon doing ill; and this accompanied by a like carriage of the mother, and all others that are about them; it will in a little time make them sensible of the difference: and this, if constantly observed, I doubt not but will of itself work more than threats or blows, which lose their force, when once grown common, and are of no use when shame does not attend them; and therefore are to be forborne, and never to be used, but in the case hereafter-mentioned, when it is brought to extremity.

§ 58. But, secondly, to make the sense of esteem or disgrace sink the deeper, and be of the more weight, other agreeable or disagreeable things should constantly accompany these different states; not as particular rewards and punishments of this or that particular action, but as necessarily belonging to, and constantly attending one, who by his carriage has brought himself into a state of disgrace or commendation. By which way of treating them, children may as much as possible be brought to conceive, that those that are commended and in esteem for doing well, will necessarily be beloved and cherished by everybody, and have all other good things as a consequence of it; and, on the other side, when any one by miscarriage falls into disesteem, and cares not to preserve his credit, he will unavoidably fall under neglect and contempt; and in that state, the want of whatever might satisfy or delight him, will follow. In this way the objects of their desires are made assisting to virtue; when a settled experience from the beginning teaches children, that the things they delight in, belong to, and are to be enjoyed by those only, who are in a state of reputation. If by these means you can come once to shame them out of their faults, (for besides that, I would willingly have no punishment,) and make them in love with the pleasure of being well thought on, you may turn them as you please, and they will be in love with all the ways of virtue.

§ 59. The great difficulty here is, I imagine, from the folly and perverseness of servants, who are hardly to be hindered from crossing herein the design of the father and mother. Children, discountenanced by their parents for any fault, find usually a refuge and relief in the caresses of those foolish flatterers, who thereby undo whatever the parents endeavour to establish. When the father or mother looks sour on the child, everybody else should put on the same

coldness to him, and nobody give him countenance, till forgiveness asked, and a reformation of his fault, has set him right again, and restored him to his former credit. If this were constantly observed, I guess there would be little need of blows or chiding: their own ease and satisfaction would quickly teach children to court commendation, and avoid doing that which they found everybody condemned, and they were sure to suffer for, without being chid or beaten. This would teach them modesty and shame; and they would quickly come to have a natural abhorrence for that which they found made them slighted and neglected by everybody. But how this inconvenience from servants is to be remedied, I must leave to parents' care and consideration. Only I think it of great importance; and that they are very happy, who can get discreet people about their children.

§ 60. Frequent beating or chiding is therefore carefully to be avoided; because this sort of correction never produces any good, farther than it serves to raise shame and abhorrence of the miscarriage that brought it on them. And if the greatest part of the trouble be not sense that they have done amiss, and the apprehension that they have drawn on themselves the just displeasure of their best friends, the pain of whipping will work but an imperfect cure. It only patches up for the present, and skins it over, but reaches not to the bottom of the sore. Ingenuous shame, and the apprehensions of displeasure, are the only true restraints: these alone ought to hold the reins, and keep the child in order. But corporal punishments must necessarily lose that effect, and wear out the sense of shame, where they frequently return. Shame in children has the same place that modesty has in women; which cannot be kept, and often transgressed against. And as to the apprehension of displeasure in the parents, that will come to be very insignificant, if the marks of that displeasure quickly cease, and a few blows fully expiate. Parents should well consider, what faults in their children are weighty enough to deserve the declaration of their anger: but when their displeasure is once declared to a degree that carries any punishment with it, they ought not presently to lay by the severity of their brows, but to restore their children to their former grace with some difficulty; and delay a full reconciliation, till their conformity, and more than ordinary merit, make good their amendment. If this be not so ordered, punishment will by familiarity become a mere thing of course, and lose all its influence: offending, being chastised, and then forgiven, will be thought as natural and necessary as noon, night, and morning, following one another.

§ 61. Concerning reputation, I shall only remark this one thing

more of it: that, though it be not the true principle and measure of virtue, (for that is the knowledge of a man's duty, and the satisfaction it is to obey his Maker, in following the dictates of that light God has given him, with the hopes of acceptance and reward), yet it is that which comes nearest to it: and being the testimony and applause that other people's reason, as it were, by a common consent, gives to virtuous and well-ordered actions, it is the proper guide and encouragement of children, till they grow able to judge for themselves, and to find what is right by their own reason.

§ 62. This consideration may direct parents how to manage themselves in reproof and commending their children. The rebukes and chiding, which their faults will sometimes make hardly to be avoided, should not only be in sober, grave, and unpassionate words, but also alone and in private: but the commendations children deserve, they should receive before others. This doubles the reward, by spreading their praise; but the backwardness parents show in divulging their faults, will make them set a greater value on their credit themselves, and teach them to be the more careful to preserve the good opinion of others, whilst they think they have it; but when, being exposed to shame, by publishing their miscarriages, they give it up for lost; that check upon them is taken off, and they will be the less careful to preserve others' good thoughts of them, the more they suspect that their reputation with them is already blemished.

§ 63. But if a right course be taken with children, there will not be so much need of the application of the common rewards and punishments, as we imagined, and as the general practice has established. For all their innocent folly, playing, and childish actions, are to be left perfectly free and unrestrained, as far as they can consist with the respect due to those that are present; and that with the greatest allowance. If these faults of their age, rather than of the children themselves, were, as they should be, left only to time, and imitation, and riper years to cure, children would escape a great deal of misapplied and useless correction; which either fails to overpower the natural disposition of their childhood, and so, by an ineffectual familiarity, makes correction in other necessary cases of less use; or else if it be of force to restrain the natural gaiety of that age, it serves only to spoil the temper both of body and mind. If the noise and bustle of their play prove at any time inconvenient or unsuitable to the place or company they are in, (which can only be where their parents are,) a look or a word from the father or mother, if they have established the authority they should, will be enough either to remove or quiet them for that time. But this gamesome humour, which is

wisely adapted by nature to their age and temper, should rather be encouraged, to keep up their spirits, and improve their strength and health, than curbed or restrained: and the chief art is to make all that they have to do, sport and play too.

§ 64. And here give me leave to take notice of one thing I think a fault in the ordinary method of education; and that is, the charging of children's memories, upon all occasions, with rules and precepts, which they often do not understand, and are constantly as soon forgot as given. If it be some action you would have done, or done otherwise; whenever they forget, or do it awkwardly, make them do it over and over again, till they are perfect; whereby you will get these two advantages: first, to see whether it be an action they can do, or is fit to be expected of them. For sometimes children are bid to do things, which, upon trial, they are found not able to do; and had need be taught and exercised in, before they are required to do them. But it is much easier for a tutor to command than to teach. Secondly, another thing got by it will be this; that by repeating the same action, till it be grown habitual in them, the performance will not depend on memory, or reflection, the concomitant of prudence and age, and not of childhood; but will be natural in them. Thus, bowing to a gentleman when he salutes him, and looking in his face when he speaks to him, is by constant use as natural to a well-bred man as breathing; it requires no thought, no reflection. Having this way cured in your child any fault, it is cured for ever: and thus one by one, you may weed them out all, and plant what habits you please.

§ 65. I have seen parents so heap rules on their children, that it was impossible for the poor little ones to remember a tenth part of them, much less to observe them. However, they were either by words or blows corrected for the breach of those multiplied and often very impertinent precepts. Whence it naturally followed, that the children minded not what was said to them; when it was evident to them, that no attention they were capable of, was sufficient to preserve them from transgression, and the rebukes which followed it.

Let therefore your rules to your son be as few as is possible, and rather fewer than more than seem absolutely necessary. For if you burden him with many rules, one of these two things must necessarily follow; that either he must be very often punished, which will be of ill consequence, by making punishment too frequent and familiar; or else you must let the transgressions of some of your rules go unpunished, whereby they will of course grow contemptible, and your authority become cheap to him. Make but few laws, but see they be well observed, when once made. Few years require but few laws;

and as his age increases, when one rule is by practice well established, you may add another.

§ 66. But pray remember, children are not to be taught by rules, which will be always slipping out of their memories. What you think necessary for them to do, settle in them by an indispensable practice, as often as the occasion returns; and, if it be possible, make occasions. This will beget habits in them, which, being once established, operate of themselves easily and naturally, without the assistance of the memory. But here let me give two cautions: 1. The one is, that you keep them to the practice of what you would have grow into a habit in them, by kind words, and gentle admonitions, rather as minding them of what they forget, than by harsh rebukes and chiding, as if they were wilfully guilty. 2. Another thing you are to take care of is, not to endeavour to settle too many habits at once, lest by variety you confound them, and so perfect none. When constant custom has made any one thing easy and natural to them, and they practise it without reflection, you may then go on to another.

This method of teaching children by a repeated practice, and the same action done over and over again, under the eye and direction of the tutor, till they have got the habit of doing it well, and not by relying on rules trusted to their memories; has so many advantages, which way soever we consider it, that I cannot but wonder (if ill customs could be wondered at in any thing) how it could possibly be so much neglected. I shall name one more that comes now in my way. By this method we shall see, whether what is required of him be adapted to his capacity, and any way suited to the child's natural genius and constitution: for that too must be considered in a right education. We must not hope wholly to change their original tempers, nor make the gay, pensive and grave; nor the melancholy sportive, without spoiling them. God has stamped certain characters upon men's minds, which, like their shapes, may perhaps be a little mended; but can hardly be totally altered and transformed into the contrary.

He, therefore, that is about children, should well study their natures and aptitudes, and see, by often trials, what turn they easily take, and what becomes them; observe what their native stock is, how it may be improved, and what it is fit for: he should consider what they want, whether they be capable of having it wrought into them by industry, and incorporated there by practice; and whether it be worth while to endeavour it. For, in many cases, all that we can do, or should aim at, is, to make the best of what nature has given, to prevent the vices and faults to which such a constitution is



most inclined, and give it all the advantages it is capable of. Every one's natural genius should be carried as far as it could; but to attempt the putting another upon him, will be but labour in vain; and what is so plastered on, will at best sit but untowardly, and have always hanging to it the ungracefulness of constraint and affectation.

Affectation is not, I confess, an early fault of childhood, or the product of untaught nature: it is of that sort of weeds, which grow not in the wild, uncultivated waste, but in garden-plots, under the negligent hand, or unskilful care of a gardener. Management and instruction, and some sense of the necessity of breeding, are requisite to make any one capable of affectation, which endeavours to correct natural defects, and has always the laudable aim of pleasing, though it always misses it; and the more it labours to put on gracefulness, the farther it is from it. For this reason it is the more carefully to be watched, because it is the proper fault of education; a perverted education indeed, but such as young people often fall into, either by their own mistake, or the ill conduct of those about them.

He that will examine wherein that gracefulness lies, which always pleases, will find it arises from that natural coherence, which appears between the thing done, and such a temper of mind, as cannot but be approved of as suitable to the occasion. We cannot but be pleased with a humane, friendly, civil temper, wherever we meet with it. A mind free, and master of itself and all its actions, not low and narrow, not haughty and insolent, not blemished with any great defect, is what every one is taken with. The actions, which naturally flow from such a well-formed mind, please us also, as the genuine marks of it; and being, as it were, natural emanations from the spirit and disposition within, cannot but be easy and unconstrained. This seems to me to be that beauty, which shines through some men's actions, sets off all that they do, and takes all they come near; when by a constant practice, they have fashioned their carriage, and made all those little expressions of civility and respect, which nature or custom has established in conversation, so easy to themselves, that they seem not artificial or studied, but naturally to follow from a sweetness of mind and a well-turned disposition.

On the other side, affectation is an awkward and forced imitation of what should be genuine and easy, wanting the beauty that accompanies what is natural; because there is always a disagreement between the outward action, and the mind within, one of these two ways: 1. Either when a man would outwardly put on a disposition of mind, which then he really has not, but endeavours by a forced carriage to make show of; yet so, that the constraint he is under,

discovers itself: and thus men affect sometimes to appear sad, merry, or kind, when, in truth, they are not so.

2. The other is, when they do not endeavour to make show of dispositions of mind, which they have not, but to express those they have, by a carriage not suited to them: and such in conversation are all constrained motions, actions, words, or looks, which, though designed to show either their respect or civility to the company, or their satisfaction and easiness in it, are not yet natural nor genuine marks of the one or the other; but rather of some defect or mistake within. Imitation of others, without discerning what is graceful in them, or what is peculiar to their characters, often makes a great part of this. But affectation of all kinds, whencesoever it proceeds, is always offensive: because we naturally hate whatever is counterfeit; and condemn those who have nothing better to recommend themselves by.

Plain and rough nature, left to itself, is much better than an artificial ungracefulness, and such studied ways of being ill-fashioned. The want of an accomplishment, or some defect in our behaviour, coming short of the utmost gracefulness, often escapes observation and censure. But affectation in any part of our carriage is lighting up a candle to our defects; and never fails to make us be taken notice of, either as wanting sense or wanting sincerity. This governors ought the more diligently to look after; because, as I above observed, it is an acquired ugliness, owing to mistaken education; few being guilty of it, but those who pretend to breeding, and would not be thought ignorant of what is fashionable and becoming in conversation: and, if I mistake not, it has often its rise from the lazy admonitions of those who give rules, and propose examples, without joining practice with their instructions, and making their pupils repeat the action in their sight, that they may correct what is indecent or constrained in it, till it be perfected into a habitual and becoming easiness.

§ 67. Manners, as they call it, about which children are so often perplexed, and have so many goodly exhortations made them, by their wise maids and governesses, I think, are rather to be learned by example than rules; and then children, if kept out of ill company, will take a pride to behave themselves prettily, after the fashion of others, perceiving themselves esteemed and commended for it. But if, by a little negligence in this part, the boy should not put off his hat, nor make legs very gracefully, a dancing-master will cure that defect, and wipe off all that plainness of nature, which the *à-la-mode* people call clownishness. And since nothing appears to me to give children so much becoming confidence and behaviour, and so to raise them to the conversation of those above

their age, as dancing ; I think they should be taught to dance, as soon as they are capable of learning it. For, though this consist only in outward gracefulness of motion, yet, I know not how, it gives children manly thoughts and carriage, more than any thing. But otherwise I would not have little children much tormented about punctilios, or niceties of breeding.

Never trouble yourself about those faults in them, which you know age will cure. And therefore want of well-fashioned civility in the carriage, whilst civility is not wanting in the mind (for there you must take care to plant it early), should be the parents' least care, whilst they are young. If his tender mind be filled with a veneration for his parents and teachers, which consists in love and esteem, and a fear to offend them ; and with respect and good-will to all people ; that respect will of itself teach those ways of expressing it, which he observes most acceptable. Be sure to keep up in him the principles of good-nature and kindness ; make them as habitual as you can, by credit and commendation, and the good things accompanying that state : and when they have taken root in his mind, and are settled there by a continued practice, fear not ; the ornaments of conversation, and the outside of fashionable manners, will come in their due time, if, when they are removed out of their maid's care, they are put into the hands of a well-bred man to be their governor.

Whilst they are very young, any carelessness is to be borne with in children, that carries not with it the marks of pride or ill nature : but those, whenever they appear in any action, are to be corrected immediately, by the ways above mentioned. What I have said concerning manners, I would not have so understood, as if I meant that those, who have the judgment to do it, should not gently fashion the motions and carriage of children, when they are very young. It would be of great advantage, if they had people about them, from their being first able to go, that had the skill, and would take the right way to do it. That which I complain of, is the wrong course that is usually taken in this matter. Children who were never taught any such thing as behaviour, are often (especially when strangers are present) chid for having some way or other failed in good manners, and have thereupon reproofs and precepts heaped upon them, concerning putting off their hats, or making of legs, etc. Though in this those concerned pretend to correct the child, yet, in truth, for the most part, it is but to cover their own shame : and they lay the blame on the poor little ones, sometimes passionately enough, to divert it from themselves, for fear the bystanders should impute to their want of care and skill the child's ill behaviour.

For, as for the children themselves, they are never one jot bettered

by such occasional lectures : they at other times should be shown what to do, and by reiterated actions, be fashioned beforehand into the practice of what is fit and becoming ; and not told, and talked to do upon the spot, of what they have never been accustomed, nor know how to do as they should : to hare and rate them thus at every turn, is not to teach them, but to vex and torment them to no purpose. They should be let alone, rather than chid for a fault, which is none of theirs, nor is in their power to mend for speaking to. And it were much better their natural, childish negligence, or plainness, should be left to the care of riper years, than that they should frequently have rebukes misplaced upon them, which neither do, nor can, give them graceful motions. If their minds are well disposed, and principled with inward civility, a great part of the roughness, which sticks to the outside for want of better teaching, time, and observation, will rub off, as they grow up, if they are bred in good company ; but if in ill, all the rules in the world, all the correction imaginable, will not be able to polish them. For you must take this for a certain truth, that let them have what instructions you will, and ever so learned lectures of breeding daily inculcated into them, that which will most influence their carriage, will be the company they converse with, and the fashion of those about them. Children (nay, and men too) do most by example. We are all a sort of chameleons, that still take a tincture from things near us : nor is it to be wondered at in children, who better understand what they see, than what they hear.

§ 68. I mentioned above, one great mischief that came by servants to children, when by their flatteries they take off the edge and force of the parents' rebukes, and so lessen their authority. And here is another great inconvenience, which children receive from the ill examples which they meet with, amongst the meaner servants.

They are wholly, if possible, to be kept from such conversation : for the contagion of these ill precedents, both in civility and virtue, horribly infects children, as often as they come within reach of it. They frequently learn, from unbred, or debauched servants, such language, untowardly tricks and vices, as otherwise they possibly would be ignorant of, all their lives.

§ 69. It is a hard matter wholly to prevent this mischief. You will have very good luck, if you never have a clownish or vicious servant, and if from them your children never get any infection. But yet, as much must be done towards it, as can be ; and the children kept as much as may be \* in the company of their parents, and those

\* How much the Romans thought the education of their children a business that properly belonged to the parents themselves, see in Suetonius, August. Sect. 64, Phutarch in vita Catonis Cenforis ; Diodorus Siculus l. 2. cap. 3.

to whose care they are committed. To this purpose, their being in their presence should be made easy to them: they should be allowed the liberties and freedom suitable to their ages, and not be held under unnecessary restraints, when in their parents' or governor's sight. If it be a prison to them, it is no wonder they should not like it. They must not be hindered from being children, or from playing, or doing as children; but from doing ill. All other liberty is to be allowed them. Next, to make them in love with the company of their parents, they should receive all their good things there, and from their hands. The servants should be hindered from making court to them, by giving them strong drink, wine, fruit, play-things, and other such matters, which may make them in love with their conversation.

§ 70. Having named company, I am almost ready to throw away my pen, and trouble you no farther on this subject. For since that does more than all precepts, rules, and instructions, methinks it is almost wholly in vain to make a long discourse of other things, and to talk of that almost to no purpose. For you will be ready to say, 'What shall I do with my son? If I keep him always at home, he will be in danger to be my young master; and if I send him abroad, how is it possible to keep him from the contagion of rudeness and vice, which is everywhere so in fashion? In my house, he will perhaps be more innocent, but more ignorant, too, of the world: wanting there change of company, and being used constantly to the same faces, he will, when he comes abroad, be a sheepish or conceited creature.'

I confess, both sides have their inconveniences. Being abroad, it is true, will make him bolder, and better able to bustle and shift amongst boys of his own age; and the emulation of school-fellows often puts life and industry into young lads. But till you can find a school, wherein it is possible for the master to look after the manners of his scholars, and can show as great effects of his care of forming their minds to virtue, and their carriage to good breeding, as of forming their tongues to the learned languages; you must confess, that you have a strange value for words, when preferring the languages of the ancient Greeks and Romans, to that which made them such brave men, you think it worth while to hazard your son's innocence and virtue for a little Greek and Latin. For, as for that boldness and spirit, which lads get amongst their play-fellows at school, it has ordinarily such a mixture of rudeness, and an ill-turned confidence, that those misbecoming and disingenuous ways of shifting in the world must be unlearned, and all the tincture washed out again, to make way for better principles, and such manners as make

a truly worthy man. He that considers how diametrically opposite the skill of living well, and managing, as a man should do, his affairs in the world, is to that malpertness, tricking, or violence, learnt among school-boys, will think the faults of a privater education infinitely to be preferred to such improvements; and will take care to preserve his child's innocence and modesty at home, as being nearer of kin, and more in the way of those qualities, which make an useful and able man. Nor does any one find, or so much as suspect, that that retirement and bashfulness, which their daughters are brought up in, makes them less knowing or less able women. Conversation, when they come into the world, soon gives them a becoming assurance; and whatsoever, beyond that, there is of rough and boisterous, may in men be very well spared too: for courage and steadiness, as I take it, lie not in roughness and ill breeding.

Virtue is harder to be got than a knowledge of the world; and if lost in a young man, is seldom recovered. Sheepishness and ignorance of the world, the faults imputed to a private education, are neither the necessary consequences of being bred at home; nor, if they were, are they incurable evils. Vice is the more stubborn, as well as the more dangerous evil of the two; and therefore, in the first place, to be fenced against. If that sheepish softness, which often enervates those, who are bred like fondlings at home, be carefully to be avoided, it is principally so for virtue's sake; for fear lest such a yielding temper should be too susceptible of vicious impressions, and expose the novice too easily to be corrupted. A young man, before he leaves the shelter of his father's house, and the guard of a tutor, should be fortified with resolution, and made acquainted with men, to secure his virtue; lest he should be led into some ruinous course, or fatal precipice, before he is sufficiently acquainted with the dangers of conversation, and has steadiness enough not to yield to every temptation. Were it not for this, a young man's bashfulness and ignorance in the world would not so much need an early care. Conversation would cure it in a great measure; or if that will not do it early enough, it is only a stronger reason for a good tutor at home. For, if pains be to be taken to give him a manly air and assurance betimes, it is chiefly as a fence to his virtue, when he goes into the world, under his own conduct.

It is preposterous, therefore, to sacrifice his innocency to the attaining of confidence, and some little skill of bustling for himself among others, by his conversation with ill-bred and vicious boys; when the chief use of that sturdiness and standing upon his own legs, is only for the preservation of his virtue. For if confidence or cunning come once to mix with vice, and support his miscarriages

he is only the surer lost ; and you must undo again, and strip him of that he has got from his companions, or give him up to ruin. Boys will unavoidably be taught assurance by conversation with men, when they are brought into it ; and that is time enough. Modesty and submission, till then, better fits them for instruction : and therefore there needs not any great care to stock them with confidence beforehand. That which requires most time, pains, and assiduity, is to work into them the principles and practice of virtue and good breeding. This is the seasoning they should be prepared with, so as not easily to be got out again : this they had need to be well provided with. For conversation, when they come into the world, will add to their knowledge and assurance, but be too apt to take from their virtue ; which therefore they ought to be plentifully stored with, and have that tincture sunk deep into them.

How they should be fitted for conversation, and entered into the world, when they are ripe for it, we shall consider in another place. But how any one's being put into a mixed herd of unruly boys, and there learning to wrangle at trap, or rook at span farthing, fits him for civil conversation or business I do not see. And what qualities are ordinarily to be got from such a troop of play-fellows as schools usually assemble together, from parents of all kinds, that a father should so much covet it, is hard to divine. I am sure, he who is able to be at the charge of a tutor at home, may there give his son a more genteel carriage, more manly thoughts, and a sense of what is worthy and becoming, with a greater proficiency in learning into the bargain, and ripen him up sooner into a man, than any at school can do. Not that I blame the schoolmaster in this, or think it to be laid to his charge. The difference is great between two or three pupils in the same house, and three or fourscore boys lodged up and down. For, let the master's industry and skill be ever so great, it is impossible he should have 50 or 100 scholars under his eye any longer than they are in the school together : nor can it be expected, that he should instruct them successfully in any thing but their books ; the forming of their minds and manners requiring a constant attention, and particular application to every single boy ; which is impossible in a numerous flock, and would be wholly in vain (could he have time to study and correct every one's particular defects and wrong inclinations) when the lad was to be left to himself, or the prevailing infection of his fellows, the greatest part of the four and twenty hours.

But fathers, observing that fortune is often most successfully courted by bold and bustling men, are glad to see their sons pert and forward betimes ; take it for a happy omen, that they will be

thriving men, and look on the tricks they play their school-fellows, or learn from them, as a proficiency in the art of living, and making their way through the world. But I must take the liberty to say, that he that lays the foundation of his son's fortune in virtue and good breeding takes the only sure and warrantable way. And it is not the waggeries or cheats practised among school-boys, it is not their roughness one to another, nor the well-laid plots of robbing an orchard together, that make an able man; but the principles of justice, generosity and sobriety, joined with observation and industry, qualities which I judge school-boys do not learn much of one another. And if a young gentleman, bred at home, be not taught more of them than he could learn at school, his father has made a very ill choice of a tutor. Take a boy from the top of a grammar-school, and one of the same age, bred as he should be in his father's family, and bring them into good company together; and then see which of the two will have the more manly carriage, and address himself with the more becoming assurance to strangers. Here I imagine the school-boy's confidence will either fail or discredit him; and if it be such as fits him only for the conversation of boys, he had better be without it.

Vice, if we may believe the general complaint, ripens so fast now-a-days, and runs up to seed so early in young people, that it is impossible to keep a lad from the spreading contagion, if you will venture him abroad in the herd, and trust to chance, or his own inclination, for the choice of his company at school. By what fate vice has so thriven amongst us these few years past, and by what hands it has been nursed up into so uncontrolled a dominion, I shall leave to others to enquire. I wish that those who complain of the great decay of Christian piety and virtue everywhere, and of learning and acquired improvements in the gentry of this generation, would consider how to retrieve them in the next. This I am sure, that, if the foundation of it be not laid in the education and principling of the youth, all other endeavours will be in vain. And if the innocence, sobriety, and industry of those who are coming up, be not taken care of and preserved, it will be ridiculous to expect, that those who are to succeed next on the stage, should abound in that virtue, ability, and learning, which has hitherto made England considerable in the world. I was going to add courage, too, though it has been looked on as the natural inheritance of Englishmen. What has been talked of some late actions at sea, of a kind unknown to our ancestors, gives me occasion to say, that debauchery sinks the courage of men; and when dissoluteness has eaten out the sense of true honour, bravery seldom stays long after it. And I think it



impossible to find an instance of any nation, however renowned for their valour, who ever kept their credit in arms, or made themselves redoubtable amongst their neighbours, after corruption had once broken through, and dissolved the restraint of discipline; and vice was grown to such a head, that it durst show itself barefaced, without being out of countenance.

It is virtue then, direct virtue, which is the hard and valuable part to be aimed at in education; and not a forward pertness, or any little arts of shifting. All other considerations and accomplishments should give way and be postponed, to this. This is the solid and substantial good, which tutors should not only read lectures, and talk of; but the labour and art of education should furnish the mind with, and fasten there, and never cease till the young man had a true relish of it, and placed his strength, his glory, and his pleasure in it.

The more this advances, the easier way will be made for other accomplishments in their turns. For he that is brought to submit to virtue, will not be refractory, or resty, in any thing that becomes him. And therefore I cannot but prefer breeding of a young gentleman at home in his father's sight, under a good governor, as much the best and safest way to this great and main end of education, when it can be had, and is ordered as it should be. Gentlemen's houses are seldom without variety of company: they should use their sons to all the strange faces that come there, and engage them in conversation, with men of parts and breeding, as soon as they are capable of it. And why those, who live in the country, should not take them with them, when they make visits of civility to their neighbours, I know not: this I am sure, a father that breeds his son at home, has the opportunity to have him more in his own company, and there give him what encouragement he thinks fit; and can keep him better from the taint of servants, and the meaner sort of people, than is possible to be done abroad. But what shall be resolved in the case, must in great measure be left to the parents, to be determined by their circumstances and conveniencies. Only I think it the worst sort of good husbandry, for a father not to strain himself a little for his son's breeding; which, let his condition be what it will, is the best portion he can leave him. But if, after all, it shall be thought by some, that the breeding at home has too little company, and that at ordinary schools, not such as it should be for a young gentleman; I think there might be ways found out to avoid the inconveniencies on the one side and the other.

§ 71. Having under consideration how great the influence of company is, and how prone we are all, especially children, to imita-

tion, I must here take the liberty to mind parents of this one thing, viz. That he that will have his son have a respect for him and his orders, must himself have a great reverence for his son. 'Maxima debetur pueris reverentia.' You must do nothing before him, which you would not have him imitate. If anything escape you, which you would have pass for a fault in him, he will be sure to shelter himself under your example, and shelter himself so, as that it will not be easy to come at him to correct it in him the right way. If you punish him for what he sees you practise yourself, he will not think that severity to proceed from kindness in you, or carefulness to amend a fault in him; but will be apt to interpret it, the peevishness and arbitrary imperiousness of a father, who, without any ground for it, would deny his son the liberty and pleasures he takes himself. Or if you assume to yourself the liberty you have taken, as a privilege belonging to riper years, to which a child must not aspire, you do but add new force to your example, and recommend the action the more powerfully to him. For you must always remember, that children affect to be men earlier than is thought: and they love breeches, not for their cut or ease, but because the having them is a mark or a step towards manhood. What I say of the father's carriage before his children, must extend itself to all those who have any authority over them, or for whom he would have them have any respect.

§ 72. But to return to the business of rewards and punishments. All the actions of childishness, and unfashionable carriage, and whatever time and age will of itself be sure to reform, being (as I have said) exempt from the discipline of the rod, there will not be so much need of beating children, as is generally made use of. To which, if we add learning to read, write, dance, foreign language, etc., as under the same privilege, there will be but very rarely any occasion for blows or force in an ingenuous education. The right way to teach them those things, is, to give them a liking and inclination to what you propose to them to be learned, and that will engage their industry and application. This I think no hard matter to do, if children be handled as they should be, and the rewards and punishments above-mentioned be carefully applied, and with them these few rules observed in the method of instructing them.

§ 73. 1. None of the things they are to learn should ever be made a burden to them, or imposed on them as a task. Whatever is so proposed, presently becomes irksome: the mind takes an aversion to it, though before it were a thing of delight or indifferency. Let a child be but ordered to whip his top at a certain time every day, whether he has, or has not a mind to it; let this be but required of him as a duty, wherein he must spend so many hours morning and

afternoon, and see whether he will not soon be weary of any play at this rate. Is it not so with grown men? What they do cheerfully of themselves, do they not presently grow sick of, and can no more endure, as soon as they find it is expected of them as a duty? Children have as much a mind to show that they are free, that their own good actions come from themselves, that they are absolute and independent, as any of the proudest of you grown men, think of them as you please.

§ 74. 2. As a consequence of this, they should seldom be put about doing even those things you have got an inclination in them to, but when they have a mind and disposition to it. He that loves reading, writing, music, etc., finds yet in himself certain seasons wherein those things have no relish to him; and, if at that time he forces himself to it, he only pothers and wearies himself to no purpose. So it is with children. This change of temper should be carefully observed in them, and the favourable seasons of aptitude and inclination be heedfully laid hold of: and if they are not often enough forward of themselves, a good disposition should be talked into them, before they be set upon any thing. This I think no hard matter for a discreet tutor to do, who had studied his pupil's temper, and will be at a little pains to fill his head with suitable ideas, such as may make him in love with the present business. By this means a great deal of time and tiring would be saved: for a child will learn three times as much when he is in tune, as he will with double the time and pains, when he goes awkwardly, or is dragged unwillingly to it. If this were minded as it should, children might be permitted to weary themselves with play, and yet have time enough to learn what is suited to the capacity of each age. But no such thing is considered in the ordinary way of education, nor can it well be. That rough discipline of the rod is built upon other principles, has no attraction in it, regards not what humour children are in, nor looks after favourable seasons of inclination. And, indeed, it would be ridiculous, when compulsion and blows have raised an aversion in the child to his task, to expect he should freely of his own accord leave his play, and with pleasure court the occasions of learning: whereas, were matters ordered right, learning anything they should be taught, might be made as much a recreation to their play, as their play is to their learning. The pains are equal on both sides: nor is it that which troubles them; for they love to be busy, and the change and variety is that which naturally delights them. The only odds is, in that which we call play they act at liberty, and employ their pains (whereof you may observe them never sparing) freely; but what they are to learn, is forced upon them: they are called, compelled, and

driven to it. This is that, which at first entrance baulks and cools them; they want their liberty: get them but to ask their tutor to teach them, as they do often their play-fellows, instead of his calling upon them to learn; and they being satisfied that they act as freely in this, as they do in other things, they will go on with as much pleasure in it, and it will not differ from their other sports and play. By these ways, carefully pursued, a child may be brought to desire to be taught any thing you have a mind he should learn. The hardest part, I confess, is with the first or eldest; but when once he is set aright, it is easy by him to lead the rest whither one will.

§ 75. Though it be past doubt, that the fittest time for children to learn anything is when their minds are in tune, and well disposed to it; when neither flagging of spirit, nor intentness of thought upon something else, makes them awkward and averse; yet two things are to be taken care of: 1. That these seasons either not being warily observed and laid hold on as often as they return; or else not returning as often as they should, the improvement of the child be not thereby neglected, and so he be let grow into a habitual idleness, and confirmed in this indisposition. 2. That though other things are ill learned when the mind is either indisposed, or otherwise taken up; yet it is of great moment, and worth our endeavours, to teach the mind to get the mastery over itself; and to be able, upon choice, to take itself off from the hot pursuit of one thing, and set itself upon another with facility and delight; or at any time to shake off its sluggishness, and vigorously employ itself about what reason, or the advice of another, shall direct. This is to be done in children, by trying them sometimes, when they are by laziness unbent, or by avocation bent another way, and endeavouring to make them buckle to the thing proposed. If by this means the mind can get a habitual dominion over itself, lay by ideas or business, as occasion requires, and betake itself to new and less acceptable employments, without reluctancy or discomposure, it will be an advantage of more consequence than Latin, or logic, or most of those things children are usually required to learn.

§ 76. Children being more active and busy in that age, than in any other part of their life, and being indifferent to anything they can do, so they may be but doing, dancing and Scotch-hoppers would be the same thing to them, were the encouragements and discouragements equal. But to things we would have them learn, the great and only discouragement I can observe, is, that they are called to it; it is made their business; they are teased and chid about it, and do it with trembling and apprehension; or, when they come willingly to it, are kept too long at it, till they are quite tired: all which

intrenches too much on that natural freedom they extremely affect. And it is that liberty alone, which gives the true relish and delight to their ordinary play-games. Turn the tables, and you will find, they will soon change their application; especially if they see the examples of others, whom they esteem and think above themselves. And if the things which they observe others to do, be ordered so that they insinuate themselves into them, as the privilege of an age or condition above theirs; then ambition, and the desire still to get forward, and higher, and to be like those above them, will set them on work, and make them go on with vigour and pleasure: pleasure in what they have begun by their own desire. In which way the enjoyment of their dearly beloved freedom will be no small encouragement to them. To all which, if there be added the satisfaction of credit and reputation, I am apt to think there will need no other spur to excite their application and assiduity, as much as is necessary. I confess, there needs patience and skill, gentleness and attention, and a prudent conduct to attain this at first. But why have you a tutor if there needed no pains? But when this is once established, all the rest will follow more easily, than in any more severe and imperious discipline. And I think it no hard matter, to gain this point; I am sure it will not be, where children have no ill examples set before them. The great danger therefore I apprehend, is only from servants and other ill-ordered children, or such other vicious or foolish people, who spoil children, both by the ill pattern they set before them in their own ill manners, and by giving them together, the two things they should never have at once; I mean, vicious pleasures, and commendation.

§ 77. As children should very seldom be corrected by blows; so, I think, frequent, and especially passionate, chiding, of almost as ill consequence. It lessens the authority of the parents and the respect of the child: for I bid you still remember, they distinguish early betwixt, passion and reason: and as they cannot but have a reverence for what comes from the latter, so they quickly grow into a contempt of the former: or if it causes a present terror, yet it soon wears off; and natural inclination will easily learn to slight such scare-crows, which make a noise, but are not animated by reason. Children being to be restrained by the parents only in vicious (which, in their tender years, are only a few) things, a look or nod only ought to correct them, when they do amiss: or, if words are sometimes to be used, they ought to be grave, kind, and sober, representing the ill or unbecomingness of the faults, rather than a hasty rating of the child for it, which makes him not sufficiently distinguish whether your dislike be not more directed to him than his

fault. Passionate chiding usually carries rough and ill language with it, which has this further ill effect, that it teaches and justifies it in children : and the names that their parents or preceptors give them, they will not be ashamed or backward to bestow on others, having so good authority for the use of them.

§ 78. I foresee here it will be objected to me : What then, will you have children never beaten, nor chid, for any fault ? This will be to let loose the reins to all kind of disorder. Not so much as is imagined, if a right course has been taken in the first seasoning of their minds, and implanting that awe of their parents above-mentioned. For beating, by constant observation, is found to do little good, where the smart of it is all the punishment that is feared or felt in it ; for the influence of that quickly wears out, with the memory of it. But yet there is one, and but one fault, for which, I think, children should be beaten ; and that is obstinacy or rebellion. And in this, too, I would have it ordered so, if it can be, that the shame of the whipping, and not the pain, should be the greatest part of the punishment. Shame of doing amiss, and deserving chastisement, is the only true restraint belonging to virtue. The smart of the rod, if shame accompanies it not, soon ceases, and is forgotten, and will quickly, by use, lose its terror. I have known the children of a person of quality kept in awe, by the fear of having their shoes pulled off, as much as others by apprehensions of a rod hanging over them. Some such punishment I think better than beating ; for it is shame of the fault, and the disgrace that attends it, that they should stand in fear of, rather than pain, if you would have them have a temper truly ingenuous. But stubbornness and an obstinate disobedience must be mastered with force and blows : for this there is no other remedy. Whatever particular action you bid him do, or forbear, you must be sure to see yourself obeyed ; no quarter in this case, no resistance. For when once it comes to be a trial of skill, a contest for mastery betwixt you, as it is, if you command, and he refuses, you must be sure to carry it, whatever blows it costs, if a nod or words will not prevail ; unless, for ever after, you intend to live in obedience to your son. A prudent and kind mother, of my acquaintance, was on such an occasion, forced to whip her little daughter, at her first coming home from nurse, eight times successively, the same morning, before she could master her stubbornness, and obtain a compliance in a very easy and indifferent matter. If she had left off sooner, and stopped at the seventh whipping, she had spoiled the child for ever ; and, by her unprevailing blows, only confirmed her refractoriness, very hardly afterwards to be cured : but wisely persisting, till she had bent her

mind and suppld her will, the only end of correction and chastisement, she established her authority thoroughly in the very first occasions, and had ever after a very ready compliance and obedience in all things from her daughter. For, as this was the first time, so, I think, it was the last too she ever struck her.

The pain of the rod, the first occasion that requires it, continued and increased without leaving off, till it has thoroughly prevailed; should first bend the mind, and settle the parents' authority; and then gravity, mixed with kindness, should for ever after keep it.

This, if well reflected on, would make people more wary in the use of the rod and the cudgel; and keep them from being so apt to think beating the safe and universal remedy, to be applied at random, on all occasions. This is certain, however, if it does no good, it does great harm; if it reaches not the mind, and makes not the will supple, it hardens the offender; and whatever pain he has suffered for it, it does but endear to him his beloved stubbornness, which has got him this time the victory, and prepares him to contest and hope for it for the future. Thus, I doubt not, but by ill-ordered correction, many have been taught to be obstinate and refractory, who otherwise would have been very pliant and tractable. For, if you punish a child so, as if it were only to revenge the past fault, which has raised your choler, what operation can this have upon his mind, which is the part to be amended? If there were no sturdy humour or wilfulness mixed with his fault, there was nothing in it that required the severity of blows. A kind, or grave admonition is enough to remedy the slips of frailty, forgetfulness, or inadvertency, and is as much as they will stand in need of. But, if there were a perverseness in the will, if it were a designed, resolved disobedience, the punishment is not to be measured by the greatness or smallness of the matter wherein it appeared, but by the opposition it carries, and stands in, to that respect and submission that is due to the father's orders; which must always be rigorously exacted, and the blows by pauses laid on, till they reach the mind, and you perceive the signs of a true sorrow, shame, and purpose of obedience.

This, I confess, requires something more than setting children a task, and whipping them without any more ado, if it be not done, and done to our fancy. This requires care, attention, observation, and a nice study of children's tempers, and weighing their faults well, before we come to this sort of punishment. But is not that better, than always to have the rod in hand, as the only instrument of government; and, by frequent use of it, on all occasions, misapply and render inefficacious this last and useful remedy where there is need of it? For, what else can be expected, when it is promiscuously

used upon every little slip? When a mistake in concordance, or a wrong position in verse, shall have the severity of the lash, in a well-tempered and industrious lad, as surely as a wilful crime in an obstinate and perverse offender; how can such a way of correction be expected to do good on the mind, and set that right? which is the only thing to be looked after; and, when set right, brings all the rest that you can desire along with it.

§ 79. Where a wrong bent of the will wants not amendment, there can be no need of blows. All other faults, where the mind is rightly disposed, and refuses not the government and authority of the father or tutor, are but mistakes, and may often be overlooked; or, when they are taken notice of, need no other but the gentle remedies of advice, direction, and reproof; till the repeated and wilful neglect of those, shows the fault to be in the mind, and that a manifest perverseness of the will lies at the root of their disobedience. But whenever obstinacy, which is an open defiance, appears that cannot be winked at or neglected, but must, in the first instance, be subdued and mastered; only care must be had, that we mistake not; and we must be sure it is obstinacy, and nothing else.

§ 80. But since the occasions of punishment, especially beating, are as much to be avoided as may be, I think it should not be often brought to this point. If the awe I spoke of be once got, a look will be sufficient in most cases. Nor indeed should the same carriage, seriousness or application be expected from young children as from those of riper growth. They must be permitted, as I said, the foolish and childish actions, suitable to their years, without taking notice of them; inadvertency, carelessness, and gaiety, is the character of that age. I think the severity I spoke of, is not to extend itself to such unseasonable restraints; nor is that hastily to be interpreted obstinacy or wilfulness which is the natural product of their age or temper. In such miscarriages they are to be assisted and helped towards an amendment, as weak people under a natural infirmity; which, though they are warned of, yet every relapse must not be counted a perfect neglect, and they presently treated as obstinate. Faults of frailty, as they should never be neglected, or let pass without minding; so, unless the will mix with them, they should never be exaggerated, or very sharply reprov'd; but with a gentle hand set right, as time and age permit. But this means, children will come to see what it is in any miscarriage that is chiefly offensive, and so learn to avoid it. This will encourage them to keep their wills right, which is the great business, when they find, that it preserves them from any great displeasure; and that in all their other failings they meet with the kind concern and help, rather than



the anger and passionate reproaches, of their tutor and parents. Keep them from vice and vicious dispositions, and such a kind of behaviour in general will come, with every degree of their age, as is suitable to that age, and the company they ordinarily converse with; and as they grow in years, they will grow in attention and application. But that your words may always carry weight and authority with them, if it shall happen, upon any occasion, that you bid him leave off the doing of any even childish things, you must be sure to carry the point, and not let him have the mastery. But yet, I say, I would have the father seldom interpose his authority and command in these cases, or in any other, but such as have a tendency to vicious habits. I think there are better ways of prevailing with them; and a gentle persuasion in reasoning (when the first point of submission to your will is got) will most times do much better.

§ 81. It will perhaps be wondered, that I mention reasoning with children: and yet I cannot but think that the true way of dealing with them. They understand it as early as they do language; and, if I misobserve not, they love to be treated as rational creatures, sooner than is imagined. It is a pride that should be cherished in them, and, as much as can be, made the greatest instrument to turn them by.

But when I talk of reasoning, I do not intend any other, but such as is suited to the child's capacity and apprehension. Nobody can think a boy of three or seven years old, should be argued with, as a grown man. Long discourses, and philosophical reasonings, at best, amaze and confound, but do not instruct, children. When I say therefore, that they must be treated as rational creatures, I mean, that you should make them sensible, by the mildness of your carriage, and the composure, even in your correction of them, that what you do is reasonable in you, and useful and necessary for them; and that it is not out of caprice, passion, or fancy, that you command or forbid them any thing. This they are capable of understanding; and there is no virtue they should be excited to, nor fault they should be kept from, which I do not think they may be convinced of: but it must be by such reasons as their age and understanding are capable of, and those proposed always in very few and plain words. The foundations on which several duties are built, and the fountains of right and wrong, from which they spring, are not, perhaps, easily to be let into the minds of grown men, not used to abstract their thoughts from common received opinions. Much less are children capable of reasonings from remote principles. They cannot conceive the force of long deductions: the reasons that move them must be obvious, and level to their thoughts. and such as

may (if I may so say) be felt and touched. But yet, if their age, temper, and inclinations, be considered, they will never want such motives, as may be sufficient to convince them. If there be no other more particular, yet these will always be intelligible, and of force, to deter them from any fault, fit to be taken notice of in them, viz. that it will be a discredit and disgrace to them, and displease you.

§ 82. But, of all the ways whereby children are to be instructed, and their manners formed, the plainest, easiest, and most efficacious, is to set before their eyes the examples of those things you would have them do or avoid. Which, when they are pointed out to them, in the practice of persons within their knowledge, with some reflections on their beauty or unbecomingness, are of more force to draw or deter their imitation, than any discourses which can be made to them. Virtues and vices can by no words be so plainly set before their understandings, as the actions of other men will show them, when you direct their observation, and bid them view this or that good or bad quality in their practice. And the beauty or uncomeliness of many things, in good and ill breeding, will be better learnt, and make deeper impressions on them, in the examples of others, than from any rules or instructions that can be given about them.

This is a method to be used, not only whilst they are young, but to be continued, even as long as they shall be under another's tuition or conduct. Nay, I know not whether it be not the best way to be used by a father, as long as he shall think fit, on any occasion, to reform any thing he wishes mended in his son; nothing sinking so gently, and so deep, into men's minds, as example. And what ill they either overlook, or indulge in themselves, they cannot but dislike, and be ashamed of, when it is set before them in another.

§ 83. It may be doubted concerning whipping, when, as the last remedy, it comes to be necessary; at what times, and by whom it should be done: whether presently upon the committing the fault, whilst it is yet fresh and hot; and whether parents themselves should beat their children. As to the first, I think it should not be done presently, lest passion mingle with it; and so, though it exceed the just proportion, yet it loses of its due weight; for even children discern when we do things in passion. But, as I said before, that has most weight with them, that appears sedately to come from their parents' reason; and they are not without this distinction. Next, if you have any discreet servant capable of it, and has the place of governing your child (for if you have a tutor, there is no doubt) I think it is best the smart should come more immediately from another's hand, though by the parent's order, who should see it

done; whereby the parent's authority will be preserved, and the child's aversion, for the pain it suffers, rather be turned on the person that immediately inflicts it. For I would have a father seldom strike his child, but upon very urgent necessity, and as the last remedy: and then perhaps it will be fit to do it so, that the child should not quickly forget it.

§ 84. But, as I said before, beating is the worst, and therefore the last, means to be used in the correction of children; and that only in cases of extremity, after all gentler ways have been tried, and proved unsuccessful: which, if well observed, there will be very seldom any need of blows. For, it not being to be imagined that a child will often, if ever, dispute his father's present command in any particular instance; and the father not interposing his absolute authority, in peremptory rules, concerning either childish or indifferent actions, wherein his son is to have his liberty; or concerning his learning or improvement wherein there is no compulsion to be used; there remains only the prohibition of some vicious actions, wherein a child is capable of obstinacy, and consequently can deserve beating: and so there will be but very few occasions of that discipline to be used by any one, who considers well, and orders his child's education as it should be. For the first seven years, what vices can a child be guilty of, but lying, or some ill-natured tricks; the repeated commission whereof, after his father's direct command against it, shall bring him into the condemnation of obstinacy, and the chastisement of the rod? If any vicious inclination in him, be, in the first appearance and instances of it, treated as it should be, first, with your wonder; and then, if returning again a second time, discountenanced with the severe brow of the father, tutor, and all about him, and a treatment suitable to the state of discredit before-mentioned; and this continued till he be made sensible and ashamed of his fault; I imagine there will be no need of any other correction, nor ever any occasion to come to blows. The necessity of such chastisement is usually the consequence only of former indulgencies or neglects. If vicious inclinations were watched from the beginning, and the first irregularities which they caused, corrected by those gentler ways, we should seldom have to do with more than one disorder at once; which would be easily set right without any stir or noise, and not require so harsh a discipline as beating. Thus, one by one, as they appeared, they might all be weeded out, without any signs or memory that ever they had been there. But we letting their faults (by indulging and humouring our little ones) grow up, till they are sturdy and numerous, and the deformity of them makes us ashamed and uneasy; we are fain to come to the plough and the harrow;

the spade and the pick-ax must go deep to come at the roots, and all the force, skill, and diligence we can use, is scarce enough to cleanse the vitiated seed-plot, overgrown with weeds, and restore us the hopes of fruits to reward our pains in its season.

§ 85. This course, if observed, will spare both father and child the trouble of repeated injunctions, and multiplied rules of doing and forbearing. For I am of opinion, that of those actions, which tend to vicious habits (which are those alone that a father should interpose his authority and commands in), none should be forbidden children, till they are found guilty of them. For such untimely prohibitions, if they do nothing worse, do at least so much towards teaching and allowing them, that they suppose that children may be guilty of them, who would possibly be safer in the ignorance of any such faults. And the best remedy to stop them, is, as I have said, to show wonder and amazement at any such action as hath a vicious tendency, when it is first taken notice of in a child. For example, when he is first found in a lie, or any ill-natured trick, the first remedy should be, to talk to him of it as a strange, monstrous matter, that it could not be imagined he would have done; and so shame him out of it.

§ 86. It will be (it is like) objected, That whatsoever I fancy of the tractableness of children, and the prevalency of those softer ways of shame and commendation; yet there are many, who will never apply themselves to their books, and to what they ought to learn, unless they are scourged to it. This, I fear, is nothing but the language of ordinary schools and fashion, which have never suffered the other to be tried as it should be, in places where it could be taken notice of. Why, else, does the learning of Latin and Greek need the rod, when French and Italian need it not? Children learn to dance and fence without whipping: nay, arithmetic, drawing, etc., they apply themselves well enough to, without beating: which would make one suspect that there is something strange, unnatural, and disagreeable to that age, in the things required in grammar-schools, or in the methods used there, that children cannot be brought to, without the severity of the lash, and hardly with that too; or else, that it is a mistake, that those tongues could not be taught them without beating.

§ 87. But let us suppose some so negligent or idle, that they will not be brought to learn by the gentle ways proposed (for we must grant, that there will be children found of all tempers); yet it does not thence follow, that the rough discipline of the cudgel is to be used at all. Nor can any one be concluded unmanageable by the milder methods of government, till they have been thoroughly tried upon

him; and, if they will not prevail with him to use his endeavours, and do what is in his power to do, we make no excuses for the obstinate: blows are the proper remedies for those: but blows laid on in a way different from the ordinary. He that wilfully neglects his book, and stubbornly refuses any thing he can do, required of him by his father, expressing himself in a positive serious command, should not be corrected with two or three angry lashes, for not performing his task, and the same punishment repeated again and again, upon every the like default: but, when it is brought to that pass, that wilfulness evidently shows itself, and makes blows necessary, I think the chastisement should be a little more sedate, and a little more severe, and the whipping (mingled with admonition between) so continued, till the impressions of it, on the mind, were found legible in the face, voice, and submission of the child, not so sensible of the smart, as of the fault he has been guilty of, and melting in true sorrow under it. If such a correction as this, tried some few times at fit distances, and carried to the utmost severity, with the visible displeasure of the father all the while, will not work the effect, turn the mind, and produce a future compliance; what can be hoped from blows, and to what purpose should they be any more used? Beating, when you can expect no good from it, will look more like the fury of an enraged enemy, than the good-will of a compassionate friend: and such chastisement carries with it only provocation, without any prospect of amendment. If it be any father's misfortune to have a son thus perverse and untractable, I know not what more he can do but pray for him. But I imagine, if a right course be taken with children from the beginning, very few will be found to be such; and when there are any such instances, they are not to be the rule for the education of those who are better natured, and may be managed with better usage.

§ 88. If a tutor can be got, that, thinking himself in the father's place, charged with his care, and relishing these things, will at the beginning apply himself to put them in practice, he will afterwards find his work very easy: and you will, I guess, have your son in a little time, a greater proficient in both learning and breeding, than perhaps you imagine. But let him by no means beat him, at any time, without your consent and direction; at least till you have experience of his discretion and temper. But yet, to keep up his authority with his pupil, besides concealing that he has not the power of the rod, you must be sure to use him with great respect yourself, and cause all your family to do so too. For you cannot expect your son should have any regard for one, whom he sees you, or his mother, or others slight. If you think him worthy of contempt,

you have chosen amiss ; and if you show any contempt of him, he will hardly escape it from your son : and whenever that happens, whatever worth he may have in himself, and abilities for this employment, they are all lost to your child, and can afterwards never be made useful to him.

§ 89. As the father's example must teach the child respect for his tutor ; so the tutor's example must lead the child into those actions he would have him do. His practice must by no means cross his precepts, unless he intend to set him wrong. It will be to no purpose for the tutor to talk of the restraint of the passions, whilst any of his own are let loose ; and he will in vain endeavour to reform any vice or indecency in his pupil, which he allows in himself. Ill patterns are sure to be followed more than good rules : and therefore he must also carefully preserve him from the influence of ill precedents, especially the most dangerous of all, the examples of the servants ; from whose company he is to be kept, not by prohibitions, for that will but give him an itch after it, but by other ways I have mentioned.

§ 90. In all the whole business of education, there is nothing like to be less hearkened to, or harder to be well observed, than what I am now going to say ; and that is, That children should, from their first beginning to talk, have some discreet, sober, nay wise person about them, whose care it should be to fashion them aright, and keep them from all ill, especially the infection of bad company. I think this province requires great sobriety, temperance, tenderness, diligence, and discretion ; qualities hardly to be found united in persons that are to be had for ordinary salaries ; nor easily to be found anywhere. As to the charge of it, I think it will be the money best laid out that can be about our children ; and therefore, though it may be expensive more than is ordinary, yet it cannot be thought dear. He that at any rate procures his child a good mind, well-principled, tempered to virtue and usefulness, and adorned with civility and good breeding, makes a better purchase for him, than if he laid out the money for an addition of more earth to his former acres. Spare it in toys and play-games, in silk and ribbons, laces and other useless expenses, as much as you please ; but be not sparing in so necessary a part as this. It is not good husbandry to make his fortune rich, and his mind poor. I have often, with great admiration, seen people lavish it profusely in tricking up their children in fine clothes, lodging, and feeding them sumptuously, allowing them more than enough of useless servants ; and yet at the same time starve their minds, and not take sufficient care to cover that, which is the most shameful nakedness, viz. their natural wrong inclinations and ignorance. This I can look on as no other than a sacrificing to their own vanity ;

it showing more their pride, than true care of the good of their children. Whatsoever you employ to the advantage of your son's mind, will show your true kindness, though it be to the lessening of his estate. A wise and good man can hardly want either the opinion or reality of being great and happy. But he that is foolish or vicious, can be neither great nor happy, what estate soever you leave him : and I ask you, whether there be not men in the world, whom you had rather have your son be, with £500 per annum, than some other you know, with £5,000?

§ 91. The consideration of charge ought not, therefore, to deter those who are able : the great difficulty will be, where to find a proper person. For those of small age, parts, and virtue, are unfit for this employment : and those that have greater, will hardly be got to undertake such a charge. You must therefore look out early, and inquire everywhere ; for the world has people of all sorts : and I remember, Montaigne says in one of his essays, that the learned Castalio was fain to make trenchers at Basle, to keep himself from starving, when his father would have given any money for such a tutor for his son, and Castalio have willingly embraced such an employment upon very reasonable terms : but this was for want of intelligence.

§ 92. If you find it difficult to meet with such a tutor as we desire, you are not to wonder. I only can say, Spare no care nor cost to get such an one. All things are to be had that way : and I dare assure you, that, if you can get a good one, you will never repent the charge ; but will always have the satisfaction to think it the money, of all other, the best laid out. But be sure take nobody upon friends, or charitable, no, nor bare great commendations. Nay, if you will do as you ought, the reputation of a sober man, with a good stock of learning (which is all usually required in a tutor), will not be enough to serve your turn. In this choice be as curious, as you would be in that of a wife, for him : for you must not think of trial, or changing afterwards ; that will cause great inconvenience to you, and greater to your son. When I consider the scruples and cautions I here lay in your way, methinks it looks as if I advised you to something, which I would have offered at, but in effect not done. But he that shall consider, how much the business of a tutor, rightly employed, lies out of the road ; and how remote it is from the thoughts of many, even of those who propose to themselves this employment ; will perhaps be of my mind, that one, fit to educate and form the mind of a young gentleman, is not everywhere to be found ; and that more than ordinary care is to be taken in the choice of him, or else you may fail of your end.

§ 93. The character of a sober man, and a scholar, is, as I have above observed, what every one expects in a tutor. This generally is thought enough, and is all that parents commonly look for. But when such an one has emptied out, into his pupil, all the Latin and Logic he has brought from the University, will that furniture make him a fine gentleman? Or can it be expected, that he should be better bred, better skilled in the world, better principled in the grounds and foundations of true virtue and generosity, than his young tutor is?

To form a young gentleman, as he should be, it is fit his governor should himself be well-bred, understand the ways of carriage, and measures of civility, in all the variety of persons, times and places; and keep his pupil, as much as his age requires, constantly to the observation of them. This is an art not to be learnt, nor taught by books: nothing can give it, but good company, and observation joined together. The tailor may make his clothes modish, and the dancing master give fashion to his motions; yet neither of these, though they set off well, make a well bred gentleman: no, though he have learning to boot; which, if not well managed, makes him more impertinent and intolerable in conversation. Breeding is that which sets a gloss upon all his other good qualities, and renders them useful to him, in procuring him the esteem and good-will of all that he comes near. Without good breeding, his other accomplishments make him pass but for proud, conceited, vain, or foolish.

Courage, in an ill-bred man, has the air, and escapes not the opinion, of brutality: learning becomes pedantry; wit, buffoonery; plainness, rusticity; good-nature, fawning: and there cannot be a good quality in him, which want of breeding will not warp, and disfigure to his disadvantage. Nay, virtue and parts, though they are allowed their due commendation, yet are not enough to procure a man a good reception, and make him welcome wherever he comes. Nobody contents himself with rough diamonds, and wears them so, who would appear with advantage. When they are polished and set, then they give a lustre. Good qualities are the substantial riches of the mind; but it is good breeding sets them off: and he that will be acceptable, must give beauty, as well as strength, to his actions. Solidity, or even usefulness, is not enough: a graceful way and fashion, in every thing, is that which gives the ornament and liking. And, in most cases, the manner of doing is of more consequence than the thing done; and upon that depends the satisfaction, or disgust, wherewith it is received. This therefore, which lies not in the putting off the hat, nor making of compliments, but in a due and free composure of language, looks, motion, posture, place, etc.,



sued to persons and occasions, and can be learned only by habit and use, though it be above the capacity of children, and little ones should not be perplexed about it ; yet it ought to be begun, and in a good measure learned, by a young gentleman, whilst he is under a tutor, before he comes into the world upon his own legs ; for then usually it is too late to hope to reform several habitual indecencies, which lie in little things. For the carriage is not as it should be, till it is become natural in every part ; falling, as skilful musicians' fingers do, into harmonious order, without care, and without thought. If in conversation a man's mind be taken up with a solicitous watchfulness about any part of his behaviour instead of being mended by it, it will be constrained, uneasy, and ungraceful.

Besides, this part is most necessary to be formed by the hands and care of a governor : because, though the errors committed in breeding are the first that are taken notice of by others, yet they are the last that any one is told of. Not but that the malice of the world is forward enough to tattle of them ; but it is always out of his hearing, who should make profit of their judgment, and reform himself by their censure. And indeed this is so nice a point to be meddled with, that even those who are friends, and wish it were mended, scarce ever dare mention it, and tell those they love, that they are guilty in such or such cases of ill breeding. Errors in other things, may often with civility be shown another ; and it is no breach of good manners, or friendship, to set him right in other mistakes : but good breeding itself allows not a man to touch upon this : or to insinuate to another, that he is guilty of want of breeding. Such information can come only from those who have authority over them : and from them, too, it comes very hardly and harshly to a grown man ; and, however softened, goes but ill down with any one who has lived ever so little in the world. Wherefore it is necessary, that this part should be the governor's principal care ; that a habitual gracefulness, and politeness in all his carriage, may be settled in his charge, as much as may be, before he goes out of his hands : and that he may not need advice in this point, when he has neither time, nor disposition to receive it, nor has anybody left to give it him. The tutor therefore ought, in the first place, to be well bred ; and a young gentleman, who gets this one qualification from his governor, sets out with great advantage ; and will find, that this one accomplishment will more open his way to him, get him more friends, and carry him farther in the world, than all the hard words, or real knowledge, he has got from the liberal arts, or his tutor's learned encyclopædia ; not that those should be neglected, but by no means preferred, or suffered to thrust out the other.

§ 94. Besides being well-bred, the tutor should know the world well; the ways, the humours, the follies, the cheats, the faults of the age he is fallen into, and particularly of the country he lives in. These he should be able to show to his pupil, as he finds him capable; teach him skill in men, and their manners; pull off the mask, which their several callings and pretences cover them with; and make his pupil discern what lies at the bottom, under such appearances: that he may not, as unexperienced young men are apt to do, if they are unwarned, take one thing for another, judge by the outside, and give himself up to show, and the insinuation of a fair carriage, or an obliging application. A governor should teach his scholar to guess at, and beware of, the designs of men he hath to do with, neither with too much suspicion, nor too much confidence; but, as the young man is by nature most inclined to either side, rectify him, and bend him the other way. He should accustom him to make, as much as is possible, a true judgment of men by those marks, which serve best to show what they are, and give a prospect into their inside; which often shows itself in little things, especially when they are not in parade, and upon their guard. He should acquaint him with the true state of the world, and dispose him to think no man better or worse, wiser or foolisher, than he really is. Thus, by safe and insensible degrees, he will pass from a boy to a man; which is the most hazardous step in all the whole course of life. This therefore should be carefully watched, and a young man with great diligence handed over it; and not, as now usually is done, be taken from a governor's conduct, and all at once thrown into the world under his own, not without manifest dangers of immediate spoiling; there being nothing more frequent, than instances of the great looseness, extravagancy and debauchery, which young men have run into, as soon as they have been let loose from a severe and strict education: which, I think, may be chiefly imputed to their wrong way of breeding, especially in this part; for having been bred up in a great ignorance of what the world truly is, and finding it quite another thing, when they come into it, than what they were taught it should be, and so imagined it was, are easily persuaded, by other kind of tutors, which they are sure to meet with; that the discipline they were kept under, and the lectures that were read to them, were but the formalities of education, and the restraints of childhood; that the freedom belonging to men, is to take their swing in a full enjoyment of what was before forbidden them. They show the young novice the world, full of fashionable and glittering examples of this everywhere, and he is presently dazzled with them. My young master, failing not to be willing to show himself a man, as much as any of the sparks of his

years, lets himself loose to all the irregularities he finds in the most debauched; and thus courts credit and manliness, in the casting off the modesty and sobriety he has till then been kept in; and thinks it brave, at his first setting out, to signalize himself in running counter to all the rules of virtue, which have been preached to him by his tutor.

The showing him the world as really it is, before he comes wholly into it, is one of the best means, I think, to prevent this mischief. He should, by degrees, be informed of the vices in fashion, and warned of the applications and designs of those who will make it their business to corrupt him. He should be told the arts they use, and the trains they lay; and now and then have set before him the tragical or ridiculous examples of those, who are ruining, or ruined, this way. The age is not like to want instances of this kind, which should be made landmarks to him; that by the disgraces, diseases, beggary and shame of hopeful young men, thus brought to ruin, he may be cautioned, and be made see how those join in the contempt and neglect of them that are undone, who, by pretences of friendship and respect, lead them into it, and help to prey upon them whilst they were undoing; that he may see, before he buys it by a too dear experience, that those who persuade him not to follow the sober advices he has received from his governors, and the counsel of his own reason, which they call being governed by others, do it only, that they may have the government of him themselves; and make him believe, he goes like a man of himself, by his own conduct, and for his own pleasure, when, in truth, he is wholly as a child, led by them into those vices which best serve their purposes. This is a knowledge, which, upon all occasions, a tutor should endeavour to instil, and by all methods try to make him comprehend, and thoroughly relish.

I know it is often said, That to discover to a young man the vices of the age, is to teach them him. That, I confess, is a good thing according as it is done; and therefore requires a discreet man of parts, who knows the world, and can judge of the temper, inclination, and weak side of his pupil. This farther is to be remembered, that it is not possible now (as perhaps formerly it was) to keep a young gentleman from vice, by a total ignorance of it; unless you will all his life mew him up in a closet, and never let him go into company. The longer he is kept thus hood-winked, the less he will see, when he comes abroad into open day-light, and be the more exposed to be a prey to himself and others. And an old boy, at his first appearance, with all the gravity of his ivy-bush about him, is sure to draw on him the eyes and chirping of the whole town volery; amongst which,

there will not be wanting some birds of prey, that will presently be on the wing for him.

The only fence against the world, is a thorough knowledge of it : into which a young gentleman should be entered by degrees, as he can bear it ; and the earlier the better, so he be in safe and skilful hands to guide him. The scene should be gently opened, and his entrance made step by step, and the dangers pointed out that attend him, from the several degrees, tempers, designs, and clubs of men. He should be prepared to be shocked by some, and caressed by others ; warned who are like to oppose, who to mislead, who to undermine him, and who to serve him. He should be instructed how to know and distinguish them ; where he should let them see, and when dissemble the knowledge of them, and their aims and workings. And if he be too forward to venture upon his own strength and skill, the perplexity and trouble of a misadventure, now and then that reaches not his innocence, his health, or reputation, may not be an ill way to teach him more caution.

This, I confess, containing one great part of wisdom, is not the product of some superficial thoughts, or much reading ; but the effect of experience and observation in a man, who has lived in the world with his eyes open, and conversed with men of all sorts. And therefore I think it of most value to be instilled into a young man, upon all occasions which offer themselves, that, when he comes to launch into the deep himself, he may not be like one at sea without a line, compass, or sea-chart ; but may have some notice beforehand of the rocks and shoals, the currents and quicksands, and know a little how to steer, that he sink not, before he get experience. He that thinks not this of more moment to his son, and for which he more needs a governor, than the languages and learned sciences, forgets of how much more use it is to judge right of men, and manage his affairs wisely with them, than to speak Greek and Latin, or argue in mood and figure ; or to have his head filled with the abstruse speculations of natural philosophy, and metaphysics ; nay, than to be well versed in Greek and Roman writers, though that be much better for a gentleman, than to be a good Peripatetic or Cartesian : because those ancient authors observed and painted mankind well, and give the best light into that kind of knowledge. He that goes into the eastern parts of Asia, will find able and acceptable men, without any of these : But without virtue, knowledge of the world, and civility, an accomplished and valuable man can be found nowhere.

A great part of the learning now in fashion in the schools of Europe, and that goes ordinarily into the round of education, a

gentleman may, in a good measure, be unfurnished with, without any great disparagement to himself, or prejudice to his affairs. But prudence and good breeding are, in all the stations and occurrences of life, necessary; and most young men suffer in the want of them; and come rawer, and more awkward, into the world, than they should, for this very reason; because these qualities, which are, of all other, the most necessary to be taught, and stand most in need of the assistance and help of a teacher, are generally neglected, and thought but a slight, or no part of a tutor's business. Latin and learning make all the noise: and the main stress is laid upon his proficiency in things, a great part whereof belongs not to a gentleman's calling; which is, to have the knowledge of a man of business, a carriage suitable to his rank, and to be eminent and useful in his country, according to his station. Whenever either spare hours from that, or an inclination to perfect himself in some parts of knowledge, which his tutor did but just enter him in, set him upon any study; the first rudiments of it, which he learned before, will open the way enough for his own industry to carry him as far as his fancy will prompt, or his parts enable him to go: or, if he thinks it may save his time and pains, to be helped over some difficulties by the hand of a master, he may then take a man that is perfectly well skilled in it, or choose such an one as he thinks fittest for his purpose. But to initiate his pupil in any part of learning, as far as is necessary for a young man in the ordinary course of his studies, an ordinary skill in the governor is enough. Nor is it requisite that he should be a thorough scholar, or possess in perfection all those sciences, which it is convenient a young gentleman should have a taste of, in some general view, or short system. A gentleman, that would penetrate deeper, must do it by his own genius and industry afterwards; for nobody ever went far in knowledge, or became eminent in any of the sciences, by the discipline and constraint of a master.

The great work of a governor is to fashion the carriage, and form the mind; to settle in his pupil good habits, and the principles of virtue and wisdom; to give him, by little and little, a view of mankind; and work him into a love and imitation of what is excellent and praiseworthy; and in the prosecution of it, to give him vigour, activity, and industry. The studies which he sets him upon, are but, as it were, the exercises of his faculties, and employment of his time, to keep him from sauntering and idleness, to teach him application, and accustom him to take pains, and to give him some little taste of what his own industry must perfect. For who expects, that under a tutor a young gentleman should be an accomplished critic, orator, or logician; go to the bottom of metaphysics,

natural philosophy, or mathematics; or be a master in history or chronology? Though something of each of these is to be taught him: but it is only to open the door, that he may look in, and, as it were, begin an acquaintance, but not to dwell there: and a governor would be much blamed, that should keep his pupil too long, and lead him too far in most of them. But of good breeding, knowledge of the world, virtue, industry, and a love of reputation, he cannot have too much: and if he have these, he will not long want what he needs or desires of the other.

And since it cannot be hoped, he should have time and strength to learn all things, most pains should be taken about that which is most necessary; and that principally looked after, which will be of most and frequentest use to him in the world.

Seneca complains of the contrary practice in his time; and yet the Burgersdiciuses and the Schieblers did not swarm in those days, as they do now in these. What would he have thought, if he had lived now, when the tutors think it their great business to fill the studies and heads of their pupils with such authors as these? He would have had much more reason to say, as he does, 'Non vitæ, sed scholæ discimus,' We learn not to live, but to dispute, and our education fits us rather for the university than the world. But it is no wonder, if those who make the fashion suit it to what they have, and not to what their pupils want. The fashion being once established, who can think it strange, that in this, as well as in all other things, it should prevail; and that the greatest part of those, who find their account in an easy submission to it, should be ready to cry out heresy, when any one departs from it? It is nevertheless matter of astonishment, that men of quality and parts should suffer themselves to be so far misled by custom and implicit faith. Reason, if consulted with, would advise that their children's time should be spent in acquiring what might be useful to them, when they come to be men, rather than to have their heads stuffed with a deal of trash, a great part whereof they usually never do (it is certain they never need to) think on again as long as they live; and so much of it, as does stick by them, they are only the worse for. This is so well known, that I appeal to parents themselves, who have been at cost to have their young heirs taught it, whether it be not ridiculous for their sons to have any tincture of that sort of learning, when they come abroad into the world; whether any appearance of it would not lessen and disgrace them in company. And that certainly must be an admirable acquisition, and deserves well to make a part in education, which men are ashamed of, where they are most concerned to show their parts and breeding.

There is yet another reason, why politeness of manners, and knowledge of the world, should principally be looked after in a tutor: and that is, because a man of parts and years may enter a lad far enough in any of those sciences, which he has no deep insight into himself. Books in these will be able to furnish him, and give him light and precedency enough, to go before a young follower; but he will never be able to set another right in the knowledge of the world, and above all, in breeding, who is a novice in them himself.

This is a knowledge he must have about him, worn into him by use and conversation, and a long forming himself by what he has observed to be practised and allowed in the best company. This, if he has it not of his own, is nowhere to be borrowed, for the use of his pupil; or if he could find pertinent treatises of it in books, that would reach all the particulars of an English gentleman's behaviour, his own ill-fashioned example, if he be not well-bred himself, would spoil all his lectures; it being impossible, that any one should come forth well-fashioned out of unpolished, ill-bred company.

I say this, not that I think such a tutor is every day to be met with, or to be had at the ordinary rates: but that those, who are able, may not be sparing of inquiry or cost, in what is of so great moment; and that other parents, whose estates will not reach to greater salaries, may yet remember what they should principally have an eye to in the choice of one to whom they would commit the education of their children; and what part they should chiefly look after themselves, whilst they are under their care, and as often as they come within their observation; and not think, that all lies in Latin and French, or some dry systems of logic and philosophy.

§ 95. But to return to our method again. Though I have mentioned the severity of the father's brow, and the awe settled thereby in the mind of children when young, as one main instrument whereby their education is to be managed; yet I am far from being of an opinion, that it should be continued all along to them: whilst they are under the discipline and government of pupilage, I think it should be relaxed, as fast as their age, discretion, and good behaviour could allow it; even to that degree, that a father will do well, as his son grows up, and is capable of it, to talk familiarly with him; nay, ask his advice, and consult with him, about those things wherein he has any knowledge or understanding. By this the father will gain two things, both of great moment. The one is, that it will put serious considerations into his son's thoughts, better than any rules or advices he can give him. The sooner you treat him as a man, the sooner he will begin to be one: and if you admit him into serious discourses sometimes with you, you will insensibly raise his mind above

the usual amusements of youth, and those trifling occupations which it is commonly wasted in. For it is easy to observe, that many young men continue longer in the thought and conversation of school-boys, than otherwise they would, because their parents keep them at that distance, and in that low rank, by all their carriage to them.

§ 96. Another thing of greater consequence, which you will obtain by such a way of treating him, will be his friendship. Many fathers, though they proportion to their sons liberal allowances, according to their age and condition; yet they keep the knowledge of their estates and concerns from them with as much reservedness, as if they were guarding a secret of state from a spy or an enemy. This, if it look not like jealousy, yet it wants those marks of kindness and intimacy, which a father should show to his son; and, no doubt, often hinders or abates that cheerfulness and satisfaction, wherewith a son should address himself to, and rely upon, his father. And I cannot but often wonder to see fathers, who love their sons very well, yet so order the matter, by a constant stiffness, and a mien of authority and distance to them all their lives, as if they were never to enjoy or have any comfort from those they love best in the world, till they have lost them by being removed into another. Nothing cements and establishes friendship and good-will, so much as confident communication of concernments and affairs. Other kindnesses, without this, leave still some doubts; but when your son sees you open your mind to him; when he finds, that you interest him in your affairs, as things you are willing should, in their turn, come into his hands, he will be concerned for them as for his own; wait his season with patience, and love you in the meantime, who keeps him not at the distance of a stranger. This will also make him see, that the enjoyment you have, is not without care; which the more he is sensible of, the less will he envy you the possession, and the more think himself happy under the management of so favourable a friend, and so careful a father. There is scarce any young man of so little thought, or so void of sense, that would not be glad of a sure friend, that he might have recourse to, and freely consult on occasion. The reservedness and distance that fathers keep, often deprive their sons of that refuge, which would be of more advantage to them than a hundred rebukes and chidings. Would your son engage in some frolic, or take a vagary, were it not much better he should do it with, than without your knowledge? For since allowances for such things must be made to young men, the more you know of his intrigues and designs, the better will you be able to prevent great mischiefs; and, by letting him see what is like to follow, take the right way of prevailing with



him to avoid less inconveniencies. Would you have him open his heart to you, and ask your advice? You must begin to do so with him first, and by your carriage beget that confidence.

§ 97. But whatever he consults you about, unless it lead to some fatal and irremediable mischief, be sure you advise only as a friend of more experience; but with your advice mingle nothing of command or authority, nor more than you would to your equal, or a stranger. That would be to drive him for ever from any farther demanding, or receiving advantage from your counsel. You must consider, that he is a young man, and has pleasures and fancies, which you are past. You must not expect his inclinations should be just as yours, nor that at twenty he should have the same thoughts you have at fifty. All that you can wish is, that since youth must have some liberty, some out-leaps, they might be with the ingenuity of a son, and under the eye of a father, and then no very great harm can come of it. The way to obtain this, as I said before, is (according as you find him capable) to talk with him about your affairs, propose matters to him familiarly; and ask his advice; and when he ever lights on the right, follow it as his; and if it succeed well, let him have the commendation. This will not at all lessen your authority, but increase his love and esteem of you. Whilst you keep your estate, the staff will still be in your own hands; and your authority the surer, the more it is strengthened with confidence and kindness. For you have not that power you ought to have over him, till he comes to be more afraid of offending so good a friend, than of losing some part of his future expectation.

§ 98. Familiarity of discourse, if it can become a father to his son, may much more be condescended to by a tutor to his pupil. All their time together should not be spent in reading of lectures, and magisterially dictating to him what he is to observe and follow; hearing him in his turn, and using him to reason about what is proposed, will make the rules go down the easier, and sink the deeper, and will give him a liking to study and instruction: and he will then begin to value knowledge, when he sees that it enables him to discourse; and he finds the pleasure and credit of bearing a part in the conversation, and of having his reasons sometimes approved and hearkened to. Particularly in morality, prudence and breeding, cases should be put to him, and his judgment asked: this opens the understanding better than maxims, how well soever explained; and settles the rules better in the memory for practice. This way lets things into the mind, which stick there, and retain their evidence with them; whereas words at best are faint representations, being not so much as the true shadows of things, and are much sooner

forgotten. He will better comprehend the foundations and measures of decency and justice; and have livelier and more lasting impressions of what he ought to do, by giving his opinion on cases proposed, and reasoning with his tutor on fit instances, than by giving a silent, negligent, sleepy audience to his tutor's lectures; and much more than by captious logical disputes, or set declamations of his own, upon any question. The one sets the thoughts upon wit, and false colours, and not upon truth: the other teaches fallacy, wrangling, and opiniatry; and they are both of them things that spoil the judgment, and put a man out of the way of right and fair reasoning, and therefore carefully to be avoided by one who would improve himself, and be acceptable to others.

§ 99. When, by making your son sensible that he depends on you, and is in your power, you have established your authority; and by being inflexibly severe in your carriage to him, when obstinately persisting in any ill-natured trick which you have forbidden, especially lying, you have imprinted on his mind that awe which is necessary; and on the other side, when (by permitting him the full liberty due to his age, and laying no restraint in your presence to those childish actions, and gaiety of carriage, which, whilst he is very young, are as necessary to him as meat or sleep) you have reconciled him to your company, and made him sensible of your care and love of him by indulgence and tenderness, especially caressing him on all occasions wherein he does any thing well, and being kind to him after a thousand fashions, suitable to his age, which nature teaches parents better than I can: when, I say, by these ways of tenderness and affection, which parents never want for their children, you have also planted in him a particular affection for you, he is then in the state you could desire, and you have formed in his mind that true reverence, which is always afterwards carefully to be continued and maintained in both parts of it, love and fear, as the great principles whereby you will always have hold upon him to turn his mind to the ways of virtue and honour.

§ 100. When this foundation is once well laid, and you find this reverence begin to work in him, the next thing to be done, is carefully to consider his temper, and the particular constitution of his mind. Stubbornness, lying, and ill-natured actions, are not (as has been said) to be permitted in him from the beginning, whatever his temper be: those seeds of vices are not to be suffered to take any root, but must be carefully weeded out, as soon as ever they begin to show themselves in him; and your authority is to take place, and influence his mind from the very dawning of any knowledge in him, that it may operate as a natural principle, whereof he never

perceived the beginning, never knew that it was, or could be otherwise. By this, if the reverence he owes you be established early, it will always be sacred to him ; and it will be as hard for him to resist it as the principles of his nature.

§ 101. Having thus very early set up your authority, and, by the gentler applications of it, shamed him out of what leads towards an immoral habit ; as soon as you have observed it in him (for I would by no means have chiding used, much less blows, till obstinacy and incorrigibleness make it absolutely necessary), it will be fit to consider which way the natural make of his mind inclines him. Some men, by the unalterable frame of their constitutions, are stout, others timorous ; some confident, others modest, tractable or obstinate, curious or careless, quick or slow. There are not more differences in men's faces, and the outward lineaments of their bodies, than there are in the makes and tempers of their minds ; only there is this difference, that the distinguishing characters of the face, and the lineaments of the body, grow more plain and visible with time and age, but the peculiar physiognomy of the mind is most discernible in children, before art and cunning have taught them to hide their deformities, and conceal their ill inclinations under a dissembled outside.

§ 102. Begin therefore betimes nicely to observe your son's temper ; and that, when he is under least restraint, in his play, and, as he thinks, out of your sight. See what are his predominant passions and prevailing inclinations ; whether he be fierce or mild, bold or bashful, compassionate or cruel, open or reserved, etc. For as these are different in him, so are your methods to be different, and your authority must hence take measures to apply itself in different ways to him. These native propensities, these prevalences of constitution, are not to be cured by rules, or a direct contest ; especially those of them that are the humbler and meaner sort, which proceed from fear and lowness of spirit ; though with art they may be much mended, and turned to good purposes. But of this be sure, after all is done, the bias will always hang on that side that nature first placed it : and, if you carefully observe the characters of his mind now in the first scenes of his life, you will ever after be able to judge which way his thoughts lean, and what he aims at even hereafter, when, as he grows up, the plot thickens, and he puts on several shapes to act it.

§ 103. I told you before, that children love liberty ; and therefore they should be brought to do the things that are fit for them, without feeling any restraint laid upon them. I now tell you, they love something more ; and that is dominion : and this is the first original of

most vicious habits, that are ordinary and natural. This love of power and dominion shows itself very early, and that in these two things.

§ 104. We see children (as soon almost as they are born, I am sure long before they can speak) cry, grow peevish, sullen, and out of humour, for nothing but to have their wills. They would have their desires submitted to by others; they contend for a ready compliance from all about them, especially from those that stand near or beneath them in age or degree, as soon as they come to consider others with those distinctions.

§ 105. Another thing, wherein they show their love of dominion, is their desire to have things to be theirs; they would have propriety and possession, pleasing themselves with the power which that seems to give, and the right they thereby have to dispose of them as they please. He that has not observed these two humours working very betimes in children, has taken little notice of their actions: and he who thinks that these two roots of almost all the injustice and contention that so disturb human life, are not early to be weeded out, and contrary habits introduced, neglects the proper season to lay the foundations of a good and worthy man. To do this, I imagine, these following things may somewhat conduce.

§ 106. 1. That a child should never be suffered to have what he craves, much less what he cries for, I had said, or so much as speaks for. But that being apt to be misunderstood, and interpreted as if I meant a child should never speak to his parents for any thing, which will perhaps be thought to lay too great a curb on the minds of children, to the prejudice of that love and affection which should be between them and their parents; I shall explain myself a little more particularly. It is fit that they should have liberty to declare their wants to their parents, and that with all tenderness they should be hearkened to, and supplied, at least whilst they are very little. But it is one thing to say, I am hungry; another to say, I would have roast-meat. Having declared their wants, their natural wants, the pain they feel from hunger, thirst, cold, or any other necessity of nature; it is the duty of their parents, and those about them, to relieve them: but children must leave it to the choice and ordering of their parents what they think most proper for them, and how much; and must not be permitted to choose for themselves; and say, I would have wine, or white-bread; the very naming of it should make them lose it.

§ 107. That which parents should take care of here, is to distinguish between the wants of fancy and those of nature, which Horace has well taught them to do in this verse,

*'Quæis humana sibi doleat natura negatis.'*

Those are truly natural wants, which reason alone, without some other help, is not able to fence against, nor keep from disturbing us. The pains of sickness and hurts, hunger, thirst and cold, want of sleep and rest, or relaxation of the part wearied with labour, are what all men feel, and the best disposed minds cannot but be sensible of their uneasiness; and therefore ought, by fit applications, to seek their removal, though not with impatience, or over-great haste, upon the first approaches of them, where delay does not threaten some irreparable harm. The pains that come from the necessities of nature, are monitors to us to beware of greater mischiefs, which they are the forerunners of; and therefore they must not be wholly neglected, nor strained too far. But yet, the more children can be inured to hardships of this kind, by a wise care to make them stronger in body and mind the better it will be for them. I need not here give any caution to keep within the bounds of doing them good, and to take care, that what children are made to suffer, should neither break their spirits, nor injure their health; parents being but too apt of themselves to incline, more than they should, to the softer side.

But whatever compliance the necessities of nature may require, the wants of fancy children should never be gratified in, nor suffered to mention. The very speaking for any such thing, should make them lose it. Clothes, when they need, they must have; but if they speak for this stuff, or that colour, they should be sure to go without it. Not that I would have parents purposely cross the desires of their children in matters of indifferency: on the contrary, where their carriage deserves it, and one is sure it will not corrupt or effeminate their minds, and make them fond of trifles, I think, all things should be contrived, as much as could be, to their satisfaction that they might find the ease and pleasure of doing well. The best for children is, that they should not place any pleasure in such things at all, nor regulate their delight by their fancies; but be indifferent to all that nature has made so. This is what their parents and teachers should chiefly aim at: but till this be obtained, all that I oppose here, is the liberty of asking; which, in these things of conceit, ought to be restrained by a constant forfeiture annexed to it.

This may perhaps be thought a little too severe, by the natural indulgence of tender parents: but yet it is no more than necessary. For since the method I propose is to banish the rods, this restraint of their tongues will be of great use to settle that awe we have elsewhere spoken of, and to keep up in them the respect and reverence due to their parents. Next, it will teach them to keep in, and so master their inclinations. By this means they will be brought to

learn the art of stifling their desires, as soon as they rise up in them, when they are easiest to be subdued. For giving vent, gives life and strength to our appetites; and he that has the confidence to turn his wishes into demands, will be but a little way from thinking he ought to obtain them. This I am sure, every one can more easily bear a denial from himself, than from anybody else. They should therefore be accustomed betimes, to consult and make use of their reason, before they give allowance to their inclinations. It is a great step towards the mastery of our desires, to give this stop to them, and shut them up in silence. This habit, got by children, of staying the forwardness of their fancies, and deliberating whether it be fit or no before they speak, will be of no small advantage to them in matters of greater consequence in the future course of their lives. For that which I cannot too often inculcate is, that whatever the matter be about which it is conversant, whether great or small, the main (I had almost said only) thing to be considered, in every action of a child is, what influence it will have upon his mind; what habit it tends to, and is like to settle in him; how it will become him when he is bigger; and, if it be encouraged, whither it will lead him when he is grown up.

My meaning therefore is not, that children should purposely be made uneasy: this would relish too much of inhumanity and ill-nature, and be apt to infect them with it. They should be brought to deny their appetites; and their minds, as well as bodies, be made vigorous, easy and strong, by the custom of having their inclinations in subjection, and their bodies exercised with hardships; but all this without giving them any mark or apprehension of ill-will towards them. The constant loss of what they craved or carved to themselves, should teach them modesty, submission, and a power to forbear: but the rewarding their modesty and silence, by giving them what they liked, should also assure them of the love of those who rigorously exacted this obedience. The contenting themselves now, in the want of what they wished for, is a virtue, that another time should be rewarded with what is suited and acceptable to them; which should be bestowed on them, as if it were a natural consequence of their good behaviour, and not a bargain about it. But you will lose your labour, and what is more, their love and reverence too, if they can receive from others what you deny them. This is to be kept very staunch, and carefully to be watched. And here the servants come again in my way.

§ 108. If this be begun betimes, and they accustom themselves early to silence their desires, this useful habit will settle them; and, as they come to grow up in age and discretion, they may be allowed

greater liberty; when reason comes to speak in them, and not passion. For whenever reason would speak, it should be hearkened to. But, as they should never be heard, when they speak for any particular thing they would have, unless it be first proposed to them; so they should always be heard, and fairly and kindly answered, when they ask after anything they would know, and desire to be informed about. Curiosity should be as carefully cherished in children, as other appetites suppressed.

However strict a hand is to be kept upon all desires of fancy, yet there is one case wherein fancy must be permitted to speak, and be hearkened to also. Recreation is as necessary as labour or food: but because there can be no recreation without delight, which depends not always on reason, but oftener on fancy, it must be permitted children not only to divert themselves, but to do it after their own fashion, provided it be innocently, and without prejudice to their health; and therefore in this case they should not be denied, if they proposed any particular kind of recreation; though I think, in a well-ordered education, they will seldom be brought to the necessity of asking any such liberty. Care should be taken, that what is of advantage to them, they should always do with delight; and, before they are wearied with one, they should be timely diverted to some other useful employment. But if they are not yet brought to that degree of perfection, that one way of improvement can be made a recreation to them, they must be let loose to the childish play they fancy; which they should be weaned from, by being made surfeited of it: but from things of use, that they are employed in, they should always be sent away with an appetite; at least be dismissed before they are tired, and grow quite sick of it; that so they may return to it again, as to a pleasure that diverts them. For you must never think them set right, till they can find delight in the practice of laudable things; and the useful exercises of the body and mind, taking their turns, make their lives and improvement pleasant in a continued train of recreations, wherein the wearied part is constantly relieved and refreshed. Whether this can be done in every temper, or whether tutors and parents will be at the pains, and have the discretion and patience to bring them to this, I know not; but that it may be done in most children, if a right course be taken to raise in them the desire of credit, esteem, and reputation, I do not at all doubt. And when they have so much true life put into them, they may freely be talked with, about what most delights them, and be directed, or let loose to it; so that they may perceive that they are beloved and cherished, and that those under whose tuition they are are not enemies to their satisfaction. Such a management will

make them in love with the hand that directs them, and the virtue they are directed to.

This farther advantage may be made by a free liberty permitted them in their recreations, that it will discover their natural tempers, show their inclinations and aptitudes; and thereby direct wise parents in the choice, both of the course of life and employment they shall design them for, and of fit remedies, in the meantime, to be applied to whatever bent of nature they may observe most likely to mislead any of their children.

§ 109. 2. Children, who live together, often strive for mastery, whose wills shall carry it over the rest: whoever begins the contest, should be sure to be crossed in it. But not only that, but they should be taught to have all the deference, complaisance, and civility one for the other imaginable. This, when they see it procures them respect, love, and esteem, and that they lose no superiority by it, they will take more pleasure in, than in insolent domineering; for so plainly is the other.

The accusations of children one against another, which usually are but the clamours of anger and revenge, desiring aid, should not be favourably received nor hearkened to. It weakens and effeminates their minds to suffer them to complain: and if they endure sometimes crossing or pain from others, without being permitted to think it strange or intolerable, it will do them no harm to learn sufferance, and harden them early. But, though you give no countenance to the complaints of the querulous, yet take care to curb the insolence and ill-nature of the injurious. When you observe it yourself, reprove it before the injured party: but if the complaint be of something really worth your notice and prevention another time, then reprove the offender by himself alone, out of sight of him that complained, and make him go and ask pardon, and make reparation. Which coming thus, as it were, from himself, will be the more cheerfully performed, and more kindly received, the love strengthened between them, and a custom of civility grow familiar amongst your children.

§ 110. 3. As to having and possessing of things, teach them to part with what they have, easily and freely to their friends; and let them find by experience, that the most liberal has always most plenty, with esteem and commendation to boot, and they will quickly learn to practise it. This, I imagine, will make brothers and sisters kinder and civiller to one another, and consequently to others, than twenty rules about good manners, with which children are ordinarily perplexed and cumbered. Covetousness, and the desire of having in our possession, and under our dominion, more than we have need



of, being the root of all evil, should be early and carefully weeded out ; and the contrary quality, of a readiness to impart to others, implanted. This should be encouraged by great commendation and credit, and constantly taking care, that he loses nothing by his liberality. Let all the instances he gives of such freeness be always repaid, and with interest ; and let him sensibly perceive, that the kindness he shows to others is no ill husbandry for himself ; but that it brings a return for kindness, both from those that receive it, and those who look on. Make this a contest among children, who shall out-do one another this way. And by this means, by a constant practice, children having made it easy to themselves to part with what they have, good-nature may be settled in them into a habit, and they may take pleasure, and pique themselves in being kind, liberal, and civil to others.

If liberality ought to be encouraged, certainly great care is to be taken that children transgress not the rules of justice : and whenever they do, they should be set right ; and if there be occasion for it, severely rebuked.

Our first actions being guided more by self-love than reason or reflection, it is no wonder that in children they should be very apt to deviate from the just measures of right and wrong, which are in the mind the result of improved reason, and serious meditation. This the more they are apt to mistake, the more careful guard ought to be kept over them, and every the least slip in this great social virtue taken notice of and rectified ; and that in things of the least weight and moment, both to instruct their ignorance, and prevent ill habits, which, from small beginnings, in pins and cherry-stones, will, if let alone, grow up to higher frauds, and be in danger to end at last in down-right hardened dishonesty. The first tendency to any injustice that appears, must be suppressed with a show of wonder and abhorrency in the parents and governors. But because children cannot well comprehend what injustice is, till they understand property, and how particular persons come by it, the safest way to secure honesty, is to lay the foundations of it early in liberality, and an easiness to part with to others whatever they have, or like, themselves. This may be taught them early, before they have language and understanding enough to form distinct notions of property, and to know what is theirs by a peculiar right exclusive of others. And since children seldom have anything but by gift, and that for the most part from their parents, they may be at first taught not to take or keep anything but what is given them by those whom they take to have a power over it ; and, as their capacities enlarge, other rules and cases of justice, and rights concerning 'meum' and 'tuum,'

may be proposed and inculcated. If any act of injustice in them appears to proceed, not from mistake, but a perverseness in their wills, when a gentle rebuke and shame will not reform this irregular and covetuous inclination, rougher remedies must be applied: and it is but for the father or tutor to take and keep from them something that they value, and think their own; or order somebody else to do it, and by such instances make them sensible what little advantage they are like to make, by possessing themselves unjustly of what is another's, whilst there are in the world stronger and more men than they. But if an ingenuous detestation of this shameful vice be but carefully and early instilled into them, as I think it may, that is the true and genuine method to obviate this crime; and will be a better guard against dishonesty, than any considerations drawn from interest; habits working more constantly, and with greater facility, than reason: which, when we have most need of it, is seldom fairly consulted, and more rarely obeyed.

§ 111. Crying is a fault that should not be tolerated in children; not only for the unpleasant and unbecoming noise it fills the house with, but for more considerable reasons, in reference to the children themselves; which is to be our aim in education.

Their crying is of two sorts; either stubborn and domineering, or querulous and whining.

1. Their crying is very often a striving for mastery, and an open declaration of their insolence or obstinacy: when they have not the power to obtain their desire, they will, by their clamour and sobbing, maintain their title and right to it. This is an avowed continuing of their claim, and a sort of remonstrance against the oppression and injustice of those who deny them what they have a mind to.

§ 112. Sometimes their crying is the effect of pain or true sorrow, and a bemoaning themselves under it.

These two, if carefully observed, may, by the mien, looks, and actions, and particularly by the tone of their crying, be easily distinguished; but neither of them must be suffered, much less encouraged.

1. The obstinate or stomachful crying should by no means be permitted; because it is but another way of flattering their desires, and encouraging those passions, which it is our main business to subdue: and if it be, as often it is, upon the receiving any correction, it quite defeats all the good effects of it; for any chastisement, which leaves them in this declared opposition, only serves to make them worse. The restraints and punishments laid on children are all misapplied and lost, as far as they do not prevail over their wills, teach them to submit their passions, and make their minds supple and pliant to what their parents' reason advises them now, and so

prepare them to obey what their own reason shall advise hereafter. But if, in anything wherein they are crossed, they may be suffered to go away crying, they confirm themselves in their desires, and cherish the ill humour, with a declaration of their right, and a resolution to satisfy their inclination the first opportunity. This therefore is another argument against the frequent use of blows: for, whenever you come to that extremity, it is not enough to whip or beat them; you must do it till you find you have subdued their minds; till with submission and patience they yield to the correction; which you shall best discover by their crying, and their ceasing from it upon your bidding. Without this, the beating of children is but a passionate tyranny over them: and it is mere cruelty, and not correction, to put their bodies in pain, without doing their minds any good. As this gives us a reason why children should seldom be corrected, so it also prevents their being so. For if, whenever they are chastised, it were done thus without passion, soberly and yet effectually too, laying on the blows and smart, not furiously and all at once, but slowly, with reasoning between, and with observation how it wrought, stopping when it had made them pliant, penitent and yielding; they would seldom need the like punishment again, being made careful to avoid the fault that deserved it. Besides, by this means, as the punishment would not be lost, for being too little, and not effectual, so it would be kept from being too much, if we gave off as soon as we perceived that it reached the mind, and that was bettered. For since the chiding or beating of children should be always the least that possibly may be, that which is laid on in the heat of anger, seldom observes that measure; but is commonly more than it should be, though it prove less than enough.

§ 113. 2. Many children are apt to cry, upon any little pain they suffer; and the least harm that befalls them, puts them into complaints and bawling. This few children avoid: for it being the first and natural way to declare their sufferings or wants, before they can speak, the compassion that is thought due to that tender age, foolishly encourages, and continues it in them long after they can speak. It is the duty, I confess, of those about children, to compassionate them, whenever they suffer any hurt; but not to show it in pitying them. Help and ease them the best you can, but by no means bemoan them. This softens their minds, and makes them yield to the little harms that happen to them; whereby they sink deeper into that part which alone feels, and make larger wounds there, than otherwise they would. They should be hardened against all sufferings, especially of the body, and have no tenderness but what rises from an ingenuous shame, and a quick sense of reputation. The

many inconveniences this life is exposed to, require we should not be too sensible of every little hurt. What our minds yield not to, makes but a slight impress:ion, and does us but very little harm; it is the suffering of our spirits that gives and continues the pain. This brawniness and insensibility of mind, is the best armour we can have against the common evils and accidents of life; and being a temper, that is to be got by exercise and custom, more than any other way, the practise of it should be begun betimes, and happy is he that is taught it early. That effeminacy of spirit, which is to be prevented or cured, as nothing, that I know, so much increases in children as crying; so nothing, on the other side, so much checks and restrains, as their being hindered from that sort of complaining. In the little harms they suffer, from knocks and falls, they should not be pitied for falling, but bid do so again; which, besides that it stops their crying, is a better way to cure their heedlessness, and prevent their tumbling another time, than either chiding or bemoaning them. But, let the hurts they receive be what they will, stop their crying, and that will give them more quiet and ease at present, and harden them for the future.

§. 114. The former sort of crying requires severity to silence it; and where a look, or a positive command, will not do it, blows must: for it proceeding from pride, obstinacy and stomach, the will, where the fault lies, must be bent, and made to comply, by a rigour sufficient to master it: but this latter, being ordinarily from softness of mind, a quite contrary cause, ought to be treated with a gentler hand. Persuasion, or diverting the thoughts another way, or laughing at their whining, may perhaps be at first the proper method. But for this, the circumstances of the thing, and the particular temper of the child, must be considered: no certain unvariable rules can be given about it; but it must be left to the prudence of the parents or tutor. But this I think I may say in general, that there should be a constant discountenancing of this sort of crying also; and that the father, by his authority, should always stop it, mixing a greater degree of roughness in his looks or words, proportionably as the child is of a greater age, or a sturdier temper; but always let it be enough to silence their whimpering, and put a end to the disorder.

§ 115. Cowardice and courage are so nearly related to the fore-mentioned tempers, that it may not be amiss here to take notice of them. Fear is a passion, that, if rightly governed, has its use. And though self-love seldom fails to keep it watchful and high enough in us, yet there may be an excess on the daring side; fool-hardiness and insensibility of danger being as little reasonable, as trembling and shrinking at the approach of every little evil. Fear was given us

as a monitor to quicken our industry, and keep us upon our guard against the approaches of evil : and therefore to have no apprehension of mischief at hand, not to make a just estimate of the danger, but heedlessly to run into it, be the hazard what it will, without considering of what use or consequence it may be, is not the resolution of a rational creature, but brutish fury. Those who have children of this temper, have nothing to do, but a little to awaken their reason, which self-preservation will quickly dispose them to hearken to ; unless (which is usually the case) some other passion hurries them on headlong, without sense, and without consideration. A dislike of evil is so natural to mankind, that nobody, I think, can be without fear of it ; fear being nothing but an uncasiness under the apprehension of that coming upon us which we dislike. And therefore, whenever any one runs into danger, we may say it is under the conduct of ignorance, or the command of some more imperious passion, nobody being so much an enemy to himself, as to come within the reach of evil out of free choice, and court danger for danger's sake. If it be therefore pride, vain-glory, or rage, that silences a child's fear, or makes him not hearken to its advice, those are by fit means to be abated, that a little consideration may allay his heat, and make him bethink himself whether this attempt be worth the venture. But this being a fault that children are not so often guilty of, I shall not be more particular in its cure. Weakness of spirit is the more common defect, and therefore will require the greater care.

Fortitude is the guard and support of the other virtues ; and without courage a man will scarce keep steady to his duty, and fill up the character of a truly worthy man.

Courage, that makes us bear up against dangers that we fear, and evils that we feel, is of great use in an estate, as ours is in this life, exposed to assaults on all hands : and therefore it is very advisable to get children into this armour as early as we can. Natural temper, I confess, does here a great deal : but even where that is defective, and the heart is in itself weak and timorous, it may, by a right management, be brought to a better resolution. What is to be done to prevent breaking children's spirits by frightful apprehensions instilled into them when young, or bemoaning themselves under every little suffering, I have already taken notice. How to harden their tempers, and raise their courage, if we find them too much subject to fear, is farther to be considered.

True fortitude I take to be the quiet possession of a man's self, and an undisturbed doing his duty, whatever evil besets, or danger lies in his way. This there are so few men attain to, that we are not to expect it from children. But yet something may be done ; and a

wise conduct, by insensible degrees, may carry them farther than one expects.

The neglect of this great care of them, whilst they are young, is the reason, perhaps, why there are so few that have this virtue, in its full latitude, when they are men. I should not say this in a nation so naturally brave as ours is, did I think, that true fortitude required nothing but courage in the field, and a contempt of life in the face of an enemy. This, I confess, is not the least part of it, nor can be denied the laurels and honours always justly due to the valour of those who venture their lives for their country. But yet this is not all: dangers attack us in other places besides the field of battle; and though death be the king of terrors, yet pain, disgrace and poverty, have frightful looks, able to discompose most men, whom they seem ready to seize on: and there are those who condemn some of these, and yet are heartily frightened with the other. True fortitude is prepared for dangers of all kinds, and unmoved, whatsoever evil it be that threatens: I do not mean unmoved with any fear at all. Where danger shows itself, apprehension cannot, without stupidity, be wanting. Where danger is, sense of danger should be; and so much fear as should keep us awake, and excite our attention, industry, and vigour; but not disturb the calm use of our reason, nor hinder the execution of what that dictates.

The first step to get this noble and manly steadiness, is, what I have above mentioned, carefully to keep children from frights of all kinds, when they are young. Let not any fearful apprehensions be talked into them, nor terrible objects surprise them. This often so shatters and discomposes the spirits, that they never recover it again; but, during their whole life, upon the first suggestion, or appearance of any terrifying idea, are scattered and confounded; the body is enervated, and the mind disturbed, and the man scarce himself, or capable of any composed or rational action. Whether this be from a habitual motion of the animal spirits, introduced by the first strong impression, or from the alteration of the constitution, by some more unaccountable way, this is certain, that so it is. Instances of such, who in a weak, timorous mind have borne, all their whole lives through, the effects of a fright when they were young, are everywhere to be seen; and therefore, as much as may be, to be prevented.

The next thing is, by gentle degrees, to accustom children to those things they are too much afraid of. But here great caution is to be used, that you do not make too much haste, nor attempt this cure too early, for fear lest you increase the mischief instead of remedying it. Little ones in arms may be easily kept out of the way

of terrifying objects, and, till they can talk and understand what is said to them, are scarce capable of that reasoning and discourse, which should be used to let them know there is no harm in those frightful objects, which we would make them familiar with, and do, to that purpose, by gentle degrees, bring nearer and nearer to them. And therefore it is seldom there is need of any application to them of this kind, till after they can run about and talk. But yet, if it should happen, that infants should have taken offence at anything which cannot be easily kept out of their way; and that they show marks of terror, as often as it comes in sight; all the allays of fright, by diverting their thoughts, or mixing pleasant and agreeable appearances with it, must be used, till it be grown familiar and inoffensive to them.

I think we may observe, that when children are first born, all objects of sight, that do not hurt the eyes, are indifferent to them; and they are no more afraid of a blackamoor, or a lion, than of their nurse, or a cat. What is it then, that afterwards, in certain mixtures of shape and colour, comes to affright them? Nothing but the apprehensions of harm that accompanies those things. Did a child suck every day a new nurse, I make account it would be no more affrighted with the change of faces at six months old, than at sixty. The reason, then, why it will not come to a stranger, is, because, having been accustomed to receive its food and kind usage only from one or two that are about it, the child apprehends, by coming into the arms of a stranger, the being taken from what delights and feeds it, and every moment supplies its wants, which it often feels, and therefore fears when the nurse is away.

The only thing we naturally are afraid of, is pain, or loss of pleasure. And because these are not annexed to any shape, colour, or size of visible objects, we are frightened with none of them, till either we have felt pain from them, or have notions put into us, that they will do us harm. The pleasant brightness and lustre of flame and fire so delights children, that at first they always desire to be handling of it: but when constant experience has convinced them, by the exquisite pain it has put them to, how cruel and unmerciful it is, they are afraid to touch it, and carefully avoid it. This being the ground of fear, it is not hard to find whence it arises, and how it is to be cured in all mistaken objects of terror: and when the mind is confirmed against them, and has got a mastery over itself, and its usual fears, in lighter occasions, it is in good preparation to meet more real dangers. Your child shrieks, and runs away at the sight of a frog, let another catch it, and lay it down at a good distance from him: at first accustom him to look upon it; when he can do

that, then to come nearer to it, and see it leap without emotion; then to touch it lightly, when it is held fast in another's hand; and so on, till he can come to handle it as confidently as a butterfly or a sparrow. By the same way any other vain terrors may be removed, if care be taken that you go not too fast, and push not the child on to a new degree of assurance, till he be thoroughly confirmed in the former. And thus the young soldier is to be trained on to the warfare of life; wherein care is to be taken, that more things be not represented as dangerous, than really are so; and then, that whatever you observe him to be more frightened at than he should, you be sure to tole him on to, by insensible degrees, till he at last, quitting his fears, masters the difficulty, and comes off with applause. Successes of this kind, often repeated, will make him find, that evils are not always so certain, or so great, as our fears represent them; and that the way to avoid them, is not to run away, or be discomposed, dejected, and deterred by fear, where either our credit, or duty, requires us to go on.

But, since the great foundation of fear in children is pain, the way to harden and fortify children against fear and danger, is to accustom them to suffer pain. This, it is possible, will be thought, by kind parents, a very unnatural thing towards their children; and by most, unreasonable, to endeavour to reconcile any one to the sense of pain, by bringing it upon him. It will be said, it may perhaps give the child an aversion for him that makes him suffer; but can never recommend to him suffering itself. This is a strange method. You will not have children whipped and punished for their faults; but you would have them tormented for doing well, or for tormenting's sake. I doubt not but such objections as these will be made, and I shall be thought inconsistent with myself, or fantastical, in proposing it. I confess, it is a thing to be managed with great discretion; and therefore it falls not out amiss, that it will not be received or relished, but by those who consider well, and look into the reason of things. I would not have children much beaten for their faults, because I would not have them think bodily pain the greatest punishment; and I would have them, when they do well, be sometimes put in pain, for the same reason, that they might be accustomed to bear it without looking on it as the greatest evil. How much education may reconcile young people to pain and sufferance, the examples of Sparta do sufficiently show: and they who have once brought themselves not to think bodily pain the greatest of evils, or that which they ought to stand most in fear of, have made no small advance towards virtue. But I am not so foolish to propose the Lacedæmonian discipline in our age or constitution: but yet I do say, that inuring



children gently to suffer some degrees of pain without shrinking, is a way to gain firmness to their minds, and lay a foundation for courage and resolution in the future part of their lives.

Not to bemoan them, or permit them to bemoan themselves, on every little pain they suffer, is the first step to be made. But of this I have spoken elsewhere.

The next thing is, sometimes designedly to put them in pain : but care must be taken that this be done when the child is in good humour, and satisfied of the good-will and kindness of him that hurts him, at the time that he does it. There must no marks of anger or displeasure on the one side nor compassion or repenting on the other, go along with it ; and it must be sure to be no more than the child can bear, without repining or taking it amiss, or for a punishment. Managed by these degrees, and with such circumstances, I have seen a child run away laughing, with good smart blows of a wand on his back, who would have cried for an unkind word, and have been very sensible of the chastisement of a cold look, from the same person. Satisfy a child, by a constant course of your care and kindness, that you perfectly love him ; and he may by degrees be accustomed to bear very plainful and rough usage from you, without flinching or complaining : and this we see children do every day in play one with another. The softer you find your child is, the more you are to seek occasions at fit times thus to harden him. The great art in this is to begin with what is but very little painful, and to proceed by insensible degrees, when you are playing, and in good humour with him, and speaking well of him : and when you have once got him to think himself made amends for his suffering, by the praise that is given him for his courage ; when he can take a pride in giving such marks of his manliness, and can prefer the reputation of being brave and stout, to the avoiding a little pain, or the shrinking under it, you need not despair in time, and, by the assistance of his growing reason, to master his timorousness, and mend the weakness of his constitution. As he grows bigger, he is to be set upon bolder attempts, than his natural temper carries him to ; and whenever he is observed to flinch, from what one has reason to think he would come off well in, if he had but courage to undertake ; that he should be assisted in at first, and by degrees shamed to, till at last practice has given more assurance, and with it a mastery, which must be rewarded with great praise, and the good opinion of others, for his performance. When by these steps he has got resolution enough, not to be deterred from what he ought to do, by the apprehension of danger ; when fear does not, in sudden or hazardous occurrences, discompose his mind, set his body a trembling, and make him unfit

for action, or run away from it, he has then the courage of a rational creature ; and such a hardiness we should endeavour by custom and use to bring children to, as proper occasions come in our way.

§ 116. One thing I have frequently observed in children, that when they have got possession of any poor creature, they are apt to use it ill ; they often torment and treat very roughly young birds, butterflies, and such other poor animals which fall into their hands, and that with a seeming kind of pleasure. This, I think, should be watched in them ; and if they incline to any such cruelty, they should be taught the contrary usage ; for the custom of tormenting and killing of beasts will, by degrees, harden their minds even towards men ; and they who delight in the suffering and destruction of inferior creatures, will not be apt to be very compassionate or benign to those of their own kind. Our practice takes notice of this, in the exclusion of butchers from juries of life and death. Children should from the beginning be bred up in an abhorrence of killing or tormenting any living creature, and be taught not to spoil or destroy anything, unless it be for the preservation or advantage of some other that is nobler. And truly, if the preservation of all mankind, as much as in him lies, were every one's persuasion, as indeed it is every one's duty, and the true principle to regulate our religion, politics, and morality by, the world would be much quieter and better natured than it is. But to return to our present business ; I cannot but commend both the kindness and prudence of a mother I knew, who was wont always to indulge her daughters, when any of them desired dogs, squirrels, birds, or any such things, as young girls used to be delighted with : but then, when they had them, they must be sure to keep them well, and look diligently after them, that they wanted nothing, or were not ill used ; for, if they were negligent in their care of them, it was counted a great fault, which often forfeited their possession ; or at least they failed not to be rebuked for it, whereby they were early taught diligence and good-nature. And, indeed, I think people should be accustomed from their cradles to be tender to all sensible creatures, and to spoil or waste nothing at all.

This delight they take in doing of mischief, whereby I mean spoiling of any thing to no purpose, but more especially the pleasure they take to put any thing in pain that is capable of it ; I cannot persuade myself to be any other than a foreign and introduced disposition, a habit borrowed from custom and conversation. People teach children to strike, and laugh when they hurt, or see harm come to others ; and they have the examples of most about them to confirm them in it. All the entertainment of talk and history is of nothing almost but fighting and killing ; and the honour

and renown that is bestowed on conquerors (who for the most part are but the great butchers of mankind), farther mislead growing youths, who by this means come to think slaughter the laudable business of mankind, and the most heroic of virtues. By these steps unnatural cruelty is planted in us; and what humanity abhors, custom reconciles and recommends to us; by laying it in the way to honour. Thus, by fashion and opinion, that comes to be a pleasure, which in itself neither is, nor can be any. This ought carefully to be watched, and early remedied, so as to settle and cherish the contrary and more natural temper of benignity and compassion in the room of it; but still by the same gentle methods, which are to be applied to the other two faults before mentioned. It may not perhaps be unreasonable here to add this farther caution, viz. that the mischiefs or harms that come by play, inadvertency, or ignorance, and were not known to be harms, or designed for mischief's sake, though they may perhaps be sometimes of considerable damage, yet are not at all, or but very gently, to be taken notice of. For this, I think, I cannot too often inculcate, that whatever mis-carriage a child is guilty of, and whatever be the consequence of it, the thing to be regarded in taking notice of it, is only what root it springs from, and what habit it is like to establish; and to that the correction ought to be directed, and the child not to suffer any punishment for any harm which may have come by his play or inadvertency. The faults to be amended lie in the mind; and if they are such as either age will cure, or no ill habits will follow from, the present action, whatever displeasing circumstances it may have, is to be passed by without any animadversion.

§ 117. Another way to instil sentiments of humanity, and to keep them lively in young folks, will be, to accustom them to civility, in their language and deportment towards their inferiors, and the meaner sort of people, particularly servants. It is not unusual to observe the children, in gentlemen's families, treat the servants of the house with domineering words, names of contempt, and an imperious carriage; as if they were of another race, and species beneath them. Whether ill example, the advantage of fortune, or their natural vanity, inspire this haughtiness, it should be prevented, or weeded out; and a gentle, courteous, affable carriage towards the lower ranks of men, placed in the room of it. No part of their superiority will be hereby lost, but the distinction increased, and their authority strengthened, when love in inferiors is joined to outward respect, and an esteem of the person has a share in their submission; and domestics will pay a more ready and cheerful service, when they find themselves not spurned, because fortune has

laid them below the level of others, at their master's feet. Children should not be suffered to lose the consideration of human nature in the shufflings of outward conditions: the more they have, the better humoured they should be taught to be, and the more compassionate and gentle to those of their brethren, who are placed lower, and have scantier portions. If they are suffered from their cradles to treat men ill and rudely, because, by their father's title, they think they have a little power over them, at best it is ill-bred, and if care be not taken, will, by degrees, nurse up their natural pride into a habitual contempt of those beneath them: and where will that probably end, but in oppression and cruelty?

§ 118. Curiosity in children (which I had occasion just to mention, § 108) is but an appetite after knowledge, and therefore ought to be encouraged in them, not only as a good sign, but as the great instrument nature has provided to remove that ignorance they were born with, and which, without this busy inquisitiveness, will make them dull and useless creatures. The ways to encourage it, and keep it active and busy, are, I suppose, these following:

1. Not to check or discountenance any inquiries he shall make, nor suffer them to be laughed at; but to answer all his questions, and explain the matters he desires to know, so as to make them as much intelligible to him as suits the capacity of his age and knowledge. But confound not his understanding with explications or notions that are above it, or with the variety or number of things that are not to his present purpose. Mark what it is his mind aims at in the question, and not what words he expresses it in: and, when you have informed and satisfied him in that, you shall see how his thoughts will enlarge themselves, and how by fit answers he may be led on farther than perhaps you could imagine. For knowledge is grateful to the understanding, as light to the eyes: children are pleased and delighted with it exceedingly, especially if they see that their inquiries are regarded, and that their desire of knowing is encouraged and commended. And I doubt not, but one great reason why many children abandon themselves wholly to silly sports, and trifle away all their time insipidly, is, because they have found their curiosity balked, and their inquiries neglected. But had they been treated with more kindness and respect, and their questions answered, as they should, to their satisfaction, I doubt not but they would have taken more pleasure in learning, and improving their knowledge, wherein there would be still newness and variety, which is what they are delighted with, than in returning over and over to the same play and playthings.

§ 119. 2. To this serious answering their questions, and informing

their understandings in what they desire, as if it were a matter that needed it, should be added some peculiar ways of commendation. Let others, whom they esteem, be told before their faces of the knowledge they have in such and such things ; and since we are all, even from our cradles, vain and proud creatures, let their vanity be flattered with things that will do them good ; and let their pride set them on work on something which may turn to their advantage. Upon this ground you shall find, that there cannot be a greater spur to the attaining what you would have the eldest learn and know himself, than to set him upon teaching it his younger brothers and sisters.

§ 120. 3. As children's inquiries are not to be slighted, so also great care is to be taken that they never receive deceitful and illuding answers. They easily perceive when they are slighted or deceived, and quickly learn the trick of neglect, dissimulation and falsehood, which they observe others to make use of. We are not to entrench upon truth in any conversation, but least of all with children ; since, if we play false with them, we not only deceive their expectation, and hinder their knowledge, but corrupt their innocence, and teach them the worst of vices. They are travellers newly arrived in a strange country, of which they know nothing : we should therefore make conscience not to mislead them. And though their questions seem sometimes not very material, yet they should be seriously answered ; for however they may appear to us (to whom they are long since known) inquiries not worth the making, they are of moment to those who are wholly ignorant. Children are strangers to all we are acquainted with ; and all the things they meet with, are at first unknown to them, as they once were to us : and happy are they who meet with civil people, that will comply with their ignorance, and help them to get out of it.

If you or I now should be set down in Japan, with all our prudence and knowledge about us, a conceit whereof makes us perhaps so apt to slight the thoughts and inquiries of children ; should we, I say, be set down in Japan, we should, no doubt (if we would inform ourselves of what is there to be known), ask a thousand questions, which, to a supercilious or inconsiderate Japanese, would seem very idle and impertinent ; though to us they would be very material, and of importance to be resolved ; and we should be glad to find a man so complaisant and courteous, as to satisfy our demands, and instruct our ignorance.

When any new thing comes in their way, children usually ask the common question of a stranger, What is it ? whereby they ordinarily mean nothing but the name ; and therefore to tell them how it is

called, is usually the proper answer to that demand. The next question usually is, What is it for? And to this it should be answered truly and directly: the use of the thing should be told, and the way explained, how it serves to such a purpose, as far as their capacities can comprehend it; and so of any other circumstances they shall ask about it; not turning them going till you have given them all the satisfaction they are capable of, and so leading them by your answers into farther questions. And perhaps, to a grown man, such conversation will not be altogether so idle and insignificant as we are apt to imagine. The native and untaught suggestions of inquisitive children do often offer things that may set a considering man's thoughts on work. And I think there is frequently more to be learned from the unexpected questions of a child, than the discourses of men, who talk in a road, according to the notions they have borrowed, and the prejudices of their education.

§ 121. 4. Perhaps it may not sometimes be amiss to excite their curiosity, by bringing strange and new things in their way, on purpose to engage their inquiry, and give them occasion to inform themselves about them; and if by chance their curiosity leads them to ask what they should not know, it is a great deal better to tell them plainly that it is a thing that belongs not to them to know, than to pop them off with a falsehood or a frivolous answer.

§ 122. Pertness, that appears sometimes so early, proceeds from a principle that seldom accompanies a strong constitution of body, or ripens into a strong judgment of mind. If it were desirable to have a child a more brisk talker, I believe there might be ways found to make him so; but, I suppose, a wise father had rather that his son should be able and useful, when a man, than pretty company and a diversion to others whilst a child; though, if that too were to be considered, I think I may say, there is not so much pleasure to have a child prattle agreeably as to reason well. Encourage, therefore, his inquisitiveness all you can, by satisfying his demands and informing his judgment as far as it is capable. When his reasons are any way tolerable, let him find the credit and commendation of them; and when they are quite out of the way, let him, without being laughed at for his mistake, be gently put into the right; and, if he show a forwardness to be reasoning about things that come in his way, take care, as much as you can, that nobody check this inclination in him, or mislead it by captious or fallacious ways of talking with him: for, when all is done, this, as the highest and most important faculty of our minds deserves the greatest care and attention in cultivating it; the right improvement and exercise of our reason being the highest perfection that a man can attain to in this life,

§ 123. Contrary to this busy inquisitive temper, there is sometimes observable in children a listless carelessness, a want of regard to any thing, and a sort of trifling, even at their business. This sauntering humour I look on as one of the worst qualities that can appear in a child, as well as one of the hardest to be cured, where it is natural. But, it being liable to be mistaken in some cases, care must be taken to make a right judgment concerning that trifling at their books or business, which may sometimes be complained of in a child. Upon the first suspicion a father has that his son is of a sauntering temper, he must carefully observe him, whether he be listless and indifferent in all his actions, or whether in some things alone he be slow and sluggish, but in others vigorous and eager: for though he find that he does loiter at his book, and let a good deal of the time he spends in his chamber or study run idly away, he must not presently conclude that this is from a sauntering humour in his temper; it may be childishness, and a preferring something to his study, which his thoughts run on; and he dislikes his book, as is natural, because it is forced upon him as a task. To know this perfectly, you must watch him at play, when he is out of his place and time of study, following his own inclinations; and see there, whether he be stirring and active; whether he designs anything, and with labour and eagerness pursues it, till he has accomplished what he aimed at; or whether he lazily and listlessly dreams away his time. If this sloth be only when he is about his book, I think it may be easily cured; if it be in his temper, it will require a little more pains and attention to remedy it.

§ 124. If you are satisfied, by his earnestness at play, or any thing else he sets his mind on, in the intervals between his hours of business, that he is not of himself inclined to laziness, but that only want of relish of his book makes him negligent and sluggish in his application to it, the first step is to try, by talking to him kindly of the folly and inconvenience of it, whereby he loses a good part of his time, which he might have for his diversion: but be sure to talk calmly and kindly, and not much at first, but only these plain reasons in short. If this prevails, you have gained the point in the most desirable way, which is that of reason and kindness. If this softer application prevails not, try to shame him out of it, by laughing at him for it, asking every day, when he comes to table, if there be no strangers there, 'how long he was that day about his business?' And if he has not done it, in the time he might be well supposed to have despatched it, expose and turn him into ridicule for it; but mix no chiding, only put on a pretty cold brow towards him, and keep it till he reform; and let his mother, tutor, and all about him, do so

too. If this work not the effect you desire, then tell him 'he shall be no longer troubled with a tutor to take care of his education: you will not be at the charge to have him spend his time idly with him; but since he prefers this or that [whatever play he delights in] to his book, that only he shall do;' and so in earnest set him to work on his beloved play, and keep him steadily, and in earnest, to it, morning and afternoon, till he be fully surfeited, and would, at any rate, change it for some hours at his book again: but when you thus set him his task of play, you must be sure to look after him yourself, or set somebody else to do it, that may constantly see him employed in it, and that he be not permitted to be idle at that too. I say, yourself look after him; for it is worth the father's while, whatever business he has, to bestow two or three days upon his son, to cure so great a mischief as his sauntering at his business.

§ 125. This is what I propose, if it be idleness, not from his general temper, but a peculiar or acquired aversion to learning, which you must be careful to examine and distinguish. But, though you have your eyes upon him, to watch what he does with the time which he has at his own disposal, yet you must not let him perceive that you or anybody else do so; for that may hinder him from following his own inclination, which he being full of, and not daring, for fear of you, to prosecute what his head and heart are set upon, he may neglect all other things, which then he relishes not, and so may seem to be idle and listless; when in truth, it is nothing but being intent on that which the fear of your eye or knowledge keeps him from executing. To be clear in this point, the observation must be made when you are out of the way, and he not so much as under the restraint of a suspicion that anybody has an eye upon him. In those seasons of perfect freedom, let somebody you can trust mark how he spends his time, whether he unactively loiters it away, when, without any check, he is left to his own inclination. Thus, by his employing of such times of liberty, you will easily discern whether it be listlessness in his temper, or aversion to his book, that makes him saunter away his time of study.

§ 126. If some defect in his constitution has cast a damp on his mind, and he be naturally listless and dreaming, this unpromising disposition is none of the easiest to be dealt with; because, generally carrying with it an unconcernedness for the future, it wants the two great springs of action, foresight and desire; which, how to plant and increase, where nature has given a cold and contrary temper, will be the question. As soon as you are satisfied that this is the case, you must carefully inquire whether there be nothing he delights in, inform yourself what it is he is most pleased with; and if you can



find any particular tendency his mind hath, increase it all you can, and make use of that to set him on work, and to excite his industry. If he loves praise, or play, or fine clothes, etc., or, on the other side, dreads pain, disgrace, or your displeasure, etc., whatever it be that he loves most, except it be sloth (for that will never set him on work), let that be made use of to quicken him, and make him bestir himself: for in this listless temper you are not to fear an excess of appetite (as in all other cases) by cherishing it. It is that which you want, and therefore must labour to raise and increase; for where there is no desire, there will be no industry.

§ 127. If you have not hold enough upon him this way, to stir up vigour and activity in him, you must employ him in some constant bodily labour, whereby he may get a habit of doing something: the keeping him hard to some study, were the better way to get him an habit of exercising and applying his mind. But, because this is an invisible attention, and nobody can tell when he is or is not idle at it, you must find bodily employments for him, which he must be constantly busied in and kept to; and if they have some little hardship and shame in them, it may not be the worse, that they may the sooner weary him, and make him desire to return to his book: but be sure, when you exchange his book for his other labour, set him such a task, to be done in such a time, as may allow him no opportunity to be idle. Only, after you have by this way brought him to be attentive and industrious at his book, you may, upon his despatching his study within the time set him, give him as a reward some respite from his other labour; which you may diminish, as you find him grow more and more steady in his application; and, at last, wholly take off, when his sauntering at his book is cured.

§ 128. We formerly observed, that variety and freedom was that which delighted children, and recommended their plays to them; and that therefore their book, or anything we would have them learn, should not be enjoined them as business. This their parents, tutors, and teachers are apt to forget; and their impatience to have them busied in what is fit for them to do suffers them not to deceive them into it: but, by the repeated injunctions they meet with, children quickly distinguish between what is required of them and what not. When this mistake has once made his book uneasy to him, the cure is to be applied at the other end. And since it will be then too late to endeavour to make it a play to him, you must take the contrary course; observe what play he is most delighted with; enjoin that, and make him play so many hours every day, not as a punishment for playing, but as if it were the business required of him. This, if I mistake not, will, in a few days, make him so weary

of his most beloved sport, that he will prefer his book, or any thing to it, especially if it may redeem him from any part of the task of play that is set him ; and he may be suffered to employ some part of the time destined to his task of play in his book, or such other exercise as is really useful to him. This I at least think a better cure than that forbidding (which usually increases the desire) or any other punishment that should be made use of to remedy it ; for when you have once glutted his appetite (which may safely be done in all things but eating and drinking), and made him surfeit of what you would have him avoid, you have put into him a principle of aversion, and you need not so much fear afterwards his longing for the same thing again.

§ 129. This, I think, is sufficiently evident, that children generally hate to be idle : all the care then is, that their busy humour should be constantly employed in something of use to them ; which if you will attain, you must make what you would have them do a recreation to them, and not a business. The way to do this, so that they may not perceive you have any hand in it, is this proposed here, viz. to make them weary of that which you would not have them do, by enjoining and making them, under some pretence or other, do it till they are surfeited. For example : Does your son play at top, and scourge too much ? Enjoin him to play so many hours every day, and look that he does it ; and you shall see he will quickly be sick of it, and willing to leave it. By this means, making the recreations you dislike a business to him, he will of himself, with delight, betake himself to those things you would have him do, especially if they be proposed as rewards for having performed his task in that play which is commanded him. For, if he be ordered every day to whip his top, so long as to make him sufficiently weary, do you not think he will apply himself with eagerness to his book, and wish for it, if you promise it him as a reward of having whipped his top lustily, quite out all the time that is set him ? Children, in the things they do, if they comport with their age, find little difference, so they may be doing : the esteem they have for one thing above another, they borrow from others ; so that what those about them make to be a reward to them, will really be so. By this art, it is in their governor's choice, whether scotch-hoppers shall reward their dancing, or dancing their scotch-hoppers ; whether peg-top, or reading, playing at trap, or studying the globes, shall be more acceptable and pleasing to them ; all that they desire being to be busy, and busy, as they imagine, in things of their own choice, and which they receive as favours from their parents, or others for whom they have a respect, and with whom they would be in credit. A set of children thus ordered, and kept

from the ill example of others, would all of them, I suppose, with as much earnestness and delight, learn to read, write, and what else one would have them, as others do their ordinary plays: and the eldest being thus entered, and this made the fashion of the place, it would be as impossible to hinder them from learning the one, as it is ordinarily to keep them from the other.

§ 130. Playthings, I think, children should have, and of divers sorts, but still to be in the custody of their tutors, or somebody else, whereof the child should have in his power but one at once, and should not be suffered to have another, but when he restored that: this teaches them, betimes, to be careful of not losing or spoiling the things they have; whereas plenty and variety in their own keeping, makes them wanton and careless, and teaches them from the beginning to be squanderers and wasters. These, I confess, are little things, and such as will seem beneath the care of a governor; but nothing that may form children's minds is to be overlooked and neglected: and whatsoever introduces habits, and settles customs in them, deserves the care and attention of their governors, and is not a small thing in its consequences.

One thing more about children's playthings may be worth their parents' care; though it be agreed they should have of several sorts, yet, I think, they should have none bought for them. This will hinder that great variety they are often overcharged with, which serves only to teach the mind to wander after change and superfluity, to be unquiet, and perpetually stretching itself after something more still, though it knows not what, and never to be satisfied with what it hath. The court that is made to people of condition in such kind of presents to their children, does the little ones great harm; by it they are taught pride, vanity, and covetousness, almost before they can speak; and I have known a young child so distracted with the number and variety of his play-games, that he tired his maid every day to look them over; and was so accustomed to abundance, that he never thought he had enough, but was always asking, What more? What more? What new thing shall I have? A good introduction to moderate desires, and the ready way to make a contented, happy man!

How then shall they have the play-games you allow them, if none must be bought for them? I answer, they should make them themselves, or at least endeavour it, and set themselves about it; till then they should have none, and till then they will want none of any great artifice. A smooth pebble, a piece of paper, the mother's bunch of keys, or anything they cannot hurt themselves with, serves as much to divert little children, as those more chargeable and

curious toys from the shops, which are presently put out of order and broken. Children are never dull or out of humour for want of such playthings, unless they have been used to them: when they are little, whatever occurs serves the turn; and as they grow bigger, if they are not stored by the expensive folly of others, they will make them themselves. Indeed, when they once begin to set themselves to work about any of their inventions, they should be taught and assisted; but should have nothing whilst they lazily sit still, expecting to be furnished from other hands without employing their own: and if you help them where they are at a stand, it will more endear you to them than any chargeable toys you shall buy for them. Playthings which are above their skill to make, as tops, gigs, battledores, and the like, which are to be used with labour, should indeed be procured them: these, it is convenient they should have, not for variety, but exercise; but these, too, should be given them as bare as might be. If they had a top, the scourge-stick and leather-strap should be left to their own making and fitting. If they sit gaping to have such things drop into their mouths, they should go without them. This will accustom them to seek for what they want in themselves, and in their own endeavours; whereby they will be taught moderation in their desires, application, industry, thought, contrivance, and good husbandry; qualities that will be useful to them when they are men, and therefore cannot be learned too soon, nor fixed too deep. All the plays and diversions of children should be directed towards good and useful habits, or else they will introduce ill ones. Whatever they do, leaves some impression on that tender age, and from thence they receive a tendency to good or evil: and whatever hath such an influence, ought not to be neglected.

§ 131. Lying is so ready and cheap a cover for any miscarriage, and so much in fashion amongst all sorts of people, that a child can hardly avoid observing the use is made of it on all occasions, and so can scarce be kept, without great care, from getting into it. But it is so ill a quality, and the mother of so many ill ones that spawn from it and take shelter under it, that a child should be brought up in the greatest abhorrence of it imaginable: it should be always (when occasionally it comes to be mentioned) spoke of before him with the utmost detestation, as a quality so wholly inconsistent with the name and character of a gentleman, that nobody of any credit can bear the imputation of a lie; a mark that is judged the utmost disgrace, which debases a man to the lowest degree of a shameful meanness, and ranks him with the most contemptible part of mankind, and the abhorred rascality; and is not to be endured in any

one, who would converse with people of condition, or have any esteem or reputation in the world. The first time he is found in a lie, it should rather be wondered at, as a monstrous thing in him, than reprov'd as an ordinary fault. If that keeps him not from relapsing, the next time he must be sharply rebuked, and fall into the state of great displeasure of his father and mother, and all about him, who take notice of it. And if this way work not the cure, you must come to blows; for, after he has been thus warn'd, a pre-meditated lie must always be look'd upon as obstinacy, and never be permitted to escape unpunished.

§ 132. Children, afraid to have their faults seen in their naked colours, will, like the rest of the sons of Adam, be apt to make excuses. This is a fault usually bordering upon, and leading to untruth, and is not to be indulg'd in them; but yet, it ought to be cured rather with shame than roughness. If therefore, when a child is question'd for anything, his first answer be an excuse, warn him soberly to tell the truth; and then, if he persists to shuffle it off with a falsehood, he must be chastis'd; but if he directly confess, you must commend his ingenuity, and pardon the fault, be it what it will; and pardon it so, that you never so much as reproach him with it, or mention it to him again: for, if you would have him in love with ingenuity, and by a constant practice make it habitual to him, you must take care that it never procure him the least inconvenience; but, on the contrary, his own confession bringing always with it perfect impunity, should be, besides, encourag'd by some marks or approbation. If his excuse be such at any time that you cannot prove it to have any falsehood in it, let it pass for true, and be sure not to show any suspicion of it. Let him keep up his reputation with you as high as is possible; for, when once he finds he has lost that, you have lost a great and your best hold upon him. Therefore let him not think he has the character of a liar with you, as long as you can avoid it without flattering him in it. Thus some slips in truth may be overlook'd. But, after he has once been corrected for a lie, you must be sure never after to pardon it in him, whenever you find, and take notice to him, that he is guilty of it: for it being a fault, which he has been forbid, and may, unless he be wilful, avoid, the repeating of it is perfect perverseness, and must have the chastisement due to that offence.

§ 133. This is what I have thought, concerning the general method of educating a young gentleman; which, though I am apt to suppose may have some influence on the whole course of his education, yet I am far from imagining it contains all those particulars which his growing years or peculiar temper may require. But this

being premised in general, we shall, in the next place, descend to a more particular consideration of the several parts of his education.

§ 134. That which every gentleman (that takes any care of his education) desires for his son, besides the estate he leaves him, is contained (I suppose) in these four things, Virtue, Wisdom, Breeding, and Learning. I will not trouble myself whether these names do not some of them sometimes stand for the same thing, or really include one another. It serves my turn here to follow the popular use of these words, which, I presume, is clear enough to make me be understood, and I hope there will be no difficulty to comprehend my meaning.

§ 135. I place Virtue as the first and most necessary of those endowments that belong to a man or a gentleman, as absolutely requisite to make him valued and beloved by others, acceptable or tolerable to himself. Without that, I think, he will be happy neither in this nor the other world.

§ 136. As the foundation of this, there ought very early to be imprinted on his mind a true notion of God, as of the independent Supreme Being, Author and Maker of all things, from whom we receive all our good, who loves us, and gives us all things; and, consequent to this, instil into him a love and reverence of this Supreme Being. This is enough to begin with, without going to explain this matter any farther, for fear, lest by talking too early to him of spirits, and being unseasonably forward to make him understand the incomprehensible nature of that Infinite Being, his head be either filled with false, or perplexed with unintelligible notions of Him. Let him only be told upon occasion, that God made and governs all things, hears and sees everything, and does all manner of good to those that love and obey Him. You will find, that being told of such a God, other thoughts will be apt to rise up fast enough in his mind about Him; which, as you observe them to have any mistakes, you must set right. And I think it would be better, if men generally rested in such an idea of God, without being too curious in their notions about a Being, which all must acknowledge incomprehensible; whereby many, who have not strength and clearness of thought to distinguish between what they can, and what they cannot know, run themselves into superstition or atheism, making God like themselves, or (because they cannot comprehend anything else) none at all. And I apt to think, the keeping children constantly morning and evening to acts of devotion to God, as to their Maker, Preserver, and Benefactor, in some plain and short form of prayer, suitable to their age and capacity, will be of much more use to them in religion, knowledge, and virtue,

than to distract their thoughts with curious inquiries into His inscrutable essence and being.

§ 137. Having by gentle degrees, as you find him capable of it, settled such an idea of God in his mind, and taught Him to pray to Him, and praise Him as the Author of his being, and of all the good he does or can enjoy, forbear any discourse of other spirits, till the mention of them coming in his way, upon occasion hereafter to be set down, and his reading the Scripture history, put him upon that inquiry.

§ 138. But even then, and always whilst he is young, be sure to preserve his tender mind from all impressions and notions of spirits and goblins, or any fearful apprehensions in the dark. This he will be in danger of from the indiscretion of servants, whose usual method is to awe children, and keep them in subjection, by telling them of raw-head and bloody-bones, and such other names, as carry with them ideas of something terrible and hurtful, which they have reason to be afraid of, when alone, especially in the dark. This must be carefully prevented; for though by this foolish way they may keep them from little faults, yet the remedy is much worse than the disease; and there are stamped upon their imaginations ideas that follow them with terror and affrightment. Such bugbear thoughts, once got into the tender minds of children, and being set on with a strong impression from the dread that accompanies such apprehensions, sink deep, and fasten themselves so, as not easily, if ever, to be got out again; and whilst they are there, frequently haunt them with strange visions, making children dastards when alone, and afraid of their shadows and darkness all their lives after. I have had those complain to me, when men, who had been thus used when young, that, though their reason corrected the wrong ideas they had taken in, and they were satisfied that there was no cause to fear invisible beings more in the dark than in the light, yet that these notions were apt still, upon any occasion, to start up first in their prepossessed fancies, and not to be removed without some pains. And, to let you see how lasting frightful images are, that take place in the mind early, I shall here tell you a pretty remarkable, but true story: There was in a town in the West a man of a disturbed brain, whom the boys used to tease, when he came in their way: this fellow one day, seeing in the street one of those lads that used to vex him, stepped into a cutler's shop he was near, and, there seizing on a naked sword, made after the boy, who seeing him coming so armed, betook himself to his feet, and ran for his life, and by good luck, had strength and heels enough to reach his father's house before the madman could get up to him: the door was only latched; and when he had the latch in his hand,

he turned about his head to see how near his pursuer was, who was at the entrance of the porch, with his sword up ready to strike ; and he had just time to get in and clap-to the door, to avoid the blow, which, though his body escaped, his mind did not. This frightening idea made so deep an impression there, that it lasted many years, if not all his life after ; for telling this story when he was a man, he said, that after that time till then, he never went in at that door (that he could remember) at any time, without looking back, whatever business he had in his head, or how little soever, before he came thither, he thought of this madman.

If children were let alone, they would be no more afraid in the dark than in broad sunshine ; they would in their turns as much welcome the one for sleep, as the other to play in ; there should be no distinction made to them, by any discourse, of more danger or terrible things in the one than the other. But, if the folly of any one about them should do them this harm, and make them think there is any difference between being in the dark and winking, you must get it out of their minds as soon as you can ; and let them know that God, who made all things good for them, made the night, that they might sleep the better and the quieter ; and that they being under His protection, there is nothing in the dark to hurt them. What is to be known more of God and good spirits is to be deferred till the time we shall hereafter mention ; and of evil spirits, it will be well if you can keep him from wrong fancies about them, till he is ripe for that sort of knowledge.

§ 139. Having laid the foundations of virtue in a true notion of a God, such as the creed wisely teaches, as far as his age is capable, and by accustoming him to pray to Him, the next thing to be taken care of, is to keep him exactly to speaking of truth, and by all the ways imaginable inclining him to be good-natured. Let him know, that twenty faults are sooner to be forgiven, than the straining of truth, to cover any one by an excuse : and to teach him betimes to love and be good-natured to others, is to lay early the true foundation of an honest man ; all injustice generally springing from too great love of ourselves and too little of others.

This is all I shall say of this matter in general, and is enough for laying the first foundations of virtue in a child. As he grows up, the tendency of his natural inclination must be observed ; which, as it inclines him, more than is convenient, on one or the other side, from the right path of virtue, ought to have proper remedies applied ; for few of Adam's children are so happy as not to be born with some bias in their natural temper, which it is the business of education either to take off, or counterbalance : but to enter into particulars of



this, would be beyond the design of this short treatise of education. I intend not a discourse of all the virtues and vices, and how each virtue is to be attained, and every particular vice by its peculiar remedies cured; though I have mentioned some of the most ordinary faults, and the ways to be used in correcting them.

§ 140. Wisdom I take, in the popular acceptation, for a man's managing his business ably and with foresight in this world. This is the product of a good natural temper, application of mind and experience together, and so above the reach of children. The greatest thing that in them can be done towards it, is to hinder them, as much as may be, from being cunning; which, being the ape of wisdom, is the most distant from it that can be: and, as an ape, for the likeness it has to a man, wanting what really should make him so, is by so much the uglier; cunning is only the want of understanding; which, because it cannot compass its ends by direct ways, would do it by a trick and circumvention; and the mischief of it is, a cunning trick helps but once, but hinders ever after. No cover was ever made either so big or so fine as to hide itself. Nobody was ever so cunning, as to conceal their being so: and when they are once discovered, everybody is shy, everybody distrustful of crafty men; and all the world forwardly join to oppose and defeat them: whilst the open, fair, wise man has everybody to make way for him, and goes directly to his business. To accustom a child to have true notions of things, and not to be satisfied till he has them; to raise his mind to great and worthy thoughts; and to keep him at a distance from falsehood, and cunning, which has always a broad mixture of falsehood in it, is the fittest preparation of a child for wisdom. The rest, which is to be learned from time, experience, and observation, and an acquaintance with men, their tempers and designs, is not to be expected in the ignorance and inadvertency of childhood, or the inconsiderate heat and unwariness of youth: all that can be done towards it, during this unripe age, is, as I have said, to accustom them to truth and sincerity; to a submission to reason; and, as much as may be, to reflection on their own actions.

§ 141. The next good quality belonging to a gentleman is good breeding. There are two sorts of ill breeding; the one, a sheepish bashfulness; and the other, a misbecoming negligence and disrespect in our carriage; both which are avoided by duly observing this one rule, Not to think meanly of ourselves, and not to think meanly of others.

§ 142. The first part of this rule must not be understood in opposition to humility, but to assurance. We ought not to think so well of ourselves as to stand upon our own value; and assume to our-

selves a preference before others, because of any advantage we may imagine we have over them ; but modestly to take what is offered, when it is our due. But yet we ought to think so well of ourselves, as to perform those actions which are incumbent on and expected of us, without discomposure or disorder, in whose presence soever we are, keeping that respect and distance which is due to every one's rank and quality. There is often in people, especially children, a clownish shamefacedness before strangers, or those above them ; they are confounded in their thoughts, words, and looks, and so lose themselves in that confusion, as not to be able to do anything, or at least not to do it with that freedom and gracefulness which pleases and makes them acceptable. The only cure for this, as for any other miscarriage, is by use to introduce the contrary habit. But since we cannot accustom ourselves to converse with strangers and persons of quality without being in their company, nothing can cure this part of ill breeding but change and variety of company, and that of persons above us.

§ 143. As the before-mentioned consists in too great a concern how to behave ourselves towards others, so the other part of ill breeding lies in the appearance of too little care of pleasing or showing respect to those we have to do with. To avoid this these two things are requisite : first, a disposition of the mind not to offend others : and, secondly, the most acceptable and agreeable way of expressing that disposition. From the one, men are called civil : from the other, well-fashioned. The latter of these is that decency and gracefulness of looks, voice, words, motions, gestures, and of all the whole outward demeanour which takes in company, and makes those with whom we may converse easy and well-pleased. This is, as it were, the language whereby that internal civility of the mind is expressed ; which, as other languages are, being very much governed by the fashion and custom of every country, must, in the rules and practice of it, be learned chiefly from observation, and the carriage of those who are allowed to be exactly well-bred. The other part, which lies deeper than the outside, is that general goodwill and regard for all people, which makes any one have a care not to show, in his carriage, any contempt, disrespect, or neglect of them ; but to express, according to the fashion and way of that country, a respect and value for them, according to their rank and condition. It is a disposition of the mind that shows itself in the carriage, whereby a man avoids making any one uneasy in conversation.

I shall take notice of four qualities, that are most directly opposite to this first and most taking of all the social virtues. And from

some one of these four it is that incivility commonly has its rise. I shall set them down, that children may be preserved or recovered from their ill influence.

1. The first is, a natural roughness, which makes a man uncomplaisant to others, so that he has no deference for their inclinations, tempers, or conditions. It is the sure badge of a clown, not to mind what pleases or displeases those he is with; and yet one may often find a man, in fashionable clothes, give an unbounded swing to his own humour, and suffer it to jostle or over-run any one that stands in its way, with a perfect indifferency how they take it. This is a brutality that every one sees and abhors, and nobody can be easy with: and therefore this finds no place in any one who would be thought to have the least tincture of good-breeding. For the very end and business of good-breeding is to supple the natural stiffness, and so soften men's tempers that they may bend to a compliance, and accommodate themselves to those they have to do with.

2. Contempt, or want of due respect, discovered either in looks, words, or gesture: this, from whomsoever it comes, brings always uneasiness with it; for nobody can contentedly bear being slighted.

3. Censoriousness, and finding fault with others, has a direct opposition to civility. Men, whatever they are or are not guilty of, would not have their faults displayed, and set in open view and broad day-light, before their own or other people's eyes. Blemishes affixed to any one always carry shame with them: and the discovery, or even bare imputation of any defect, is not borne without some uneasiness. Raillery is the most refined way of exposing the faults of others; but, because it is usually done with wit and good language, and gives entertainment to the company, people are led into a mistake, that where it keeps within fair bounds, there is no incivility in it: and so the pleasantry of this sort of conversation often introduces it amongst people of the better rank; and such talkers are favourably heard, and generally applauded by the laughter of the bystanders on their side: but they ought to consider, that the entertainment of the rest of the company is at the cost of that one, who is set out in their burlesque colours, who therefore is not without uneasiness, unless the subject, for which he is rallied, be really in itself matter of commendation; for then the pleasant images and representations, which make the raillery, carrying praise as well as sport with them, the rallied person also finds his account, and takes part in the diversion. But, because the right management of so nice and ticklish a business, wherein a little slip may spoil all, is not everybody's talent, I think those who would secure themselves from provoking others, especially all young people, should carefully

abstain from raillery; which, by a small mistake, or any wrong turn, may leave upon the mind of those who are made uneasy by it, the lasting memory of having been piquantly, though wittily, taunted for something censurable in them.

Besides raillery, contradiction is a sort of censoriousness, wherein ill-breeding often shows itself. Complaisance does not require that we should always admit all the reasonings or relations that the company is entertained with; no, nor silently to let pass all that is vented in our hearing. The opposing the opinions, and rectifying the mistakes of others, is what truth and charity sometimes require of us, and civility does not oppose, if it be done with due caution and care of circumstances. But there are some people, that one may observe possessed, as it were, with the spirit of contradiction, that steadily, and without regard to right or wrong, oppose some one, or perhaps every one of the company, whatever they say. This is so visible and outrageous a way of censuring, that nobody can avoid thinking himself injured by it. All opposition to what another man has said, is so apt to be suspected of censoriousness, and is so seldom received without some sort of humiliation, that it ought to be made in the gentlest manner, and softest words that can be found; and such as, with the whole deportment, may express no forwardness to contradict. All marks of respect and good-will ought to accompany it, that, whilst we gain the argument, we may not lose the esteem of those that hear us.

4. Captiousness is another fault opposite to civility, not only because it often produces misbecoming and provoking expressions and carriage, but because it is a tacit accusation and reproach of some incivility, taken notice of in those whom we are angry with. Such a suspicion or intimation cannot be borne by any one without uneasiness. Besides, one angry body discomposes the whole company, and the harmony ceases upon any such jarring.

The happiness that all men so steadily pursue consisting in pleasure, it is easy to see why the civil are more acceptable than the useful. The ability, sincerity and good intention of a man of weight and worth, or a real friend, seldom atones for the uneasiness that is produced by his grave and solid representations. Power and riches, nay virtue itself, are valued only as conducing to our happiness; and therefore he recommends himself ill to another, as aiming at his happiness, who, in the services he does him, makes him uneasy in the manner of doing them. He that knows how to make those he converses with easy, without debasing himself to low and servile flattery, has found the true art of living in the world, and being both welcome and valued everywhere. Civility therefore is what, in the

first place, should with great care be made habitual to children and young people.

§ 144. There is another fault in good manners, and that is, excess of ceremony, and an obstinate persisting to force upon another what is not his due, and what he cannot take without folly or shame. This seems rather a design to expose than oblige, or at least looks like a contest for mastery; and at best is but troublesome, and so can be no part of good breeding, which has no other use or end but to make people easy and satisfied in their conversation with us. This is a fault few young people are apt to fall into; but yet, if they are ever guilty of it, or are suspected to incline that way, they should be told of it, and warned of this mistaken civility. The thing they should endeavour and aim at in conversation, should be to show respect, esteem, and good-will, by paying to every one that common ceremony and regard which is in civility due to them. To do this, without a suspicion of flattery, dissimulation, or meanness, is a great skill, which good sense, reason, and good company, can only teach; but is of so much use in civil life, that it is well worth the studying.

§ 145. Though the managing ourselves well in this part of our behaviour has the name of good breeding, as if peculiarly the effect of education; yet, as I have said, young children should not be much perplexed about it; I mean, about putting off their hats and making legs modishly. Teach them humility and to be good-natured if you can, and this sort of manners will not be wanting: civility being, in truth, nothing but a care not to show any slighting or contempt of any one in conversation. What are the most allowed and esteemed ways of expressing this, we have above observed. It is as peculiar and different, in several countries of the world, as their languages; and therefore, if it be rightly considered, rules and discourses, made to children about it, are as useless and impertinent as it would be now and then to give a rule or two of the Spanish tongue to one that converses only with Englishmen. Be as busy as you please with discourses of civility to your son; such as is his company, such will be his manners. A ploughman of your neighbourhood, that has never been out of his parish, read what lectures you please to him, will be as soon in his language, as his carriage, a courtier; that is, in neither will be more polite than those he uses to converse with: and therefore of this no other care can be taken till he be of an age to have a tutor put to him, who must not fail to be a well-bred man. And, in good earnest, if I were to speak my mind freely, so children do nothing out of obstinacy, pride, and ill-nature, it is no great matter how they put off their hats or make legs. If you can teach them to love and respect other people, they will, as their age requires it, find

ways to express it acceptably to every one, according to the fashions they have been used to : and, as to their motions, and carriage of their bodies, a dancing-master, as has been said, when it is fit, will teach them what is most becoming. In the meantime, when they are young, people expect not that children should be over-mindful of these ceremonies ; carelessness is allowed to that age, and becomes them as well as compliments do grown people : or, at least, if some very nice people will think it a fault, I am sure it is a fault that should be over-looked, and left to time, a tutor, and conversation to cure : and therefore I think it not worth your while to have your son (as I often see children are) molested or chid about it ; but where there is pride or ill-nature appearing in his carriage, there he must be persuaded or shamed out of it.

Though children, when little, should not be much perplexed with rules and ceremonious parts of breeding, yet there is a sort of unmannerliness very apt to grow up with young people, if not early restrained ; and that is a forwardness to interrupt others that are speaking, and to stop them with some contradiction. Whether the custom of disputing, and the reputation of parts and learning usually given to it, as if it were the only standard and evidence of knowledge, make young men so forward to watch occasions to correct others in their discourse, and not to slip any opportunity of showing their talents ; so it is, that I have found scholars most blamed in this point. There cannot be a greater rudeness than to interrupt another in the current of his discourse ; for, if there be not impertinent folly in answering a man before we know what he will say, yet it is a plain declaration that we are weary to hear him talk any longer ; and have a disesteem of what he says ; which we, judging not fit to entertain the company, desire them to give audience to us, who have something to produce worth their attention. This shows a very great disrespect, and cannot but be offensive ; and yet, this is what almost all interruption constantly carries with it. To which, if there be added, as is usual, a correcting of any mistake, or a contradiction of what has been said, it is a mark of yet greater pride and self-conceitedness, when we thus intrude ourselves for teachers, and take upon us, either to set another right in his story, or show the mistakes of his judgment.

I do not say this, that I think there should be no difference of opinions in conversation, nor opposition in men's discourses : this would be to take away the greatest advantage of society, and the improvements that are to be made by ingenious company ; where the light is to be got from the opposite arguings of men of parts, showing the different sides of things, and their various aspects and probabilities,

would be quite lost, if every one were obliged to assent to and say after the first speaker. It is not the owning one's dissent from another that I speak against, but the manner of doing it. Young men should be taught not to be forward to interpose their opinions, unless asked, or when others have done, and are silent; and then only by way of inquiry, not instruction. The positive asserting and the magisterial air should be avoided; and when a general pause of the whole company affords an opportunity, they may modestly put in their question as learners.

This becoming decency will not cloud their parts, nor weaken the strength of their reason; but bespeak the more favourable attention, and give what they say the greater advantage. An ill argument, or ordinary observation, thus introduced, with some civil preface of deference and respect to the opinions of others, will procure them more credit and esteem than the sharpest wit or profoundest science, with a rough, insolent, or noisy management; which always shocks the hearers, and leaves an ill opinion of the man, though he get the better of it in the argument.

This therefore should be carefully watched in young people, stopp'd in the beginning, and the contrary habit introduced in all their conversation: and the rather, because forwardness to talk, frequent interruptions in arguing, and loud wrangling, are too often observable amongst grown people even of rank amongst us. The Indians, whom we call barbarous, observe much more decency and civility in their discourses and conversation, giving one another a fair silent hearing, till they have quite done; and then answering them calmly, and without noise or passion. And if it be not so in this civilized part of the world, we must impute it to a neglect in education, which has not yet reformed this ancient piece of barbarity amongst us. Was it not, think you, an entertaining spectacle, to see two ladies of quality accidentally seated on the opposite sides of a room, set round with company, fall into a dispute, and grow so eager in it, that in the heat of their controversy, edging by degrees their chairs forwards, they were in a little time got up close to one another in the middle of the room; where they for a good while managed the dispute as fiercely as two game-cocks in the pit, without minding or taking any notice of the circle, which could not all the while forbear smiling? This I was told by a person of quality, who was present at the combat, and did not omit to reflect upon the indecencies that warmth in dispute often runs people into; which, since custom makes too frequent, education should take the more care of. There is nobody but condemns this in others, though they overlook it in themselves, and many who are sensible of it in themselves and resolve against it, cannot

yet get rid of an ill custom, which neglect in their education has suffered to settle into a habit.

§ 146. What has been above said concerning company, would, perhaps, if it were well reflected on, give us a larger prospect, and let us see how much farther its influence reaches. It is not the modes of civility alone that are imprinted by conversation; the tincture of company sinks deeper than the outside; and possibly, if a true estimate were made of the morality and religions of the world, we should find that the far greater part of mankind received even those opinions and ceremonies they would die for, rather from the fashions of their countries, and the constant practice of those about them, than from any conviction of their reasons. I mention this only to let you see of what moment I think company is to your son in all the parts of his life, and therefore how much that one part is to be weighed and provided for, it being of greater force to work upon him than all you can do besides.

§ 147. You will wonder, perhaps, that I put learning last, especially if I tell you I think it the least part. This may seem strange in the mouth of a bookish man: and this making usually the chief, if not only bustle and stir about children, this being almost that alone, which is thought on, when people talk of education, makes it the greater paradox. When I consider what a-do is made about a little Latin and Greek, how many years are spent in it, and what a noise and business it makes to no purpose, I can hardly forbear thinking that the parents of children still live in fear of the schoolmaster's rod, which they look on as the only instrument of education; as if a language or two were its whole business. How else is it possible, that a child should be chained to the oar seven, eight, or ten of the best years of his life, to get a language or two, which I think might be had at a great deal cheaper rate of pains and time, and be learned almost in playing?

Forgive me therefore, if I say, I cannot with patience think, that a young gentleman should be put into the herd, and be driven with a whip and scourge, as if he were to run the gauntlet through the several classes, '*ad capiendum ingenii cultum.*' 'What then,' say you, 'would you not have him write and read? Shall he be more ignorant than the clerk of our parish, who takes Hopkins and Sternhold for 'the best poets in the world, whom yet he makes worse than they 'are by his ill reading?' Not so, not so fast, I beseech you. Reading, and writing, and learning, I allow to be necessary, but yet not the chief business. I imagine you would think him a very foolish fellow, that should not value a virtuous or a wise man infinitely before a great scholar. Not but that I think learning a great help to



both, in well-disposed minds ; but yet it must be confessed also, that in others not so disposed, it helps them only to be the more foolish or worse men. I say this, that, when you consider of the breeding of your son, and are looking out for a schoolmaster, or a tutor, you would not have (as is usual) Latin and logic only in your thoughts. Learning must be had, but in the second place, as subservient only to greater qualities. Seek out somebody that may know how discreetly to frame his manners ; place him in hands where you may, as much as possible, secure his innocence, cherish and nurse up the good, and gently correct and weed out any bad inclinations, and settle in him good habits. This is the main point ; and this being provided for, learning may be had into the bargain, and that, as I think, at a very easy rate, by methods that may be thought on.

§ 148. When he can talk, it is time he should begin to learn to read. But as to this, give me leave here to inculcate again what is very apt to be forgotten, viz. that a great care is to be taken that it be never made as a business to him, nor he look on it as a task. We naturally, as I said, even from our cradles, love liberty, and have therefore an aversion to many things for no other reason but because they are enjoined us. I have always had a fancy that learning might be made a play and recreation to children ; and that they might be brought to desire to be taught, if it were proposed to them as a thing of honour, credit, delight, and recreation, or as a reward for doing something else, and if they were never chid or corrected for the neglect of it. That which confirms me in this opinion, is, that amongst the Portuguese, it is so much a fashion and emulation amongst their children to learn to read and write, that they cannot hinder them from it : they will learn it one from another, and are as intent on it as if it were forbid them. I remember, that being at a friend's house, whose younger son, a child in coats, was not easily brought to his book (being taught to read at home by his mother) ; I advised to try another way than requiring it of him as his duty. We therefore, in a discourse on purpose amongst ourselves, in his hearing, but without taking any notice of him, declared, that it was the privilege and advantage of heirs and elder brothers to be scholars ; that this made them fine gentlemen and beloved by everybody : and that for younger brothers, it was a favour to admit them to breeding ; to be taught to read and write was more than came to their share ; they might be ignorant bumpkins and clowns, if they pleased. This so wrought upon the child, that afterwards he desired to be taught ; would come himself to his mother to learn : and would not let his maid be quiet, till she heard him his lesson. I doubt not but some way like this might be taken with other chil-

dren ; and, when their tempers are found, some thoughts be instilled into them, that might set them upon desiring of learning themselves, and make them seek it, as another sort of play or recreation. But then, as I said before, it must never be imposed as a talk, nor made a trouble to them. There may be dice and play-things, with the letters on them, to teach children the alphabet by playing ; and twenty other ways may be found, suitable to their particular tempers, to make this kind of learning a sport to them.

§ 149. Thus children may be cozened into a knowledge of the letters ; be taught to read, without perceiving it to be anything but a sport, and play themselves into that which others are whipped for. Children should not have anything like work, or serious, laid on them ; neither their minds nor bodies will bear it. It injures their healths ; and their being forced and tied down to their books, in an age at enmity with all such restraint, has, I doubt not, been the reason why a great many have hated books and learning all their lives after : it is like a surfeit, that leaves an aversion behind, not to be removed.

§ 150. I have therefore thought, that if playthings were fitted to this purpose, as they are usually to none, contrivances might be made to teach children to read, whilst they thought they were only playing. For example ; What if an ivory-ball were made like that of the royal-oak lottery, with thirty-two sides, or one rather of twenty-four or twenty-five sides ; and upon several of those sides pasted on an A, upon several others B, on others C, and on others D ? I would have you begin with but these four letters, or perhaps only two at first ; and when he is perfect in them, then add another ; and so on, till each side having one letter, there be on it the whole alphabet. This I would have others play with before him, it being as good a sort of play to lay a stake who shall first throw an A or B, as who upon dice shall throw six or seven. This being a play amongst you, tempt him not to it, lest you make it business ; for I would not have him understand it is anything but a play of older people, and I doubt not but he will take to it of himself. And that he may have the more reason to think it is a play, that he is sometimes in favour admitted to, when the play is done, the ball should be laid up safe out of his reach, that so it may not, by his having it in his keeping at any time, grow stale to him.

§ 151. To keep up his eagerness to it, let him think it a game belonging to those above him ; and when by this means he knows the letters, by changing them into syllables, he may learn to read, without knowing how he did so, and never have any chiding or trouble about it, nor fall out with books, because of the hard usage and

vexation they have caused him. Children, if you observe them, take abundance of pains to learn several games, which, if they should be enjoined them, they would abhor as a task and business. I know a person of great quality (more yet to be honoured for his learning and virtue than for his rank and high place) who, by pasting on the six vowels (for in our language Y is one) on the six sides of a die, and the remaining eighteen consonants on the sides of three other dice, has made this a play for his children, that he shall win, who, at one cast, throws most words on these four dice; whereby his eldest son, yet in coats, has played himself into spelling, with great eagerness, and without once having been chid for it, or forced to it.

§ 152. I have seen little girls exercise whole hours together, and take abundance of pains to be expert at dibstones, as they call it. Whilst I have been looking on, I have thought it wanted only some good contrivance to make them employ all that industry about something that might be more useful to them; and methinks it is only the fault and negligence of elder people that it is not so. Children are much less apt to be idle than men; and men are to be blamed, if some part of that busy humour be not turned to useful things; which might be made usually as delightful to them as those they are employed in, if men would be but half so forward to lead the way as these little apes would be to follow. I imagine some wise Portuguese heretofore began this fashion amongst the children of his country, where I have been told, as I said, it is impossible to hinder the children from learning to read and write: and in some parts of France they teach one another to sing and dance from the cradle.

§ 153. The letters pasted upon the sides of the dice, or polygon, were best to be of the size of those of the folio bible to begin with, and none of them capital letters; when once he can read what is printed in such letters, he will not long be ignorant of the great ones: and in the beginning he should not be perplexed with variety. With this die also, you might have a play just like the royal-oak, which would be another variety; and play for cherries, or apples, etc.

§ 154. Besides these, twenty other plays might be invented, depending on letters, which those, who like this way, may easily contrive, and get made to this use, if they will. But the four dice above-mentioned I think so easy and useful, that it will be hard to find any better, and there will be scarce need of any other.

§ 155. Thus much for learning to read, which let him never be driven to, nor chid for; cheat him into it if you can, but make it not a business for him. It is better it be a year later before he can read, than that he should this way get an aversion to learning. If you have any contests with him, let it be in matters of moment, of truth, and

good-nature; but lay no task on him about A B C. Use your skill to make his will supple and pliant to reason: teach him to love credit and commendation; to abhor being thought ill or meanly of, especially by you and his mother; and then the rest will come all easily. But, I think, if you will do that, you must not shackle and tie him up with rules about indifferent matters, nor rebuke him for every little fault, or perhaps some that to others would seem great ones. But of this I have said enough already.

§ 156. When by these gentle ways he begins to be able to read, some easy, pleasant book, suited to his capacity, should be put into his hands, wherein the entertainment that he finds might draw him on, and reward his pains in reading; and yet not such as should fill his head with perfectly useless trumpery, or lay the principles of vice and folly. To this purpose I think *Æsop's Fables* the best, which being stories apt to delight and entertain a child, may yet afford useful reflections to a grown man; and if his memory retain them all his life after, he will not repent to find them there, amongst his manly thoughts and serious business. If his *Æsop* has pictures in it, it will entertain him much the better, and encourage him to read when it carries the increase of knowledge with it: for such visible objects children hear talked of in vain, and without any satisfaction, whilst they have no ideas of them; those ideas being not to be had from sounds, but from the things themselves, or their pictures. And therefore, I think, as soon as he begins to spell, as many pictures of animals should be got him as can be found, with the printed names to them, which at the same time will invite him to read, and afford him matter of inquiry and knowledge. *Reynard the Fox* is another book, I think, that may be made use of to the same purpose. And if those about him will talk to him often about the stories he has read, and hear him tell them, it will, besides other advantages, add encouragement and delight to his reading, when he finds there is some use and pleasure in it. These baits seem wholly neglected in the ordinary method; and it is usually long before learners find any use or pleasure in reading, which may tempt them to it, and so take books only for fashionable amusements, or impertinent troubles, good for nothing.

§ 157. The Lord's Prayer, the Creed, and Ten Commandments, it is necessary he should learn perfectly by heart; but, I think, not by reading them himself in his primer, but by somebody's repeating them to him, even before he can read. But learning by heart, and learning to read, should not, I think, be mixed, and so one made to clog the other. But his learning to read should be made as little trouble or business to him as might be.

What other books there are in English of the kind of those above-mentioned, fit to engage the liking of children, and tempt them to read, I do not know; but am apt to think that children, being generally delivered over to the method of schools, where the fear of the rod is to enforce, and not any pleasure of the employment to invite, them to learn; this sort of useful books, amongst the number of silly ones that are of all sorts, have yet had the fate to be neglected; and nothing that I know has been considered of this kind out of the ordinary road of the hornbook, primer, psalter, Testament, and Bible.

§ 158. As for the Bible, which children are usually employed in, to exercise and improve their talent in reading, I think, the promiscuous reading of it, though by chapters as they lie in order, is so far from being of any advantage to children, either for the perfecting their reading or principling their religion, that perhaps a worse could not be found. For what pleasure or encouragement can it be to a child, to exercise himself in reading those parts of a book where he understands nothing? And how little are the law of Moses, the Song of Solomon, the prophecies in the Old, and the Epistles and Apocalypse in the New Testament, suited to a child's capacity? And though the history of the Evangelists and the Acts have something easier; yet, taken all together, it is very disproportional to the understanding of childhood. I grant, that the principles of religion are to be drawn from thence, and in the words of the Scripture; yet none should be proposed to a child but such as are suited to a child's capacity and notions. But it is far from this to read through the whole Bible, and that for reading's sake. And what an odd jumble of thoughts must a child have in his head, if he have any at all, such as he should have concerning religion, who in his tender age reads all the parts of the Bible indifferently, as the word of God, without any other distinction! I am apt to think that this, in some men, has been the very reason why they never had clear and distinct thoughts of it all their lifetime.

§ 159. And now I am by chance fallen on this subject, give me leave to say, that there are some parts of the Scripture which may be proper to be put into the hands of a child to engage him to read: such as are the story of Joseph and his brethren, of David and Goliath, of David and Jonathan, etc., and others, that he should be made to read for his instruction; as that, "What you would have others do unto you, do you the same unto them;" and such other easy and plain moral rules, which, being fitly chosen, might often be made use of, both for reading and instruction together; and so often read till they are thoroughly fixed in his memory; and then afterwards,

as he grows ripe for them, may in their turns, on fit occasions, be inculcated as the standing and sacred rules of his life and actions. But the reading of the whole Scripture indifferently is what I think very inconvenient for children, till, after having been made acquainted with the plainest fundamental parts of it, they have got some kind of general view of what they ought principally to believe and practise, which yet, I think, they ought to receive in the very words of the Scripture, and not in such, as men prepossessed by systems and analogies, are apt in this case to make use of, and force upon them. Dr. Worthington, to avoid this, has made a catechism, which has all its answers in the precise words of the Scripture, a thing of good example and such a sound form of words, as no Christian can except against as not fit for his child to learn. Of this, as soon as he can say the Lord's Prayer, Creed, and Ten Commandments by heart, it may be fit for him to learn a question every day, or every week, as his understanding is able to receive and his memory to retain them. And when he has this catechism perfectly by heart, so as readily and roundly to answer to any question in the whole book, it may be convenient to lodge in his mind the remaining moral rules, scattered up and down in the Bible, as the best exercise of his memory, and that which may be always a rule to him, ready at hand, in the whole conduct of his life.

§ 160. When he can read English well, it will be seasonable to enter him in writing. And here the first thing should be taught him, is to hold his pen right; and this he should be perfect in, before he should be suffered to put it to paper: for not only children, but anybody else, that would do anything well, should never be put upon too much of it at once, or be set to perfect themselves in two parts of an action at the same time, if they can possibly be separated. I think the Italian way of holding the pen between the thumb and the fore-finger alone, may be best; but in this you should consult some good writing-master, or any other person who writes well and quick. When he has learned to hold his pen right, in the next place he should learn how to lay his paper, and place his arm and body to it. These practices being got over, the way to teach him to write without much trouble, is to get a plate graved with the characters of such a hand as you like best: but you must remember to have them a pretty deal bigger than he should ordinarily write; for every one naturally comes by degrees to write a less hand than he at first was taught, but never a bigger. Such a plate being graved, let several sheets of good writing-paper be printed off with red ink, which he has nothing to do but to go over with a good pen filled with black ink, which will quickly bring his hand to the formation of those characters, being at first showed where to

begin, and how to form every letter. And when he can do that well, he must then exercise on fair paper; and so may easily be brought to write the hand you desire.

§ 161. When he can write well, and quick, I think it may be convenient, not only to continue the exercise of his hand in writing, but also to improve the use of it farther in drawing, a thing very useful to a gentleman on several occasions, but especially if he travel, as that which helps a man often to express, in a few lines well put together, what a whole sheet of paper in writing would not be able to represent and make intelligible. How many buildings may a man see, how many machines and habits meet with, the ideas whereof would be easily retained and communicated by a little skill in drawing; which being committed to words, are in danger to be lost, or at best but ill retained in the most exact descriptions? I do not mean that I would have your son a perfect painter; to be that to any tolerable degree, will require more time than a young gentleman can spare from his other improvements of greater moment; but so much insight into perspective, and skill in drawing, as will enable him to represent tolerably on paper anything he sees, except faces, may, I think, be got in a little time, especially if he have a genius to it: but where that is wanting, unless it be in the things absolutely necessary, it is better to let him pass them by quietly, than to vex him about them to no purpose: and therefore in this, as in all other things not absolutely necessary, the rule holds, '*Nihil invitâ Minervâ.*'

¶ 1. Short-hand, an art, as I have been told, known only in England, may perhaps be thought worth the learning, both for despatch in what men write for their own memory, and concealment of what they would not have lie open to every eye. For he that has once learned any sort of character, may easily vary it to his own private use or fancy, and with more contraction suit it to the business he would employ it in. Mr. Rich's, the best contrived of any I have seen, may, as I think, by one who knows and considers grammar well, be made much easier and shorter. But, for the learning this compendious way of writing, there will be no need hastily to look out a master; it will be early enough, when any convenient opportunity offers itself, at any time after his hand is well settled in fair and quick writing. For boys have but little use of short-hand, and should by no means practise it, till they write perfectly well, and have thoroughly fixed the habit of doing so.

§ 162. As soon as he can speak English, it is time for him to learn some other language: this nobody doubts of, when French is proposed. And the reason is, because people are accustomed to the right way of teaching that language, which is by talking it into children in

constant conversation, and not by grammatical rules. The Latin tongue would easily be taught the same way, if his tutor, being constantly with him, would talk nothing else to him, and make him answer still in the same language. But because French is a living language, and to be used more in speaking, that should be first learned, that the yet pliant organs of speech might be accustomed to a due formation of those sounds, and he get the habit of pronouncing French well, which is the harder to be done the longer it is delayed.

§ 163. When he can speak and read French well, which in this method is usually in a year or two, he should proceed to Latin, which it is a wonder parents, when they have had the experiment in French, should not think ought to be learned the same way by talking and reading. Only care is to be taken, whilst he is learning these foreign languages, by speaking and reading nothing else to his tutor, that he do not forget to read English, which may be preserved by his mother, or somebody else, hearing him read some chosen parts of the Scripture, or other English book, every day.

§ 164. Latin I look upon as absolutely necessary to a gentleman; and indeed custom, which prevails over everything, has made it so much a part of education, that even those children are whipped to it, and made to spend many hours of their precious time uneasily in Latin, who, after they are once gone from school, are never to have more to do with it, as long as they live. Can there be anything more ridiculous than that a father should waste his own money, and his son's time, in setting him to learn the Roman language, when, at the same time, he designs him for a trade, wherein he, having no use of Latin, fails not to forget that little which he brought from school, and which it is ten to one he abhors for the ill usage it procured him? Could it be believed, unless we had everywhere amongst us examples of it, that a child should be forced to learn the rudiments of a language which he is never to use in the course of life that he is designed to, and neglect all the while the writing a good hand, and casting accounts, which are of great advantage in all conditions of life, and to most trades indispensably necessary? But though these qualifications, requisite to trade and commerce, and the business of the world, are seldom or never to be had at grammar-schools; yet thither not only gentlemen send their younger sons, intended for trades, but even tradesmen and farmers fail not to send their children, though they have neither intention nor ability to make them scholars. If you ask them, why they do this? they think it as strange a question, as if you should ask them, why they go to church? Custom serves for reason, and has, to those that take it for reason, so consecrated



this method, that it is almost religiously observed by them ; and they stick to it, as if their children had scarce an orthodox education unless they learned Lilly's grammar.

§ 165. But how necessary soever Latin be to some, and is thought to be to others, to whom it is of no manner of use or service, yet the ordinary way of learning it in a grammar-school, is that, which having had thoughts about, I cannot be forward to encourage. The reasons against it are so evident and cogent, that they have prevailed with some intelligent persons to quit the ordinary road, not without success, though the method made use of was not exactly that which I imagine the easiest, and in short is this : to trouble the child with no grammar at all, but to have Latin, as English has been, without the perplexity of rules, talked into him ; for, if you will consider it, Latin is no more unknown to a child, when he comes into the world, than English : and yet he learns English without master, rule, or grammar ; and so might he Latin too, as Tully did, if he had somebody always to talk to him in this language. And when we so often see a French woman teach an English girl to speak and read French perfectly in a year or two, without any rule of grammar, or anything else, but prattling to her, I cannot but wonder, how gentlemen have overlooked this way for their sons, and thought them more dull or incapable than their daughters.

§ 166. If therefore a man could be got, who, himself speaking good Latin, would always be about your son, talk constantly to him, and suffer him to speak or read nothing else, this will be the true and genuine way, and that which I would propose, not only as the easiest and best, wherein a child might, without pains or chiding, get a language, which others are wont to be whipped for at school, six or seven years together ; but also as that, wherein at the same time he might have his mind and manners formed, and he be instructed to boot at several sciences, such as are a good part of geography, astronomy, chronology, anatomy, besides some parts of history, and all other parts of knowledge of things, that fall under the senses, and require little more than memory. For there, if we would take the true way, our knowledge should begin, and in those things be laid the foundation ; and not in the abstract notions of logic and metaphysics, which are fitter to amuse than inform the understanding in its first setting out towards knowledge. When young men have had their heads employed a while in those abstract speculations, without finding the success and improvement, or that use of them which they expected, they are apt to have mean thoughts, either of learning or themselves ; they are tempted to quit their studies, and throw away their books, as containing nothing but hard words and

empty sounds ; or else to conclude, that if there be any real knowledge in them, they themselves have not understandings capable of it. That this is so, perhaps I could assure you upon my own experience. Amongst other things to be learned by a young gentleman in this method, whilst others of his age are wholly taken up with Latin and languages, I may also set down geometry for one, having known a young gentleman, bred something after this way, able to demonstrate several propositions in Euclid before he was thirteen.

§ 167. But if such a man cannot be got, who speaks good Latin, and being able to instruct your son in all these parts of knowledge, will undertake it by this method; the next best is to have him taught as near this way as may be, which is by taking some easy and pleasant book, such as *Æsop's Fables*, and writing the English translation (made as literal as it can be) in one line, and the Latin words, which answer each of them, just over it in another. These let him read every day over and over again, till he perfectly understands the Latin ; and then go on to another fable, till he be also perfect in that, not omitting what he is already perfect in, but sometimes reviewing that, to keep it in his memory. And when he comes to write, let these be set him for copies ; which, with the exercise of his hand, will also advance him in Latin. This being a more imperfect way than by talking Latin unto him ; the formation of the verbs first, and afterwards the declensions of the nouns and pronouns perfectly learned by heart, may facilitate his acquaintance with the genius and manner of the Latin tongue, which varies the signification of verbs and nouns, not as the modern languages do, by particles prefixed, but by changing the last syllables. More than this of grammar I think he need not have, till he can read himself '*Sancti Minerva,*' with *Scioppius* and *Perizonius's* notes.

In teaching of children this too, I think, it is to be observed, that in most cases, where they stick, they are not to be farther puzzled, by putting them upon finding it out themselves ; as by asking such questions as these, viz., Which is the nominative case in the sentence they are to construe ? or demanding what '*ausero*' signifies, to lead them to the knowledge what '*abstulere*' signifies, etc., when they cannot readily tell. This wastes time only in disturbing them ; for whilst they are learning, and applying themselves with attention, they are to be kept in good humour, and everything made easy to them, and as pleasant as possible. Therefore, wherever they are at a stand, and are willing to go forward, help them presently over the difficulty, without any rebuke or chiding : remembering, that where harsher ways are taken, they are the effect only of pride and

peevishness in the teacher, who expects children should instantly be masters of as much as he knows: whereas he should rather consider that his business is to settle in them habits, not angrily to inculcate rules, which serve for little in the conduct of our lives; at least are of no use to children, who forget them as soon as given. In sciences, where their reason is to be exercised, I will not deny but this method may sometimes be varied, and difficulties proposed on purpose to excite industry and accustom the mind to employ its own strength and sagacity in reasoning. But yet, I guess, this is not to be done to children whilst very young; nor at their entrance upon any sort of knowledge: then everything of itself is difficult, and the great use and skill of a teacher is to make all as easy as he can. But particularly in learning of languages there is least occasion for posing of children. For languages being to be learnt by rote, custom, and memory, are then spoken in greatest perfection, when all rules of grammar are utterly forgotten. I grant the grammar of a language is sometimes very carefully to be studied: but it is only to be studied by a grown man, when he applies himself to the understanding of any language critically, which is seldom the business of any but professed scholars. This, I think, will be agreed to, that if a gentleman be to study any language, it ought to be that of his own country, that he may understand the language which he has constant use of with the utmost accuracy.

There is yet a farther reason why masters and teachers should raise no difficulties to their scholars; but, on the contrary, should smooth their way and readily help them forwards where they find them stop. Children's minds are narrow and weak, and usually susceptible but of one thought at once. Whatever is in a child's head, fills it for the time, especially if set on with any passion. It should therefore be the skill and art of the teacher, to clear their heads of all other thoughts, whilst they are learning of any thing, the better to make room for what he would instil into them, that it may be received with attention and application, without which it leaves no impression. The natural temper of children disposes their minds to wander. Novelty alone takes them; whatever that presents, they are presently eager to have a taste of, and are as soon satiated with it. They quickly grow weary of the same thing, and so have almost their whole delight in change and variety. It is a contradiction to the natural state of childhood for them to fix their fleeting thoughts. Whether this be owing to the temper of their brains, or the quickness or instability of their animal spirits, over which the mind has not yet got a full command; this is visible, that it is a pain to children to keep their thoughts steady to any thing. A lasting,

continued attention is one of the hardest tasks that can be imposed on them: and therefore, he that requires their application, should endeavour to make what he proposes as grateful and agreeable as possible! at least, he ought to take care not to join any displeasing or frightful idea with it. If they come not to their books with some kind of liking and relish, it is no wonder their thoughts should be perpetually shifting from what disgusts them, and seek better entertainment in more pleasing objects, after which they will unavoidably be gadding.

It is, I know, the usual method of tutors to endeavour to procure attention in their scholars, and to fix their minds to the business in hand by rebukes and corrections, if they find them ever so little wandering. But such treatment is sure to produce the quite contrary effect. Passionate words or blows from the tutor, fill the child's mind with terror and affrightment, which immediately takes it wholly up, and leaves no room for other impressions. I believe there is nobody that reads this, but may recollect what disorder hasty or imperious words from his parents or teachers have caused in his thoughts; how for the time it has turned his brains, so that he scarce knew what was said by or to him: he presently lost the sight of what he was upon; his mind was filled with disorder and confusion, and in that state was no longer capable of attention to anything else.

It is true, parents and governors ought to settle and establish their authority, by an awe over the minds of those under their tuition; and to rule them by that: but when they have got an ascendant over them, they should use it with great moderation, and not make themselves such scarecrows, that their scholars should always tremble in their sight. Such an austerity may make their government easy to themselves, but of very little use to their pupils. It is impossible children should learn anything whilst their thoughts are possessed and disturbed with any passion, especially fear, which makes the strongest impression on their yet tender and weak spirits. Keep the mind in an easy, calm temper, when you would have it receive your instructions, or any increase of knowledge. It is as impossible to draw fair and regular characters on a trembling mind as on a shaking paper.

The great skill of a teacher is to get and keep the attention of his scholar: whilst he has that, he is sure to advance as fast as the learner's abilities will carry him; and without that, all his bustle and pother will be to little or no purpose. To attain this, he should make the child comprehend (as much as may be) the usefulness of what he teaches him; and let him see, by what he has learned, that he can do something which he could not do before? something

which gives him some power and real advantage above others who are ignorant of it. To this he should add sweetness in all his instructions; and by a certain tenderness in his whole carriage, make the child sensible that he loves him, and designs nothing but his good; the only way to beget love in the child, which will make him hearken to his lessons, and relish what he teaches him.

Nothing but obstinacy should meet with any imperiousness or rough usage. All other faults should be corrected with a gentle hand; and kind, encouraging words will work better and more effectually upon a willing mind, and even prevent a good deal of that perverseness which rough and imperious usage often produces in well-disposed and generous minds. It is true, obstinacy and wilful neglects must be mastered, even though it cost blows to do it: but I am apt to think perverseness in the pupils is often the effect of frowardness in the tutor; and that most children would seldom have deserved blows, if needless and misapplied roughness had not taught them ill-nature, and given them an aversion to their teacher, and all that comes from him.

Inadvertency, forgetfulness, unsteadiness, and wandering of thought, are the natural faults of childhood; and therefore, when they are not observed to be wilful, are to be mentioned softly, and gained upon by time. If every slip of this kind produces anger and rating, the occasions of rebuke and corrections will return so often, that the tutor will be a constant terror and uneasiness to his pupils; which one thing is enough to hinder their profiting by his lessons, and to defeat all his methods of instructions.

Let the awe he has got upon their minds be so tempered with the constant marks of tenderness and good-will, that affection may spur them to their duty, and make them find a pleasure in complying with his dictates. This will bring them with satisfaction to their tutor; make them hearken to him, as to one who is their friend, that cherishes them, and takes pains for their good; this will keep their thoughts easy and free, whilst they are with him, the only temper wherein the mind is capable of receiving new informations, and of admitting into itself those impressions, which if not taken and retained, all that they and their teacher do together, is lost labour; there is much uneasiness, and little learning.

§ 168. When, by this way of interlining Latin and English one with another, he has got a moderate knowledge of the Latin tongue, he may then be advanced a little farther to the reading of some other easy Latin book, such as Justin, or Eutropius; and to make the reading and understanding of it the less tedious and difficult to him, let him help himself, if he please, with the English translation.

Nor let the objection, that he will then know it only by rote, fright any one. This, when well considered, is not of any moment against, but plainly for, this way of learning a language; for languages are only to be learned by rote; and a man, who does not speak English or Latin perfectly by rote, so that having thought of the thing he would speak of, his tongue of course, without thought of rule of grammar, falls into the proper expression and idiom of that language, does not speak it well, nor is master of it. And I would fain have any one name to me that tongue, that any one can learn or speak as he should do, by the rules of grammar. Languages were made not by rules or art, but by accident, and the common use of the people. And he that will speak them well, has no other rule but that; nor anything to trust to but his memory, and the habit of speaking after the fashion learned from those that are allowed to speak properly, which, in other words, is only to speak by rote.

It will possibly be asked here, Is grammar then of no use? And have those who have taken so much pains in reducing several languages to rules and observations, who have written so much about declensions and conjugations, about concords and syntaxis, lost their labour, and been learned to no purpose? I say not so; grammar has its place, too. But this I think I may say, There is more stir a great deal made with it than there needs, and those are tormented about it, to whom it does not at all belong; I mean children, at the age wherein they are usually perplexed with it in grammar schools.

There is nothing more evident, than that languages learned by rote serve well enough for the common affairs of life, and ordinary commerce. Nay, persons of quality of the softer sex, and such of them as have spent their time in well-bred company, show us, that this plain, natural way, without the least study or knowledge of grammar, can carry them to a great degree of elegance and politeness in their language: and there are ladies who, without knowing what tenses and participles, adverbs and prepositions are, speak as properly, and as correctly (they might take it for an ill compliment, if I said as any country school-master) as most gentlemen who have been bred up in the ordinary methods of grammar schools. Grammar therefore we see may be spared in some cases. The question then will be, To whom should it be taught, and when? To this I answer,

1. Men learn languages for the ordinary intercourse of society, and communication of thoughts in common life, without any farther design in their use of them. And for this purpose the original way of learning a language by conversation, not only serves well enough, but is to be preferred, as the most expedite, proper, and natural.

Therefore to this use of language one may answer, That grammar is not necessary. This so many of my readers must be forced to allow, as understand what I here say, and who, conversing with others, understand them without having ever been taught the grammar of the English tongue: which I suppose is the case of incomparably the greatest part of Englishmen; of whom I have never yet known any one who learned his mother-tongue by rules.

2. Others there are, the greatest part of whose business in this world is to be done with their tongues, and with their pens; and to those it is convenient, if not necessary, that they should speak properly and correctly, whereby they may let their thoughts into other men's minds the more easily and with the greater impression. Upon this account it is, that any sort of speaking, so as will make him be understood, is not thought enough for a gentleman. He ought to study grammar, amongst the other helps of speaking well: but it must be the grammar of his own tongue, of the language he uses, that he may understand his own country speech nicely, and speak it properly, without shocking the ears of those it is addressed to, with solecisms, and offensive irregularities. And to this purpose grammar is necessary: but it is the grammar only of their own proper tongues, and to those only who would take pains in cultivating their language, and in perfecting their styles. Whether all gentlemen should not do this, I leave to be considered, since the want of propriety and grammatical exactness is thought very misbecoming one of that rank, and usually draws on one guilty of such faults the censure of having had a lower breeding and worse company than suits with his quality. If this be so (as I suppose it is), it will be matter of wonder, why young gentlemen are forced to learn the grammars of foreign and dead languages, and are never once told of the grammar of their own tongues: they do not so much as know there is any such thing, much less is it made their business to be instructed in it. Nor is their own language ever proposed to them as worthy their care and cultivating, though they have daily use of it, and are not seldom in the future course of their lives judged of, by their handsome or awkward way of expressing themselves in it. Whereas the languages, whose grammars they have been so much employed in, are such as probably they shall scarce ever speak or write; or, if upon occasion this should happen, they shall be excused for the mistakes and faults they make in it. Would not a Chinese, who took notice of this way of breeding, be apt to imagine, that all our young gentlemen were designed to be teachers and professors of the dead languages of foreign countries, and not to be men of business in their own?

3. There is a third sort of men who apply themselves to two or three foreign dead (and which amongst us are called the learned) languages, make them their study, and pique themselves upon their skill in them. No doubt those who propose to themselves the learning of any language with this view, and would be critically exact in it, ought carefully to study the grammar of it. I would not be mistaken here, as if this were to undervalue Greek and Latin: I grant these are languages of great use and excellency; and a man can have no place amongst the learned, in this part of the world, who is a stranger to them. But the knowledge a gentleman would ordinarily draw for his use, out of the Roman and Greek writers, I think he may attain without studying the grammars of those tongues, and, by bare reading, may come to understand them sufficiently for all his purposes. How much farther he shall at any time be concerned to look into the grammar and critical niceties of either of these tongues, he himself will be able to determine, when he comes to propose to himself the study of anything that shall require it. Which brings me to the other part of the inquiry, viz—

‘When grammar should be taught?’

To which, upon the premised grounds, the answer is obvious, viz—

That if grammar ought to be taught at any time, it must be to one that can speak the language already: how else can he be taught the grammar of it? This, at least, is evident from the practice of the wise and learned nations amongst the ancients. They made it a part of education to cultivate their own, not foreign tongues. The Greeks counted all other nations barbarous, and had a contempt for their languages. And, though the Greek learning grew in credit amongst the Romans, towards the end of their commonwealth, yet it was the Roman tongue that was made the study of their youth: their own language they were to make use of, and therefore it was their own language they were instructed and exercised in.

But more particularly to determine the proper season for grammar, I do not see how it can reasonably be made any one’s study, but as an introduction to rhetoric: when it is thought time to put any one upon the care of polishing his tongue, and of speaking better than the illiterate, then is the time for him to be instructed in the rules of grammar, and not before. For grammar being to teach men not to speak, but to speak correctly, and according to the exact rules of the tongue, which is one part of elegance, there is little use of the one to him that has no need of the other: where rhetoric is not necessary, grammar may be spared. I know not why any one should waste his time, and beat his head about the Latin grammar, who does not intend to be a critic, or make speeches, and write dis-



patches in it. When any one finds in himself a necessity or disposition to study any foreign language to the bottom, and to be nicely exact in the knowledge of it, it will be time enough to take a grammatical survey of it. If his use of it be only to understand some books written in it, without a critical knowledge of the tongue itself, reading alone, as I have said, will attain this end, without charging the mind with the multiplied rules and intricacies of grammar.

§ 169. For the exercise of his writing, let him sometimes translate Latin into English; but the learning of Latin being nothing but the learning of words, a very unpleasant business both to young and old, join as much other real knowledge with it as you can, beginning still with that which lies most obvious to the senses; such as is the knowledge of minerals, plants, and animals, and particularly timber and fruit-trees, their parts and ways of propagation, wherein a great deal may be taught a child, which will not be useless to the man. But more especially geography, astronomy, and anatomy. But whatever you are teaching him, have a care still, that you do not clog him with too much at once; or make anything his business but downright virtue, or reprove him for anything but vice, or some apparent tendency to it.

§ 170. But if, after all, his fate be to go to school to get the Latin tongue, it will be in vain to talk to you concerning the method I think best to be observed in schools. You must submit to that you find there, not expect to have it changed for your son; but yet by all means obtain, if you can, that he be not employed in making Latin themes and declamations, and, least of all, verses of any kind. You may insist on it, if it will do any good, that you have no design to make him either a Latin orator or poet, but barely would have him understand perfectly a Latin author; and that you observe those who teach any of the modern languages, and that with success, never amuse their scholars to make speeches or verses either in French or Italian, their business being language barely, and not invention.

§ 171. But to tell you, a little more fully, why I would not have him exercised in making of themes and verses: 1. As to themes, they have, I confess, the pretence of something useful, which is to teach people to speak handsomely and well on any subject; which, if it could be attained this way, I own would be a great advantage; there being nothing more becoming a gentleman, nor more useful in all the occurrences of life, than to be able, on any occasion, to speak well, and to the purpose. But this I say, that the making of themes, as is usual in schools, helps not one jot towards it: for do but consider what it is in making a theme, that a young lad is employed about; it is to make a speech on some Latin saying, as, '*Omnia*

'*vincit amor,*' or '*Non licet in bello bis peccare,*' etc. And here the poor lad, who wants knowledge of those things he is to speak of, which is to be had only from time and observation, must set his invention on the rack, to say something where he knows nothing, which is a sort of Egyptian tyranny, to bid them make bricks who have not yet any of the materials. And therefore it is usual, in such cases, for the poor children to go to those of higher forms with this petition, 'Pray give me a little sense;' which, whether it be more reasonable or more ridiculous, is not easy to determine. Before a man can be in any capacity to speak on any subject, it is necessary he be acquainted with it; or else it is as foolish to set him to discourse of it, as to set a blind man to talk of colours, or a deaf man of music. And would you not think him a little cracked who would require another to make an argument on a moot-point, who understands nothing of our laws? And what, I pray, do school-boys understand concerning those matters, which are used to be proposed to them in their themes, as subjects to discourse on, to whet and exercise their fancies?

§ 172. In the next place consider the language that their themes are made in: It is Latin, a language foreign in their country, and long since dead everywhere; a language which your son, it is a thousand to one, shall never have an occasion once to make a speech in as long as he lives, after he comes to be a man; and a language, wherein the manner of expressing oneself is so far different from ours, that to be perfect in that, would very little improve the purity and facility of his English style. Besides that, there is now so little room or use for set speeches in our own language in any part of our English business, that I can see no pretence for this sort of exercise in our schools; unless it can be supposed, that the making of set Latin speeches should be the way to teach men to speak well in English extempore. The way to that I should think rather to be this: that there should be proposed to young gentleman rational and useful questions, suited to their age and capacities, and on subjects not wholly unknown to them, nor out of their way: such as these, when they are ripe for exercises of this nature, they should, extempore or after a little meditation upon the spot, speak to, without penning of anything. For I ask, if we will examine the effects of this way of learning to speak well, who speak best in any business, when occasion calls them to it upon any debate; either those who have accustomed themselves to compose and write down before-hand what they would say; or those, who thinking only of the matter, to understand that as well as they can, use themselves only to speak extempore? And he that shall judge by this, will be little apt to think,

that the accustoming him to studied speeches, and set compositions, is the way to fit a young gentleman for business.

§ 173. But perhaps we shall be told, It is to improve and perfect them in the Latin tongue. It is true, that is their proper business at school; but the making of themes is not the way to it: that perplexes their brains, about invention of things to be said, not about the signification of words to be learnt: and when they are making a theme, it is thoughts they search and sweat for, and not language. But the learning and mastery of a tongue being uneasy and unpleasant enough in itself, should not be cumbered with any other difficulties, as is done in this way of proceeding. In fine, if boys' invention is to be quickened by such exercise, let them make themes in English, where they have facility, and a command of words, and will better see what kind of thoughts they have, when put into their own language: and if the Latin tongue is to be learned, let it be done the easiest way, without toiling and disgusting the mind by so uneasy an employment as that of making speeches joined to it.

§ 174. If these may be any reasons against children's making Latin themes at school, I have much more to say, and of more weight, against their making verses, of any sort; for if he has no genius to poetry, it is the most unreasonable thing in the world to torment a child, and waste his time about that which can never succeed; and if he have a poetic vein, it is to me the strangest thing in the world, that the father should desire or suffer it to be cherished or improved. Methinks the parents should labour to have it stifled and suppressed as much as may be; and I know not what reason a father can have to wish his son a poet, who does not desire to have him bid defiance to all other callings and business: which is not yet the worst of the case; for if he proves a successful rhymer, and gets once the reputation of a wit, I desire it may be considered what company and places he is like to spend his time in, nay, and estate too, for it is very seldom seen that any one discovers mines of gold or silver in Parnassus. It is a pleasant air, but a barren soil; and there are very few instances of those who have added to their patrimony by anything they have reaped from thence. Poetry and gaming, which usually go together, are alike in this too, that they seldom bring any advantage, but to those who have nothing else to live on. Men of estates almost constantly go away losers; and it is well if they escape at a cheaper rate than their whole estates, or the greatest part of them. If therefore you would not have your son the fiddle to every jovial company, without whom the sparks could not relish their wine, nor know how to pass an afternoon idly; if you would not have him waste his time and estate to divert others, and condemn the

dirty acres left him by his ancestors, I do not think you will much care he should be a poet, or that his school-master should enter him in versifying. But yet, if any one will think poetry a desirable quality in his son, and that the study of it would raise his fancy and parts, he must needs yet confess, that, to that end, reading the excellent Greek and Roman poets is of more use than making bad verses of his own, in a language that is not his own. And he, whose design it is to excel in English poetry, would not, I guess, think the way to it were to make his first essays in Latin verses.

§ 175. Another thing, very ordinary in the vulgar method of grammar-schools, there is, of which I see no use at all, unless it be to baulk young lads in the way of learning languages, which, in my opinion, should be made as easy and pleasant as may be; and that which was painful in it, as much as possible, quite removed. That which I mean, and here complain of, is, their being forced to learn by heart great parcels of the authors which are taught them; wherein I can discover no advantage at all, especially to the business they are upon. Languages are to be learnt only by reading and talking, and not by scraps of authors got by heart; which, when a man's head is stuffed with, he has got the just furniture of a pedant, and it is the ready way to make him one, than which there is nothing less becoming a gentleman. For what can be more ridiculous, than to mix the rich and handsome thoughts and sayings of others with a deal of poor stuff of his own; which is thereby the more exposed, and has no other grace in it, nor will otherwise recommend the speaker, than a thread-bare russet-coat would, that was set off with large patches of scarlet and glittering brocade? Indeed, where a passage comes in the way, whose matter is worth remembrance, and the expression of it very close and excellent (as there are many such in the ancient authors), it may not be amiss to lodge it in the minds of young scholars, and with such admirable strokes of those great masters sometimes exercise the memories of school-boys: but their learning of their lessons by heart, as they happen to fall out in their books without choice or distinction, I know not what it serves for, but to mispend their time and pains, and give them a disgust and aversion to their books, wherein they find nothing but useless trouble.

§ 176. I hear it is said, That children should be employed in getting things by heart, to exercise and improve their memories. I could wish this were said with as much authority of reason, as it is with forwardness of assurance; and that this practice were established upon good observation, more than old custom; for it is evident, that strength of memory is owing to a happy constitution, and not to any habitual improvement got by exercise. It is true, what the

mind is intent upon, and for fear of letting it slip, often imprints afresh on itself by frequent reflection, that it is apt to retain, but still according to its own natural strength of retention. An impression made on bees-wax or lead will not last so long as on brass or steel. Indeed, if it be renewed often, it may last the longer; but every new reflecting on it is a new impression, and it is from thence one is to reckon, if one would know how long the mind retains it. But the learning pages of Latin by heart, no more fits the memory for retention of anything else, than the graving of one sentence in lead, makes it the more capable of retaining firmly any other characters. If such a sort of exercise of the memory were able to give it strength, and improve our parts, players of all other people must needs have the best memories, and be the best company: but whether the scraps they have got into their heads this way, make them remember other things the better; and whether their parts be improved proportionably to the pains they have taken in getting by heart other sayings, experience will show. Memory is so necessary to all parts and conditions of life, and so little is to be done without it, that we are not to fear it should grow dull and useless for want of exercise, if exercise would make it grow stronger. But I fear this faculty of the mind is not capable of much help and amendment in general, by any exercise or endeavour of ours, at least not by that used upon this pretence in grammar schools. And if Xerxes was able to call every common soldier by his name, in his army, that consisted of no less than a hundred thousand men, I think it may be guessed he got not this wonderful ability by learning his lessons by heart, when he was a boy. This method of exercising and improving the memory by toilsome repetitions, without-book, of what they read, is, I think, little used in the education of princes; which, if it had that advantage that is talked of, should be as little neglected in them, as in the meanest school-boys: princes having as much need of good memories as any men living, and have generally an equal share in this faculty with other men: though it has never been taken care of this way. What the mind is intent upon, and careful of, that it remembers best, and for the reason above-mentioned: to which if method and order be joined, all is done, I think, that can be, for the help of a weak memory; and he that will take any other way to do it, especially that of charging it with a train of other people's words, which he that learns cares not for, will, I guess, scarce find the profit answer half the time and pains employed in it.

I do not mean hereby, that there should be no exercise given to children's memories. I think their memories should be employed, **but not in learning by rote whole pages out of books, which, the lesson**

being once said, and that task over, are delivered up again to oblivion, and neglected for ever. This mends neither the memory nor the mind. What they should learn by heart out of authors, I have above-mentioned: and such wise and useful sentences being once given in charge to their memories, they should never be suffered to forget again, but be often called to account for them: whereby, besides the use those sayings may be to them in their future life, as so many good rules and observations, they will be taught to reflect often, and bethink themselves what they have to remember, which is the only way to make the memory quick and useful. The custom of frequent reflection will keep their minds from running adrift, and call their thoughts home from useless, inattentive roving: and therefore, I think, it may do well, to give them something every day to remember; but something still, that is in itself worth the remembering, and what you would never have out of mind, whenever you call, or they themselves search for it. This will oblige them often to turn their thoughts inwards, than which you cannot wish them a better intellectual habit.

§ 177. But under whose care soever a child is put to be taught, during the tender and flexible years of his life, this is certain, it should be one who thinks Latin and language the least part of education; one, who knowing how much virtue, and a well-tempered soul, is to be preferred to any sort of learning or language, makes it his chief business to form the mind of his scholars, and give that a right disposition: which, if once got, though all the rest should be neglected, would, in due time, produce all the rest; and which, if it be not got, and settled, so as to keep out ill and vicious habits, languages and sciences, and all the other accomplishments of education, will be to no purpose, but to make the worse or more dangerous man. And indeed, whatever stir there is made about getting of Latin, as the great and difficult business, his mother may teach it him herself, if she will but spend two or three hours in a day with him, and make him read the evangelists in Latin to her: for she need but buy a Latin Testament, and having got somebody to mark the last syllable but one, where it is long, in words above two syllables (which is enough to regulate her pronunciation, and accenting the words), read daily in the gospels, and then let her avoid understanding them in Latin, if she can. And when she understands the evangelists in Latin, let her, in the same manner, read *Æsop's* fables, and so proceed on to *Eutropius*, *Justin*, and other such books. I do not mention this, as an imagination of what I fancy may do, but as of a thing I have known done, and the Latin tongue, with ease, got this way.

But to return to what I was saying: he that takes on him the charge of bringing up young men, especially young gentlemen, should have something more in him than Latin, more than even a knowledge in the liberal sciences; he should be a person of eminent virtue and prudence, and with good sense have good humour, and the skill to carry himself with gravity, ease, and kindness, in a constant conversation with his pupils. But of this I have spoken at large in another place.

§ 178. At the same time that he is learning French and Latin, a child, as has been said, may also be entered in arithmetic, geography, chronology, history, and geometry, too. For if these be taught him in French or Latin, when he begins once to understand either of these tongues, he will get a knowledge in these sciences, and the language to boot.

Geography, I think, should be begun with; for the learning of the figure of the globe, the situation and boundaries of the four parts of the world, and that of particular kingdoms and countries, being only an exercise of the eyes and memory, a child with pleasure will learn and retain them: and this is so certain, that I now live in the house with a child, whom his mother has so well instructed this way in geography, that he knew the limits of the four parts of the world, could readily point, being asked, to any country upon the globe, or any county in the map of England; knew all the great rivers, promontories, straits, and bays in the world, and could find the longitude and latitude of any place, before he was six years old. These things that he will thus learn by sight, and have by rote in his memory, are not all, I confess, that he is to learn upon the globes. But yet it is a good step and preparation to it, and will make the remainder much easier, when his judgment is grown ripe enough for it: besides that, it gets so much time now; and by the pleasure of knowing things, leads him on insensibly to the gaining of languages.

§ 179. When he has the natural parts of the globe well fixed in his memory, it may then be time to begin arithmetic. By the natural parts of the globe, I mean several positions of the parts of the earth and sea, under different names and distinctions of countries; not coming yet to those artificial and imaginary lines, which have been invented, and are only supposed, for the better improvement of that science.

§ 180. Arithmetic is the easiest, and consequently the first sort of abstract reasoning, which the mind commonly bears, or accustoms itself to: and is of so general use in all parts of life and business, that scarce anything is to be done without it. This is certain, a man cannot have too much of it, nor too perfectly; he should there-

fore begin to be exercised in counting, as soon, and as far, as he is capable of it; and do something in it every day, till he is master of the art of numbers. When he understands addition and subtraction, he may then be advanced farther in geography, and after he is acquainted with the poles, zones, parallel circles, and meridians, be taught longitude and latitude, and by them be made to understand the use of maps, and by the numbers placed on their sides, to know the respective situation of countries, and how to find them out on the terrestrial globe. Which when he can readily do, he may then be entered in the celestial; and there going over all the circles again, with a more particular observation of the ecliptic or zodiac, to fix them all very clearly and distinctly in his mind, he may be taught the figure and position of the several constellations, which may be showed him first upon the globe, and then in the heavens.

When that is done, and he knows pretty well the constellations of this our hemisphere, it may be time to give him some notions of this our planetary world, and to that purpose it may not be amiss to make him a draught of the Copernican system; and therein explain to him the situation of the planets, their respective distances from the sun, the centre of their revolutions. This will prepare him to understand the motion and theory of the planets, the most easy and natural way. For since astronomers no longer doubt of the motion of the planets about the sun, it is fit he should proceed upon that hypothesis, which is not only the simplest and least perplexing for a learner, but also the likeliest to be true in itself. But in this, as in all other parts of instruction, great care must be taken with children, to begin with that which is plain and simple, and to teach them as little as can be at once, and settle that well in their heads, before you proceed to the next, or anything new in that science. Give them first one simple idea, and see that they take it right, and perfectly comprehend it, before you go any farther; and then add some other simple idea, which lies next in your way to what you aim at; and so proceeding by gentle and insensible steps, children, without confusion and amazement, will have their understandings opened, and their thoughts extended, farther than could have been expected. And when any one has learned anything himself, there is no such way to fix it in his memory, and to encourage him to go on, as to set him to teach it others.

§ 181. When he has once got such an acquaintance with the globes, as is above-mentioned, he may be fit to be tried a little in geometry; wherein I think the six first books of Euclid enough for him to be taught. For I am in some doubt, whether more to a man of business be necessary or useful; at least if he have a genius and



inclination to it, being entered so far by his tutor, he will be able to go on of himself, without a teacher.

The globes therefore must be studied, and that diligently, and, I think, may be begun betimes, if the tutor will but be careful to distinguish, what the child is capable of knowing, and what not; for which this may be a rule, that perhaps will go a pretty way, viz., That children may be taught anything that falls under their senses, especially their sight, as far as their memories only are exercised: and thus a child very young may learn, which is the equator, which the meridian, etc., which Europe, and which England, upon the globes, as soon almost as he knows the rooms of the house he lives in; if care be taken not to teach him too much at once, nor to set him upon a new part, till that, which he is upon, be perfectly learned and fixed in his memory.

§ 182. With geography, chronology ought to go hand in hand; I mean the general part of it, so that he may have in his mind a view of the whole current of time, and the several considerable epochs that are made use of in history. Without these two, history, which is the great mistress of prudence, and civil knowledge; and ought to be the proper study of a gentleman, or man of business in the world; without geography and chronology, I say, history, will be very ill retained, and very little useful; but be only a jumble of matters of fact, confusedly heaped together without order or instruction. It is by these two, that the actions of mankind are ranked into their proper places of times and countries; under which circumstances, they are not only much easier kept in the memory, but in that natural order, are only capable to afford those observations which make a man the better and the abler for reading them.

§ 183. When I speak of chronology as a science he should be perfect in, I do not mean the little controversies that are in it. These are endless, and most of them of so little importance to a gentleman, as not to deserve to be inquired into, were they capable of an easy decision. And therefore all that learned noise and dust of the chronologist is wholly to be avoided. The most useful book I have seen in that part of learning, is a small treatise of Strauchius, which is printed in twelves, under the title of "Breviarium Chronologicum," out of which may be selected all that is necessary to be taught a young gentleman concerning chronology; for all that is in that treatise, a learner need not be cumbered with. He has in him the most remarkable or usual epochs reduced all to that of the Julian period, which is the easiest, and plainest, and surest method, that can be made use of in chronology. To this treatise of Strauchius, Helvicus's tables may be added, as a book to be turned to on all occasions.

§ 184. As nothing teaches, so nothing delights, more than history. The first of these recommends it to the study of grown men, the latter makes me think it the fittest for a young lad, who, as soon as he is instructed in chronology, and acquainted with the several epochs in use in this part of the world, and can reduce them to the Julian period, should then have some Latin history put into his hand. The choice should be directed by the easiness of the style; for wherever he begins, chronology will keep it from confusion; and the pleasantness of the subject inviting him to read, the language will insensibly be got, without that terrible vexation and uneasiness, which children suffer where they are put into books beyond their capacity, such as are the Roman orators and poets, only to learn the Roman language. When he has by reading mastered the easier, such perhaps as Justin, Eutropius, Quintus Curtius, etc., the next degree to these will give him no great trouble, and thus by a gradual progress from the plainest and easiest historians, he may at last come to read the most difficult and sublime of the Latin authors, such as are Tully, Virgil, and Horace.

§ 185. The knowledge of virtue, all along from the beginning, in all the instances he is capable of, being taught him, more by practice than rules; and the love of reputation, instead of satisfying his appetite, being made habitual in him; I know not whether he should read any other discourses of morality but what he finds in the Bible; or have any system of ethics put into his hand, till he can read Tully's Offices, not as a school-boy to learn Latin, but as one that would be informed in the principles and precepts of virtue for the conduct of his life.

§ 186. When he has pretty well digested Tully's Offices, and added to it 'Puffendorf de officio hominis et civis,' it may be seasonable to set him upon 'Grotius de jure belli et pacis,' or, which perhaps is the better of the two, 'Puffendorf de jure naturali et gentium,' wherein he will be instructed in the natural rights of men, and the original and foundations of society, and the duties resulting from thence. This general part of civil law and history, are studies which a gentleman should not barely touch at, but constantly dwell upon and never have done with. A virtuous and well-behaved young man, that is, well versed in the general part of the civil law (which concerns not the chicane of private cases, but the affairs and intercourse of civilized nations in general, grounded upon principles of reason), understands Latin well, and can write a good hand, one may turn loose into the world, with great assurance that he will find employment and esteem everywhere.

§ 187. It would be strange to suppose an English gentleman

should be ignorant of the law of his country. This, whatever station he is in, is so requisite that from a justice of the peace to a minister of state, I know no place he can well fill without it. I do not mean the chicanery or wrangling and captious part of the law, a gentleman whose business is to seek the true measures of right and wrong, and not the arts how to avoid doing the one and secure himself in doing the other, ought to be as far from such a study of the law, as he is concerned diligently to apply himself to that wherein he may be serviceable to his country. And to that purpose I think the right way for a gentleman to study our law, which he does not design for his calling, is to take a view of our English constitution and government, in the ancient books of the common law, and some more modern writers, who out of them have given an account of this government. And having got a true idea of that, then to read our history, and with it join in every king's reign the laws then made. This will give an insight into the reason of our statutes, and show the true ground upon which they came to be made, and what weight they ought to have.

§ 188. Rhetoric and Logic being the arts, that in the ordinary method usually follow immediately after grammar, it may perhaps be wondered that I have said so little of them. The reason is, because of the little advantage young people receive by them; for I have seldom or never observed any one to get the skill of reasoning well, or speaking handsomely by studying those rules which pretend to teach it: and therefore I would have a young gentleman take a view of them in the shortest systems that could be found, without dwelling long on the contemplation and study of those formalities. Right reasoning is founded on something else than the predicaments and predicables, and does not consist in talking in mode and figure itself. But it is besides my present business to enlarge upon this speculation. To come therefore to what we have in hand; if you would have your son reason well, let him read Chillingworth; and if you would have him speak well, let him be conversant in Tully, to give him the true idea of eloquence, and let him read those things that are well written in English, to perfect his style in the purity of our language.

§ 189. If the use and end of right reasoning be to have right notions, and a right judgment of things, to distinguish betwixt truth and falsehood, right and wrong, and to act accordingly, be sure not to let your son be bred up in the art and formality of disputing, either practising it himself, or admiring it in others; unless, instead of an able man, you desire to have him an insignificant wrangler, opiniator in discourse, and priding himself in contradicting others;

or which is worse, questioning everything, and thinking there is no such thing as truth to be sought, but only victory, in disputing. There cannot be anything so disingenuous, so misbecoming a gentleman, or any one who pretends to be a rational creature, as not to yield to plain reason and the conviction of clear arguments. Is there anything more inconsistent with civil conversation, and the end of all debate, that not to take an answer, though ever so full and satisfactory; but still to go on with the dispute, as long as equivocal sounds can furnish (a '*medius terminus*') a term to wrangle with on the one side, or a distinction on the other? Whether pertinent or impertinent, sense or nonsense, agreeing with or contrary to what he had said before, it matters not. For this, in short, is the way and perfection of logical disputes, that the opponent never takes any answer, nor the respondent ever yields to any argument. This neither of them must do, whatever becomes of truth or knowledge, unless he will pass for a poor baffled wretch, and lie under the disgrace of not being able to maintain whatever he has once affirmed, which is the great aim and glory in disputing. Truth is to be found and supported by a mature and due consideration of things themselves, and not by artificial terms and ways of arguing: these lead not men so much into the discovery of truth, as into a captious and fallacious use of doubtful words, which is the most useless and most offensive way of talking, and such as least suits a gentleman or a lover of truth of anything in the world.

There can scarce be a greater defect in a gentleman than not to express himself well, either in writing or speaking. But yet, I think, I may ask my reader, Whether he doth not know a great many, who live upon their estates, and so, with the name, should have the qualities of gentlemen, who cannot so much as tell a story as they should, much less speak clearly and persuasively in any business? This I think not to be so much their fault, as the fault of their education; for I must, without partiality, do my countrymen this right, that where they apply themselves, I see none of their neighbours outgo them. They have been taught rhetoric, but yet never taught how to express themselves handsomely with their tongues, or pens, in the language they are always to use; as if the names of the figures that embellished the discourses of those who understood the art of speaking, were the very art and skill of speaking well. This, as all other things of practice, is to be learned not by a few or a great many rules given, but by exercise and application, according to good rules, or rather patterns, till habits are got, and a facility of doing it well.

Agreeable hereunto, perhaps it might not be amiss, to make

children, as soon as they are capable of it, often to tell a story of anything they know; and to correct at first the most remarkable fault they are guilty of, in their way of putting it together. When that fault is cured, then to show them the next, and so on, till one after another, all, at least the gross ones, are mended. When they can tell tales pretty well, then it may be time to make them write them. The fables of Æsop, the only book almost that I know fit for children, may afford them matter for this exercise of writing English, as well as for reading and translating, to enter them in the Latin tongue. When they are got past the faults of grammar, and can join in a continued, coherent discourse the several parts of a story, without bald and unhandsome forms of transition (as is usual) often repeated; he that desires to perfect them yet farther in this, which is the first step to speaking well, and needs no invention, may have recourse to Tully; and by putting in practice those rules, which that master of eloquence gives in his first book 'De Inventione,' § 20, make them know wherein the skill and graces of a handsome narrative, according to the several subjects and designs of it, lie. Of each of which rules fit examples may be found out, and therein they may be shown how others have practised them. The ancient classic authors afford plenty of such examples, which they should be made not only to translate, but have set before them as patterns for their daily imitation.

When they understand how to write English with due connection, propriety, and order, and are pretty well masters of a tolerable narrative style, they may be advanced to writing of letters; wherein they should not be put upon any strains of wit or compliment, but taught to express their own plain easy sense, without any incoherence, confusion, or roughness. And when they are perfect in this, they may, to raise their thoughts, have set before them the example of Voiture's, for the entertainment of their friends at a distance, with letters of compliment, mirth, raillery, or diversion; and Tully's epistles, as the best pattern, whether for business or conversation. The writing of letters has so much to do in all the occurrences of human life, that no gentleman can avoid showing himself in this kind of writing; occasions will daily force him to make this use of his pen, which, besides the consequences, that, in his affairs, his well or ill managing of it often draws after it, always lays him open to a severer examination of his breeding, sense, and abilities, than oral discourses; whose transient faults, dying for the most part with the sound that gives them life, and so not subject to a strict review, more easily escape observation and censure.

Had the methods of education been directed to their right end,

one would have thought this, so necessary a part, could not have been neglected, whilst themes and verses in Latin, of no use at all, were so constantly everywhere pressed, to the racking of children's inventions beyond their strength, and hindering their cheerful progress in learning the tongues, by unnatural difficulties. But custom has so ordained it, and who dares disobey? And would it not be very unreasonable to require of a learned country school-master (who has all the tropes and figures in Farnaby's rhetoric at his fingers' end) to teach his scholar to express himself handsomely in English, when it appears to be so little his business or thought, that the boy's mother (despised, it is like, as illiterate, for not having read a system of logic and rhetoric) outdoes him in it?

To write and speak correctly, gives a grace, and gains a favourable attention to what one has to say: and since it is English that an English gentleman will have constant use of, that is the language he should chiefly cultivate, and wherein most care should be taken to polish and perfect his style. To speak or write better Latin than English, may make a man be talked of; but he would find it more to his purpose to express himself well in his own tongue, that he uses every moment, than to have the vain commendation of others for a very insignificant quality. This I find universally neglected, and no care taken anywhere to improve young men in their own language, that they may thoroughly understand and be masters of it. If any one among us have a facility or purity more than ordinary in his mother-tongue, it is owing to chance or his genius, or anything, rather than to his education, or any care of his teacher. To mind what English his pupil speaks or writes, is below the dignity of one bred up amongst Greek and Latin, though he have but little of them himself. These are the learned languages, fit only for learned men to meddle with and teach; English is the language of the illiterate vulgar: though yet we see the polity of some of our neighbours hath not thought it beneath the public care, to promote and reward the improvement of their own language. Polishing and enriching their tongue, is no small business amongst them; it hath colleges and stipends appointed it, and there is raised amongst them a great ambition and emulation of writing correctly: and we see what they are come to by it, and how far they have spread one of the worst languages possibly, in this part of the world, if we look upon it as it was in some few reigns backwards, whatever it be now. The great men amongst the Romans were daily exercising themselves in their own language; and we find yet upon record, the names of orators, who taught some of their emperors Latin, though it were their mother-tongue.

It is plain the Greeks were yet more nice in theirs; all other speech was barbarous to them but their own, and no foreign language appears to have been studied or valued amongst that learned and acute people; though it be past doubt, that they borrowed their learning and philosophy from abroad.

I am not here speaking against Greek and Latin: I think they ought to be studied, and the Latin, at least, understood well by every gentleman. But whatever foreign languages a young man meddles with (and the more he knows the better), that which he should critically study, and labour to get a facility, clearness, and elegancy to express himself in, should be his own, and to this purpose he should daily be exercised in it.

§ 190. Natural philosophy, as a speculative science, I imagine we have none; and perhaps I may think I have reason to say, we never shall be able to make a science of it. The works of nature are contrived by a wisdom, and operate by ways, too far surpassing our faculties to discover, or capacities to conceive, for us ever to be able to reduce them into a science. Natural philosophy being the knowledge of the principles, properties, and operations of things, as they are in themselves, I imagine there are two parts of it, one comprehending spirits with their nature and qualities; and the other bodies. The first of these is usually referred to metaphysics: but under what title soever the consideration of spirits comes, I think it ought to go before the study of matter and body, not as a science that can be methodized into a system, and treated of upon principles of knowledge; but as an enlargement of our minds towards a truer and fuller comprehension of the intellectual world, to which we are led both by reason and revelation. And since the clearest and largest discoveries we have of other spirits, besides God and our own souls, is imparted to us from heaven by revelation, I think the information that at least young people should have of them, should be taken from that revelation. To this purpose, I conclude it would be well if there were made a good history of the Bible for young people to read; wherein if everything that is fit to be put into it were laid down in its due order of time, and several things omitted which are suited only to riper age, that confusion which is usually produced by promiscuous reading of the Scripture, as it lies now bound up in our Bibles, would be avoided; and also this other good obtained, that by reading of it constantly, there would be instilled into the minds of children a notion and belief of spirits, they having so much to do, in all the transactions of that history, which will be a good preparation to the study of bodies. For without the notion and allowance of spirit, our philosophy will

be lame and defective in one main part of it, when it leaves out the contemplation of the most excellent and powerful part of the creation.

§ 191. Of this history of the Bible, I think, too, it would be well if there were a short and plain epitome made, containing the chief and most material heads for children to be conversant into, as soon as they can read. This, though it will lead them early in some notion of spirits, yet is not contrary to what I said above, that I would not have children troubled whilst young with notions of spirits; whereby my meaning was that I think it inconvenient that their yet tender minds should receive early impressions of goblins, spectres, and apparitions, wherewith their maids, and those about them, are apt to fright them into a compliance with their orders, which often proves a great inconvenience to them all their lives after, by subjecting their minds to frights, fearful apprehensions, weakness, and superstition; which, when coming abroad into the world and conversation, they grow weary and ashamed of, it not seldom happens, that to make, as they think, a thorough cure, and ease themselves of a load, which has sat so heavy on them, they throw away the thoughts of all spirits together, and so run into the other but worse extreme.

§ 192. The reason why I would have this premised to the study of bodies, and the doctrine of the Scriptures well imbibed, before young men be entered in natural philosophy, is, because matter being a thing that all our senses are constantly conversant with, it is so apt to possess the mind, and exclude all other beings but matter, that prejudice, grounded on such principles, often leaves no room for the admittance of spirits, or the allowing any such things as immaterial beings, '*in rerum naturâ*;' when yet it is evident, that by mere matter and motion, none of the great phenomena of nature can be resolved: to instance but in that common one of gravity, which I think impossible to be explained by any natural operation of matter, or any other law of motion, but the positive will of a superior Being so ordering it. And therefore since the deluge cannot be well explained, without admitting something out of the ordinary course of nature, I propose it to be considered, whether God's altering the centre of gravity in the earth for a time (a thing as intelligible as gravity itself, which perhaps a little variation of causes, unknown to us, would produce) will not more easily account for Noah's flood, than any hypothesis yet made use of to solve it. I hear the great objection to this is, that it would produce but a partial deluge. But, the alteration of the centre of gravity once allowed, it is no hard matter to conceive, that the divine power



might make the centre of gravity, placed at a due distance from the centre of the earth, move round it in a convenient space of time; whereby the flood would become universal, and, as I think, answer all the phenomena of the deluge, as delivered by Moses, at an easier rate than those many hard suppositions that are made use of to explain it. But this is not a place for that argument, which is here only mentioned by-the-by, to show the necessity of having recourse to something beyond bare matter, and its motion, in the explication of nature; to which the notions of spirits, and their power, as delivered in the Bible, where so much is attributed to their operation, may be a fit preparative; reserving to a fitter opportunity a fuller explication of this hypothesis, and the application of it to all the parts of the deluge, and any difficulties that can be supposed in the history of the flood, as recorded in the Scripture.

§ 193. But to return to the study of natural philosophy: though the world be full of systems of it, yet I cannot say, I know any one which can be taught a young man as a science, wherein he may be sure to find truth and certainty, which is what all sciences give an expectation of. I do not hence conclude, that none of them are to be read; it is necessary for a gentleman, in this learned age, to look into some of them to fit himself for conversation: but whether that of Des Cartes be put into his hands, as that which is most in fashion, or it be thought fit to give him a short view of that and several others also; I think the systems of natural philosophy, that have obtained in this part of the world, are to be read more to know the hypotheses, and to understand the terms and ways of talking of the several sects, than with hopes to gain thereby a comprehensive, scientific, and satisfactory knowledge of the works of nature: only this may be said, that the modern Corpuscularians talk, in most things, more intelligibly than the Peripatetics, who possessed the schools immediately before them. He that would look farther back, and acquaint himself with the several opinions of the ancients, may consult Dr. Cudworth's Intellectual System; wherein that very learned author hath, with such accurateness and judgment, collected and explained the opinions of the Greek philosophers, that what principles they built on, and what were the chief hypotheses that divided them, is better to be seen in him than anywhere else that I know. But I would not deter any one from the study of nature, because all the knowledge we have, or possibly can have of it, cannot be brought into a science. There are very many things in it, that are convenient and necessary to be known to a gentleman; and a great many other, that will abundantly reward the pains of the curious with delight and advantage. But these, I think, are rather to be found amongst

such writers as have employed themselves in making rational experiments and observations, than in starting barely speculative systems. Such writings, therefore, as many of Mr. Boyle's are, with others that have writ of husbandry, planting, gardening, and the like, may be fit for a gentleman, when he has a little acquainted himself with some of the systems of the natural philosophy in fashion.

§ 194. Though the systems of physics, that I have met with, afford little encouragement to look for certainty, or science, in any treatise, which shall pretend to give us a body of natural philosophy from the first principles of bodies in general; yet the incomparable Mr. Newton has shown how far mathematics, applied to some parts of nature, may, upon principles that matter of fact justify, carry us in the knowledge of some, as I may so call them, particular provinces of the incomprehensible universe. And if others could give us so good and clear an account of other parts of nature, as he has of this our planetary world, and the most considerable phenomena observable in it, in his admirable book '*Philosophiæ naturalis Principia mathematica*,' we might in time hope to be furnished with more true and certain knowledge in several parts of this stupendous machine, than hitherto we could have expected. And though there are very few that have mathematics enough to understand his demonstrations; yet the most accurate mathematicians, who have examined them, allowing them to be such, his book will deserve to be read, and give no small light and pleasure to those, who, willing to understand the motions, properties, and operations of the great masses of matter in this our solar system, will but carefully mind his conclusions, which may be depended on as propositions well proved.

§ 195. This is, in short, what I have thought concerning a young gentleman's studies; wherein it will possibly be wondered, that I should omit Greek, since amongst the Grecians is to be found the original, as it were, and foundation of all that learning which we have in this part of the world. I grant it so; and will add, that no man can pass for a scholar, that is ignorant of the Greek tongue. But I am not here considering of the education of a professed scholar, but of a gentleman, to whom Latin and French, as the world now goes, is by every one acknowledged to be necessary. When he comes to be a man, if he has a mind to carry his studies farther, and look into the Greek learning, he will then easily get that tongue himself; and if he has not that inclination. his learning of it under a tutor will be but lost labour, and much of his time and pains spent in that which will be neglected and thrown away as

soon as he is at liberty. For how many are there of a hundred, even amongst scholars themselves, who retain the Greek they carried from school ; or ever improve it to a familiar reading, and perfect understanding of Greek authors ?

To conclude this part, which concerns a young gentleman's studies, his tutor should remember, that his business is not so much to teach him all that is knowable, as to raise in him a love and esteem of knowledge ; and to put him in the right way of knowing and improving himself, when he has a mind to it.

The thoughts of a judicious author on the subject of languages, I shall here give the reader, as near as I can, in his own way of expressing them. He says, \* 'One can scarce burden children too much with the knowledge of languages. They are useful to men of all conditions, and they equally open them the entrance, either to the most profound, or the more easy and entertaining parts of learning. If this irksome study be put off to a little more advanced age, young men either have not resolution enough to apply to it out of choice, or steadiness to carry it on. And if any one has the gift of perseverance, it is not without the inconvenience of spending that time upon languages, which is destined to other uses : and he confines to the study of words that age of his life that is above it, and requires things ; at least, it is the losing the best and beautifullest season of one's life. This large foundation of languages cannot be well laid, but when everything makes an easy and deep impression on the mind ; when the memory is fresh, ready, and tenacious ; when the head and heart are as yet free from cares, passions, and designs ; and those, on whom the child depends, have authority enough to keep him close to a long-continued application. I am persuaded that the small number of truly learned, and the multitude of superficial pretenders, is owing to the neglect of this.'

I think everybody will agree with this observing gentleman, that languages are the proper study of our first years. But it is to be considered by the parents and tutors, what tongues it is fit the child should learn. For it must be confessed, that it is fruitless pains, and loss of time, to learn a language, which, in the course of life that he is designed to, he is never like to make use of, or which one may guess by his temper, he will wholly neglect and lose again, as soon as an approach to manhood, setting him free from a governor, shall put him into the hands of his own inclination, which is not likely to allot any of his time to the cultivating the learned tongues ;

\* La Bruyere Mœurs de ce Siecle, pp. 577, 662.

or dispose him to mind any other language, but what daily use, or some particular necessity, shall force upon him.

But yet for the sake of those who are designed to be scholars, I will add, what the same author subjoins, to make good his foregoing remark. It will deserve to be considered by all who desire to be truly learned, and therefore may be a fit rule for tutors to inculcate, and leave with their pupils, to guide their future studies :

‘The study,’ says he, ‘of the original text can never be sufficiently recommended. It is the shortest, surest, and most agreeable way to all sorts of learning. Draw from the spring-head, and take not things at second-hand. Let the writings of the great masters be never laid aside, dwell upon them, settle them in your mind, and cite them upon occasion ; make it your business thoroughly to understand them in their full extent, and all their circumstances : acquaint yourself fully with the principles of original authors ; bring them to a consistency, and then do you yourself make your deductions. In this state were the first commentators, and do not you rest till you bring yourself to the same. Content not yourself with those borrowed lights, nor guide yourself by their views, but where your own fails you, and leaves you in the dark. Their explications are not yours, and will give you the slip. On the contrary, your own observations are the product of your own mind, where they will abide, and be ready at hand upon all occasions in converse, consultation, and dispute. Lose not the pleasure it is to see that you were not stopped in your reading, but by difficulties that are invincible ; where the commentators and scholiasts themselves are at a stand, and have nothing to say ; those copious expositors of other places, who, with a vain and pompous overflow of learning, poured out on passages plain and easy in themselves, are very free of their words and pains, where there is no need. Convince yourself fully by thus ordering your studies, that it is nothing but men’s laziness which hath encouraged pedantry to cram, rather than enrich libraries, and to bury good authors under heaps of notes and commentaries ; and you will perceive, that sloth herein hath acted against itself, and its own interest, by multiplying reading and inquiries, and increasing the pains it endeavoured to avoid.’

This, though it may seem to concern none but direct scholars, is of so great moment for the right ordering of their education and studies, that I hope I shall not be blamed for inserting of it here, especially if it be considered, that it may be of use to gentlemen too, when at any time they have a mind to go deeper than the surface,

and get to themselves a solid, satisfactory, and masterly insight in any part of learning.

Order and constancy are said to make the great difference between one man and another; this I am sure, nothing so much clears a learner's way, helps him so much on in it, and makes him go so easy and so far in any inquiry, as a good method. His governor should take pains to make him sensible of this, accustom him to order, and teach him method in all the applications of his thoughts; show him wherein it lies, and the advantages of it; acquaint him with the several sorts of it, either from general to particulars, or from particulars to what is more general; exercise him in both of them; and make him see, in what cases each different method is most proper, and to what ends it best serves.

In history the order of time should govern; in philosophical inquiries, that of nature, which in all progression is to go from the place one is then in, to that which joins and lies next to it; and so it is in the mind, from the knowledge it stands possessed of already, to that which lies next, and is coherent to it, and so on to what it aims at, by the simplest and most uncompounded parts it can divide the matter into. To this purpose, it will be of great use to his pupil to accustom him to distinguish well, that is, to have distinct notions, wherever the mind can find any real difference; but as carefully to avoid distinctions in terms, where he has not distinct and different clear ideas.

§ 196. Besides what is to be had from study and books, there are other accomplishments necessary for a gentleman, to be got by exercise, and to which time is to be allowed, and for which masters must be had.

Dancing being that which gives graceful motions all the life, and, above all things, manliness and a becoming confidence to young children, I think it cannot be learned too early, after they are once of an age and strength capable of it. But you must be sure to have a good master, that knows, and can teach, what is graceful and becoming, and what gives a freedom and easiness to all the motions of the body. One that teaches not this is worse than none at all, natural unfashionableness being much better than apish, affected postures; and I think it much more passable to put off the hat, and make a leg, like an honest country gentleman, than like an ill-fashioned dancing-master. For, as for the jigging part, and the figures of dances, I count that little or nothing, farther than as it tends to perfect graceful carriage.

§ 197. Music is thought to have some affinity with dancing, and a good hand, upon some instruments, is by many people mightily

valued. But it wastes so much of a young man's time, to gain but a moderate skill in it; and engages often in such odd company, that many think it much better spared: and I have, amongst men of parts and business, so seldom heard any one commended or esteemed for having an excellency in music, that amongst all those things, that ever came into the list of accomplishments, I think I may give it the last place. Our short lives will not serve us for the attainment of all things; nor can our minds be always intent on something to be learned. The weakness of our constitutions, both of mind and body, requires that we should be often unbent: and he that will make a good use of any part of his life, must allow a large portion of it to recreation. At least this must not be denied to young people, unless, whilst you with too much haste make them old, you have the displeasure to set them in their graves, or a second childhood, sooner than you could wish. And therefore I think that the time and pains allotted to serious improvements should be employed about things of most use and consequence, and that too in the methods the most easy and short, that could be at any rate obtained; and perhaps, as I have above said, it would be none of the least secrets of education, to make the exercises in the body and the mind the recreation one to another. I doubt not but that something might be done in it, by a prudent man, that would well consider the temper and inclination of his pupil. For he that is wearied either with study or dancing, does not desire presently to go to sleep; but to do something else which may divert and delight him. But this must be always remembered, that nothing can come into the account of recreation that is not done with delight.

§ 198. Fencing, and riding the great horse, are looked upon as so necessary parts of breeding, that it would be thought a great omission to neglect them: the latter of the two, being for the most part to be learned only in great towns, is one of the best exercises for health which is to be had in those places of ease and luxury; and, upon that account, makes a fit part of a young gentleman's employment, during his abode there. And, as far as it conduces to give a man a firm and graceful seat on horseback, and to make him able to teach his horse to stop, and turn quick, and to rest on his haunches, is of use to a gentleman both in peace and war. But, whether it be of moment enough to be made a business of, and deserve to take up more of his time than should barely for his health be employed, at due intervals, in some such vigorous exercise, I shall leave to the discretion of parents and tutors; who will do well to remember, in all the parts of education, that most time and application is to be bestowed on that which is like to be of greatest

consequence and frequent use, in the ordinary course and occurrences of that life the young man is designed for.

§ 199. As for fencing, it seems to me a good exercise for health, but dangerous to the life, the confidence of their skill being apt to engage in quarrels those that think they have learned to use their swords. This presumption makes them often more techy than needs, on point of honour, and slight or no provocations. Young men in their warm blood are forward to think they have in vain learned to fence if they never show their skill and courage in a duel; and they seem to have reason. But how many sad tragedies that reason has been the occasion of, the tears of many a mother can witness. A man that cannot fence will be more careful to keep out of bullies' and gamesters' company, and will not be half so apt to stand upon punctilios, nor to give affronts, or fiercely justify them when given, which is that which usually makes the quarrel. And when a man is in the field, a moderate skill in fencing rather exposes him to the sword of his enemy, than secures him from it. And certainly a man of courage, who cannot fence at all, and therefore will put all upon one thrust, and not stand parrying, has the odds against a moderate fencer, especially if he has skill in wrestling. And therefore, if any provision be to be made against such accidents, and a man be to prepare his son for duels, I had much rather mine should be a good wrestler, than an ordinary fencer; which is the most a gentleman can attain to in it, unless he will be constantly in the fencing school, and every day exercising. But since fencing and riding the great-horse are so generally looked upon as necessary qualifications in the breeding of a gentleman, it will be hard wholly to deny any one of that rank these marks of distinction. I shall leave it therefore to the father, to consider, how far the temper of his son, and the station he is like to be in, will allow or encourage him to comply with fashions, which, having very little to do with civil life, were yet formerly unknown to the most warlike nations; and seem to have added little of force or courage to those who have received them; unless we will think martial skill or prowess have been improved by duelling, with which fencing came into, and with which, I presume, it will go out of the world.

§ 200. These are my present thoughts concerning learning and accomplishments. The great business of all is virtue and wisdom.

'Nullum numen abest, si sit prudentia.'

Teach him to get a mastery over his inclinations, and submit his appetite to reason. This being obtained, and by constant practice settled into habit, the hardest part of the task is over. To bring a

young man to this, I know nothing which so much contributes as the love of praise and commendation, which should therefore be instilled into him by all arts imaginable. Make his mind as sensible of credit and shame as may be : and when you have done that, you have put a principle into him which will influence his actions, when you are not by, to which the fear of a little smart of a rod is not comparable, and which will be the proper stock, whereon afterwards to graft the true principles of morality and religion.

§ 201. I have one thing more to add, which as soon as I mention, I shall run the danger of being suspected to have forgot what I am about, and what I have above written concerning education, all tending towards a gentleman's calling, with which a trade seems wholly to be inconsistent. And, yet, I cannot forbear to say, I would have him learn a trade, a manual trade ; nay, two or three, but one more particularly.

§ 202. The busy inclination of children being always to be directed to something that may be useful to them, the advantages proposed from what they are set about, may be considered of two kinds : 1. Where the skill itself, that is got by exercise, is worth the having. Thus skill not only in languages and learned sciences, but in painting, turning, gardening, tempering and working in iron, and all other useful arts, is worth the having. 2. Where the exercise itself, without any consideration, is necessary or useful for health. Knowledge in some things is so necessary to be got by children, whilst they are young, that some part of their time is to be allotted to their improvement in them, though those employments contribute nothing at all to their health : such are reading, and writing, and all other sedentary studies, for the cultivating of the mind, which unavoidably take up a great part of gentlemen's time, quite from their cradles. Other manual arts, which are both got and exercised by labour, do many of them, by that exercise, not only increase our dexterity and skill, but contribute to our health too, especially such as employ us in the open air. In these, then, health and improvement may be joined together, and of these should some fit ones be chosen, to be made the recreations of one, whose chief business is with books and study. In this choice, the age and inclination of the person is to be considered, and constraint always to be avoided in bringing him to it. For command and force may often create, but can never cure an aversion ; and whatever any one is brought to by compulsion he will leave as soon as he can, and be little profited, and less recreated by, whilst he is at it.

§ 203. That which of all others would please me best would be a painter, were there not an argument or two against it not easy to



be answered. First, ill painting is one of the worst things in the world; and to attain a tolerable degree of skill in it, requires too much of a man's time. If he has a natural inclination to it, it will endanger the neglect of all other more useful studies, to give way to that; and if he have no inclination to it, all the time, pains and money that shall be employed in it will be thrown away to no purpose. Another reason why I am not for painting in a gentleman is because it is a sedentary recreation, which more employs the mind than the body. A gentleman's more serious employment I look on to be study; and when that demands relaxation and refreshment, it should be in some exercise of the body, which unbends the thought and confirms the health and strength. For these two reasons I am not for painting.

§ 204. In the next place, for a country gentleman, I should propose one, or rather both these—viz., gardening or husbandry in general, and working in wood, as a carpenter, joiner, or turner; these being fit and healthy recreations for a man of study or business. For since the mind endures not to be constantly employed in the same thing or way; and sedentary or studious men should have some exercise, that at the same time might divert their minds and employ their bodies; I know none that could do it better for a country gentleman than these two, the one of them affording him exercise, when the weather or season keeps him from the other. Besides that, by being skilled in the one of them, he will be able to govern and teach his gardener; by the other, contrive and make a great many things both of delight and use: though these I propose not as the chief ends of his labour, but as temptations to it: diversion from his other more serious thoughts and employments by useful and healthy manual exercise being what I chiefly aim at in it.

§ 205. The great men among the ancients understood very well how to reconcile manual labour with affairs of state, and thought it no lessening to their dignity to make the one the recreation to the other. That indeed which seems most generally to have employed and diverted their spare hours was agriculture. Gideon amongst the Jews was taken from threshing, as well as Cincinnatus amongst the Romans, from the plough, to command the armies of their countries against their enemies; and it is plain, their dexterous handling of the flail or the plough, and being good workmen with these tools; did not hinder their skill in arms, nor make them less able in the arts of war or government. They were great captains and statesmen, as well as husbandmen. Cato major, who had with great reputation borne all the great offices of the commonwealth, has left us an evidence under his own hand how much he was versed

in country affairs; and as I remember, Cyrus thought gardening so little beneath the dignity and grandeur of a throne, that he showed Xenophon a large field of fruit-trees, all of his own planting. The records of antiquity, both amongst Jews and Gentiles, are full of instances of this kind, if it were necessary to recommend useful recreations by examples.

§ 206. Nor let it be thought that I mistake when I call these or the like exercises of manual arts, diversions or recreations: for recreation is not being idle (as every one may observe), but easing the wearied part by change of business: and he that thinks diversion may not lie in hard and painful labour, forgets the early rising, hard riding, heat, cold and hunger of huntsmen, which is yet known to be the constant recreation of men of the greatest condition. Delving, planting, inoculating, or any the like profitable employments, would be no less a diversion than any of the idle sports in fashion, if men could but be brought to delight in them, which custom and skill in a trade will quickly bring any one to do. And I doubt not, but there are to be found those, who, being frequently called to cards, or any other play, by those they could not refuse, have been more tired with these recreations, than with any the most serious employment of life; though the play has been such as they have naturally had no aversion to, and with which they could willingly sometimes divert themselves.

§ 207. Play, wherein persons of condition, especially ladies, waste so much of their time, is a plain instance to me, that men cannot be perfectly idle; they must be doing something. For how else could they sit so many hours toiling at that, which generally gives more vexation than delight to people, whilst they are actually engaged in it? It is certain, gaming leaves no satisfaction behind it to those who reflect when it is over; and it no way profits either body or mind: as to their estates, if it strike so deep as to concern them, it is a trade then, and not a recreation, wherein few, that have any thing else to live on, thrive; and at best, a thriving gamester has but a poor trade on it, who fills his pockets at the price of his reputation.

Recreation belongs not to people who are strangers to business, and are not wasted and wearied with the employment of their calling. The skill should be so to order their time of recreation that it may relax and refresh the part that has been exercised, and is tired; and yet do something, which, besides the present delight and ease, may produce what will afterwards be profitable. It has been nothing but the vanity and pride of greatness and riches, that has brought unprofitable and dangerous pastimes (as they are called) into fashion,

and persuaded people into a belief, that the learning or putting their hands to any thing that was useful, could not be a diversion fit for a gentleman. This has been that which has given cards, dice, and drinking so much credit in the world; and a great many throw away their spare hours in them, through the prevalency of custom, and want of some better employment to fill up the vacancy of leisure, more than from any real delight that is to be found in them. They cannot bear the dead weight of unemployed time lying upon their hands, nor the uneasiness that it is to do nothing at all; and having never learned any laudable manual art wherewith to divert themselves, they have recourse to those foolish or ill ways in use, to help off their time, which a rational man, till corrupted by custom, could find very little pleasure in.

§ 208. I say not this, that I would never have a young gentleman accommodate himself to the innocent diversions in fashion amongst those of his age and condition. I am so far from having him austere and morose to that degree, that I would persuade him to more than ordinary complaisance for all the gaieties and diversions of those he converses with, and be averse or testy in nothing they should desire of him, that might become a gentleman and an honest man: though as to cards and dice, I think the safest and best way is never to learn any play upon them, and so to be incapacitated for those dangerous temptations, and encroaching wasters of useful time. But allowance being made for idle and jovial conversation, and all fashionable becoming recreations, I say, a young man will have time enough, from his serious and main business, to learn almost any trade. It is want of application, and not of leisure, that men are not skilful in more arts than one; and an hour in a day, constantly employed in such a way of diversion, will carry a man in a short time a great deal farther than he can imagine: which, if it were of no other use, but to drive the common, vicious, useless, and dangerous pastimes out of fashion, and to show there was no need of them, would deserve to be encouraged. If men from their youth were weaned from that sauntering humour, wherein some, out of custom, let a good part of their lives run uselessly away, without either business or recreation, they would find time enough to acquire dexterity and skill in hundreds of things, which, though remote from their proper callings, would not at all interfere with them. And therefore, I think, for this, as well as other reasons before-mentioned, a lazy, listless humour, that idly dreams away the days, is of all others the least to be indulged, or permitted in young people. It is the proper state of one sick, and out of order in his health, and is tolerable in nobody else, of what age or condition soever.

§ 209. To the arts above-mentioned may be added perfuming, varnishing, graving, and several sorts of working in iron, brass, and silver : and if, as it happens to most young gentlemen, that a considerable part of his time be spent in a great town, he may learn to cut, polish, and set precious stones, or employ himself in grinding and polishing optical glasses. Amongst the great variety there is of ingenious manual arts, it will be impossible that no one should be found to please and delight him, unless he be either idle or debauched, which is not to be supposed in a right way of education. And since he cannot be always employed in study, reading, and conversation, there will be many an hour, besides what his exercises will take up, which, if not spent this way, will be spent worse. For, I conclude, a young man will seldom desire to sit perfectly still and idle ; or if he does, it is a fault that ought to be mended.

§ 210. But if his mistaken parents, frightened with the disgraceful names of mechanic and trade, shall have an aversion to any thing of this kind in their children ; yet there is one thing relating to trade, which, when they consider, they will think absolutely necessary for their sons to learn.

Merchants' accounts, though a science not likely to help a gentleman to get an estate, yet possibly there is not any thing of more use and efficacy to make him preserve the estate he has. It is seldom observed that he who keeps an account of his income and expenses and thereby has constantly under view the course of his domestic affairs, lets them run to ruin ; and I doubt not but many a man gets behindhand before he is aware, or runs further on, when he is once in, for want of this care, or the skill to do it. I would therefore advise all gentlemen to learn perfectly merchants' accounts, and not to think it is a skill that belongs not to them because it has received its name from, and has been chiefly practised by, men of traffic.

§ 211. When my young master has once got the skill of keeping accounts (which is a business of reason more than arithmetic), perhaps it will not be amiss, that his father from thenceforth require him to do it in all his concerns. Not that I would have him set down every pint of wine, or play, that costs him money ; the general name of expenses will serve for such things well enough : nor would I have his father look so narrowly into these accounts, as to take occasion from thence to criticise on his expenses. He must remember, that he himself was once a young man, and not forget the thoughts he had then, nor the right his son has to have the same, and to have allowance made for them. If therefore I would have the young gentleman obliged to keep an account, it is not at all to

have that way a check upon his expenses (for what the father allows him, he ought to let him be fully master of), but only that he might be brought early into the custom of doing it, and that it might be made familiar and habitual to him betimes, which will be so useful and necessary to be constantly practised through the whole course of his life. A noble Venetian, whose son wallowed in the plenty of his father's riches, finding his son's expenses grow very high and extravagant, ordered his cashier to let him have, for the future, no more money than what he should count when he received it. This one would think no great restraint to a young gentleman's expenses, who could freely have as much money as he would tell. But yet this, to one, who was used to nothing but the pursuit of his pleasures, proved a very great trouble, which at last ended in this sober and 'advantageous reflection: If it be so much pains to me barely to 'count the money I would spend, what labour and pains did it cost 'my ancestors, not only to count, but get it?' This rational thought, suggested by this little pains imposed upon him, wrought so effectually upon his mind, that it made him take up, and from that time forwards prove a good husband. This at least everybody must allow, that nothing is likelier to keep a man within compass than the having constantly before his eyes the state of his affairs in a regular course of account.

§ 212. The last part usually in education, is travel, which is commonly thought to finish the work, and complete the gentleman. I confess, travel into foreign countries has great advantages; but the time usually chosen to send young men abroad, is, I think, of all other, that which renders them least capable of reaping those advantages. Those which are proposed, as to the main of them, may be reduced to these two; first, language; secondly, an improvement in wisdom and prudence by seeing men, and conversing with people of tempers, customs, and ways of living, different from one another, and especially from those of his parish and neighbourhood. But from sixteen to one and twenty, which is the ordinary time of travel, men are, of all their lives, the least suited to these improvements. The first season to get foreign languages, and form the tongue to their true accents, I should think, should be from seven to fourteen or sixteen; and then too, a tutor with them is useful and necessary, who may, with those languages, teach them other things. •But to put them out of their parents' view, at a great distance, under a governor, when they think themselves too much men to be governed by others, and yet have not prudence and experience enough to govern themselves: what is it, but to expose them to all the greatest dangers of their whole life, when they have

the least sense and guard against them? Till that boiling, boisterous part of life comes in, it may be hoped, the tutor may have some authority; neither the stubbornness of age, nor the temptation or examples of others can take him from his tutor's conduct, till fifteen or sixteen: but then, when he begins to consort himself with men, and thinks himself one; when he comes to relish and pride himself in manly vices, and thinks it a shame to be any longer under the control and conduct of another: what can be hoped from even the most careful and discreet governor, when neither he has power to compel, nor his pupil a disposition to be persuaded; but, on the contrary, has the advice of warm blood, and prevailing fashion, to hearken to the temptations of his companions, just as wise as himself, rather than to the persuasions of his tutor, who is now looked on as the enemy to his freedom? And when is a man so like to miscarry, as when at the same time he is both raw and unruly? This is the season of all his life that most requires the eye and authority of his parents and friends to govern it. The flexibleness of the former part of a man's age, not yet grown up to be headstrong, makes it more governable and safe; and, in the after-part, reason and foresight begin a little to take place, and mind a man of his safety and improvement. The time therefore I should think the fittest for a young gentleman to be sent abroad would be either when he is younger, under a tutor, whom he might be the better for; or when he is some years older, without a governor; when he is of age to govern himself, and make observations of what he finds in other countries worthy his notice, and that might be of use to him after his return: and when too, being thoroughly acquainted with the laws and fashions, the natural and moral advantages and defects of his own country, he has something to exchange with those abroad, from whose conversation he hoped to reap any knowledge.

§ 213. The ordering of travel otherwise is that, I imagine, which makes so many young gentlemen come back so little improved by it. And if they do bring home with them any knowledge of the places and people they have seen, it is often an admiration of the worst and vainest practices they met with abroad; retaining a relish and memory of those things wherein their liberty took its first swing, rather than of what should make them better and wiser after their return. And indeed, how can it be otherwise, going abroad at the age they do, under the care of another, who is to provide their necessaries, and make their observations for them? Thus, under the shelter and pretence of a governor, thinking themselves excused from standing upon their own legs, or being accountable for their own conduct, they very seldom trouble themselves with inquiries, or

making useful observations of their own. Their thoughts run after play and pleasure, wherein they take it as a lessening to be controlled; but seldom trouble themselves to examine the designs, observe the address, and consider the arts, tempers, and inclinations of men they meet with; that so they may know how to comport themselves towards them. Here he that travels with them, is to screen them, get them out, when they have run themselves into the briers; and in all their miscarriages be answerable for them.

§ 214. I confess, the knowledge of men is so great a skill, that it is not to be expected a young man should presently be perfect in it. But yet his going abroad is to little purpose, if travel does not sometimes open his eyes, make him cautious and wary, and accustom him to look beyond the outside, and, under the inoffensive guard of a civil and obliging carriage, keep himself free and safe in his conversation with strangers, and all sorts of people, without forfeiting their good opinion. He that is sent out to travel at the age, and with the thoughts of a man designing to improve himself, may get into the conversation and acquaintance of persons of condition where he comes: which, though a thing of most advantage to a gentleman that travels; yet I ask, amongst our young men that go abroad under tutors, What one is there of an hundred, that ever visits any person of quality? much less makes an acquaintance with such, from whose conversation he may learn what is good breeding in that country, and what is worth observation in it; though from such persons it is, one may learn more in one day, than in a year's rambling from one inn to another. Nor indeed is it to be wondered; for men of worth and parts will not easily admit the familiarity of boys, who yet need the care of a tutor: though a young gentleman and stranger, appearing like a man, and showing a desire to inform himself in the customs, manners, laws, and government of the country he is in, will find welcome assistance and entertainment amongst the best and most knowing persons everywhere, who will be ready to receive, encourage, and countenance any ingenious and inquisitive foreigner.

§ 215. This, how true soever it be, will not, I fear, alter the custom, which has cast the time of travel upon the worst part of a man's life; but for reasons not taken from their improvement. The young lad must not be ventured abroad at eight or ten, for fear of what may happen to the tender child, though he then runs ten times less risk than at sixteen or eighteen. Nor must he stay at home till that dangerous heady age be over, because he must be back again by one and twenty, to marry and propagate. The father cannot stay any longer for the portion, nor ~~the~~ the mother for a new set

of babies to play with ; and so my young master, whatever comes on it, must have a wife looked out for him, by that time he is of age ; though it would be no prejudice to his strength, his parts, or his issue, if it were respited for some time, and he had leave to get, in years and knowledge, the start a little of his children, who are often found to tread too near upon the heels of their fathers, to the no great satisfaction either of son or father. But the young gentleman being got within view of matrimony, it is time to leave him to his mistress.

§ 216. Though I am now come to a conclusion of what obvious remarks have suggested to me concerning education, I would not have it thought that I look on it as a just treatise on this subject. There are a thousand other things that may need consideration ; especially if one should take in the various tempers, different inclinations, and particular defaults, that are to be found in children ; and prescribe proper remedies. The variety is so great, that it would require a volume ; nor would that reach it. Each man's mind has some peculiarity, as well as his face, that distinguishes him from all others ; and there are possibly scarce two children who can be conducted by exactly the same method. Besides that, I think a prince, a nobleman, and an ordinary gentleman's son, should have different ways of breeding. But having had here only some general views, in reference to the main end and aims in education, and those designed for a gentleman's son, whom being then very little, I considered only as white paper, or wax, to be moulded and fashioned as one pleases ; I have touched little more than those heads, which I judged necessary for the breeding of a young gentleman of his condition in general ; and have now published these my occasional thoughts, with this hope, that, though this be far from being a complete treatise on this subject, or such as that every one may find what will just fit his child in it ; yet it may give some small light to those, whose concern for their dear little ones makes them so irregularly bold, that they dare venture to consult their own reason, in the education of their children, rather than wholly to rely upon old custom.



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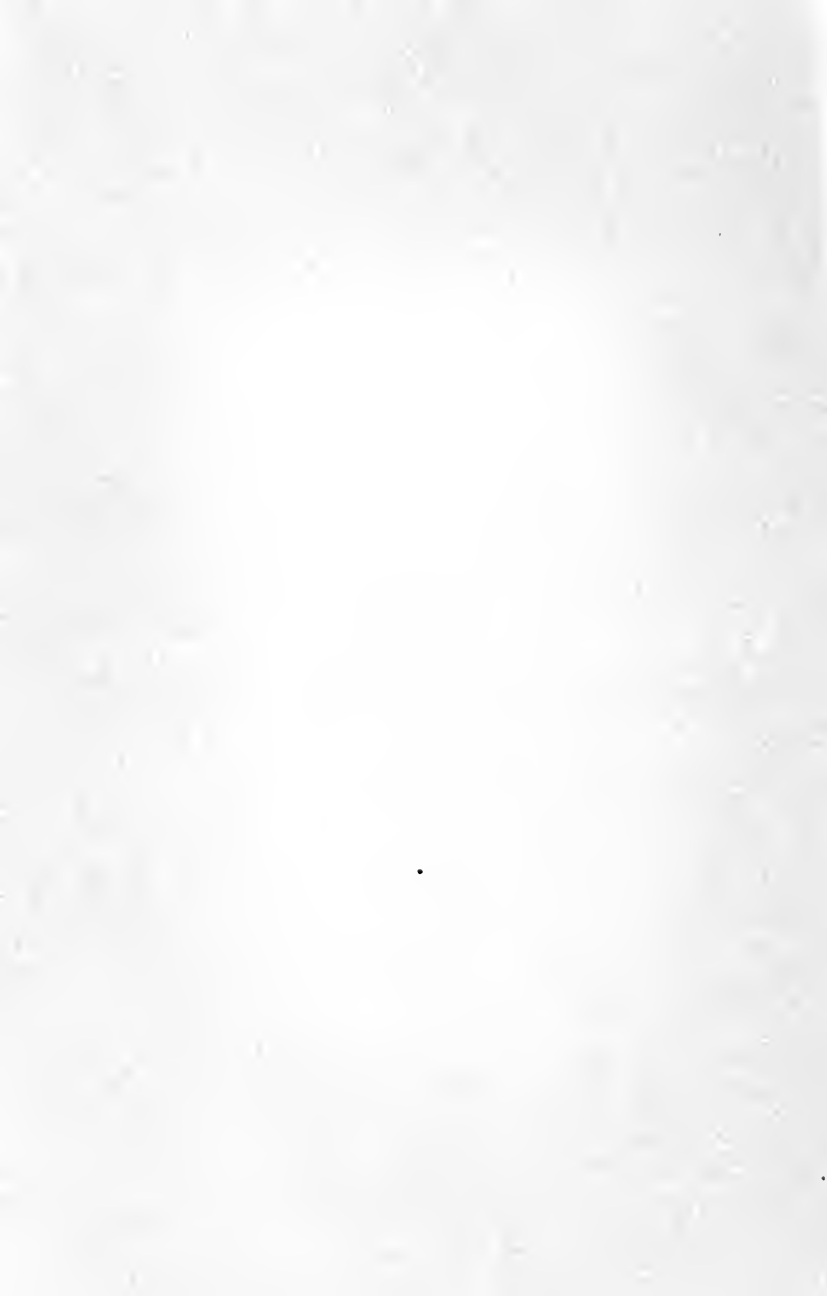
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CONSEQUENCES OF  
THE LOWERING OF INTEREST  
AND  
RAISING THE VALUE OF MONEY.



CONSEQUENCES OF THE LOWERING OF INTEREST,  
AND ..  
RAISING THE VALUE OF MONEY.

---

SIR,—*THESE notions concerning coinage having, for the main, as you know, been put into writing, above twelve months since; as those other, concerning interest, a great deal above so many years; I put them now again into your hands, with a liberty (since you will have it so) to communicate them farther, as you please. If, upon a review, you continue your favourable opinion of them, and nothing less than publishing will satisfy you, I must desire you to remember, that you must be answerable to the world for the style, which is such as a man writes carelessly to his friend, when he seeks truth, not ornament; and studies only to be in the right, and to be understood. I have, since you saw them last year, met with some new objections in print, which I have endeavoured to remove; and particularly I have taken into consideration a printed sheet, entitled, 'Remarks upon a paper given in to the 'lords, &c.' Because one may naturally suppose, that he, that was so much a patron of that cause, would admit nothing, that could be said in favour of it. To this I must here add, That I am just now told from Holland, 'That the States, finding themselves abused, by coining a vast quantity of their base [Schillings] money, made of their own Ducatoons, and other finer silver, melted down, have put a stop to the minting of any but fine silver coin, till they should settle their mint upon a new 'foot.'*

*I know the sincere love and concern you have for your country, puts you constantly upon casting about, on all hands, for any means to serve it; and will not suffer you to overlook anything you conceive, may be of any the least use, though offered you from the meanest capacities: you could not else have put me upon looking out my old papers, concerning the reducing of interest to 4 per cent. which have so long lain by, forgotten. Upon this new survey of them, I find not my thoughts now to differ from those I had near twenty years since: they have to me still the appearance of truth; nor should I otherwise venture them so much as to your sight. If my notions are wrong, my intention I am sure is right; and whatever I have failed in, I shall at least let you see with what obedience I am,*

SIR,

Your most humble servant,  
JOHN LOCKE.

Nov. 7, 1691.

SIR,—I HAVE so little concern in paying or receiving of ‘interest,’ that were I in no more danger to be misled by inability and ignorance, than I am to be biassed by interest and inclination, I might hope to give you a very perfect and clear account, of the consequences of a law to reduce interest to four per cent. But, since you are pleased to ask my opinion, I shall endeavour fairly to state this matter of use, with the best of my skill.

The first thing to be considered is, ‘Whether the price of the hire of money can be regulated by law?’ And to that I think, generally speaking, one may say, it is manifest it cannot. For since it is impossible to make a law, that shall hinder a man from giving away his money, or estate to whom he pleases, it will be impossible, by any contrivance of law, to hinder men, skilled in the power they have, over their own goods, and the ways of conveying them to others, to purchase money to be lent them, at what rate soever their occasions shall make it necessary for them to have it. For it is to be remembered, that no man borrows money, or pays use, out of mere pleasure: it is the want of money drives men to that trouble and charge of borrowing; and proportionably to this want, so will every one have it, whatever price it cost him. Wherein the skilful, I say, will always so manage it, as to avoid the prohibition of your law, and keep out of its penalty, do what you can. What then will be the unavoidable consequences of such a law?

1. It will make the difficulty of borrowing and lending much greater; whereby trade (the foundation of riches) will be obstructed.

2. It will be a prejudice to none, but those who most need assistance and help; I mean widows and orphans, and others uninstructed in the arts and management of more skilful men; whose estates lying in money, they will be sure, especially orphans, to have no more profit of their money, than what interest the law barely allows.

3. It will mightily increase the advantage of bankers and scriveners, and other such expert brokers; who skilled in the arts of putting out money, according to the true and natural value, which the present state of trade, money, and debts, shall always raise interest to; they will infallibly get what the true value of interest shall be above the legal. For, men finding the convenience of lodging their money in hands, where they can be sure of it, at short warning, the ignorant and lazy will be forwardest to put it into these men’s hands, who are known, willingly to receive it, and where they can readily have the whole, or part, upon any sudden occasion, that may call for it.

4. I fear, I may reckon it as one of the probable consequences of such a law, that it is likely to cause great perjury in the nation; a crime, than which nothing is more carefully to be prevented by law-makers, not only by penalties, that shall attend apparent and proved

perjury, but by avoiding and lessening, as much as may be, the temptations to it. For where those are strong, (as they are, where men shall swear for their own advantage) there the fear of penalties to follow, will have little restraint, especially if the crime be hard to be proved. All which, I suppose, will happen in this case, where ways will be found out to receive money upon other pretences than for use, to evade the rule and rigor of the law: and there will be secret trusts and collusions amongst men, that though they may be suspected, can never be proved, without their own confession. I have heard very sober and observing persons complain of the danger men's lives and properties are in, by the frequency and fashionableness of perjury amongst us. Faith and truth, especially in all occasions of attesting it, upon the solemn appeal to heaven by an oath, is the great bond of society: this it becomes the wisdom of magistrates carefully to support, and render as sacred and awful, in the minds of the people, as they can. But, if ever frequency of oaths shall make them be looked on as formalities of law, or the custom of straining of truth, (which men's swearing in their own cases is apt to lead them to) has once dipped men in perjury, and the guilt, with the temptation, has spread itself very wide, and made it almost fashionable in some cases; it will be impossible for the society (these bonds being dissolved) to subsist. All must break in pieces, and run to confusion. That swearing in their own cases is apt by degrees to lead men into as little regard of such oaths, as they have of their ordinary talk, I think there is reason to suspect, from what has been observed, in something of that kind. Masters of ships are a sort of men generally industrious and sober, and I suppose may be thought, for their number and rank, to be equally honest to any other sort of men; and yet, by the discourse I have had with merchants in other countries, I find that they think, in those parts, they take a great liberty in their custom-house oaths, to that degree, that I remember I was once told, in a trading town beyond sea, of a master of a vessel, there esteemed a sober and fair man, who yet could not hold saying "God forbid that a custom-house oath should be a sin." I say not this to make any reflection upon a sort of men, that I think as uncorrupt as any other; and who, I am sure, ought in England to be cherished and esteemed, as the most industrious and most beneficial of any of its subjects: but I could not forbear to give this here, as an instance how dangerous a temptation it is, to bring men customarily to swear, where they may have any concernment of their own. And it will always be worthy the care and consideration of law-makers, to keep up the opinion of an oath, high and sacred, as it ought to be, in the minds of the people: which can never be done, where frequency of oaths, biassed by interest, has established a neglect of them; and fashion (which it seldom fails to do) has given countenance to what profit rewards.

But that law cannot keep men from taking more use, than you see (the want of money being that alone which regulates its price) will perhaps appear, if we consider how hard it is to set a price upon wine, or silks, or other unnecessary commodities; but how impossible it is to set a rate upon victuals, in a time of famine. For, money being an universal commodity, and as necessary to trade as food is to life, every body must have it, at what rate they can get it; and unavoidably pay dear, when it is scarce; and debts, no less than trade, have made borrowing in fashion. The bankers are a clear instance of this: for some years since, the scarcity of money having made it in England worth really more than six per cent. most of those that had not the skill to let it for more than six per cent. and secure themselves from the penalty of the law, put it in the bankers' hands, where it was ready at their call, when they had an opportunity of greater improvement. So that the rate you set, profits not the lenders, and very few of the borrowers who are fain to pay the price for money, that commodity would bear, were it left free; and the gain is only to the banker. And should you lessen the use to four per cent. the merchant or tradesman that borrows, would not have it one jot cheaper than he has now; but probably these two ill effects would follow: 1. That he would pay dearer; and, 2. That there would be less money left in the country, to drive the trade. For the bankers, paying at most but four per cent. and receiving from six to ten per cent. or more, at that low rate could be content to have more money lie dead by them, than now, when it is higher; by which means there would be less money stirring in trade, and a greater scarcity; which would raise it upon the borrower, by this monopoly. And what a part of our treasure their skill and management, joined with others' laziness, or want of skill, is apt to draw into their hands, is to be known by those vast sums of money, they were found to owe, at shutting up of the Exchequer: and though it be very true, yet it is almost beyond belief, that one private goldsmith of London should have credit, upon his single security, (being usually nothing but a note, under one of his servant's hands) for above £1,100,000 at once. The same reasons, I suppose, will still keep on the same trade; and, when you have taken it down by law, to that rate, no body will think of having more than four per cent. of the banker; though those, who have need of money, to employ it in trade, will not then, any more than now, get it under five or six, or, as some pay, seven or eight. And if they had then, when the law permitted men to make more profit of their money, so large a proportion of the cash of the nation in their hands, who can think, but that, by this law, it should be more driven into Lombard-street now? there being many now, who lend them at four or five per cent. who would not lend to others at six. It would therefore, perhaps, bring down the rate of money to the borrower, and certainly distribute it better to the advantage of trade in the country, if the legal use were kept pretty near to the natural; (by natural use, I mean that of rate of



money, which the present scarcity of it makes it naturally at, upon an equal distribution of it) for then men, being licensed by the law to take near the full natural use, will not be forward to carry it to London, to put it into the banker's hands ; but will lend it to their neighbours in the country, where it is convenient for trade it should be. But, if you lessen the rate of use, the lender, whose interest it is to keep up the rate of money, will rather lend it to the banker, at the legal interest, than to the tradesman, or gentleman, who, when the law is broken, shall be sure to pay the full natural interest, or more ; because of the ingrossing by the banker, as well as the risque in transgressing the law : whereas, were the natural use, suppose seven per cent. and the legal six ; first, the owner would not venture the penalty of the law, for the gaining one in seven, that being the utmost his money would yield ; nor would the banker venture to borrow, where his gains would be but one per cent. nor the moneyed man lend him, what he could make better profit of legally, at home. All the danger lies in this, that your trade should suffer, if your being behind-hand has made the natural use so high, that your tradesman cannot live upon his labour, but that your rich neighbours will so undersell you, that the return you make, will not amount to pay the use, and afford a livelihood. There is no way to recover from this, but by a general frugality and industry ; or by being masters of the trade of some commodity, which the world must yet have from you at your rate, because it cannot be otherwise supplied.

Now, I think, the natural interest of money is raised two ways : first, when the money of a country is but little, in proportion to the debts of the inhabitants, one amongst other. For, suppose £10,000 were sufficient to manage the trade of Bermudas, and that the ten first planters carried over £20,000, which they lent to the several tradesmen and inhabitants of the country, who living above their gains, had spent £10,000 of this money, and it were gone out of the island ; it is evident, that, should all the creditors at once call in their money, there would be a great scarcity of money, when that, employed in trade, must be taken out of the tradesmen's hands to pay debts ; or else the debtors want money, and be exposed to their creditors, and so interest will be high. But this seldom happening, that all, or the greatest part, of the creditors do at once call for their money, unless it be in some great and general danger, is less and seldomer felt than the following, unless where the debts of the people are grown to a greater proportion ; for that, constantly causing more borrowers than there can be lenders, will make money scarce, and consequently interest high. Secondly, that, which constantly raises the natural interest of money, is, when money is little, in proportion to the trade of a country. For in trade every body calls for money, according as he wants it, and this disproportion is always felt. For, if Englishmen owed in all but one

million, and there were a million of money in England, the money would be well enough proportioned to the debts : but, if two millions were necessary to carry on the trade, there would be a million wanting, and the price of money would be raised, as it is of any other commodity in a market, where the merchandize will not serve half the customers, and there are two buyers for one seller.

It is in vain, therefore, to go about effectually to reduce the price of interest by a law ; and you may as rationally hope to set a fixed rate upon the hire of houses, or ships, as of money. He that wants a vessel rather than lose his market, will not stick to have it at the market-rate, and find ways to do it with security to the owner, though the rate were limited by law : and, he that wants money, rather than lose his voyage, or his trade, will pay the natural interest for it ; and submit to such ways of conveyance, as shall keep the lender out of the reach of the law. So that your act, at best, will serve only to increase the arts of lending, but not at all lessen the charge of the borrower : he, it is likely, shall, with more trouble, and going farther about, pay also the more for his money ; unless you intend to break in, only upon mortgages and contracts already made, and (which is not to be supposed) by a law, *post factum*, void bargains lawfully made, and give to Richard what is Peter's due, for no other reason, but because one was borrower, and the other lender.

But, supposing the law reached the intention of the promoters of it ; and that this act be so contrived, that it fixed the natural price of money, and hindered its being, by any body, lent at a higher use than four per cent. which is plain it cannot : let us, in the next place, see what will be the consequences of it.

1. It will be a loss to widows, orphans, and all those, who have their estates in money, one third of their estates ; which will be a very hard case upon a great number of people : and it is warily to be considered, by the wisdom of the nation, whether they will thus, at one blow, fine and impoverish a great and innocent part of the people, who having their estates in money, have as much right to make as much of the money as it is worth (for more they cannot), as the landlord has let his land for as much as it will yield. To fine men one third of their estates, without any crime, or offence committed, seems very hard.

2. As it will be a considerable loss and injury to the moneyed man, so it will be no advantage at all to the kingdom. For, so trade be not cramped, and exportation of our native commodities and manufactures not hindered, it will be no matter to the kingdom, who amongst ourselves gets or loses : only common charity teaches, that those should be most taken care of by the law, who are least capable of taking care for themselves.

3. It will be a gain to the borrowing merchant. For if he borrow at four per cent. and his returns be twelve per cent. he will have eight

per cent. and the lender four : whereas now they divide the profit equally at six per cent. But this neither gets, nor loses, to the kingdom, in your trade, supposing the merchant and lender to be both Englishmen : only it will, as I have said, transfer a third part of the moneyed man's estate, who had nothing else to live on, into the merchant's pocket ; and that without any merit in the one, or transgression in the other. Private men's interests ought not thus to be neglected, nor sacrificed to any thing, but the manifest advantage of the publick. But, in this case, it will be quite the contrary. This loss to the moneyed man will be a prejudice to trade : since it will discourage lending at such a disproportion of profit, to risque ; as we shall see more by and by, when we come to consider of what consequence it is to encourage lending, that so none of the money of the nation may lie dead, and thereby prejudice trade.

4. It will hinder trade. For, there being a certain proportion of money, necessary for driving such a proportion of trade, so much money of this as lies still, lessens so much of the trade. Now it cannot be rationally expected, but that, where the venture is great, and the gains small (as it is in lending in England, upon low interest), many will chuse rather to hoard up their money than venture it abroad on such terms. This will be a loss to the kingdom, and such a loss as, here in England, ought chiefly to be looked after : for, we having no mines, nor any other way of getting, or keeping of riches amongst us, but by trade ; so much of our trade as is lost, so much of our riches must necessarily go with it ; and the over-balancing of trade, between us and our neighbours, must inevitably carry away our money ; and quickly leave us poor, and exposed. Gold and silver, though they serve for few, yet they command all the conveniences of life, and therefore in a plenty of them consists riches.

Every one knows that mines alone furnish these : but withal it is observable, that most countries, stored with them by nature, are poor. The digging and refining of these metals taking up the labour, and wasting the number of the people. For which reason the wise policy of the Chinese will not suffer the mines they have to be wrought. Nor indeed, things rightly considered, do gold and silver, drawn out of the mine, equally enrich, with what is got by trade. He that would make the lighter scale preponderate to the opposite, will not so soon do it, by adding increase of new weight to the emptier, as if he took out of the heavier what he adds to the lighter, for then half so much will do it. Riches do not consist in having more gold and silver, but in having more in proportion than the rest of the world, or than our neighbours, whereby we are enabled to procure to ourselves a greater plenty of the conveniences of life, than comes within the reach of neighbouring kingdoms and states, who, sharing the gold and silver of the world in a less proportion, want the means of plenty and power,

and so are poorer. Nor would they be one jot the richer, if, by the discovery of new mines, the quantity of gold and silver in the world becoming twice as much as it is, their shares of them should be doubled. By gold and silver in the world, I must be understood to mean, not what lies hid in the earth, but what is already out of the mine, in the hands and possessions of men. This, if well considered, would be no small encouragement to trade, which is a surer and shorter way to riches, than any other, where it is managed with skill and industry.

In a country not furnished with mines, there are but two ways of growing rich, either conquest, or commerce. By the first the Romans made themselves masters of the riches of the world ; but I think that, in our present circumstances, nobody is vain enough to entertain a thought of our reaping the profits of the world with our swords, and making the spoil and tribute of vanquished nations, the fund for the supply of the charges of the government, with an overplus for the wants, and equally craving luxury, and fashionable vanity of the people.

Commerce, therefore, is the only way left to us, either for riches, or subsistence : for this the advantages of our situation, as well as the industry and inclination of our people, bold and skilful at sea, do naturally fit us : by this the nation of England has been hitherto supported, and trade left almost to itself, and assisted only by the natural advantages above-mentioned, brought us in plenty and riches, and always set this kingdom in a rank equal, if not superior, to any of its neighbours ; and would, no doubt, without any difficulty, have continued it so, if the more enlarged, and better understood interest of trade, since the improvement of navigation, had not raised us many rivals ; and the amazing politics of some late reigns, let in other competitors with us for the sea, who will be sure to seize to themselves whatever parts of trade, our mismanagement, or want of money, shall let slip out of our hands ; and when it is once lost, it will be too late to hope, by a mistimed care, easily to retrieve it again. For the currents of trade, like those of waters, make themselves channels, out of which they are afterwards as hard to be diverted, as rivers that have worn themselves deep within their banks.

Trade, then, is necessary to the producing of riches, and money necessary to the carrying on of trade. This is principally to be looked after, and taken care of ; for if this be neglected, we shall, in vain, by contrivances amongst ourselves, and shuffling the little money we have, from one another's hands, endeavour to prevent our wants : decay of trade will quickly waste all the remainder ; and then the landed man, who thinks, perhaps, by the fall of interest to raise the value of his land, will find himself cruelly mistaken, when, the money being gone, (as it will be, if our trade be not kept up,) he can get neither farmer to rent, nor purchaser to buy his land. Whatsoever,

therefore, hinders the lending of money, injures trade ; and so the reducing of money to four per cent., which will discourage men from lending, will be a loss to the kingdom, in stopping so much of the current of money, which turns the wheels of trade. But all this upon a supposition that the lender and borrower are both Englishmen.

If the lender be a foreigner, by lessening interest from six to four, you get to the kingdom one third part of the interest we pay yearly to foreigners : which let any one, if he please, think considerable. But then, upon lessening interest to four per cent. it is likely one of these things will happen : that either you fall the price of your native commodities, or lessen your trade, or else prevent not the high use, as you intended. For, at the time of lessening your interest, you want money for your trade, or you do not. If you do not, there is no need to prevent borrowing at a high rate of your neighbours. For no country borrows of its neighbours, but where there is need of money for trade : nobody will borrow more of a foreigner to let it lie still. And, if you do want money, necessity will still make you borrow where you can, and at the rates your necessity, not your laws, shall set : or else, if there be a scarcity of money, it must hinder the merchant's buying and exportation, and the artisan's manufacture. Now the kingdom gets, or loses by this (for no question the merchant, by low interest, gets all the while) only proportionably (allowing the consumption of foreign commodities to be still the same) as the paying of use to foreigners carries away more, or less, of our money, than want of money, and stopping our trade keeps us from bringing in, by hindering our gains, which can be only estimated by those, who know how much money we borrow of foreigners, and at what rate ; and, too, what profit in trade we make of that money.

Borrowing of foreigners upon interest, it is true, carries away some of our gain : but yet, upon examination it will be found, that our growing rich, or poor, depends not at all upon our borrowing upon interest, or not ; but only, which is greater or less, our importation, or exportation of consumable commodities. For, supposing two millions of money will drive the trade of England, and that we have money enough of our own to do it ; if we consume of our own product and manufacture, and what we purchase by it of foreign commodities, one million, but of the other million consume nothing, but make a return of ten per cent. per annum, we must then every year be £100,000 richer, and our stock be so much increased : but, if we import more consumable commodities, than we export, our money must go out to pay for them, and we grow poorer. Suppose, therefore, ill husbandry hath brought us to one million stock, and we borrow the other million (as we must, or lose half our trade) at six per cent. If we consume one moiety, and make still ten per cent. per annum return of the other million, the kingdom gets £40,000 per annum, though it pay £60,000 per annum use. So

that, if the merchant's return be more than his use, (which it is certain it is, or else he will not trade) and all that is so traded for, on borrowed money, be but the over-balance of our exportation to our importation; the kingdom gets, by this borrowing, so much as the merchant's gain is above his use. But, if we borrow only for our own expenses, we grow doubly poor, by paying money for the commodity we consume, and use for that money; though the merchant gets all this while, by making returns greater than his use. And therefore, borrowing of foreigners, in itself, makes not the kingdom rich, or poor; for it may do either: but spending more than our fruits, or manufactures will pay for, brings in poverty, and poverty borrowing.

For money as necessary to trade, may be doubly considered. 1. As in his hands that pays the labourer and landholder, (for here its motion terminates, and through whose hands soever it passes between these, he is but a broker) and if this man want money (as for example, the clothier) the manufacture is not made; and so the trade stops, and is lost. Or, 2. Money may be considered as in the hands of the consumer, under which name I here reckon the merchant who buys the commodity, when made to export, and if he want money the value of the commodity made, is lessened, and so the kingdom loses in the price. If therefore, use be lessened, and you cannot tie foreigners to your terms, then the ill effects fall only upon your landholders and artizans; if foreigners can be forced, by your law, to lend you money, only at your own rate, or not lend at all, is it not more likely they will rather take it home, and think it safer in their own country at four per cent. than abroad, in a decaying country? Nor can their overplus of money bring them to lend to you, on your terms: for, when your merchants' want of money shall have sunk the price of your market, a Dutchman will find it more gains, to buy your commodity himself, than lend his money at four per cent. to an English merchant to trade with. Nor will the act of navigation hinder their coming, by making them come empty, since even already there are those who think, that many, who go for English merchants, are but Dutch factors, and trade for others in their own names. The kingdom, therefore, will lose by this lowering of interest, if it makes foreigners withdraw any of their money, as well as if it hinders any of your people from lending theirs, where trade has need of it.

In a treatise, writ on purpose for the bringing down of interest, I find this argument, of foreigners calling away their money, to the prejudice of our trade, thus answered. 'That the money of foreigners, is not brought into the land by ready coin, or bullion, but by goods, or bills of exchange, and, when it is paid, must be returned by goods, or bills of exchange; and there will not be the less money in the land.' I could not but wonder to see a man, who undertook to write of money and interest, talk so directly beside the matter, in the business of trade.

'Foreigner's money,' he says, 'is not brought into the land by ready coin, or bullion, but by goods, or bills of exchange.' How then do we come by bullion, or money? For gold grows not, that I know, in our country, and silver so little, that one hundred thousandth part of the silver we have now in England, was not drawn out of any mines in this island. If he means that the monied man in Holland, who puts out his money at interest here, did not send it over in bullion, or specie hither : that may be true, or false : but either way helps not that author's purpose. For, if he paid his money to a merchant, his neighbour, and took his bills for it here in England, he did the same thing, as if he had sent over that money ; since he does but make that merchant leave in England the money, which he has due to him there, and otherwise would carry away. 'No,' says our author, 'he cannot carry it away ; for,' says he, 'when it is paid, it must be returned by goods, or bills of exchange.' It must not be paid and exported in ready money, so says our law indeed, but that is a law to hedge in the cuckoo, and serves to no purpose. For, if we export not goods, for which our merchants have money due to them in Holland, how can it be paid by bills of exchange ? And for goods, £100 worth of goods can no where pay £200 in money. This being that which I find many men deceive themselves with, in trade, it may be worth while to make it a little plainer.

Let us suppose England peopled, as it is now ; and its woollen manufacture in the same state and perfection, that it is at present ; and that we, having no money at all, trade with this our woollen manufacture, for the value of £200,000 yearly to Spain, where there actually is a million in money : farther, let us suppose that we bring back from Spain yearly in oil, wine, and fruit, to the value of £100,000, and continue to do so this ten years together : it is plain that we have had for our two millions value in woollen manufacture, carried thither, one million returned in wine, oil, and fruit : but what is become of the other million ? Will the merchants be content to lose it ? That you may be sure they would not, nor have traded on, if they had not, every year, returns made, answering their exportation. How then were the returns made ? In money it is evident. For the Spaniards having, in such a trade, no debts, nor the possibility of any debts in England, cannot pay one farthing of that other million, by bills of exchange : and having no commodities, that we will take off, above the value of £100,000 per annum, they cannot pay us in commodities. From whence it necessarily follows, that the £100,000 per annum, wherein we over-balance them in trade, must be paid us in money ; and so, at the ten years end, their million of money, (though their law make it death to export it) will be all brought into England ; as, in truth by this over-balance of trade, the greatest part of our money hath been brought into England, out of Spain.

Let us suppose ourselves now possessed of this million of money ; and exporting yearly out of England, to the several parts of the world, consumable commodities, to the value of a million, but importing yearly in commodities, which we consume amongst us, to the value of £1,100,000. If such a trade as this be managed amongst us, and continue ten years, it is evident, that our million of money will at the end of the ten years, be inevitably all gone from us to them, by the same way that it came to us ; that is, by their over-balance of trade : for we, importing every year £100,000 worth of commodities, more than we export, and there being no foreigners that will give us £100,000 every year for nothing, it is unavoidable, that £100,000 of our money must go out every year, to pay for that over-plus, which our commodities do not pay for. It is ridiculous to say, that bills of exchange shall pay our debts abroad : that cannot be, till scrips of paper can be made current coin. The English merchant who has no money owing him abroad, cannot expect to have his bills paid there. Or, if he has credit enough with a correspondent, to have his bills answered ; this pays none of the debt of England, but only changes the creditor. And if, upon the general balance of trade, English merchants owe to foreigners £100,000, or a million ; if commodities do not, our money must go out to pay it, or else our credit be lost, and our trade stop, and be lost too.

A kingdom grows rich, or poor, just as a farmer doth, and no otherwise. Let us suppose the whole island of Portland one farm ; and that the owner besides what serves his family, carries to market to Weymouth and Dorchester, &c. cattle, corn, butter, cheese, wool or cloth, lead and tin, all commodities, produced and wrought within his farm of Portland, to the value of £1000 yearly ; and for this brings home in salt, wine, oil, spice, linnen, and silks, to the value of £900, and the remaining £100 in money. It is evident he grows every year £100 richer, and so at the end of ten years will have clearly got £1000. If the owner be a better husband, and contenting himself with his native commodities, buy less wine, spice, and silk, at market, and so bring home £500 in money yearly, instead of £1000 ; at the end of ten years, he will have £5000 by him, and be so much richer. He dies, and his son succeeds, a fashionable young gentleman, that cannot dine without champagne and Burgundy, nor sleep but in a damask bed ; whose wife must spread a long train of brocard, and his children be always in the newest French cut and stuff. He, being come to the estate, keeps on a very busy family ; the markets are weekly frequented, and the commodities of his farm carried out, and sold, as formerly, but the returns are made something different ; the fashionable way of eating, drinking, furniture, and clothing, for himself and family, requires more sugar and spice, wine and fruit, silk and ribbons, than in his father's time ; so that instead of £900 per annum, he now brings home of consumable commodities, to the value of £1100 yearly. What comes



of this? He lives in splendour, it is true, but this unavoidably carries away the money his father got, and he is every year £100 poorer. To his expences, beyond his income, add debauchery, idleness, and quarrels amongst his servants, whereby his manufactures are disturbed, and his business neglected, and a general disorder and confusion through his whole family and farm: this will tumble him down the hill the faster, and the stock, which the industry, frugality, and good order of his father had laid up, will be quickly brought to an end, and he fast in prison. A farm and a kingdom in this respect differ no more, than as greater or less. We may trade, and be busy, and grow poor by it, unless we regulate our expences; if to this we are idle, negligent, dishonest, malicious, and disturb the sober and industrious in their business, let it be upon what pretence it will, we shall ruin the faster.

So that, whatever this author, or any one else may say, money is brought into England, by nothing but spending here less of foreign commodities, than what we carry to market, can pay for; nor can debts, we owe to foreigners, be paid by bills of exchange, till our commodities exported, and sold beyond sea, have produced money, or debts, due there to some of our merchants. For nothing will pay debts, but money, or money's worth, which three or four lines writ in paper, cannot be. If such bills have an intrinsick value, and can serve instead of money, why do we not send them to market, instead of our cloth, lead and tin, and at an easier rate purchase the commodities we want? All, that a bill of exchange can do, is to direct to whom money due, or taken up upon credit, in a foreign country, shall be paid: and if we trace it, we shall find, that what is owing already, became so for commodities, or money carried from hence: and, if it be taken upon credit, it must (let the debt be shifted from one creditor to another, as often as you will) at last be paid by money or goods, carried from hence, or else the merchant here must turn bankrupt.

We have seen how riches and money are got, kept or lost, in any country; and that is by consuming less of foreign commodities, than what by commodities, or labour, is paid for. This is in the ordinary course of things: but where great armies and alliances are to be maintained abroad, by supplies sent out of any country, there often, by a shorter and more sensible way, the treasure is diminished. But this, since the holy war, or at least since the improvement of navigation and trade, seldom happening to England, whose princes have found the enlarging their power by sea, and the securing our navigation and trade, more the interest of this kingdom than wars, or conquests, on the continent: expences in arms beyond sea, have had little influence on our riches or poverty. The next thing to be considered, is, how money is necessary to trade.

The necessity of a certain proportion of money to trade (I conceive) lies in this, that money, in its circulation, driving the several wheels of

trade, whilst it keeps in that channel (for some of it will unavoidably be drained into standing pools) is all shared between the landholder, whose land affords the materials ; the labourer, who works them ; the broker *i.e.* the merchant and shopkeeper, who distributes them to those that want them ; and the consumer who spends them. Now money is necessary to all these sorts of men, as serving both for counters and for pledges, and so carrying with it even reckoning, and security, that he, that receives it, shall have the same value for it again, of other things that he wants, whenever he pleases. The one of these it does by its stamp and denomination ; the other by its intrinsick value, which is its quantity.

For mankind, having consented to put an imaginary value upon gold and silver, by reason of their durableness, scarcity, and not being very liable to be counterfeited ; have made them, by general consent, the common pledges, whereby men are assured, in exchange for them, to receive equally valuable things, to those they parted with, for any quantity of these metals. By which means it comes to pass, that the intrinsic value, regarded in these metals, made the common barter, is nothing but the quantity, which men give or receive of them. For they having, as money, no other value, but as pledges to procure what one wants, or desires ; and they procuring what we want, or desire, only by their quantity, it is evident, that the intrinsic value of silver, and gold, used in commerce, is nothing but their quantity.

The necessity, therefore, of a proportion of money to trade, depends on money, not as counters, for the reckoning may be kept, or transferred by writing ; but on money as a pledge, which writing cannot supply the place of : since the bill, bond, or other note of debt, I receive from one man, will not be accepted as security by another, he not knowing that the bill, or bond is true or legal, or that the man, bound to me is honest, or responsible ; and so is not valuable enough to become a current pledge, nor can by public authority, be well made so, as in the case of assigning of bills. Because a law cannot give to bills that intrinsick value, which the universal consent of mankind has annexed to silver and gold. And hence foreigners can never be brought to take your bills or writings, for any part of payment, though perhaps, they might pass as valuable considerations among your own people, did not this very much hinder it, *viz.* That they are liable to unavoidable doubt, dispute and counterfeiting, and require other proofs, to assure us that they are true and good security, than our eyes, or a touchstone. And at best, this course, if practicable, will not hinder us from being poor ; but may be suspected to help to make us so, by keeping us from feeling our poverty, which, in distress, will be sure to find us with greater disadvantage. Though it be certain it is better than letting any part of our trade fall for want of current pledges ; and better too than borrowing money of our neighbours upon use, if this

way of assigning bills can be made so easy, safe, and universal at home, as to hinder it.

To return to the business in hand, and shew the necessity of a proportion of money to trade. Every man must have at least so much money, or so timely recruits, as may in hand, or in a short distance of time, satisfy his creditor who supplies him with the necessaries of life, or of his trade. For no body has any longer these necessary supplies, than he has money or credit, which is nothing else but an assurance of money, in some short time. So that it is requisite to trade, that there should be so much money, as to keep up the landholder's, labourer's, and broker's credit : and therefore ready money must be constantly exchanged for wares and labour, or follow within a short time after.

This shews the necessity of some proportion of money to trade : but what proportion that is, is hard to determine ; because it depends not barely on the quantity of money, but the quickness of its circulation. The very same shilling may, at one time, pay twenty men in twenty days : at another, rest in the same hands one hundred days together. This makes it impossible exactly to estimate the quantity of money needful in trade ; but to make some probable guess, we are to consider, how much money it is necessary to suppose must rest constantly in each man's hands, as requisite to the carrying on of trade.

I. Therefore, the labourers, living generally but from hand to mouth ; and, indeed, considered as labourers in order to trade, may well enough carry on their part, if they have but money enough to buy victuals, cloaths, and tools : all which may very well be provided, without any great sum of money, lying still in their hands. The labourers, therefore, being usually paid once a week, (if the times of payment be seldom, there must be more money for the carrying on this part of trade) we may suppose there is constantly amongst them, one with another, or those who are to pay them, always one week's wages in ready money. For it cannot be thought, that all, or most of the labourers pay away all their wages constantly, as soon as they receive it, and live upon trust till next pay-day. This the farmer and tradesman could not well bear, were it every labourer's case, and every one to be trusted ; and, therefore, they must, of necessity keep some money in their hands, to go to market for victuals, and to other tradesmen as poor as themselves, for tools ; and lay up money too to buy cloaths, or pay for those they bought upon credit. Which money, thus necessarily resting in their hands, we cannot imagine to be, one with another, much less than a week's wages, that must be in their pockets, or ready in the farmer's hands. For he, who employs a labourer at a shilling per day, and pays him on Saturday nights, cannot be supposed constantly to receive that six shillings, just the same Saturday : it must ordinarily be in his hands one time with another, if not a whole week, yet several days before.

This was the ordinary course, whilst we had money running, in the several channels of commerce: but that now very much failing, and the farmer, not having money to pay the labourer, supplies him with corn, which, in this great plenty, the labourer will have at his own rate, or else not take it off his hands for wages. And as for the workmen, who are employed in our manufactures, especially the woollen one, these the clothier, not having ready money to pay, furnishes with the necessaries of life, and so trucks commodities for work; which, such as they are, good, or bad, the workman must take at his master's rate, or sit still and starve: whilst by this means, this new sort of ingrossers, or forestallers, having the feeding and supplying this numerous body of workmen out of their warehouses, (for they have now magazines of all sorts of wares) set the price upon the poor landholder. So that the markets, now being destroyed, and the farmer not finding vent there for his butter, cheese, bacon and corn, &c. for which he was wont to bring home ready money, must sell it to these ingrossers, on their own terms of time and rate; and allow it to their own day-labourers, under the true market-price. What kind of influence this is like to have upon land, and how this way rents are like to be paid at quarter-day, is easy to apprehend: and it is no wonder to hear every day, of farmers breaking and running away. For, if they cannot receive money for their goods at market, it will be impossible for them to pay their landlord's rent. If any one doubt whether this be so, I desire him to enquire how many farmers in the west are broke, and gone, since Michaelmas last. Want of money, being to this degree, works both ways upon the landholder. For, first, the ingrossing forestaller lets not the money come to market; but supplying the workman, who is employed by him in manufacture, with necessaries, imposes his price, and forbearance on the farmer, who cannot sell to the others. And the labourer who is employed by the landholder in husbandry, imposes also his rate on him, for the commodities he takes. For there being a want of day-labourers in the country, they must be humoured, or else they will neither work for you, nor take your commodities for their labour.

II. As for the landholder, since his tenants cannot coin their rent just at quarter-day, but must gather it up by degrees, and lodge it with them till pay-day; or borrow it of those, who have it lying by them, or do gather it up by degrees, which is the same thing, and must be necessarily so much money for some time lying still. For all that is paid in great sums, must somewhere be gathered up by the retail incomes of trade, or else lie still too in great sums, which is the same stop of money, or a greater. Add to this, that to pay the creditor, that lent him his rent, he must gather up money by degrees, as the sale of his commodities shall bring it in, and so makes a greater stop, and greater want of money: since the borrowed money that paid the landholder the 25th of March, must be supposed to lie still some time, in the cre-

ditor's hand, before he lent it the tenant; and the money that pays the creditor three months after, must lie still some time in the tenant's. Nor does the landlord pay away his rent usually, as soon as he receives it, but by degrees, as his occasions call for it. All this considered, we cannot but suppose, that between the landlord and tenant, there must necessarily be at least a quarter of the yearly revenue of the land, constantly in their hands. Indeed considering that most part of the rents of England are paid at Lady-day and Michaelmas, and that the same money, which pays me my rent from my tenant the 25th of March, or thereabouts, cannot pay my next neighbour his rent from his tenant at the same time, much less one more remote in another country, it might seem requisite to suppose half the yearly revenue of the land to be necessarily employed in paying of rent. For to say that some tenants break, and pay not their rent at all, and others pay not till two, three, four, five, six, &c. months after quarter-day, and so the rent is not all paid at one time, is no more than to say, that there is money wanting to the trade. For, if the tenant fail the landlord, he must fail his creditor, and he his, and so on, till somebody break, and so trade decay, for want of money. But since a considerable part of the land of England is in the owners' hands, who neither pay nor receive great sums for it at a certain day; because too, (which is the chief reason) we are not to consider here, how much money is in any one man's, or any one sort of men's hands, at one time; for that at other times may be distributed into other hands, and serve other parts of trade; but how much money is necessary to be in each man's hands all the year round, taking one time with another, *i. e.* having three hundred pounds in his hand one month, is to be reckoned as one hundred pounds in his hand three months, (and so proportionably) I think we may well suppose a quarter of the yearly revenue to be constantly in the landlord's, or tenant's hands.

Here, by the by, we may observe, that it were better for trade, and consequently for every body, (for more money would be stirring, and less would do the business) if rents were paid by shorter intervals than six months. For, supposing I lett a farm at £52 per annum, if my rent be paid half yearly, there is required £26 to be employed in the payment of it in one entire sum, (if it be paid well, and if it be not paid well, for want of so much money to be spared to that purpose, there is so much want of money, and trade is still endamaged by it) a great part whereof must necessarily lie still, before it come out of my tenant's chest to my hands; if it be paid once a quarter, £13 alone will do it, and less money is laid up for it, and stopped a less while in its course: but, should it be paid every week, one single 20s. will pay the rent of £52 per annum, whence would follow this double benefit. 1. That a great deal less money would serve for the trade of a country. And, 2. That less of the money would lie still; the con-

trary whereof must needs happen, where growing debts are to be paid at larger distances, and in greater sums.

III. As for the brokers, since they too must lay up the money, coming in by retail, either to go to market, and buy wares, or to pay at the day appointed, which is often six months, for those wares which they have already; we cannot suppose them to have less by them, one with another, than one twentieth part of their yearly returns. Whether the money be their own, or they be indebted so much, or more, it matters not, if it be necessary they should have constantly by them, comparing one time with another, at least one twentieth part of their yearly return.

Indeed, in some great towns, where the bankers are ready at hand to buy bills, or any other way to lend money, for short time at great interest, there perhaps the merchant is not forced to keep so much money by him, as in other places, where they have not such a supply; but if you consider what money to do this must necessarily be constantly lodged in the banker's hands, the case will be much the same.

To these sums, if you add, what part of the money of a country, scholars of all sorts, women, gamesters, and great men's menial servants, and all such that do not contribute at all to trade, either as landholders, labourers, or brokers, will unavoidably have constantly in their hands; it cannot well be thought, that less than one fiftieth part of the labourer's wages, one fourth part of the landholder's yearly revenue, and one twentieth part of the broker's yearly returns in ready money, will be enough to drive the trade of any country. At least to put it beyond exception low enough, it cannot be imagined that less than one moiety of this, *i.e.* less than one hundredth part of the labourer's yearly wages, one eighth part of the landholder's yearly revenue, and one fortieth part of the broker's yearly returns, in ready money, can be enough to move the several wheels of trade, and keep up commerce, in that life and thriving posture it should be; and how much the ready cash of any country is short of this proportion, so much must the trade be impaired and hindered for want of money.

But however these measures may be mistaken, this is evident, that the multiplying of brokers hinders the trade of any country, by making the circuit, which the money goes, larger; and in that circuit more stops, so that the returns must necessarily be slower and scantier, to the prejudice of trade: besides that, they eat up too great a share of the gains of trade: by that means starving the labourer, and impoverishing the landholder, whose interest is chiefly to be taken care of, it being a settled, unmoveable concernment in the commonwealth.

If this be so, it is past question, that all encouragement should be given to artificers; and things so ordered, as much as might be, that those, who make, should also vend and retail out of their own commodities, and they be hindered, as much as possible, from passing

here at home, through divers hands to the last buyer. Lazy and unworking shopkeepers in this being worse than gamesters, that they do not only keep so much of the money of a country constantly in their hands, but also make the publick pay them for their keeping of it. Though gaming, too, upon the account of trade (as well as other reasons) may well deserve to be restrained; since gamesters, in order to their play, keep great sums of money by them, which there lies dead. For, though gamester's money shift masters oftener than any, and is tumbled up and down with every cast of a die, yet, as to the publick, it lies perfectly still, and no more of it comes into trade, than they spend in eating, or wearing.

Here, too, we may observe, how much manufacture deserves to be encouraged; since that part of trade, though the most considerable, is driven with the least money, especially if the workmanship be more worth than the materials. For to the trade that is driven by labour and handicraftsmen, one two-and-fiftieth part of the yearly money paid them will be sufficient: but to a trade of our commodities, of our bare, native growth, much greater proportion of money is required.

Perhaps it will be wondered, why, having given some estimate (how wide I know not) of the money, necessary in the hands of the landholder, labourer, and broker, to carry on trade, I have said nothing of the consumer, whom I had mentioned before. To this I answer, there are so few consumers, who are not either labourers, brokers, or landholders, that they make a very inconsiderable part in the account. For those, who immediately depend on the landholder, as his children and servants, come in under that title, being maintained by the rent of his lands; and so of the rest.

By what has been said, we may see what injury the lowering of interest is like to do us, by hindering trade, when it shall either make the foreigner call home his money, or your own people backward to lend, the reward not being judged proportionable to the risque.

There is another seeming consequence, of the reducing of money to a low price, which at first sight has such an appearance of truth in it, that I have known it to impose upon very able men, and I guess it has no small influence, at this time, in the promoting this alteration; and that is, that the lowering of interest will raise the value of all other things in proportion. For money being the counter-balance to all other things purchaseable by it, and lying, as it were, in the opposite scale of commerce, it looks like a natural consequence, that as much as you take off from the value of money, so much you add to the price of other things which are exchanged for it; the raising of the price of any thing being no more but the addition to its value in respect of money, or, which is all one, lessening the value of money. For example: should the value of gold be brought down to that of silver, one hundred guineas would purchase little more corn, wool, or

land, than one hundred shillings ; and so, the value of money being brought lower, say they, the price of other things will rise, and the falling of interest from six pounds to four pounds per cent. is taking away so much of the price of money, and so consequently the lessening its value.

The mistake of this plausible way of reasoning will be easily discovered, when we consider that the measure of the value of money, in proportion to anything purchaseable by it, is the quantity of the ready money we have in comparison with the quantity of that thing, and its vent ; or, which amounts to the same thing, the price of any commodity rises or falls, by the proportion of the number of buyers and sellers : this rule holds universally in all things that are to be bought and sold, bating now and then an extravagant fancy of some particular person, which never amounts to so considerable a part of trade, as to make anything in the account, worthy to be thought an exception to this rule.

The vent of anything depends upon its necessity or usefulness ; as convenience, or opinion, guided by fancy, or fashion, shall determine.

The vent of any commodity comes to be increased, or decreased, as a greater part of the running cash of the nation is designed to be laid out, by several people at the same time, rather in that, than another ; as we see in the change of fashions.

I shall begin first with the necessaries, or conveniences of life, and the consumable commodities subservient thereunto ; and shew, that the value of money, in respect of those, depends only on the plenty, or scarcity of money, in proportion to the plenty and scarcity of those things ; and not on what interest shall, by necessity, law, or contract, be at that time laid on the borrowing of money : and then afterwards I shall shew that the same holds in land.

There is nothing more confirmed, by daily experience, than that men give any portion of money, for whatsoever is absolutely necessary, rather than go without it. And in such things, the scarcity of them alone makes their prices. As, for example : let us suppose half an ounce of silver, or half a crown now in England, is worth a bushel of wheat : but should there be next year a great scarcity of wheat in England, and a proportionable want of all other food, five ounces of silver would, perhaps, in exchange purchase but one bushel of wheat : so that money would be then nine-tenths less worth in respect of food, though at the same value it was before, in respect of other things, that kept their former proportion, in their quantity and consumption.

By the like proportions, of increase and decrease, does the value of things, more or less convenient, rise and fall, in respect of money ; only with this difference, that things absolutely necessary for life must be had at any rate ; but things convenient will be had only as they stand in preference with other conveniences : and therefore in



any one of these commodities, the value rises only as its quantity is less, and vent greater, which depends upon its being preferred to other things, in its consumption. For supposing that, at the same time that there is a great scarcity of wheat, and other grain, there was a considerable quantity of oats, men, no question, would give far more for wheat than oats, as being the healthier, pleasanter, and more convenient food : but, since oats would serve to supply that absolute necessity of sustaining life, men would not rob themselves of all other conveniences of life, by paying all their money for wheat, when oats, that are cheaper, though with some inconvenience, would supply that defect. It may then so happen at the same time, that half an ounce of silver, that the year before would buy one bushel of wheat, will this year buy but one tenth of a bushel : half an ounce of silver, that the year before would have bought three bushels of oats, will this year still buy one : and at the same time half an ounce of silver, that would the year before have bought fifteen pounds of lead, will still buy the same quantity. So that at the same time silver, in respect of wheat, is nine-tenths less worth than it was, in respect of oats two thirds less worth, and in respect of lead as much worth as before.

The fall, therefore, or rise of interest, making immediately, by its change, neither more, nor less land, money, or any sort of commodity in England, than there was before, alters not at all the value of money, in reference to commodities. Because the measure of that is only the quantity and vent, which are not immediately changed by the change of interest. So far as the change of interest conduces, in trade, to the bringing in, or carrying out money, or commodities, and so in time to the varying their proportions here in England, from what it was before ; so far the change of interest, as all other things that promote, or hinder trade, may alter the value of money, in reference to commodities. But that is not in this place to be considered.

This is perfectly the value of money, in respect of consumable commodities : but the better to understand it, in its full latitude, in respect both of consumable commodities, and land too, we must consider, first, That the value of land consists in this, that, by its constant production of saleable commodities, it brings in a certain yearly income. Secondly, The value of commodities consists in this, that as portable and useful things, they, by their exchange or consumption, supply the necessaries, or conveniences of life. Thirdly, In money there is a double value, answering to both of these, first, as it is capable, by its interest, to yield us such a yearly income : and in this it has the nature of land, (the income of one being called rent, of the other use) only with this difference, that the land, in its soil being different, as some fertile, some barren, and the products of it very various, both in their sorts, goodness, and vent, is not capable of any fixed estimate by its quantity : but money being constantly the same, and by its interest

giving the same sort of product, through the whole country, is capable of having a fixed yearly rate set upon it by the magistrate ; but land is not. But though, in the uniformity of its legal worth, one hundred pounds of lawful money being all through England equal in its current value, to any other one hundred pounds of lawful money, (because by virtue of the law it will everywhere pass for as much ware, or debt, as any other hundred pounds,) is capable to have its yearly hire valued better than land : yet in respect of the varying need, and necessity of money, (which changes with the increase, or decay of money, or trade, in a country,) it is as little capable to have its yearly hire fixed by law, as land itself. For were all the land in Rumney-marsh, acre for acre, equally good, that is, did constantly produce the same quantity of equally good hay, or grass, one as another, the rent of it, under that consideration, of every acre being of an equal worth, would be capable of being regulated by law ; and one might as well enact, that no acre of land in Rumney-marsh shall be lett for above forty shillings per annum, as that no hundred pounds shall be lett for above four pounds per annum. But nobody can think it fit (since by reason of the equal value of that land it can) that therefore the rent of the land in Rumney-marsh should be regulated by law. For supposing all the land in Rumney-marsh, or in England, were all of so equal a worth, that any one acre, compared at the same time to any one other, were equally good, in respect of its product ; yet the same acre, compared with itself in different times, would not, in respect of rent, be of equal value. And therefore, it would have been an unreasonable thing, if in the time of Henry VII. the rent of land in Rumney-marsh had been settled by a law, according to the judged value of it at that time, and the same law, limiting the rent perhaps to 5s. per acre, have continued still. The absurdity and impracticableness of this every one sees, at the first proposal, and readily concludes within himself, that things must be left to find their own price ; and it is impossible, in this their constant mutability, for human foresight to set rules and bounds to their constantly varying proportion and use, which will always regulate their value.

They, who consider things beyond their names, will find, that money, as well as all other commodities, is liable to the same changes and inequalities : nay, in this respect of the variety of its value, brought in by time, in the succession of affairs, the rate of money is less capable of being regulated by a law, in any country, than the rent of land. Because, to the quick changes, that happen in trade, this too must be added, that money may be brought in, or carried out of the kingdom, which land cannot ; and so that be truly worth six or eight per cent. this year, which would yield about four the last.

2. Money has a value, as it is capable, by exchange, to procure us the necessaries, or conveniences of life, and in this it has the nature of

a commodity ; only with this difference, that it serves us commonly by its exchange, never almost by its consumption. But though the use men make of money be not in its consumption, yet it has not at all a more standing, settled value, in exchange with any other thing, than any other commodity has ; but a more known one, and better fixed by name, number, and weight, to enable us to reckon what the proportion of scarcity and vent of one commodity is to another. For supposing, as before, that half an ounce of silver would last year exchange for one bushel of wheat, or for 15 lb. weight of lead ; if this year wheat be ten times scarcer, and lead in the same quantity to its vent, as it was, is it not evident, that half an ounce of silver will still exchange for 15 lb. of lead, though it will exchange but for one tenth of a bushel of wheat ? and he that has use of lead will as soon take 15 lb. weight of lead, as half an ounce of silver, for one tenth of a bushel of wheat, and no more. So that if you say, that money now is nine tenths less worth than it was the former year, you must say so of lead too, and all other things, that keep the same proportion to money which they had before. The variation, indeed, is first and most taken notice of in money : because that is the universal measure, by which people reckon, and used by everybody in the valuing of all things. For calling that half ounce of silver half a crown, they speak properly, and are readily understood, when they say half a crown, or two shillings and six-pence, will now buy one tenth of a bushel of wheat, but do not say, that 15 lb. of lead will now buy one tenth of a bushel of wheat, because it is not generally used to this sort of reckoning : nor do they say, lead is less worth than it was, though, in respect of wheat, lead, as well as silver, be nine tenths worse than it was, as well as silver ; only by the tale of shillings, we are better enabled to judge of it : because these are measures, whose ideas by constant use are settled in every Englishman's mind.

This, I suppose, is the true value of money, when it passes from one to another, in buying and selling ; where it runs the same changes of higher, or lower, as any other commodity doth : for one equal quantity whereof, you shall receive in exchange more, or less of another commodity, at one time, than you do at another. For a farmer that carries a bushel of wheat to market, and a labourer that carries a half a crown, shall find that the money of one, as well as corn of the other, shall at some times purchase him more or less leather, or salt, according as they are in greater plenty, and scarcity, one to another. So that in exchanging coined silver for any other commodity (which is buying and selling), the same measure governs the proportion you receive, as if you exchanged lead, or wheat, or any other commodity. That which regulates the price, *i. e.* the quantity given for money (which is called buying and selling), for another commodity (which is called bartering), is nothing else but their quantity in proportion to their vent. If then lowering of use makes not your silver more in specie, or your wheat,

or other commodities less, it will not have any influence at all to make it exchange for less of wheat, or any other commodity, than it will have on lead, to make it exchange for less wheat, or any other commodity.

Money therefore, in buying and selling, being perfectly in the same condition with other commodities, and subject to all the same laws of value, let us next see how it comes to be of the same nature with land, by yielding a certain yearly income, which we call use, or interest. For land produces naturally something new and profitable, and of value to mankind ; but money is a barren thing, and produces nothing ; but by compact transfers that profit, that was the reward of one man's labour, into another man's pocket. That which occasions this, is the unequal distribution of money ; which inequality has the same effect too upon land, that it has upon money. For my having more money in my hand than I can, or am disposed to use in buying and selling, makes me able to lend : and another's want of so much money as he could employ in trade, makes him willing to borrow. But why then, and for what consideration doth he pay use ? For the same reason, and upon as good consideration, as the tenant pays rent for your land. For as the unequal distribution of land (you having more than you can, or will manure, and another less), brings you a tenant for your land ; and the same unequal distribution of money (I having more than I can, or will employ, and another less), bring me a tenant for my money : so my money is apt in trade, by the industry of the borrower, to produce more than six per cent. to the borrower, as well as your land, by the labour of the tenant, is apt to produce more fruits, than his rent comes to ; and therefore deserves to be paid for, as well as land by a yearly rent. For though the usurer's money would bring him in no yearly profit, if he did not lend it (supposing he employs it not himself), and so his six per cent. may seem to be the fruit of another man's labour, yet he shares not near so much of the profit of another man's labour, as he that lets land to a tenant. For, without the tenant's industry (supposing as before, the owner would not manage it himself), his land would yield him little or no profit. So that the rent he receives is a greater portion of the fruit of his tenant's labour, than the use is at six per cent. For generally, he that borrows £1000 at six per cent. and so pays £60 per annum use, gets more above his use in one year, by his industry, than he that rents a farm of £60 per annum gets in two, above his rent, though his labour be harder.

It being evident therefore, that he that has skill in traffick, but has not money enough to exercise it, has not only reason to borrow money, to drive his trade and get a livelihood ; but has much reason to pay use for that money, as he, who having skill in husbandry, but no land of his own to employ it in, has not only reason to rent land, but to pay money for the use of it : it follows, that borrowing money upon

use is not only, by the necessity of affairs, and the constitution of human society, unavoidable to some men ; but that also to receive profit for the loan of money, is as equitable and lawful, as receiving rent for land, and more tolerable to the borrower, notwithstanding the opinion of some over scrupulous men.

This being so, one would expect, that the rate of interest should be the measure of the value of land in number of years purchase, for which the fee is sold ; for £100 per annum being equal to £100 per annum, and so to perpetuity ; and £100 per annum being the product of £1000 when interest is at 10 per cent., of £1250 when interest is at 8 per cent., of £1666 or thereabouts, when interest is at 6 per cent., of £2000 when money is at 5 per cent., of £2500 when money is at 4 per cent. One would conclude, I say, that land should sell in proportion to use, according to these following rates, viz.

$$\text{When money is at } \left\{ \begin{array}{l} 10 \\ 8 \\ 6 \\ 5 \\ 4 \end{array} \right\} \text{ per cent. for } \left\{ \begin{array}{l} 10 \\ 12\frac{1}{2} \\ 16\frac{2}{3} \\ 20 \\ 25 \end{array} \right\} \text{ years purchase.}$$

But experience tells us, that neither in queen Elizabeth, nor king James the first's reigns, when interest was at ten per cent., was land sold for ten ; or when it was at eight per cent. for twelve and a half year's purchase, or any thing near the low rate, that high use required (if it were true, that the rate of interest governed the price of land), any more than land now yields twenty five years purchase, because a great part of the moneyed men will now lett their money upon good security, at four per cent. Thus we see in fact how little this rule has held at home : and he that will look into Holland, will find, that the purchase of land was raised there, when their interest fell. This is certain, and past doubt, that the legal interest can never regulate the price of land, since it is plain, that the price of land has never changed with it, in the several changes that have been made, in the rate of interest by law : nor now that the rate of interest is by law the same through all England, is the price of land every where the same, it being in some parts constantly sold for four or five years purchase, more than in others. Whether you, or I, can tell the reason of this, it matters not to the question in hand : but it being really so, this is plain demonstration against those, who pretend to advance and regulate the price of land by a law, concerning the interest of money.

But yet I will give you some of my guesses, why the price of land is not regulated (as at first sight, it seems it should be), by the interest of money. Why it is not regulated by the legal use is manifest, because the rate of money does not follow the standard of the law, but the price of the market ; and men, not observing the legal and forced, but the natural and current interest of money, regulate their affairs by

that. But why the rate of land does not follow the current interest of money, requires a farther consideration.

All things, that are bought and sold, raise and fall their price in proportion, as there are more buyers or sellers. Where there are a great many sellers to a few buyers, there use what art you will, the thing to be sold will be cheap. On the other side, turn the tables, and raise up a great many buyers for a few sellers, and the same thing will immediately grow dear. This rule holds in land, as well as all other commodities, and is the reason, why in England, at the same time, that land in some places is at seventeen or eighteen years purchase, it is about others, where there are profitable manufactures, at two or three and twenty years purchase : because there (men thriving and getting money, by their industry, and willing to leave their estates to their children in land, as the surest, and most lasting provision, and not so liable to casualties as money in untrading or unskilful hands), are many buyers ready always to purchase, but few sellers. For, the land thereabout being already possessed by that sort of industrious and thriving men, they have neither need, nor will, to sell. In such places of manufacture, the riches of the one not arising from the squandering and waste of another (as it doth in other places, where men live lazily upon the product of the land), the industry of the people, bringing in increase of wealth from remote parts, makes plenty of money there, without the impoverishing of their neighbours. And, when the thriving tradesman has got more than he can well employ in trade, his next thoughts are to look out for a purchase ; but it must be a purchase in the neighbourhood, where the estate may be under his eye, and within convenient distance, that the care and pleasure of his farm may not take him off from the engagements of his calling, nor remove his children too far from him, or the trade he breeds them up in. This seems to me the reason, why in places, wherein thriving manufacturers have erected themselves, land has been observed to sell quicker, and for more years purchase than in other places, as about Halifax in the north, Taunton and Exeter in the west.

This is that then, which makes land, as well as other things, dear : plenty of buyers, and but few sellers : and so, by the rule of contraries, plenty of sellers and few buyers makes land cheap.

He, that will justly estimate the value of any thing, must consider its quantity in proportion to its vent, for this alone regulates the price. The value of any thing, compared with itself, or with a standing measure, is greater, as its quantity is less in proportion to its vent : but, in comparing it, or exchanging it with any other thing, the quantity and vent of that thing too must be allowed for, in the computation of their value. But, because the desire of money is constantly almost every where the same, its vent varies very little, but as its greater scarcity enhances its price, and increases the scramble : there being

nothing else that does easily supply the want of it : the lessening its quantity, therefore, always increases its price, and makes an equal portion of it exchange for a greater of any other thing. Thus it comes to pass, that there is no manner of settled proportion between the value of an ounce of silver, and any other commodity ; for, either varying its quantity in that country, or the commodity changing its quantity in proportion to its vent, their respective values change, *i. e.* less of one will barter for more of the other : though, in the ordinary way of speaking, it is only said, that the price of the commodity, not of the money, is changed. For example ; half an ounce of silver in England, will exchange sometimes for a whole bushel of wheat, sometimes for half, sometimes but a quarter, and this it does equally, whether by use it be apt to bring in to the owner six in the hundred of its own weight per annum, or nothing at all . it being only the change of the quantity of wheat to its vent, supposing we have still the same sum of money in the kingdom ; or else the change of the quantity of our money in the kingdom, supposing the quantity of wheat, in respect to its vent be the same too, that makes the change in the price of wheat. For if you alter the quantity, or vent, on either side, you presently alter the price, but no other way in the world.

For it is not the being, adding, increasing, or diminishing of any good quality in any commodity, that makes its price greater, or less ; but only as it makes its quantity, or vent, greater, or less, in proportion one to another. This will easily appear by two or three instances.

1. The being of any good, and useful quantity in any thing, neither increases its price, nor indeed makes it have any price at all, but only as it lessens its quantity, or increases its vent ; each of these in proportion to one another. What more use, or necessary things are there to the being, or well-being of men, than air and water ? and yet these have generally no price at all, nor yield any money : because their quantity is immensely greater than their vent, in most places of the world. But, as soon as ever water (for air still offers itself everywhere, without restraint, or inclosure, and therefore is no where of any price) comes any where to be reduced into any proportion to its consumption, it begins presently to have a price, and is sometimes sold dearer than wine. Hence it is, that the best, and most useful things are commonly the cheapest ; because, though their consumption be great, yet the bounty of providence has made their production large, and suitable to it.

2. Nor does the adding an excellency to any commodity, raise its price, unless it increase its consumption. For, suppose there should be taught a way (which should be published to the knowledge of every one) to make a medicine of wheat alone, that should infallibly cure the stone : it is certain the discovery of this quality in that grain, would give it an excellency very considerable : and yet this would not in-

crease the price of it one farthing in twenty bushels, because its quantity, or vent, would not hereby, to any sensible degree, be altered.

3. Neither does the increasing of any good quality, in any sort of things, make it yield more. For though teasels be much better this year than they were last, they are not one jot dearer, unless they be fewer too, or the consumption of them greater.

4. Nor does the lessening the good qualities of any sort of commodity lessen its price ; which is evident in hops, that are usually dearest those years they are worst. But, if it happens to be a species of commodity, whose defects may be supplied by some other, the making of it worse does lessen its price, because it hinders its vent. For, if rye should any year prove generally smutty, or grown, no question it would yield less money than otherwise, because the deficiency of that might be, in some measure, made up by wheat, and other grain. But, if it be a sort of commodity, whose use no other known thing can supply, it is not its being better, or worse, but its quantity, and vent, is that alone which regulates, and determines its value.

To apply this now to money, as capable of different rates of interest. To money, considered in its proper use as a commodity passing in exchange from one to another, all that is done by interest, is but the adding to it by agreement, or publick authority, a faculty, which naturally it has not, of increasing every year six per cent. Now, if publick authority sink use to four per cent., it is certain it diminishes this good quality in money one third. But yet this making the money of England not one farthing more than it was, it alters not the measures, upon which all changeable commodities increase, or sink their price ; and so makes not money exchange for less of any commodity, than it would without this alteration of its interest. If lessening use to four per cent. should at all alter the quantity of money, and make it less, it would make money, as it has the nature of a commodity, dearer, i. e. a less quantity of money would exchange for a greater quantity of another commodity, than it would before. This perhaps will appear a little plainer by these following particulars.

1. That the intrinsick, natural worth of any thing, consists in its fitness to supply the necessities, or serve the conveniences of human life ; and the more necessary it is to our being, or the more it contributes to our well-being, the greater is its worth. But yet,

2. That there is no such intrinsick, natural settled value in any thing, as to make any assigned quantity of it constantly worth any assigned quantity of another.

3. The marketable value of any assigned quantities of two, or more commodities, are (*pro hic et nunc*) equal, when they will exchange one for another. As, supposing one bushel of wheat, two bushels of barley, thirty pounds of lead, and one ounce of silver, will now in the market be taken one for another, they are then of equal worth : and,



our coin being that which Englishmen reckon by, an Englishman would say, that now one bushel of wheat, two bushels of barley, thirty pounds of lead, and one ounce of silver, were equally worth five shillings.

4. The change of this marketable value of any commodity, in respect of another commodity, or in respect of a standing, common measure, is not the altering of any intrinsick value, or quality, in the commodity ; (for musty and smutty corn will sell dearer at one time, than the clean and sweet at another) but the alteration of some proportion, which that commodity bears to something else.

5. This proportion in all commodities, whereof money is one, is the proportion of their quantity to the vent. The vent is nothing else, but the passing of commodities from one owner to another, in exchange ; and is then called quicker, when a greater quantity of any species of commodity, is taken off from the owners of it, in an equal space of time.

6. This vent is regulated, i. e. made quicker or slower, as greater or less quantities of any saleable commodity are removed out of the way and course of trade ; separated from publick commerce : and no longer lie within the reach of exchange. For, though any commodity should shift hands ever so fast, and be exchanged from one man to another ; yet, if they were not thereby exempted from trade and sale, and did not cease to be any longer traffick, this would not at all make, or quicken their vent. But this, seldom or never happening, makes very little or no alteration.

7. Things are removed out of the market, or hands of commerce, and so their vent altered three ways ; 1. By consumption, when the commodity in its use is destroyed, as meat, drink, and cloaths, &c., all that is so consumed is quite gone out of the trade of the world. 2. By exportation ; and all that is so carried away, is gone out of the trade of England, and concerns Englishmen no more in the price of their commodities among themselves for their own use, than if it were out of the world. 3. By buying and laying up for a man's private use. For what is by any of these ways shut out of the market, and no longer moveable, by the hand of commerce, makes no longer any part of merchantable ware, and so, in respect of trade, and the quantity of any commodity, is not more considerable than if it were not in being. All these three terminating at last in consumption of all commodities, (excepting only jewels and plate, and some few others, which wear out but insensibly) may properly enough pass under that name. Ingrossing too has some influence on the present vent : but this inclosing some considerable part of any commodity, (for if the ingrossing be of all the commodity, and if it be of general use, the price is at the will of the ingrosser) out of the free common of trade, only for some time, and afterwards returning again to sale, makes not usually so sensible and

general an alteration in the vent, as the others do ; but yet influences the price, and the vent more, according as it extends itself to a larger portion of the commodity, and hoards it up longer.

8. Most other portable commodities (excepting jewels, plate, &c.) decaying quickly in their use, but money being less consumed, or increased, i. e. by slower degrees removed from, or brought into the free commerce of any country, than the greatest part of other merchandize ; and so the proportion between its quantity and vent, altering slower than in most other commodities ; it is commonly looked on as a standing measure, to judge of the value of all things, especially being adapted to it by its weight and denomination in coinage.

9. Money, whilst the same quantity of it is passing up and down the kingdom in trade, is really a standing measure of the falling and rising value of other things, in reference to one another : and the alteration of price is truly in them only. But if you increase, or lessen, the quantity of money, current in traffic, in any place, then the alteration of value is in the money : and, if at the same time wheat keep its proportion of vent to quantity, money, to speak truly, alters its worth, and wheat does not, though it sell for a greater, or less price, than it did before. For money, being looked upon as the standing measure of other commodities, men consider and speak of it still, as if it were a standing measure, though when it has varied its quantity, it is plain it is not.

10. But the value, or price of all commodities, amongst which money passing in trade is truly one, consisting in proportion, you alter this, as you do all other proportions, whether you increase one, or lessen the other.

11. In all other commodities, the owners, when they design them for traffick, endeavour, as much as they can, to have them vented and gone, i. e. removed out of the reach of commerce, by consumption, exportation, or laying up : but money, never lying upon people's hands, or wanting vent, (for any one may part with it in exchange, when he pleases ;) the provident publick, or private care, is to keep it from venting, or consuming, i. e. from exportation, which is its proper consumption ; and from hoarding up by others, which is a sort of ingrossing. Hence it is that other commodities have sometimes a quicker, sometimes a slower vent : for nobody lays out his money in them, but according to the use he has of them, and that has bounds. But, everybody being ready to receive money without bounds, and keep it by him, because it answers all things : therefore the vent of money is always sufficient, or more than enough. This being so, its quantity alone is enough to regulate and determine its value, without considering any proportion between its quantity and vent, as in other commodities.

12. Therefore the lessening of use, not bringing one penny of money more into the trade, or exchange of any country, but rather drawing it

away from trade, and so making it less, does not at all sink its value, and make it buy less of any commodity, but rather more.

13. That, which raises the natural interest of money, is the same that raises the rent of land, i. e. its aptness to bring in yearly to him that manages it, a greater overplus of income above his rent, as a reward to his labour. That which causes this in land, is the greater quantity of its product, in proportion to the same vent to that particular fruit, or the same quantity of product, in proportion to a greater rent of that single commodity; but that which causes increase of profit to the borrower of money, is the less quantity of money, in proportion to trade, or to the vent of all commodities, taken together, and vice versa.

14. The natural value of money, as it is apt to yield such a yearly income by interest, depends on the whole quantity of the then passing money of the kingdom, in proportion to the whole trade of the kingdom, i. e. the general vent of all the commodities. But the natural value of money, in exchanging for any one commodity, is the quantity of the trading money of the kingdom, designed for that commodity, in proportion to that single commodity and its vent. For though any single man's necessity and want, either of money, or any species of commodity, being known, may make him pay dearer for money, or that commodity; yet this is but a particular case, that does not at the same time alter this constant and general rule.

15. That supposing wheat a standing measure, that is, that there is constantly the same quantity of it, in proportion to its vent, we shall find money to run the same variety of changes in its value, as all other commodities do. Now that wheat in England does come nearest to a standing measure, is evident by comparing wheat with other commodities, money, and the yearly income of land, in Henry VII.'s time, and now. For supposing that primo Henry VII. N. let 100 acres of land to A. for 6d. per annum per acre, rack-rent, and to B. another 100 acres of land, of the same soil and yearly worth with the former, for a bushel of wheat per acre, rack-rent, (a bushel of wheat about that time being probably sold for about 6d.) it was then an equal rent. If, therefore, these leases were for years yet to come, it is certain that he, that paid but 6d. per acre, would pay now 50s. per annum, and he that paid a bushel of wheat per acre, would now pay about £25 per annum, which would be near about the yearly value of the land, were it to be let now. The reason whereof is this, that there being ten times as much silver now in the world, (the discovery of the West-Indies having made the plenty) as there was then, it is nine-tenths less worth now, than it was at that time; that is, it will exchange for nine-tenths less of any commodity now, which bears the same proportion to its vent, as it did 200 years since; which of all other commodities, wheat is likeliest to do. For in England, and this part of the world, wheat

being the constant and most general food, not altering with the fashion, not growing by chance ; but as the farmers sow more, or less of it, which they endeavour to proportion, as near as can be guessed, to the consumption, abstracting the overplus of the precedent year, in their provision for the next, and vice versa ; it must needs fall out, that it keeps the nearest proportion to its consumption, (which is more studied and designed in this, than other commodities) of any thing, if you take it for seven or twenty years together : though perhaps the plenty, or scarcity of one year, caused by the accidents of the season, may very much vary it from the immediately precedent, or following. Wheat, therefore, in this part of the world, (and that grain, which is the constant general food of any other country) is the fittest measure to judge of the altered value of things, in any long tract of time : and therefore, wheat here, rice in Turkey, &c. is the fittest thing to reserve a rent in, which is designed to be constantly the same for all future ages. But money is the best measure of the altered value of things in a few years : because its vent is the same, and its quantity alters slowly. But wheat, or any other grain, cannot serve instead of money ; because of its bulkiness, and too quick change of its quantity. For had I a bond, to pay me 100 bushels of wheat next year, it might be a fourth part loss, or gain to me ; too great an inequality and uncertainty to be ventured in trade : besides the different goodness of several parcels of wheat in the same year.

16. That, supposing any island separate from the commerce of the rest of mankind ; if gold and silver, or whatever else (so it be lasting) be their money, if they have but a certain quantity of it, and can get no more, that will be a steady, standing measure of the value of all other things.

17. That, if in any country they use for money any lasting material, whereof there is not any more to be got, and so cannot be increased ; or being of no other use, the rest of the world does not value it, and so it is not like to be diminished ; this also would be a steady, standing measure of the value of other commodities.

18. That, in a country, where they had such a standing measure, any quantity of that money (if it were but so much, that every body might have some) would serve to drive any proportion of trade, whether more, or less ; there being counters enough to reckon by, and the value of the pledges being still sufficient, as constantly increasing with the plenty of the commodity. But these three last, being built on suppositions, that are not like to be found in the practice of mankind, since navigation and commerce have brought all parties acquainted with one another, and introduced the use of gold and silver money, into all trading parts of the world ; they serve rather to give us some light into the nature of money, than to teach here a new measure of traffic. Though it be certain, that that part of the world, which bred most of

our gold and silver, used least of it in exchange, and used it not for money at all.

19. That therefore, in any country, that hath commerce with the rest of the world, it is almost impossible now to be without the use of silver coin ; and having money of that, and accounts kept in such money, it is impossible to have any standing, unalterable measure of the value of things. For, whilst the mines supply to mankind more than wastes and consumes in its use, the quantity of it will daily grow greater, in respect of other commodities, and its value less.

20. That in a country, that hath open commerce with the rest of the world, and uses money, made of the same materials with their neighbours, any quantity of that money will not serve to drive any quantity of trade ; but there must be a certain proportion between their money and trade. The reason whereof is this, because, to keep your trade going without loss, your commodities amongst you must keep an equal, or at least, near the price of the same species of commodities in the neighbouring countries : which they cannot do, if your money be far less than in other countries : for then, either your commodities must be sold very cheap, or a great part of your trade must stand still, there not being money enough in the country to pay for them (in their shifting of hands) at that high price, which the plenty, and consequently low value of money makes them at in another country. For the value of money in general, is the quantity of all the money in the world, in proportion to all the trade : but the value of money in any one country, is the present quantity of the current money in that country, in proportion to the present trade. Supposing then, that we had now in England but half as much money, as we had seven years ago, and yet had still as much yearly product of commodities, as many hands to work them, and as many brokers to disperse them, as before ; and that the rest of the world we trade with, had as much money as they had before, (for it is likely they should have more by our moiety shared amongst them) it is certain, that either half our rents should not be paid, half our commodities not vented, and half our labourers not employed, and so half the trade be clearly lost ; or else, that every one of these must receive but half the money for their commodities and labour, they did before, and but half so much as our neighbours do receive, for the same labour, and the same natural product at the same time. Such a state of poverty as this, though it will make no scarcity of our native commodities amongst us, yet it will have these ill consequences.

1. It will make our native commodities vent very cheap.

2. It will make all foreign commodities very dear, both which will keep us poor. For the merchant making silver and gold his measure, and considering what the foreign commodity costs him (*i. e.* how many ounces of silver) in the country where money is more plenty, *i. e.*

cheaper ; and considering too, how many ounces of silver it will yield him in another country ; will not part with it here, but for the same quantity of silver, or as much as that silver will buy here of our commodity, which will be a great deal more than in another place. So that, in all our exchange of native for foreign commodities, we shall pay double the value that any other country does, where money is in greater plenty. This, indeed, will make a dearness, and, in time, a scarcity of foreign commodities ; which is not the worst inconveniency that it brings upon us, supposing them not absolutely necessary. But,

3. It endangers the drawing away our people, both handicrafts, mariners, and soldiers ; who are apt to go, where their pay is best, which will always be where there is greatest plenty of money, and in time of war must needs bring great distress.

21. Upon this measure too it is, that the variation of exchange of money, between several countries, does somewhat depend. For it is certain, that one ounce of silver is always of equal value to another ounce of silver, considered in its intrinsick worth, or in reference to the universal trade of the world : but it is not of the same value, at the same time, in several parts of the world, but is of the most worth in that country, where there is the least money, in proportion to its trade : and therefore, men may afford to give twenty ounces of silver in one place, to receive eighteen or nineteen ounces of silver in another. But this is not all : to this then, (to find out the alteration of the exchange) the over-balance of the trade must be taken into consideration. These two together regulate the exchange, in all the commerce of the world, and, in both, the higher rate of exchange depends upon one and the same thing, viz. the greater plenty of money in one country than in the other : only with this difference, that where the over-balance of trade raises the exchange above the par, there it is the plenty of money which private merchants have in one country, which they desire to remove into another ; but, where the riches of the country raises the exchange above the par, there it is the plenty of the money in the whole country. In one, the merchant has more money (or debts, which is all one) in a foreign country, than his trade there will employ, and so is willing to allow upon exchange to him abroad, and that shall pay him ready money at home, 1, 2, 3, &c. per cent. more or less, proportionably as his, or his countrymen's plenty of ready money abroad, the danger of leaving it there, or the difficulty of bringing it home in specie, and his present need of money at home, is greater or less : in the other, the whole country has more money, than can well be employed in the trade thereof, or at least the proportion of the money to the trade is greater than in the neighbouring country, where the exchange is below the par.

For, supposing the balance of trade to be equal between England and Holland, but that there is in Holland a greater plenty of money

than in England, (which will appear by the lowness of the natural use in Holland, and the height of the natural use in England ; and also by the dearness of food and labour in general in Holland, and the cheapness of it in England.) If N. has £10,000 in Holland, which the greater advantage he could make of it in England, either by use or purchase, tempts him to transfer into England, it is probable he will give as much to a merchant in England, to pay him £10,000 in England, as the insurance at that time between Holland and England is worth. If this happens to be in a country, where the exportation of bullion is prohibited, he must pay the more : because his venture, if he carry it in specie, will be greater. And upon this ground, perhaps, the prohibiting the exportation of money out of England, under penalties, may be of some use, by making the rate of the exchange greater to those countries, which import upon us more than they export in commodities ; and so retain some part of the money, which their over-balance of trade would carry away from us, though, after all, if we are over-balanced in trade, it must go.

But, since the Holland merchant cannot receive N's £10,000 in money in Holland, and pay him £10,000 in England, unless his over-balance of trade make Englishmen indebted to him £10,000 in money, which he is not like to take in commodities ; I think the over-balance of trade is that, which chiefly raises the exchange in any country, and that plenty of money, in any country, does it only for so much of the money as is transferred, either to be lett out to use, or to be spent there. And, though, lending to foreigners, upon use, doth not at all alter the balance of trade, between those countries, yet it does alter the exchange between those countries for so much as is lent upon use, by not calling away the money, that should follow the over-balance of trade, but letting it rest there, as if it were accounted for ; all one as if the balance of trade were for so much altered. But this being not much, in comparison of the general traffick between two nations, or at least varying slower, the merchant too regulating the exchange, and not the usurer ; I suppose it is the present balance of trade, on which the exchange immediately and chiefly depends, unless some accident shall make a great deal of money be remitted at the same time from one place to another, which will for that time raise the exchange all one as an over-balance of trade ; and indeed, when examined, is generally very little different from it.

To be able to estimate the par, with the rise and fall of the exchange, it is necessary to know the intrinsick value, *i. e.* how much silver is in the coins of the two countries, by which you reckon and charge the bill of exchange.

Sir, if I have been led a little too far from one thing to another, in the consideration of money, I beg your pardon, hoping that these particulars will afford some light to our present subject.

To return to the price of land. It is evident by what has been above said, that the years purchase of land do not increase with the fall of interest; and the abating that good quality in money, of yielding yearly six per cent. to four, does not presently so sink its value, in respect of land, that one third more is required in exchange: falling of interest from six to four, will not raise land from twenty to thirty years purchase; the rising and falling of the price of land, as of other things, depends much on the quantity of land set to sale, compared with the quantity of money designed for that traffick, or, which amounts to the same thing, upon the number of buyers and sellers. For, where there are many sellers and few purchasers, though interest be lessened, land will be cheap, as I have already shewed. At least, this is certain, that making a law to reduce interest will not raise the price of land; it will only, by driving it more into the banker's hands, leave the country barer of money; whereby, if the price of land about London should be accidentally raised, that of remoter counties would thereby have fewer purchasers, and at lower rates.

This being so, that the low rate of land depends much on the great number of sellers in proportion to purchasers, the next thing to be enquired into, is, What makes plenty of sellers? And to that the answer is obvious, general ill-husbandry, and the consequence of it, debts. If a neglect of government and religion, ill examples, and depraved education, have introduced debauchery; and art, or chance, has made it fashionable for men to live beyond their estates; debts will increase and multiply, and draw with them a necessity on men, first of encumbering, and then selling their estates. This is generally the cause why men part with their land: and I think there is scarce one in an hundred that thinks of selling his patrimony, till mortgages have pretty well eat into the freehold; and the weight of growing debts force a man, whether he will or no, out of his possessions. When almost is there ever a clear and unencumbered estate set to sale? It is seldom a thriving man turns his land into money, to make the greater advantage: the examples of it are so rare, that they are scarce of any consideration in the number of sellers.

This, I think, may be the reason, why in Queen Elizabeth's days (when sobriety, frugality, and industry, brought in daily increase to the growing wealth of the kingdom) land kept up its price, and sold for more years purchase, than corresponded to the interest of money, then busily employed in a thriving trade, which made the natural interest much higher than it is now, as well as the parliament then set it higher by law.

On the contrary side, What makes scarcity of purchasers?

1. The same reason, ill-husbandry. When the tradesman lives up to the height of his income, and the vanity of expenses either drains the merchant's coffers, or keeps them from overflowing, he seldom thinks of purchasing. Buying of land is the result of a full and



satiated gain : and men in trade seldom think of laying out their money upon land, till their profit has brought them in more than their trade can well employ ; and their idle bags, cumbering their counting-houses, put them upon emptying them on a purchase.

2. Another thing that makes a scarcity of buyers of land, are doubtful and ill titles : where these are frequent and fatal, one can no more expect that men, who have money, should be forward to purchase, than ships, richly laden, to venture themselves amongst rocks and quicksands. It is no wonder such seas should not be much frequented, where the examples, and remains of daily wrecks shew the folly and hazard of the venture, in the number of those who have miscarried.

3. A general decay of trade discourages men from purchasing : for this threatens an universal poverty, which is sure to fall first and heaviest upon land. The merchant, who furnishes the improvident landholder, will not fail to have money for his wares with gain, whether the kingdom get by his trade, or no ; and he will keep his money rather employed in trade, which brings him in profit, (for the merchant may get by a trade, that makes the kingdom poor,) than lay it out in land, whose rents he sees sinking, and foresees by the course of trade, is likely to continue to do so. When a nation is running to decay and ruin, the merchant and monied man, do what you can, will be sure to starve last : observe it where you will, the decays that come upon, and bring to ruin any country, do constantly first fall upon the land : and though the country gentleman (who usually securely relies upon so much a year as was given in at his marriage settlement, and thinks his land an unmoveable fund for such an income) be not very forward to think so, yet this, nevertheless, is an undoubted truth, that he is more concerned in trade, and ought to take a greater care, that it be well managed, and preserved, than even the merchant himself. For he will certainly find, when a decay of trade has carried away one part of our money out of the kingdom, and the other is kept in the merchant and tradesman's hands, that no laws he can make, nor any little arts of shifting property amongst ourselves, will bring it back to him again : but his rents will fall, and his income every day lessen, till general industry and frugality, joined to a well-ordered trade, shall restore to the kingdom the riches and wealth it had formerly.

This, by the way, if well-considered, might let us see, that taxes, however contrived, and out of whose hand soever immediately taken, do, in a country, where their great fund is in land, for the most part terminate upon land. Whatsoever the people is chiefly maintained by, that the government supports itself on : nay, perhaps it will be found, that those taxes which seem least to affect land, will most surely of all other fall the rents. This would deserve to be well considered, in the raising of taxes, lest the neglect of it bring upon the country gentleman an evil, which he will be sure quickly to feel, but not be able

very quickly to remedy. For rents once fallen are not easily raised again. A tax laid upon land seems hard to the landholder, because it is so much money going visibly out of his pocket : and therefore, as an ease to himself, the landholder is always forward to lay it upon commodities. But, if he will thoroughly consider it, and examine the effects, he will find he buys this seeming ease at a very dear rate : and, though he pays not this tax immediately out of his own purse, yet his purse will find it by a greater want of money there, at the end of the year, than that comes to, with the lessening of his rents to boot : which is a settled and lasting evil, that will stick upon him beyond the present payment.

To make this clear, let us suppose in the present state of affairs in England, that the rents of England are twelve millions, and that the charge and necessities of the government require a supply of three millions from the parliament, which is laid on land. Here is one fourth part of his yearly income goes immediately out of the landlord's and landholder's pocket. This is a burthen very apt to be felt. The country gentleman, who actually pays the money out of his pocket, or finds it deducted out of his rent at quarter-day for taxes, sees and very sensibly observes what goes thus out of his estate. But though this be a quarter of his yearly income, and out of an estate of four hundred pounds a year, the publick tax now openly takes away one hundred ; yet this influences not at all the yearly rent of the land, which the rack-renter, or under tenant, pays : it being the same thing to him, whether he pays all his rent to the king, or his landlord ; or half, or a quarter, or none at all to the king ; the case is all one to him, what hand receives his rent, when due : so trade flourishes, and his commodities go off well, he will be able to pay his rent on. This lessens not any more the value of his farm, than an high or a low chief rent does, paid out of it to the lord of the fee : the tenant's bargain and profit is the same, whether the land be charged, or not charged, with an annuity payable to another man. We see this in college leases, where though the college tenant pays for it to the college some years five times as much as he does others, upon the varying rate of corn ; yet the under-tenant feels not this alteration in the least, nor finds a reason to have his rent abated, because a greater part of it is diverted from his landlord. All this is but changing the hand that receives the rent, without any influence at all upon the yearly value of the estate ; which will not be lett for one penny more, or less, to the renter, however, or amongst whomsoever, the rent he pays be divided. From hence it is evident, that taxes laid on land do not in the least make rents fall.

But suppose, to shift off the burthen from the land, some country gentleman should think fit to raise these three millions upon commodities, to let the land go free. First, it is to be considered, That since

the publick wants require three millions, (for that we supposed for argument's sake ; let it be three millions, or one million, that is all one ;) and so much must go into the king's coffers, or else the necessities of the government will not be supplied : that for raising these three millions on commodities, and bringing so much into the Exchequer, there must go a great deal more than three millions out of the subjects pockets. For a tax of that nature cannot be levied by officers, to watch every little rivulet of trade, without a great charge, especially at first trial. But supposing no more change in raising it, than of a land tax, and that there are only three millions to be paid, it is evident that to do this out of commodities, they must, to the consumer, be raised a quarter in their price ; so that every thing, to him that uses it, must be a quarter dearer. Let us see now who, at long run, must pay this quarter, and where it will light. It is plain, the merchant and broker, neither will, nor can ; for if he pays a quarter more for commodities than he did, he will sell them at a price proportionably raised. The poor labourer and handicraftsman cannot : for he just lives from hand to mouth already, and all his food, clothing, and utensils, costing a quarter more than they did before, either his wages must rise with the price of things, to make him live, or else, not being able to maintain himself and family by his labour, he comes to the parish, and then the land bears the burthen a heavier way. If the labourer's wages be raised in proportion to the increased rates of things, the farmer who pays a quarter more for wages, as well as all other things, whilst he sells his corn and wool, either at the same rate, or lower, at the market (since the tax laid upon it makes people less forward to buy) must either have his rent abated, or else break and run away in his landlord's debt : and so the yearly value of the land is brought down. And who then pays the tax at the year's end, but the landlord ? when the tenant, not able to raise his rent by his commodities, either runs away in his landlord's debt, or cannot be continued in the farm, without abatement of rent : for, when the yearly charge in his farm is greater by the increase of the labourer's wages, and yet his product sells cheaper by reason of the tax laid on his commodities ; how will the farmer be able to make up his rent at quarter-day ? For this may be worth our notice, that any tax laid on foreign commodities in England, raises its price, and makes the importer get more for his commodity : but, on the contrary, a tax laid on your native product, and home-made commodities, lessens their price, and makes them yield less to the first seller.

The reason whereof is plain. For the merchant importing no commodity, but what the necessity, or fashionable wantonness, of your people gives him vent for, will not only proportion his gain to the cost and risque which he has been at before landing, but will expect profit of his money paid here, for any tax laid on it, and take advantage

from thence to raise his price, above what his tax comes to ; and if he cannot do that, he will trade no more in that commodity. For it being not the product of his farm, he is not tied to bring it to market, if he finds his price not answer his expectation there, but turns himself to other wares, which he finds your markets take off better. A merchant will never continue to trade in wares, which the change of fashion, or humour amongst your people, has made less vendible, though he may be sometimes caught by a sudden alteration. But that seldom happens in the course of trade, so as to influence the great bulk of it. For things of necessity must still be had, and things of fashion will be had, as long as men have money, or credit, whatever rates they cost, and the rather because they are dear. For, it being vanity, not use, that makes the expensive fashion of your people, the emulation, who shall have the finest, that is, the dearest things, not the most convenient, or useful. How many things do we value, or buy, because they come at dear rates from Japan and China, which if they were our own manufacture, or product, common to be had, and for a little money, would be contemned and neglected? Have not several of our own commodities, offered to sale at reasonable rates, been despised, and the very same eagerly bought and bragg'd off, when sold for French, at a double price? You must not think, therefore, that the raising their price will lessen the vent of fashionable, foreign commodities amongst you, as long as men have any way to purchase them, but rather increase it. French wine is become a modish drink amongst us, and a man is ashamed to entertain his friend, or almost to dine himself without it. The price is in the memory of man raised from 6d. to 2s., and does this hinder the drinking of it? No, quite the contrary : a man's way of living is commended, because he will give any rate for it : and a man will give any rate rather than pass for a poor wretch, or a penurious curmudgeon, that is not able, or knows not how to live well, nor use his friends civilly. Fashion is, for the most part, nothing but the ostentation of riches, and therefore the high price of what serves to that, rather increases than lessens its vent. The contest and glory is in the expence, not the usefulness of it ; and people are then thought and said to live well, when they can make a shew of rare and foreign things, and such as their neighbours cannot go to the price of.

Thus we see how foreign commodities fall not in their price, by taxes laid on them, because the merchant is not necessitated to bring to your market any but fashionable commodities, and those go off the better for their high rate. But, on the contrary, your landholder being forced to bring his commodities to market, such as his land and industry affords him, common and known things, he must sell them there at such price as he can get. This the buyer knows ; and these home-bred commodities being seldom the favourites of your people, or any farther

acceptable, than as great conveniency recommends them to the vulgar, or downright necessity to all; as soon as a tax is laid on them, every one makes as sparing a use of them as he can, that he may save his money for other necessary or creditable expences. Thus the price, which our native commodities yield the first seller, is mightily abated, and the yearly value of the land, which produces them, lessened.

If, therefore, the laying of taxes upon commodities does, as it is evident, affect the land that is out at rack-rent, it is plain it does equally affect all the other land in England too, and the gentry will, but the worst way, increase their own charges, that is, by lessening the yearly value of their estates, if they hope to ease their land, by charging commodities. It is in vain, in a country whose great fund is land, to hope to lay the publick charge of the government on any thing else; there at last it will terminate. The merchant (do what you can) will not bear it, the labourer cannot, and therefore the householder must: and whether he were best do it, by laying it directly where it will at last settle, or by letting it come to him by the sinking of his rents, which when they are once fallen, every one knows are not easily raised again, let him consider.

Holland is brought as an instance of laying the charge of the publick upon trade, and it is possible (excepting some few small free towns) the only place in the world that could be brought to favour this way. But yet, when examined, will be found to shew the quite contrary, and be a clear proof, that lay the taxes how you will, land every where, in proportion, bears the greater share of the burthen. The publick charge of the government, it is said, is, in the United Provinces, laid on trade. I grant it is, the greatest part of it; but is the land excused, or eased by it? By no means: but, on the contrary, so loaded, that in many places half, in others a quarter, in others one eighth of the yearly value does not come into the owner's pocket: and if I have not been misinformed, the land in some places will not pay the taxes: so that we may say, that the charge of the government came not upon commodities, till the land could not bear it. The burthen unavoidably settles upon the land first, and when it has pressed it so, that it can yield no more, trade must be brought in aid, to help to support the government rather than let all sink: but the first stress is always upon land, and as far as that will reach, it is unavoidably carried, lay your taxes how you will. It is known what a share of the publick charges of the government is supported by the trade of Amsterdam alone; as I remember that one town pays thirty-six in the hundred of all the publick taxes raised in the United Provinces. But are lands of Guelderland eased by it? Let any one see, in that country of land more than trade, what they make clear of their revenues, and whether the country gentlemen there grow rich on their land, whilst the merchant, having the taxes laid on his commerce, is impoverished?

On the contrary, Guelderland is so low and out of cash, that Amsterdam has been fain, for many years, to lay down the taxes for them; which is, in effect, to pay the taxes of Guelderland too.

Struggle and contrive as you will, lay your taxes as you please, the traders will shift it off from their own gain; the merchants will bear the least part of it, and grow poor last. In Holland itself, where trade is so loaded, who, I pray, grows richest, the landholder, or the trader? Which of them is pinched, and wants money most? A country may thrive, the country gentleman grow rich, and his rents increase (for so it has been here) whilst the land is taxed: but I challenge any one to shew me a country, wherein there is any considerable publick charge raised, where the land does not most sensibly feel it, and, in proportion, bear much the greater part of it.

We must not, therefore, impute the falling of the rents, or of the price of land, to high interest; nor, if ill husbandry has wasted our riches, hope by such kind of laws to raise them to their former value. I humbly conceive we shall in vain endeavour it, by the fall of interest. The number of buyers must be increased, and sellers lessened, which must be done by other ways, than regulating of interest, or else the landed man will neither find chapmen for his land, nor for the corn that grows on it, at the rate he desires.

But, could an act of parliament bring down interest to four per cent. and the lowering of that immediately raise the purchaser's fine from 20 to 25 years purchase; yet it may be doubted, whether this be fit to be made into a law, because it would be of no advantage to the kingdom. For what profit would it be to the nation to make a law, that he who sells land, should instead of four have five hundred pounds of the purchaser? This, indeed, a little alters the distribution of the money we have amongst us Englishmen here at home, but neither helps to continue what we have, nor brings in more from abroad; which, being the only concernment of the kingdom, in reference to its wealth, is apt to be supposed by us without doors to be the only care of a parliament. For it matters not, so it be here amongst us, whether the money be in Thomas, or Richard's hands, provided it be so ordered, that whoever has it may be encouraged to let it go into the current of trade, for the improvement of the general stock and wealth of the nation.

As this increase of the fine, in the purchase of land, is not an advantage to the kingdom; so neither is it to the landholder, who is the person, that bearing the greatest part of the burthens of the kingdom, ought, I think, to have the greatest care taken of him, and enjoy as many privileges, and as much wealth, as the favour of the law can (with regard to the publick-weal) confer upon him. But pray consider: the raising the price of land in sale, by increasing the number of years purchase to be paid for it, gives the advantage, not to the landholder, but to him that ceases to be so. He that has no longer

the land, has the more money : and he, who has the land, is the poorer. The true advantage of the landholder is, that his corn, flesh, and wooll, sell better, and yield a greater price ; this, indeed, is a profit that benefits the owner of the land, and goes along with it : it is this alone that raises the rent, and makes the possessor richer : and this can only be done by increasing our wealth, and drawing more money into England. Which the falling of interest, and thereby (if it could effect it) raising the purchase of land, is so far from doing, that it does visibly and directly one way hinder our increase of wealth, that is, by hindering foreigners to come here, and buy land, and settle amongst us. Whereby we have this double loss ; first, we lose their persons, increase of people being the increase both of strength and riches. Secondly, we lose so much money ; for, though whatever an Englishman gives to another for land, though raised to forty years purchase, be not one farthing advantage to the kingdom : yet whatever a foreigner, who purchases land here, gives for it, is so much every farthing clear gain to the nation : for that money comes clear in, without carrying out any thing for it, and is every farthing of it as perfect gain to the nation, as if it dropped down from the clouds.

But farther, if consideration be to be had only of sellers of land, the lowering of interest to four per cent. will not be in their favour, unless by it you can raise land to thirty years purchase, which is not at all likely : and I think nobody, by falling of interest to four per cent. hopes to get chapmen for their land at that rate. Whatsoever they have less, if law can regulate interest, they lose of their value of land, money being thus abased. So that the landedman will scarce find his account neither, by this law, when it comes to trial. And at last, I imagine, this will be the result of all such attempts, that experience will shew that the price of things will not be regulated by laws, though the endeavours after it will be sure to prejudice and inconvenience trade, and put your affairs out of order.

If this be so, that interest cannot be regulated by law, or that if it could, yet the reducing of it to four per cent. would do more harm than good : what then should there (you will say) be no law at all to regulate interest ? I say not so. For,

1. It is necessary that there should be a stated rate of interest, and in debts and forbearances, where contract has not settled it between the parties, the law might give a rule, and courts of judicature might know what damages to allow. This may, and therefore should, be regulated.

2. That in the present current of running cash, which now takes its course almost all to London, and is ingrossed by a very few hands in comparison, young men, and those in want, might not too easily be exposed to extortion and oppression ; and the dextrous and combining money-jobbers not have too great and unbounded a power. to prey

upon the ignorance, or necessity of borrowers. There would not be much danger of this, if money were more equally distributed into the several quarters of England, and into a greater number of hands, according to the exigencies of trade.

If money were to be hired, as land is; or to be had as corn, or wooll, from the owner himself, and known good security be given for it, it might then probably be had at the market (which is the true) rate, and that rate of interest would be a constant gauge of your trade and wealth. But, when a kind of monopoly, by consent, has put this general commodity into a few hands, it may need regulation, though what the stated rate of interest should be, in the constant change of affairs, and flux of money, is hard to determine. Possibly it may be allowed, as a reasonable proposal, that it should be within such bounds, as should not, on the one side, quite eat up the merchant's and tradesmen's profit, and discourage their industry; nor, on the other hand, so low, as should hinder men from risking their money in other men's hands, and so rather chuse to keep it out of trade, than venture it upon so small profit. When it is too high, it so hinders the merchant's gain, that he will not borrow; when too low, it so hinders the monied-man's profit, that he will not lend; and both these ways it is an hindrance to trade.

But this being, perhaps, too general and loose a rule, let me add, that if one would consider money and land alone, in relation one to another, perhaps it is now at six per cent. in as good a proportion as is possible; six per cent. being a little higher than land at twenty years purchase, which is the rate pretty near, that land has generally carried in England, it never being much over, nor under. For supposing £100 in money, and land of £5 per ann. be of equal value, which is land at twenty years purchase; it is necessary for the making their value truly equal, that they should produce an equal income, which the £100 at £5 per cent. interest is not likely to do.

1. Because of the many, and sometimes long intervals of barrenness, which happen to money more than land. Money at use, when returned into the hands of the owner, usually lies dead there, till he gets a new tenant for it, and can put it out again; and all this time it produces nothing. But this happens not to land, the growing product whereof turns to account to the owner, even when it is in his hands, or is allowed for by the tenant, antecedently to his entering upon the farm. For though a man, that borrows money at Midsummer, never begins to pay his interest from our Lady-day, or one moment backwards; yet he, who rents a farm at Midsummer, may have as much reason to begin his rent from our Lady-day, as if he had entered upon it at that term.

2. Besides the dead intervals of ceasing profit, which happen to money more than land, there is another reason why the profit and



income of money lett out, should be a little higher than that of land ; and that is, because money out at interest, runs a greater risque than land does. The borrower may break, and run away with the money, and then not only the interest due, but all the future profit, with the principal, is lost for ever. But in land a man can lose but the rent due, for which usually too the stock upon the land is sufficient security: and, if a tenant run away in arrear of some rent, the land remains ; that cannot be carried away or lost. Should a man purchase good land in Middlesex of £5 per ann. at twenty years purchase, and other land in Rumney-marsh, or elsewhere, of the same yearly value, but so situated, that it were in danger to be swallowed of the sea, and be utterly lost, it would not be unreasonable, that he should expect to have it under twenty years purchase ; suppose sixteen and an half ; this is to bring it to just the case of land at twenty years purchase and money at six per cent. where the uncertainty of securing one's money may well be allowed that advantage of greater profit ; and therefore, perhaps, the legal interest now in England at six per cent. is as reasonable and convenient a rate as can well be set by a standing rule, especially if we consider that the law requires not a man to pay six per cent. but ties up the lender from taking more. So that if ever it falls of itself, the monied-man is sure to find it, and his interest will be brought down to it.

High interest is thought by some a prejudice to trade : but if we look back, we shall find, that England never throve so well, nor was there ever brought into England so great an increase of wealth since, as in queen Elizabeth's and king James I. and king Charles I. time, when money was at ten and eight per cent. I will not say high interest was the cause of it. For I rather think that our thriving trade was the cause of high interest, every one craving money to employ in a profitable commerce. But this, I think, I may reasonably infer from it, that the lowering of interest is not a sure way to improve either our trade or our wealth.

To this I hear some say, That the Dutch, skilful in all arts of promoting trade, to out-do us in this, as well as all other advancements of it, have observed this rule, viz., That when we sell interest in England from ten to eight, they presently sunk interest in Holland to four per cent. And again, when we lowered it to six, they fell it to three per cent. thereby to keep the advantage, which the lowness of interest gives to trade. From whence these men readily conclude, That the falling of interest will advance trade in England. To which I answer,

1. That this looks like an argument rather made for the present occasion, to mislead those who are credulous enough to swallow it, than arising from true reason, and matter of fact. For, if lowering of interest were so advantageous to trade, why did the Dutch so constantly take their measures only by us, and not as well by some other

of their neighbours, with whom they have as great, or greater commerce than with us? This is enough, at first sight, to make one suspect this to be dust, only raised to throw in people's eyes, and a suggestion made to serve a purpose. For,

2. It will not be found true, That when we abated interest here in England to eight, the Dutch sunk it in Holland to four per cent. by law ; or that there was any law made in Holland to limit the rate of interest to three per cent. when we reduced it in England to six. It is true, John de Witt, when he managed the affairs of Holland, setting himself to lessen the publick debts, and having actually paid some, and getting money in readiness to pay others, sent notice to all the creditors, that those, who would not take four per cent. should come and receive their money. The creditors finding him in earnest, and knowing not how otherwise to employ their money, accepted his terms, and changed their obligations into four per cent. whereas before they were at five, and so (the great loans of the country being to the state) it might be said in this sense, That the rate of interest was reduced lower at that time ; but that it was done by a law, forbidding to take higher interest than four per cent. that I deny, and require any one to shew. Indeed, upon good security, one might lately have borrowed money in Holland at three, and three and an half per cent. but not by virtue of any law, but the natural rate of interest. And I appeal to the men, learned in the law of Holland, whether last year (and I doubt not but it is so still), a man might not lawfully lend his money for what interest he could get, and whether in the courts he should not recover the interest he contracted for, if it were ten per cent. So that, if money be to be borrowed by honest and responsible men, at three, or three and an half per cent. it is not by the force of statutes and edicts, but by the natural course of things ; which will always bring interest upon good security low, where there is a great deal of money to be lent, and little good security, in proportion, to be had. Holland is a country, where the land makes a very little part of the stock of the country. Trade is their great fund ; and their estates lie generally in money : so that all, who are not traders, generally speaking, are lenders : of which there are so many, whose income depends upon interest, that if the States were not mightily in debt, but paid every one their principal, instead of the four per cent. use, which they give, there would be so much more money than could be used, or would be ventured in trade, that money there would be at two per cent. or under, unless they found a way to put it out in foreign countries.

Interest, I grant these men, is low in Holland : but it is so, not as an effect of law, or the politick contrivance of the government, to promote trade ; but as the consequence of great plenty of ready money, when their interest first fell. I say, when it first fell : for being once brought low, and the publick having borrowed a great part of private

men's money, and continuing in debt, it must continue so, though the plenty of money, which first brought interest low, were very much decayed, and a great part of their wealth were really gone. For the debt of the state affording to the creditors a constant yearly income, that is looked on as a safe revenue, and accounted as valuable as if it were in land; and accordingly they buy it one of another: and whether there be any money in the publick coffers or no, he, who has to the value of £10,000 owing him from the States, may sell it every day in the week, and have ready money for it: this credit is so great an advantage to private men, who know not else what to do with their stocks, that, were the States now in a condition to begin to pay their debts, the creditors, rather than take their money out, to lie dead by them, would let it stay in, at lower interest, as they did some years since, when they were called on to come and receive their money. This is the state of interest in Holland: their plenty of money, and paying their publick debts, some time since lowered their interest. But it was not done by the command and limitation of a law, nor in consequence of our reducing it here by law to six per cent. For I deny, that there is any law there yet, to forbid lending of money for above three, or six, or ten per cent. Whatever some here suggest, every one there may hire out his money, as freely as he does anything else, for what rate he can get; and the bargain being made, the law will enforce the borrower to pay it.

I grant low interest, where all men consent to it, is an advantage to trade, if merchants will regulate their gains accordingly, and men be persuaded to lend to them; but can it be expected, when the publick gives seven or eight, or ten per cent. that private men, whose security is certainly no better, shall have for four? And can there be any thing stranger, than that the same men, who look on, and therefore allow high use as an encouragement to lending to the Chequer, should think low use should bring money into trade? The States of Holland, some few years since, paid but four per cent. for the money they owed: if you propose them for an example, and interest be to be regulated by a law, try whether you can do so here, and bring men to lend it to the publick at that rate. This would be a benefit to the kingdom, and abate a great part of our publick charge. If you cannot do that, confess, that it is not the law in Holland has brought the interest there so low, but something else, and that which will make the States, or any body else, pay dearer now, if either their credit be less, or their money there be scarcer.

An infallible sign of your decay of wealth is the falling of rents, and the raising of them would be worth the nation's care, for in that, and not in the falling of interest, lies the true advantage of the landed-man, and with him of the publick. It may be therefore, not besides our present business, to enquire into the cause of the falling of rents in England.

1. Either the land is grown barrener, and so the product is less, and consequently the money to be received for that product is less. For it is evident, that he whose land was wont to produce 100 bushels of wheat, *communibus annis*, if by long tillage and husbandry it will now produce but 50 bushels, the rent will be abated half. But this cannot be supposed general.

2. Or the rent of that land is lessened. 1. Because the use of the commodity ceases : as the rent must fall in Virginia, were taking of tobacco forbid in England. 2. Or because something else supplies the room of that product : as the rate of coppice lands will fall upon the discovery of coal mines. 3. Or, because the markets are supplied with the same commodity cheaper from another place : as the breeding counties of England must needs fall their rents, by the importation of Irish cattle. 4. Or, because a tax laid on your native commodities, make what the farmer sells cheaper ; and labour, and what he buys, dearer.

3. Or, the money in the country is less. For the exigencies and uses of money not lessening with its quantity, and it being in the same proportion to be employed and distributed still, in all the parts of its circulation, so much as its quantity is lessened, so much must the share of every one that has a right to this money be the less ; whether he be the landholder, for his goods ; or labourer, for his hire ; or merchant, for his brokerage. Though the landholder usually finds it first. Because money failing, and falling short, people have not so much money as formerly to lay out, and so less money is brought to market, by which the price of things must necessarily fall. The labourer feels it next. For, when the landholder's rent falls, he must either bate the labourer's wages, or not employ, or not pay him ; which either way makes him feel the want of money. The merchant feels it last. For though he sells less, and at a lower rate, he buys also our native commodities, which he exports at a lower rate too : and will be sure to leave our native commodities unbought, upon the hands of the farmer, or manufacturer, rather than export them to a market, which will not afford him returns with profit.

If one-third of the money employed in trade, were locked up, or gone out of England, must not the landholders necessarily receive one third less for their goods, and consequently rents fall ; a less quantity of money by one third being to be distributed amongst an equal number of receivers? Indeed, people not perceiving the money to be gone, are apt to be jealous one of another ; and each suspecting another's inequality of gain to rob him of his share, every one will be employing his skill, and power, the best he can, to retrieve it again, and to bring money into his pocket, in the same plenty as formerly. But this is but scrambling amongst ourselves, and helps no more against our want, than the pulling off a short coverlet will, amongst children that lie

together, preserve them all from the cold. Some will starve, unless the father of the family provide better, and enlarge the scanty covering. This pulling and contest is usually between the landed-man and the merchant. For the labourer's share, being seldom more than a bare subsistence, never allows that body of men, time, or opportunity to raise their thoughts above that, or struggle with the richer for theirs (as one common interest) unless when some common and great distress, uniting them in one universal ferment, makes them forget respect, and emboldens them to crave their wants with armed force: and then sometimes they break in upon the rich, and sweep all like a deluge. But this rarely happens but in the male-administration of neglected, or mismanaged government.

The usual struggle and contest, as I said before, in the decays of wealth and riches, is between the landed-man, and the merchant, with whom I may here join the monied-man. The landed-man finds himself aggrieved, by the falling of his rents, and the streightening of his fortune, whilst the monied-man keeps up his gain, and the merchant thrives and grows rich by trade. These, he thinks, steal his income into their pockets, build their fortunes upon his ruin, and ingross more of the riches of the nation than comes to their share. He, therefore, endeavours, by laws, to keep up the value of lands which he suspects lessened by the other's excess of profit: but all in vain. The cause is mistaken, and the remedy too. It is not the merchant's nor monied-man's gains that makes land fall: but the want of money and lessening of our treasure, wasted by extravagant expences, and a mismanaged trade, which the land always first feels. If the landed-gentleman will have, and by his example make it fashionable to have, more claret, spice, silk, and other foreign consumable wares, than our exportation of commodities does exchange for; money must unavoidably follow to balance the account, and pay the debt. And therefore, I fear that another proposal I hear talked of, to hinder the exportation of money and bullion, will shew more our need of care to keep our money from going from us, than a way and method how to preserve it here.

It is death in Spain to export money: and yet they, who furnish all the world with gold and silver, have least of it amongst themselves. Trade fetches it away from that lazy and indigent people, notwithstanding all their artificial and forced contrivances to keep it there. It follows trade, against the rigour of their laws; and their want of foreign commodities makes it openly be carried out at noon-day. Nature has bestowed mines on several parts of the world: but their riches are only for the industrious and frugal. Whomsoever else they visit, it is with the diligent and sober only they stay. And if the virtue and provident way of living of our ancestors (content with our native conveniences of life, without the costly itch after the materials of pride and luxury from abroad) were brought in fashion and countenance again amongst

us ; this alone would do more to keep and increase our wealth, and enrich our land, than all our paper helps, about interest, money, bullion, &c. which however eagerly we may catch at, will not, I fear, without better husbandry, keep us from sinking, whatever contrivances we may have recourse to. It is with a kingdom as with a family. Spending less than our own commodities will pay for, is the sure and only way for the nation to grow rich. And when that begins once seriously to be considered, and our faces and steps are in earnest turned thaway, we may hope to have our rents rise, and the publick stock thrive again. Till then, we in vain, I fear, endeavour with noise, and weapons of law, to drive the wolf from our own to one another's doors : the breed ought to be extirpated out of the island. For want, brought in by ill-management, and nursed up by expensive vanity, will make the nation poor and spare nobody.

If three millions were necessary for the carrying on the trade of England, whereof one million were for the landholder to maintain him ; another were for the payment of the labourer and handicraftsman : and the third were the share of the brokers, coming to them for their care and pains in distributing ; if one million of this money were gone out of the kingdom, must there not be one-third less to be shared amongst them for the product of their land, their labour and their distribution ? I do not say they will feel it at the same time. But the landholder having nothing, but what the product of his land will yield ; and the buyer, according to the plenty, or scarcity of money he has, always setting the price upon what is offered to sale ; the landholder must be content to take the market-rate for what he brings thither ; which always following the scarcity or plenty of money, if any part of our money be gone, he is sure first to find it in the price of his commodities. For the broker and merchant, though he sell cheaper, yet he buys cheaper too : and he will be sure to get by his returns, or let alone a commodity, which will not produce him gain ; and whatsoever is so alone, and left upon hands, always turns to the landholder's loss.

Supposing that of our woollen manufacture, foreign markets took off one half, and the other half were consumed amongst ourselves : if a sensible part (as one-third) of our coin were gone, and so men had equally one-third less money than they had, (for it is certain, it must be tantamount, and what I escape of one-third less, another must make up) it would follow, that they would have less to lay out in cloaths, as well as other things, and so would wear them longer, or pay less for them. If a clothier finds a want of vent, he must either sell cheaper, or not at all ; if he sell cheaper, he must also pay less, both for wool and labour ; and if the labourer hath less wages, he must also pay less, for corn, butter, cheese, flesh, or else forbear some of these quite. In all which cases, the price of wool, corn, flesh, and the other products

of land are brought down, and the land bears the greatest part of the loss. For wherever the consumption, or vent of any commodity is stopt, there the stop continues on, till it comes to the landholder. And, wherever the price of any commodity begins to fall, how many hands soever there be between that and the landholder, they all take reprisals one upon another, till at last it comes to the landholder, and there the abatement of price, of any of his commodities, lessens his income, and is a clear loss. The owner of land, which produces the commodity, and the last buyer who consumes it, are the two extremes in commerce. And though the falling of any sort of commodity in the landholder's hand does not prove so to the last consumer, the arts of intervening brokers and ingrossers keeping up the price to their own advantage, yet, whenever want of money, or want of desire in the consumer, make the price low, that immediately reaches the first producer: nobody between having any interest to keep it up.

Now as to the two first causes of falling of rents, falling of interest has no influence at all. In the latter it has a great part, because it makes the money of England less, by making both Englishmen and foreigners withdraw, or withhold their money. For that which is not let loose into trade, is all one whilst hoarded up, as if it were not in being.

I have heard it brought for a reason, why interest should be reduced to four per cent. 'That thereby the landholder who bears the burden of the public charge, may be in some degree eased by the falling of interest.'

This argument will be put right, if you say it will ease the borrower, and lay the loss on the lender: but it concerns not the land in general, unless you will suppose all landholders in debt. But I hope we may yet think that men in England, who have land, have money too; and that landed-men, as well as others, by their providence and good husbandry, accommodating their expenses to their income, keep themselves from going backward in the world.

That which is urged, as most deserving consideration and remedy in the case is, 'That it is hard and unreasonable, that one, who has mortgaged half his land, should yet pay taxes for the whole, whilst the mortgagee goes away with the clear profit of an high interest.' To this I answer:

1. That, if any man has run himself in debt for the service of his country, it is fit the publick should reimburse him, and set him free. This is a care that becomes the publick justice, That men, if they receive no rewards, should at least be kept from suffering, in having served their country. But I do not remember the polity of any nation, who altered their constitution in favour of those, whose mismanagement had brought them behind-hand; possibly, as thinking the publick little beholden to those, who had misemployed the stock

of their country in the excess of their private expences, and, by their example, spread a fashion, that carries ruin with it. Men's paying taxes of mortgaged lands, is a punishment for ill-husbandry, which ought to be discouraged: but it concerns very little the frugal and the thrifty.

2. Another thing to be said in reply to this, is, That it is with gentlemen in the country, as with tradesmen in the city. If they will own titles to greater estates than really they have, it is their own faults, and there is no way left to help them from paying for them. The remedy is in their own hands, to discharge themselves when they please. And when they have once sold their land, and paid their debts, they will no longer pay taxes for what they own, without being really theirs. There is another way also, whereby they may be relieved, as well as a great many other inconveniencies remedied; and that is by a registry: for if the mortgages were registered, land-taxes might reach them, and order the lender to pay his proportion.

I have met with patrons of four per cent. who (amongst many other fine things they tell us of) affirm, 'That if interest were reduced to four per cent., then some men would borrow money at this low rate, and pay their debts; others would borrow more than they now do, and improve their land; others would borrow more, and employ it in trade and manufacture.' Gilded words, indeed, were there anything substantial in them! These men talk, as if they meant to shew us, not only the wisdom, but the riches of Solomon, and would make gold and silver as common as stones in the street: but at last, I fear, it will be but wit without money, and I wish it amount to that. It is without question, that could the countryman and the tradesman take up money cheaper than now they do, every man would be forward to borrow, and desire that he might have other men's money to employ to his advantage. I confess, those who contend for four per cent. have found out a way to set men's mouths a watering for money at that rate, and to increase the number of borrowers in England; if any body can imagine it would be an advantage to increase them. But to answer all their fine projects, I have but this one short question to ask them: will four per cent. increase the number of the lenders? If it will not, as any man at the very first hearing will shrewdly suspect it will not, then all the plenty of money, these conjurers bestow upon us, for improvement of land, paying of debts, and advancement of trade, is but like the gold and silver, which old women believe other conjurers bestow sometimes, by whole lapfuls, on poor credulous girls, which, when they bring to the light, is found to be nothing but withered leaves; and the possessors of it are still as much in want of money as ever.

Indeed, I grant it would be well for England, and I wish it were so, that the plenty of money were so great amongst us, that every man



could borrow, as much as he could use in trade, for four per cent., nay, that men could borrow as much as they could employ for six per cent. But even at that rate, the borrowers already are far more than the lenders. Why else doth the merchant, upon occasion, pay six per cent., and often above that rate, for brokage? And why doth the country gentleman of £1000 per ann. find it so difficult, with all the security he can bring, to take up £1000. All which proceeds from the scarcity of money, and bad security; two causes which will not be less powerful, to hinder borrowing, after the lowering of interest; and I do not see how any one can imagine that reducing use to four per cent. should abate their force, or how lessening the reward of the lender, without diminishing his risque, should make him more forward and ready to lend. So that these men, whilst they talk, that at four per cent. men would take up and employ more money to the publick advantage, do but pretend to multiply the number of borrowers among us, of which it is certain we have too many already. While they thus set men a longing for the golden days of four per cent. methinks they use the poor indigent debtor, and needy tradesman, as I have seen prating jackdaws do sometimes their young, who, kawing and fluttering about the nest, set all their young ones a gaping; but, having nothing in their empty mouths but noise and air, leave them as hungry as they were before.

It is true, these men have found out by a cunning project, how, by the restraint of a law, to make the price of money one third cheaper, and then they tell John a Nokes that he shall have £10,000 of it to employ in merchandise, or cloathing; and John a Stiles shall have £20,000 more to pay his debts; and so distribute this money as freely as Diego did his legacies, which they are to have, even where they can get them. But still these men can instruct the forward borrowers, where they shall be furnished, they have perhaps done something to increase men's desire, but not made money one jot easier to come by. And, till they do that, all this sweet jingling of money in their discourses, goes just to the tune of, 'If all the world were oat-meal.' Methink these undertakers, whilst they have put men in hopes of borrowing more plentifully, at easier rates, for the supply of their wants and trades, had done better to have bethought themselves of a way how men need not borrow upon use at all: for this would be much more advantageous, and altogether as feasible. It is as easy to distribute twenty pair of shoes amongst thirty men, if they pay nothing for them at all, as if they paid 4s. a pair; ten of them (notwithstanding the statute-rate should be reduced from 6s. to 4s. a pair) will be necessitated to sit still barefoot, as much as if they were to pay nothing for shoes at all. Just so is it in a country, that wants money in proportion to trade. It is as easy to contrive how every man shall be supplied with what money he needs (*i.e.* can employ in

improvement of land, paying his debts, and returns of his trade) for nothing, as for four per cent. Either we have already more money than the owners will lend, or we have not. If part of the money which is now in England, will not be lent at the rate interest is at present at, will men be more ready to lend, and borrowers be furnished for all those brave purposes, more plentifully, when money is brought to four per cent.? If people do already lend all the money they have, above their own occasions, whence are those, who will borrow more at four per cent., to be supplied? Or is there such plenty of money, and scarcity of borrowers, that there needs the reducing of interest to four per cent. to bring men to take it?

All the imaginable ways of increasing money in any country, are these two: either to dig it in the mines of our own, or get it from our neighbours. That four per cent. is not of the nature of the deusing-rod, or *virgula divina*, able to discover mines of gold and silver, I believe will easily be granted me. The way of getting from foreigners, is either by force, borrowing, or trade. And whatever ways, besides these, men may fancy, or propose, for increasing of money, (except they intend to set up for the philosopher's stone) would be much the same with a distracted man's device, that I knew, who, in the beginning of his distemper, first discovered himself to be out of his wits, by getting together and boiling a great number of groats, with a design, as he said, to make them plim, *i.e.* grow thicker. That four per cent. will raise armies, discipline soldiers, and make men valiant, and fitter to conquer countries, and enrich themselves with the spoils, I think was never pretended. And that it will not bring in more of our neighbour's money upon loan, than we have at present amongst us, is so visible in itself, that it will not need any proof; the contenders for four per cent. looking upon it as an undeniable truth, and making use of it as an argument, to shew the advantage it will be to the nation, by lessening the use paid to foreigners, who upon falling of use will take home their money. And, for the last way of increasing our money, by promoting of trade, how much lowering of interest is the way to that, I have, I suppose, shewed you already.

Having lately met with a little tract, entituled, 'A Letter to a friend concerning usury,' printed this present year, 1690; which gives in short, the arguments of some treatises printed many years since, for the lowering of interest; it may not be amiss consider them.

'I. An high interest decays trade. The advantage from interest is greater than the profit from trade, which makes the rich merchants give over, and put out their stock to interest, and the lesser merchants break.'

Answ. This was printed in 1621, when interest was at ten per cent. And whether England had ever a more flourishing trade than at that

time, must be left to the judgment of those, who have considered the growing strength and riches of this kingdom in Queen Elizabeth's and King James I.'s reigns. Not that I impute it to high interest, but to other causes I have mentioned, wherein usury had nothing to do. But if this be thought an argument now in 1690, when the legal interest is six per cent., I desire those, who think fit to make use of it, to name those rich merchants, who have given over, and put out their stocks to interest.

2. 'Interest being at ten per cent. and in Holland at six, our neighbour merchants undersell us.'

Answ. The legal interest being here now at six per cent., and in Holland not limited by law, our neighbour merchants undersell us, because they live more frugally, and are content with less profit.

3. 'Interest being lower in Holland than in England, their contributions to war, works of piety, and all charges of the state, are cheaper to them than to us.'

Answ. This needs a little explication. Contributions, greater or less, I understand : but contributions cheaper or dearer, I confess I do not. If they manage their wars and charges cheaper than we, the blame is not to be laid on high or low interest.

4. 'Interest being so high, prevents the building of shipping, which is the strength and safety of our island, most merchant-ships being built in Holland.'

Answ. Though this argument be now gone, such ships being prohibited by a law, I will help the author to one as good. The Dutch buy our rape-seed, make it into oil, bring it back to us, and sell it with advantage. This may be as well said to be from high interest here, and low there. But the truth is, the industry and frugality of that people, makes them content to work cheaper, and sell at less profit than their neighbours, and so get the trade from them.

5. 'The high rate of usury makes land sell so cheap, being not worth more than fourteen or fifteen years purchase ; whereas in Holland, where interest is at six, it is worth above twenty-five. So that a low interest raises the price of land. Where money is dear, land is cheap.'

Answ. This argument plainly confesses, that there is something else regulates the price of land, besides the rate of interest ; else, when money was at ten per cent. here, should land have been at ten years purchase, whereas he confesses it then to have been at fourteen or fifteen. One may suppose, to favour his hypothesis, he was not forward to speak the most of it. And interest, as he says, being at six per cent. in Holland, land there should have sold, by that rule, for sixteen and an half years purchase ; whereas he says, it was worth about twenty-five. And Mr. Manly says, p. 33, 'That money in France being at seven per cent., noble land sells for thirty-four and thirty-five

years purchase, and ordinary land for twenty-five.' So that the true conclusion from hence is, not what our author makes, but this ; That it is not the legal interest, but something else, that governs the rate of land. I grant his position, That where money is dear, land is cheap, and *vice versa*. But it must be so by the natural, not legal interest. For, where money will be lent on good security, at four or five per cent., it is a demonstration that there is more than will be ventured on ordinary credit in trade. And when this plenty becomes general, it is a sign there is more money than can be employed in trade ; which cannot but put many upon seeking purchases, to lay it out in land, and to raise the price of land, by making more buyers than sellers.

6. ' It is not probable lenders will call in their money, when they cannot make greater interest any where. Besides, their security upon land will be better.'

Answ. Some unskilful and timorous men will call in their money ; others put it into the banker's hands. But the bankers and skilful will keep it up, and not lend it, but at the natural use, as we have shown. But how securities will be mended, by lowering of interest, is, I confess, beyond my comprehension.

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### OF RAISING OUR COIN.

BEING now upon the consideration of interest and money, give me leave to say one word more on this occasion, which may not be wholly unseasonable at this time. I hear a talk up and down of raising our money, as a means to retain our wealth, and keep our money from being carried away. I wish those, that use the phrase of raising our money, had some clear notion annexed to it ; and that then they would examine, ' Whether, that being true, it would at all serve to those ends, for which it is proposed ?'

The raising of money, then, signifies one of these two things ; either raising the value of our money, or raising the denomination of our coin.

The raising the value of money, or any thing else, is nothing, but the making a less quantity of it exchange for any other thing, that would have been taken for it before, v. g. If 5s. will exchange for, or, (as we call it) buy a bushel of wheat ; if you can make 4s. buy another bushel of the same wheat, it is plain the value of your money is raised, in respect of wheat, one fifth. But thus nothing can raise, or fall the value of your money, but the proportion of its plenty, or scarcity, in proportion to the plenty, scarcity, or vent of any other commodity, with which you compare it, or for which you would exchange it. And thus silver, which makes the intrinsick value of money, compared with itself, under any stamp, or denomination of the same, or different countries, cannot be raised. For an ounce of silver, whether in pence,

groats, or crown-pieces, stivers, or ducatoons, or in bullion, is and always eternally will be, of equal value to any other ounce of silver, under what stamp, or denomination soever; unless it can be shewn that any stamp can add any new or better qualities to one parcel of silver, which another parcel of silver wants.

Silver, therefore, being always of equal value to silver, the value of coin, compared with coin, is greater, less, or equal, only as it has more, less, or equal silver in it: and in this respect, you can by no manner of way raise, or fall your money. Indeed most of the silver of the world, both in money and vessels, being alloyed (i. e. mixed with some baser metals) fine silver, (i. e. silver separated from all alloy) is usually dearer than so much silver alloyed, or mixed with baser metals. Because, besides the weight of the silver, those who have need of fine (i. e. unmixed silver; as gilders, wire-drawers, &c.) must, according to their need, besides an equal weight of silver, mixed with other metals, give an overplus to reward the refiner's skill and pains. And in this case, fine silver, and alloyed or mixed silver, are considered as two distinct commodities. But no money being coined here, or almost any where, of pure, fine silver, this concerns not the value of money at all; wherein an equal quantity of silver is always of the same value with an equal quantity of silver, let the stamp, or the denomination be what it will.

All then, that can be done in this great mystery of raising money, is only to alter the denomination, and call that a crown now, which before, by the law, was but a part of a crown. For example: supposing, according to the standard of our law, 5s. or a crown, were to weigh an ounce, (as it does now, wanting about 16 grains) whereof one-twelfth were copper, and eleven-twelfths silver, (for thereabouts it is) it is plain here, it is the quantity of silver gives the value to it. For let another piece be coined of the same weight, wherein half the silver is taken out, and copper, or other alloy, put into the place, every one knows it will be worth but half as much. For the value of the alloy is so inconsiderable as not to be reckoned. This crown now must be raised, and from henceforth our crown-pieces, coined one twentieth lighter; which is nothing but changing the denomination, calling that a crown now, which yesterday was but a part, viz. nineteen twentieths of a crown; whereby you have only raised 19 parts to the denomination formerly given to 20. For I think no body can be so senseless as to imagine, that 19 grains, or ounces of silver can be raised to the value of 20; or that 19 grains, or ounces of silver shall at the same time exchange for, or buy as much corn, oil, or wine, as 20; which is to raise it to the value of 20. For if 19 ounces of silver can be worth 20 ounces of silver, or pay for as much of any other commodity, then 18, 10, or one ounce may do the same. For, if the abating one twentieth of the quantity of the silver of any coin, does not lessen its value, the abating

nineteen-twentieths of the quantity of the silver of any coin, will not abate its value. And so a single threepence, or a single penny, being called a crown, will buy as much spice, or silk, or any other commodity, as a crown piece, which contains 20 or 60 times as much silver : which is an absurdity so great, and I think no body will want eyes to see, and sense to disown.

Now this raising your money, or giving a less quantity of silver the stamp and denomination of a greater, may be done two ways.

1. By raising one species of your money.

2. By raising all your silver coin, at once, proportionably ; which is the thing, I suppose, now proposed.

1. The raising of one species of your coin, beyond its intrinsick value, is done by coining any one species, (which in account bears such a proportion to the other species of your coin) with less silver in it, than is required by that value it bears in your money.

For example : a crown with us goes for 60 pence, a shilling for 12 pence, a tester for 6 pence, and a groat for 4 pence : and accordingly, the proportion of silver in each of them, ought to be as 60, 12, 6, and 4. Now, if in the mint there should be coined groats, or testers, that being of the same alloy with our other money, had but two-thirds of the weight, that those species are coined at now ; or else, being of the same weight, were so alloyed, as to have one third of the silver, required by the present standard, changed into copper, and should thus, by law, be made current ; (the rest of your silver money being kept to the present standard in weight and fineness) it is plain, those species would be raised one third part ; that passing for 6d. which had but the silver of 4d. in it ; and would be all one, as if a groat should by law be made current for 6d. and every 6d. in payment pass for 9d. This is truly raising these species : but is no more in effect, than if the mint should coin clipped money. And has, besides the cheat that is put by such base, or light money, on every particular man that receives it, that he wants one third of that real value, which the publick ought to secure him, in the money it obliges him to receive, as lawful and current. It has, I say, this great and unavoidable inconvenience to the publick ; that, besides the opportunity it gives to domestick coiners to cheat you with lawful money, it puts it into the hands of foreigners to fetch away your money, without any commodities for it. For if they find that two penny weight of silver, marked with a certain impression, shall here in England be equivalent to 3d. weight marked with another impression, they will not fail to stamp pieces of that fashion ; and so importing that base and low coin, will, here in England, receive 3d. for 2d. and quickly carry away your silver in exchange for copper, or barely the charge of coinage.

This is unavoidable in all countries, where any one species of their money is disproportionate in its intrinsick value, (i. e. in its due pro-

portion of silver to the rest of the money of that country) an inconvenience so certainly attending the allowance of any base species of money to be current, that the king of France could not avoid it, with all his watchfulness. For though, by edict, he made his 4 sols pieces (whereof 15 were to pass for a French crown, though 20<sup>l</sup> of them had not so much silver in them, as was in a French crownpiece) pass in the inland parts of his kingdom, 15 for a crown in all payments; yet he durst not make them current in the seaport towns, for fear that should give an opportunity to their importation. But yet this caution served not the turn: they were still imported; and by this means, a great loss and damage brought upon his country. So that he was forced to cry them down, and sink them to near their intrinsick value. Whereby a great many particular men, who had quantities of that species in their hands, lost a great part of their estates; and every one, that had any, lost proportionably by it.

If we had groats, or sixpences, current by law amongst us, that wanted one third of the silver, which they now have by the standard, to make them of equal value to our other species of money; who can imagine, that our neighbours would not presently pour in quantities of such money upon us, to the great loss and prejudice of the kingdom? The quantity of silver, that is in each piece, or species of coin, being that, which makes its real and intrinsick value, the due proportions of silver ought to be kept in each species, according to the respective rate, set on each of them by law. And, when this is ever varied from, it is but a trick to serve some present occasion; but is always with loss to the country, where the trick is played.

2. The other way of raising money is by raising all your silver coin at once, the proportion of a crown, a shilling and a penny, in reference to one another, being still kept, (viz. That a shilling shall weigh one-fifth of a crown piece, and a pennyweight one twelfth of a shilling, in standard silver) but out of every one of these, you abate one-twentieth of the silver, they were wont to have in them.

If all the species of money be, as it is called, raised, by making each of them to have one twentieth less of silver in them than formerly; and so your whole money be lighter than it was: the following will be some of the consequences of it.

1. It will rob all creditors of one-twentieth (or 5 per cent.) of their debts, and all landlords one-twentieth of their quit-rents for ever; and in all other rents, as far as their former contracts reach, (of 5 per cent.) of their yearly income; and this without any advantage to the debtor, or farmer. For he, receiving no more pounds sterling for his land, or commodities, in this new lighter coin, than he should have done of your old and weightier money, gets nothing by it. If you say, yes, he will receive more crown, half-crown, and shilling pieces, for what he now sells for new money, than he should have done, if the money of

the old standard had continued ; you confess your money is not raised in value, but in denomination : since what your new pieces want in weight, must now be made up in their number. But, which way soever this falls, it is certain, the publick (which most men think ought to be the only reason of changing a settled law, and disturbing the common, current course of things) receives not the least profit by it. Nay, as we shall see by and by, it will be a great charge and loss to the kingdom. But this, at first sight, is visible ; that in all payments to be received upon precedent contracts, if your money be in effect raised, the receiver will lose 5 per cent. For money having been lent, and leases and other bargains made, when money was of the same weight and fineness, that it is now, upon confidence that under the same name of pounds, shillings, and pence, they should receive the same value, i. e. the same quantity of silver, by giving the denomination now to less quantities of silver by one-twentieth, you take from them 5 per cent. of their due.

When men go to market, to buy any other commodities with their new, but lighter money, they will find 20s. of their new money will buy no more of any commodity than 19 would before. For it not being the denomination, but the quantity of silver, that gives the value to any coin, 19 grains, or parts, of silver, however denominated, or marked, will no more be worth, or pass for, or buy so much of any other commodity, as 20 grains of silver will, than 19s. will pass for 20s. If any one thinks a shilling, or a crown in name, has its value from the denomination, and not from the quantity of silver in it, let it be tried ; and hereafter let a penny be called a shilling, or a shilling be called a crown. I believe no body would be content to receive his debts, or rents in such money : which, though the law should raise thus, yet he foresees he should lose eleven-twelfths by the one, and by the other four-fifths of the value he received ; and would find his new shilling, which had no more silver in it than one twelfth of what a shilling had before, would buy him of corn, cloth, or wine, but one-twelfth of what an old shilling would. This is as plainly so in the raising, as you call it, your crown to 5s. and 3d. or (which is the same thing) making your crown one twentieth lighter in silver. The only difference is, that the loss is so great, (it being eleven twelfths) that every body sees, and abhors it at first proposal ; but, in the other (it being but one twentieth, and covered with the deceitful name of raising our money) people do not so readily observe it. If it be good to raise the crown-piece this way, one twentieth this week, I suppose it will be as good and profitable to raise it as much again the next week. For there is no reason, why it will not be as good to raise it again, another one twentieth, the next week, and so on ; wherein, if you proceed but ten weeks successively, you will, by new-year's day next have every half-crown raised to a crown, to the loss of one-half of people's debts



and rents, and the king's revenue, besides the confusion of all your affairs: and, if you please to go on in this beneficial way of raising your money, you may, by the same art, bring a pennyweight of silver to be a crown.

Silver, *i.e.* the quantity of pure silver, separable from the alloy, makes the real value of money. If it does not, coin copper with the same stamp and denomination, and see whether it will be of the same value. I suspect your stamp will make it of no more worth, than the copper money of Ireland is, which is its weight in copper, and no more. That money lost so much to Ireland, as it passed for, above the rate of copper. But yet I think nobody suffered so much by it, as he, by whose authority it was made current.

If silver give the value, you will say, what need is there then of the charge of coinage? May not men exchange silver by weight, for other things; make their bargains, and keep their accounts in silver by weight? This might be done, but it has these inconveniences:

1. The weighing of silver to every one we had occasion to pay it to, would be very troublesome, for every one must carry about scales in his pocket.

2. Scales would not do the business. For, in the next place, every one cannot distinguish between fine and mixed silver: so that though he receive the full weight, he was not sure he received the full weight of silver, since there might be a mixture of some of the baser metals, which he was not able to discern. Those, who have had the care and government of politick societies, introduced coinage, as a remedy to those two inconveniences. The stamp was a warrantry of the publick, that, under such a denomination, they should receive a piece of such a weight, and such a fineness; that is, they should receive so much silver. And this is the reason, why the counterfeiting the stamp is made the highest crime, and has the weight of treason laid upon it: because the stamp is the publick voucher of the intrinsick value. The royal authority gives the stamp; the law allows and confirms the denomination: and both together give, as it were, the publick faith, as a security, that sums of money, contracted for, under such denominations, shall be of such a value, that is, shall have in them so much silver. For it is silver, and not names, that pays debts, and purchases commodities. If therefore, I have contracted for twenty crowns, and the law then has required, that each of those crowns should have an ounce of silver; it is certain my bargain is not made good, I am defrauded (and whether the publick faith be not broken with me, I leave to be considered) if, paying me twenty crowns, the law allots them to be such as have but nineteen twentieths of the silver they ought to have, and really had in them, when I made my contract.

2. It diminishes all the king's revenue 5 per cent. For though the same number of pounds, shillings and pence are paid into the exche-

quer, as were wont, yet these names being given to coin that have each of them one twentieth less of silver in them; and that being not a secret concealed from strangers, no more than from his own subjects, they will sell the king no more pitch, tar or hemp, for 20s. after the raising your money, than they would before for 19: or, to speak in the ordinary phrase, they will raise their commodities 5 per cent. as you have raised your money 5 per cent. And it is well if they stop there. For usually in such changes, an outcry being made of your lessening your coin, those, who have to deal with you, taking the advantage of the alarm, to secure themselves from any loss by your new trick, raise their price even beyond the par of your lessening your coin.

I hear of two inconveniences complained of, which it is proposed by this project to remedy.

The one is the melting down of our coin: the other, the carrying away of our bullion. These are both inconveniences which, I fear, we lie under: but neither of them will be in the least removed, or prevented, by the proposed alteration of our money.

1. It is past doubt that our money is melted down. The reason whereof is evidently the cheapness of coinage. For a tax on wine paying the coinage, the particular owners paying nothing for it. So that 100 ounces of silver coined, comes to the owner at the same rate, as 100 ounces of standard silver in bullion. For delivering into the mint his silver in bars, he has the same quantity of silver delivered out to him again in coin, without any charges to him. Whereby, if at any time he has occasion for bullion, it is the same thing to melt down our milled money, as to buy bullion from abroad, or take it in exchange for other commodities. Thus our mint, to the only advantage of our officers, but at the public cost, labours in vain, as will be found. But yet this makes you not have one jot less money in England, than you would have otherwise; but only makes you coin that, which otherwise would not have been coined, nor perhaps been brought hither: and being not brought hither by an over-balance of your exportation, cannot stay when it is here. It is not any sort of coinage does, or can keep your money here; that wholly and only depends upon the balance of your trade. And had all the money in king Charles the II. and king James the II.'s time, been minted, according to his new proposal, this raised money would have been gone, as well as the other, and the remainder had been no more, nor no less than it is now. Though I doubt not but the mint would have coined as much of it, as it has of our present milled money. The short is this: an over-balance of trade with Spain brings you in bullion; cheap coinage, when it is here, carries it into the mint, and money is made of it; but, if your exportation will not balance your importation in other parts of your trade, away must your silver go again, whether monied or not monied. For where goods do not, silver must, pay for the commodities you spend.

That this is so, will appear by the books of the mint, where may be seen how much milled money has been coined in the two last reigns. And in a paper I have now in my hands, (supposed written by a man not wholly ignorant in the mint) it is confessed, that whereas one-third of the current payments were some time since of milled money, there is not now one-twentieth. Gone then it is : but let not any one mistake and think it gone, because in our present coinage an ounce wanting about 16 grains, is denominated a crown : or that (as is now proposed) an ounce wanting 40 grains, being coined in one piece, and denominated a crown, would have stopped it, or will (if our money be so altered) for the future fix it here. Coin what quantity of silver you please, in one piece, and give it the denomination of a crown ; when your money is to go, to pay your foreign debts, (or else it will not go out at all) your heavy money (*i. e.* that which is weight according to its denomination, by the standard of the mint) will be that which will be melted down, or carried away in coin by the exporter, whether the pieces of each species be by the law bigger, or less. For, whilst coinage is wholly paid for by a tax, whatever your size of money be, he that has need of bullion to send beyond sea, or silver to make plate, need but take milled money and melt it down, and he has it as cheap as if it were in pieces of eight, or other silver coming from abroad ; the stamp, which so well secures the weight of the milled money, costing nothing at all.

To this perhaps will be said, that if this be the effect of milled money, that it is so apt to be melted down, it were better to return to the old way of coining by the hammer. To which I answer, by no means. For,

1. Coinage by the hammer less secures you from having a great part of your money melted down. For in that way there being a greater inequality in the weight of the pieces, some being too heavy, and some too light ; those, who know how to make their advantage of it, cull out the heavy pieces, melt them down, and make a benefit of the over-weight.

2. Coinage by the hammer exposes you much more to the danger of false coin. Because the tools are easily made and concealed, and the work carried on with fewer hands, and less noise than a mill ; whereby false coiners are less liable to discovery.

3. The pieces not being so round, even, and fairly stamped, nor marked on the edges, are exposed to clipping, which milled money is not.

Milled money is, therefore, certainly best for the publick. But, whatever be the cause of melting down our milled money, I do not see how raising our money (as they call it) will at all hinder its being melted down. For if our crown-pieces should be coined one-twentieth lighter, why should that hinder them from being melted down, more than now?

The intrinsick value of the silver is not altered, as we have shewn already : therefore that temptation to melt them down remains the same as before.

‘But they are lighter by one twentieth.’ That cannot hinder them from being melted down. For half-crowns are lighter by half, and yet that preserves them not.

‘But they are of less weight under the same denomination, and therefore, they will not be melted down.’ That is true, if any of these present crowns, that are one twentieth heavier, are current for crowns at the same time. For then they will no more melt down the new light crowns, than they will the old clipped ones, which are no more worth in coin and tale, than in weight and bullion. But it cannot be supposed, that men will part with their old and heavier money, at the same rate that the lighter, new coin goes at, and pay away their old crowns for 5s. in tale, when at the mint they will yield them 5s. 3d. And then if an old milled crown goes for 5s. 3d. and a new milled crown (being so much lighter) goes for a crown, what, I pray, will be the odds of melting down the one, or the other? The one has one twentieth less silver in it, and goes for one twentieth less; and so being weight they are melted down upon terms. If it be a convenience to melt one, it will be as much a convenience to melt the other : just as it is the same convenience to melt milled half-crowns as milled crowns, the one having, with half the quantity of silver, half the value. When the money is all brought to the new rate, *i. e.* to be one twentieth lighter, and commodities raised as they will proportionably, what shall hinder the melting down of your money then, more than now, I would fain know? If it be coined then, as it is now, gratis, a crown-piece, (let it be of what weight soever) will be as it is now, just worth its own weight in bullion of the same fineness; for the coinage which is the manufactory about it, and makes all the difference, costing nothing, what can make the difference of value? And therefore, whoever wants bullion, will as cheaply melt down these new crowns, as buy bullion with them. The raising of your money cannot then (the act for free coinage standing) hinder its being melted down.

Nor, in the next place, much less can it, as it is pretended, hinder the exportation of our bullion. Any denomination, or stamp, we shall give to silver here, will neither give silver a higher value in England, nor make it less prized abroad. So much silver will always be worth (as we have already shewed) so much silver, given in exchange one for another. Nor will it, when in your mint a less quantity of it is raised to a higher denomination (as when nineteen twentieths of an ounce has the denomination of a crown, which formerly belonged only to the whole 20) be one jot raised, in respect of any other commodity.

You have raised the denomination of your stamped silver one twentieth, or, which is all one, 5 per cent. And men will presently raise

their commodities 5 per cent. So that if yesterday 20 crowns would exchange for 20 bushels of wheat, or 20 yards of a certain sort of cloth, if you will to-day coin current crowns one twentieth lighter, and make them the standard, you will find 20 crowns will exchange for but 19 bushels of wheat, or 19 yards of that cloth, which will be just as much silver for a bushel, as yesterday. So that, silver being of no more real value, by your giving the same denomination to a less quantity of it; this will no more give in, or keep your bullion here, than if you had done nothing. If this were otherwise, you would be beholden (as some people foolishly imagine) to the clippers for keeping your money. For if keeping the whole denomination to a less quantity of silver, be raising your money (as in effect it is all that is, or can be done in it, by this project of making your coin lighter) the clippers have sufficiently done that: and, if their trade go on a little while longer, at the rate it has of late, and your milled money be melted down and carried away, and no more coined; your money will, without the charge of new coinage, be, by that sort of artificers, raised above five per cent. when all your current money shall be clipped, and made above one-twentieth lighter than the standard, preserving still its former denomination.

It will possibly be here objected to me, that we see £100 of clipped money, above 5 per cent. lighter than the standard, will buy as much corn, cloth, or wine, as £100 in milled money, which is above one twentieth heavier: whereby it is evident that my rule fails, and that it is not the quantity of silver that gives the value to money, but its stamp and denomination. To which I answer, that men make their estimate and contracts according to the standard, upon supposition they shall receive good and lawful money, which is that of full weight: and so in effect they do, whilst they receive the current money of the country. For since £100 of clipped money will pay a debt of £100 as well as the weightiest milled money, and a new crown out of the mint will pay for no more flesh, fruit, or cloth, than five clipped shillings; it is evident that they are equivalent as to the purchase of any thing here at home, whilst no body scruples to take five clipped shillings, in exchange for a weighty milled crown. But this will be quite otherwise as soon as you change your coin, and (to raise it as you call it) make your money one twentieth lighter in the mint; for then no body will any more give an old crown of the former standard for one of the new, than he will now give you 5s. 3d. for a crown: for so much then his old crown will yield him at the mint.

Clipped and unclipped money will always buy an equal quantity of any thing else, as long as they will without scruple change one for another. And this makes, that the foreign merchant, who comes to sell his goods to you, always counts upon the value of your money, by the silver that is in it, and estimates the quantity of silver by the standard of your mint; though perhaps by reason of clipped, or worn money

amongst it, any sum that is ordinarily received is much lighter than the standard, and so has less silver in it than what is in a like sum, new coined in the mint. But whilst clipped and weighty money will equally change one for another, it is all one to him, whether he receive his money in clipped money, or no, so it be but current. For if he buy other commodities here with his money, whatever sum he contracts for, clipped as well as weighty money equally pays for it. If he would carry away the price of his commodity in ready cash, it is easily changed into weighty money : and then, he has not only the sum in tale that he contracted for, but the quantity of silver he expected, for his commodities, according to the standard of our mint. If the quantity of your clipped money be once grown so great, that the foreign merchant cannot (if he has a mind to it) easily get weight money for it, but having sold his merchandize, and received clipped money, finds a difficulty to procure what is weight for it; he will in selling his goods either contract to be paid in weighty money, or else raise the price of his commodities, according to the diminished quantity of silver, in your current coin.

In Holland (ducatoons being the best money of the country, as well as the largest coin) men in payments received and paid those indifferently with the other money of the country; till of late the coining of other species of money, of baser alloy, and in greater quantities, having made the ducatoons, either by melting down, or exportation, scarcer than formerly, it became difficult to change the baser money into ducatoons; and since that, nobody will pay a debt in ducatoons, unless he be allowed half per cent. or more, above the value they were coined for.

To understand this, we must take notice, that guilders is the denomination, that in Holland they usually compute by, and make their contracts in. A ducatoon formerly passed at three guilders and three stuyvers, or sixty-three stuyvers. There were then (some years since) began to be coined another piece, which was called a three guilders piece, and was ordered to pass for three guilders, or sixty stuyvers. But 21 three guilders pieces, which were to pass for 63 guilders, not having so much silver in them as 20 ducatoons, which passed for the same sum of 63 guilders, the ducatoons were either melted down in their mints (for the making of these three guilders pieces, or yet baser money, with profit) or were carried away by foreign merchants; who, when they carried back the product of their sale in money, would be sure to receive their payment of the number of guilders they contracted for, in ducatoons, or change the money they received, into ducatoons: whereby they carried home more silver, than if they had taken their payment in three guilders pieces, or any other species. Thus ducatoons became scarce. So that now, he that will be paid in ducatoons, must allow half per cent. for them. And therefore the merchants,

when they sell any thing now, either make their bargain to be paid in ducatoons ; or if they contract for guilders in general, (which will be sure to be paid them in the baser money of the country) they raise the price of their commodities accordingly.

By this example, in a neighbour country, we may see how our new milled money goes away. When foreign trade imports more than our commodities will pay for, it is certain we must contract debts beyond sea, and those must be paid with money, when either we cannot furnish, or they will not take our goods to discharge them. To have money beyond sea to pay our debts, when our commodities do not raise it, there is no other way but to send it thither. And since a weighty crown costs no more here than a light one, and our coin beyond sea is valued no otherwise than according to the quantity of silver it has in it, whether we send it in specie, or whether we melt it down here to send it in bullion, (which is the safest way, as not being prohibited) the weightiest is sure to go. But when so great a quantity of your money is clipped, or so great a part of your weighty money is carried away, that the foreign merchant, or his factor here, cannot have his price paid in weighty money, or such as will easily be changed into it, then every one will see (when men will no longer take five clipped shillings for a milled, or weighty crown) that it is the quantity of silver that buys commodities and pays debts, and not the stamp and denomination which is put upon it. And then too it will be seen what a robbery is committed on the publick by clipping. Every grain diminished from the just weight of our money, is so much loss to the nation, which will one time or other be sensibly felt ; and which, if it be not taken care of, and speedily stopped, will in that enormous course it is now in, quickly, I fear, break out into open ill effects, and at one blow deprive us of a great part (perhaps near one fourth) of our money. For that will be really the case, when the increase of clipped money makes it hard to get weighty : when men begin to put a difference of value between that which is weighty, and light money ; and will not sell their commodities, but for money that is weight, and will make their bargains accordingly.

Let the country gentleman, when it comes to that pass, consider, what the decay of his estate will be ? When, receiving his rent in the tale of clipped shillings, according to his bargain, he cannot get them to pass at market for more than their weight. And he that sells him salt or silk, will bargain for 5s. such a quantity, if he pays him in fair, weighty coin, but in clipped money he will not take under 5s. 3d. Here you see you have your money, without this new trick of coinage, raised 5 per cent. But whether to any advantage of the kingdom, I leave every one to judge.

Hitherto we have only considered the raising of silver coin, and that has been, only by coining it, with less silver in it, under the same de-

nomination. There is another way yet of raising money, which has something more of reality, though as little good in it as the former. This too, now that we are upon the chapter of raising money, it may not be unseasonable, to open a little. The raising I mean, is, when either of the two richer metals, (which money is usually made of) is by law raised above its natural value, in respect of the other. Gold and silver have, in almost all ages and parts of the world (where money was used) generally been thought the fittest materials to make it of. But there being a great disproportion in the plenty of these metals in the world, one has always been valued much higher than the other; so that one ounce of gold has exchanged for several ounces of silver: as at present, our guinea passing for 21s. 6d. in silver, gold is now about fifteen and a half times more worth than silver; there being about fifteen and a half times more silver in 21s. 6d. than there is gold in a guinea. This being now the market rate of gold to silver; if by an established law the rate of guineas should be set higher, (as to 22s. 6d.) they would be raised indeed, but to the loss of the kingdom. For by this law, gold being raised 5 per cent. above its natural true value, foreigners would find it worth while to send their gold hither, and so fetch away our silver at five per cent. profit, and so much loss to us. For when so much gold, as would purchase but 100 ounces of silver any where else, will in England purchase the merchant 105 ounces, what shall hinder him from bringing his gold to so good a market; and either selling it at the mint, where it will yield so much, or having it coined into guineas? And then (going to market with his guineas) he may buy our commodities at the advantage of 5 per cent. in the very sort of his money; or change them into silver, and carry that away with him?

On the other side, if by a law you would raise your silver money, and make four crowns, or 20s. in silver, equal to a guinea, at which rate I suppose it was first coined, so that by your law a guinea should pass but for 20s. the same inconvenience would follow. For then strangers would bring in silver and carry away your gold, which was to be had here at a lower rate than any where else.

If you say, that this inconvenience is not to be feared; for that as soon as people found, that gold began to grow scarce, or that it was more worth than the law set upon it, they would not then part with it at the statute rate, as we see the broad pieces that were coined in king James the First's time for 20s. no body will now part with under 23s. or more, according to the market value; this I grant is true, and it does plainly confess the foolishness of making a law, which cannot produce the effect it is made for: as indeed it will not, when you would raise the price of silver, in respect of gold, above its natural market for then, as we see in our gold, the price of it will raise itself. her side, if you should by a law, set the value of gold



above its par ; then people would be bound to receive it at that high rate, and so part with their silver at an under value. But supposing, that having a mind to raise your silver in respect of gold, you make a law to do it, what comes of that? If your law prevail, only this ; that, as much as you raise silver, you debase gold, (for they are in the condition of two things, put in opposite scales, as much as the one rises the other falls) and then your gold will be carried away with so much clear loss to the kingdom, as you raise silver and debase gold by your law, below their natural value. If you raise gold in proportion to silver, the same effect follows.

I say, raise silver in respect of gold, and gold in proportion to silver. For, when you would raise the value of money, fancy what you will, it is but in respect of something you would change it for ; and is done only when you can make a less quantity of the metal, which your money is made of, change for a greater quantity of that thing which you would raise it to.

The effect indeed, and ill consequence of raising either of these two metals, in respect of the other, is more easily observed, and sooner found in raising gold than silver coin : because your accounts being kept, and your reckonings all made in pounds, shillings, and pence, which are denominations of silver coins, or numbers of them ; if gold be made current at a rate above the free and market value of those two metals, every one will easily perceive the inconvenience. But there being a law for it, you cannot refuse the gold in payment for so much. And all the money, or bullion, people will carry beyond sea from you, will be in silver ; and the money, or bullion, brought in, will be in gold. And just the same will happen, when your silver is raised and gold debased, in respect of one another, beyond their true and natural proportion : (natural proportion or value, I call that respective rate they find, any where, without the prescription of law.) For then silver will be that which is brought in, and gold will be carried out ; and that still with loss to the kingdom, answerable to the overvalue set by the law. Only as soon as the mischief is felt, people will (do what you can) raise the gold to its natural value. For your accounts and bargains being made in the denomination of silver money ; if, when gold is raised above its proportion, by the law, you cannot refuse it in payment (as if the law should make a guinea current at 22s. 6d.) you are bound to take it at that rate in payment. But if the law should make guineas current at 20s. he that has them, is not bound to pay them away at that rate, but may keep them, if he pleases, or get more for them if he can : yet, from such a law, one of these three things will follow. Either 1. The law forces them to go at 20s. and then being found passing at that rate, foreigners make their advantage of it : Or, 2. People keep them up, and will not part with them at the legal rate, understanding them really to be worth more, and then all your gold

lies dead, and is of no more use to trade, than if it were all gone out of the kingdom : Or, 3. It passes for more than the law allows, and then your law signifies nothing, and had been better let alone. Which way soever it succeeds, it proves either prejudicial, or ineffectual. If the design of your law takes place, the kingdom loses by it : if the inconvenience be felt and avoided, your law is eluded.

Money is the measure of commerce, and of the rate of every thing, and, therefore, ought to be kept (as all other measures), as steady and invariable as may be. But this cannot be, if your money be made of two metals, whose proportion, and, consequently, whose price, constantly varies in respect to one another. Silver, for many reasons, is the fittest of all metals to be this measure ; and therefore, generally made use of for money. But then it is very unfit and inconvenient that gold, or any other metal, should be made current, legal money, at a standing, settled rate. This is to set a rate upon the varying value of things by law, which justly cannot be done ; and is, as I have shewed, as far as it prevails, a constant damage and prejudice to the country, where it is practised. Suppose fifteen to one, be now the exact par between gold and silver, what law can make it lasting ; and establish it so, that next year, or twenty years hence, this shall be the just value of gold to silver ; and that one ounce of gold shall be just worth fifteen ounces of silver, neither more or less ? It is possible, the East-India trade sweeping away great sums of gold, may make it scarcer in Europe. Perhaps the Guinea trade and mines of Peru, affording it in greater abundance, may make it more plentiful ; and so its value in respect of silver, come on the one side to be as sixteen, or, on the other, as fourteen to one. And can any law you shall make, alter this proportion here, when it is so every where else, round about you ? If your law set it at fifteen, when it is at the free market rate, in the neighbouring countries, as sixteen to one ; will they not send thither their silver to fetch away your gold, at one sixteen loss to you ? Or if you will keep its rate to silver as fifteen to one, when in Holland, France, and Spain its market value is but fourteen ; will they not send hither their gold, and fetch away your silver, at one fifteen loss to you ? This is unavoidable, if you will make money of both gold and silver, at the same time, and set rates upon them by law, in respect of one another.

What then ! (Will you be ready to say) Would you have gold kept out of England ? Or, being here, would you have it useless to trade ; and must there be no money made of it ? I answer, quite the contrary. It is fit the kingdom should make use of the treasure it has. It is necessary your gold should be coined, and have the king's stamp upon it, to secure men in receiving it, that there is so much gold in each piece. But it is not necessary that it should have a fixed value set on it, by publick authority : it is not convenient that it should, in its vary-

ing proportion, have a settled price. Let gold, as other commodities, find its own rate. And when, by the king's image and inscription, it carries with it a publick assurance of its weight and fineness; the gold money, so coined, will never fail to pass at the known market rates, as readily as any other species of your money. Twenty guineas, though designed at first for £20 go now as current for £21 10s. as any other money, and sometimes for more, as the rate varies. The value, or price, of any thing, being only the respective estimate it bears to some other, which it comes in competition with, can only be known by the quantity of the one, which will exchange for a certain quantity of the other. There being no two things in nature, whose proportion and use does not vary, it is impossible to set a standing, regular price between them. The growing plenty, or scarcity, of either in the market (whereby I mean the ordinary place, where they are to be had in traffick), or the real use, or changing fashion of the place, bringing either of them more into demand than formerly, presently varies the respective value of any two things. You will as fruitlessly endeavour to keep two different things steadily at the same price one with another, as to keep two things in an æquilibrium, where their varying weights depend on different causes. Put a piece of sponge in one scale, and an exact counterpoise of silver in the other; you will be mightily mistaken if you imagine, that because they are to-day equal, they shall always remain so. The weight of the sponge varying with every change of moisture in the air, the silver, in the opposite scale, will sometimes rise and sometimes fall. This is just the state of silver and gold, in regard of their mutual value. Their proportion, or use, may, nay, constantly does vary, and with it their price. For, being estimated one, in reference to the other, they are, as it were, put in opposite scales; and as the one raises the other falls, and so on the contrary.

Farthings, made of a baser metal, may on this account too deserve your consideration. For whatsoever coin you make current, above the intrinsick value, will always be damage to the publick, whoever get by it. But of this I shall not, at present, enter into a more particular enquiry; only this I will confidently affirm, that it is the interest of every country, that all the current money of it should be of one and the same metal; that the several species should be of the same alloy, and none of a baser mixture: and that the standard once thus settled, should be inviolably and immutably kept to perpetuity. For, whenever that is altered, upon what pretence soever, the publick will lose by it.

Since then it will neither bring us in more money, bullion, or trade; nor keep what we have here, nor hinder our weighty money, of what denomination soever, from being melted; to what purpose should the kingdom be at the charge of coining all our money anew? For I do not suppose any body can propose, that we should have two sorts of money, at the same time, one heavier, and the other lighter, as it comes

from the mint ; that is very absurd to imagine. So that if all your old money must be coined over again ; it will indeed be some advantage, and that a very considerable one, to the officers of the mint. For they being allowed 3s. 6d. (it should be sixteen pence half-penny), for the coinage of every pound troy, which is very near five and an half per cent. if our money be six millions, and must be coined all over again, it will cost the nation to the mint £330,000. £130,000, if the clipped money must escape, because it is already as light as your new standard ; do you not own that this design of new coinage is just of the nature of clipping ?

This business of money and coinage is by some men, and amongst them some very ingenious persons, thought a great mystery, and very hard to be understood. Not that truly in itself it is so, but because interested people, that treat of it, wrap up the secret, they make advantage of, in a mystical, obscure, and unintelligible way of talking ; which men, from a pre-conceived opinion of the difficulty of the subject, taking for sense, in a matter not easy to be penetrated, but by the men of art, let pass for current, without examination. Whereas, would they look into those discourses, and enquire what meaning their words have, they would find, for the most part, either their positions to be false, their deductions to be wrong, or (which often happens) their words to have no distinct meaning at all. Where none of these be, there their plain, true, honest sense, would prove very easy and intelligible, if expressed in ordinary and direct language.

That this is so, I shall shew, by examining a printed sheet on this subject ; entituled, 'Remarks on a paper given in to the lords, &c.'

Rem. 'It is certain, That what place soever will give most for silver by weight, it will thither be carried and sold : and if of the money which now passes in England, there can be 5s. 5d. the ounce given for standard silver at the mint, when but 5s. 4d. of the very same can be given elsewhere for it, it will certainly be brought to the mint ; and when coined, cannot be sold (having one penny over value set upon it by the ounce), for the same that other plate may be bought for, so will be left unmelted ; at least, it will be the interest of any exporter, to buy plate to send out, before money ; whereas now it is his interest to buy money, to send out before plate.'

Answ. The author would do well to make it intelligible, how, 'or the money that now passes in England, at the mint can be given 5s. 5d. the ounce for standard silver, when but 5s. 4d. of the same money can be given elsewhere for it.' Next, 'How it has one penny over-value set upon it by the ounce, so that, when coined, it cannot be sold.' This to an ordinary reader, looks very mysterious ; and, I fear, is so, as either signifying nothing at all, or nothing that will hold. For

1. I ask, Who is at the mint, that 'can give 5s. 5d. the ounce for

‘standard silver, when no body else can give above 5s. 4d.’ Is it the king, or is it the master-worker, or any of the officers? For to give 5s. 5d. for what will yield but 5s. 4d. to any body else, is to give one sixty-fifth part more than it is worth. For so much every thing is worth, as it will yield. And I do not see how this can turn to account to the king, or be borne by any body else.

2. I ask, ‘How a penny over value can be set upon it by the ounce, ‘so that it cannot be sold?’ . This is so mysterious, that I think it near impossible. For an equal quantity of standard silver, will always be just worth an equal quantity of standard silver. And it is utterly impossible to make sixty-four parts of standard silver equal to, or worth, sixty-five parts of the same standard silver ; which is meant by ‘ setting ‘ a penny over value upon it by the ounce,’ if that has any meaning at all. Indeed, by the workmanship of it, sixty-four ounces of standard silver may be made not only worth sixty-five ounces, but seventy or eighty. But the coinage, which is all the workmanship here, being paid for by a tax, I do not see how that can be reckoned at all : or if it be, it must raise every 5s. 4d. coined, to above 5s. 5d. If I carry sixty-four ounces of standard silver in bullion to the mint to be coined, shall I not have just sixty-four ounces back again for it in coin? And if so, can these sixty-four ounces of coined, standard silver, be possibly made worth sixty-five ounces of the same standard silver uncoined, when they cost me no more ; and I can, for barely going to the mint, have sixty-four ounces of standard silver in bullion turned into coin? Cheapness of coinage in England, where it costs nothing, will indeed make money be sooner brought to the mint, than any where else ; because there I have the convenience of having it made into money for nothing. But this will no more keep it in England than if it were perfect bullion. Nor will it hinder it from being melted down, because it cost no more in coin than in bullion : and this equally, whether your pieces of the same denomination be lighter, heavier, or just as they were before. This being explained, it will be easy to see, whether the other things said in the same paragraph be true or false, and particularly, whether ‘it will be the interest of every exporter, to buy plate to send out before money.’

Rem. ‘It is only barely asserted, That if silver be raised at the mint, that it will rise elsewhere above it ; but can never be known till it be tried.’

Answ. The author tells us, in the last paragraph, that silver, that is worth ‘but 5s. 2d. per ounce at the mint, is worth 5s. 4d. elsewhere.’ This, how true, or what inconvenience it hath, I will not here examine. But, be the inconvenience of it what it will, this raising the money he proposes as a remedy : and to those who say, upon raising our money, silver will rise too, he makes this answer, that ‘it can never be known whether it will or no, till it be tried.’ To which I reply,

That it may be known as certainly without trial, as it can, that two pieces of silver that weighed equally yesterday, will weigh equally again to-morrow in the same scales.

‘There is silver, (says our author,) whereof an ounce (*i.e.* 480 grains) will change for 5s. 4d.’ (*i.e.* 496 grains) of our standard silver coined. To-morrow you coin your money lighter; so that then 5s. 4d. will have but 472 grains of coined standard silver in it. Can it not then be known, without trial, whether that ounce of silver, which to-day will change for 496 grains of standard silver coined, will change to-morrow but for 472 grains of the same standard silver coined? Or can any one imagine that 480 grains of the same silver, which to-day are worth 496 grains of our coined silver, will to-morrow be worth but 472 grains of the same silver, a little differently coined? He that can have a doubt about this till it be tried, may as well demand a trial to be made, to prove, that the same thing is æquiponderant, or equivalent to itself. For I think it is as clear, that 472 grains of silver are æquiponderant to 496 grains of silver, as that an ounce of silver, that is to-day worth 496 grains of standard silver, should to-morrow be worth but 472 grains of the same standard silver, all circumstances remaining the same, but the different weight of the pieces stamped: which is that our author asserts, when he says, That it is only barely asserted, &c. What has been said to this, may serve also for an answer to the next paragraph. Only I desire it may be taken notice of, that the author seems to insinuate, that silver goes not in England, as in foreign parts, by weight: which is a very dangerous, as well as false position; and which, if allowed, may let into our mint what corruption and debasing of our money one pleases.

Rem. ‘That our trade hath heretofore furnished us with an overplus, brought home in gold and silver, is true: but that we bring home from any place more goods than we now export to it, I do not conceive to be so. And more goods might be sent to those parts; but by reason of the great value of silver in this part of the world, more money is to be got by exporting silver, than by any other thing that can be sent; and that is the reason of it. And for its being melted down, and sent out, because it is so heavy, is not by their paper denied.’

Answ. ‘That we bring home from any place more goods than we now export, (the author tells us) he doth not conceive.’

Would he had told us a reason for his conceit. But since the money of any country is not presently to be changed, upon any private man’s groundless conceit, I suppose this argument will not be of much weight with many men. I make bold to call it a groundless conceit: for if the author please to remember the great sums of money are carried every year to the East Indies, for which we bring home consumable commodities; (though I must own it pays us again with

advantage) or, if he will examine, how much only two commodities, wholly consumed here, cost us yearly in money, (I mean Canary wine and currants,) more than we pay for, with goods exported to the Canaries and Zant; besides the over-balance of trade upon us in several other places, he will have little reason to say, 'he doth not conceive we bring home from any place more goods than we now export to it.'

'As to what he says, concerning the melting down and exporting our money, because it is heavy:' if by heavy, he means, because our crown-pieces (and the rest of our species of money in proportion) are 23 or 24 grains heavier than he would have them coined: this, whoever grants it, I deny upon grounds, which, I suppose, when examined, will be found clear and evident.

Indeed, when your debts beyond sea, to answer the over-balance of foreign importations, call for your money, it is certain the heavy money, which has the full standard weight, will be melted down and carried away, because foreigners value not your stamp, or denomination, but your silver.

He would do well to tell us what he means by 'the great value of silver in this part of the world.' For he speaks of it as a cause that draws away our money more now than formerly, or else it might as well have been omitted as mentioned in this place: and if he mean, by this part of the world, England, it is scarce sense to say, that the great value of silver in England should draw silver out of England. If he means the neighbouring countries to England, he should have said it, and not doubtfully this part of the world. But let him, by this part of the world, mean what he will, I daresay every one will agree, that silver is not more valued in this, than any other part of the world; nor in this age, more than in our grandfathers' days.

I am sorry, if it be true, what he tells us, That 'more money is to be got by exportation of silver, than by any other thing that can be sent.' This is an evidence, that 'we bring home more goods than we export.' For, till that happens, and has brought us in debt beyond sea, silver will not be exported; but the overplus of people's gain, being generally laid up in silver, it will be brought home in silver; and so our people will value it as much as any other, in this part of the world.

The truth of the case, in short, is this. Whenever we, by a losing trade, contract debts with our neighbours, they will put a great value on our silver, and 'more money will be got by transporting silver than anything that can be sent:' which comes about thus. Suppose that by an over-balance of their trade (whether by a sale of pepper, spices, and other East-India commodities, it matters not) we have received great quantities of goods, within these two or three months from Holland, and sent but little thither; so that the accounts balanced,

between the inhabitants of England and the United Provinces, we of England were a million in their debt ; what would follow from hence ? This ; That these Dutch creditors, desiring to have what is due to them, give order to their factors and correspondents here, to return it to them. For enquiring as we do, what are the effects of an over-balance of trade, we must not suppose they invest their debts in commodities, and return their effects that way. A million then being to be returned from England to Holland in money, every one seeks bills of exchange ; but Englishmen not having debts in Holland to answer this million, or any the least part of it, bills are not to be got. This presently makes the exchange very high, upon which the bankers, &c., who have the command of great quantities of money and bullion, send that away to Holland in specic, and so take money here to pay it again there, upon their bills, at such a rate of exchange, as gives them five, ten, fifteen, &c. per cent. profit : and thus sometimes a 5s. piece of our milled money may truly be said to be worth 5s. 3d., 4d., 6d., 9d., in Holland. And if this be 'the great value of silver in this part of the world,' I easily grant it him. But this value is to be remedied, not by the alteration of our mint, but by the regulation and balance of our trade. For be your coin what it will, our neighbours, if they over-balance us in trade, will not only have a great value for our silver, but get it too ; and there will be 'more to be got, by exporting silver to them, than by any other thing that can be sent.'

Rem. 'The alterations of the coins in Spain and Portugal are no way at all like this. For there they altered in denomination near half, to deceive those they paid, with paying those, to whom they owed one ounce of silver, but half an ounce for it. But, in the alteration here designed, to whoever an ounce of silver was owing, an ounce will be paid in this money ; it being here only designed, that an ounce of money should equal an ounce of silver in value, at home, as well as abroad, which now it does not.'

Ans. In this paragraph the author confesses the alteration of the coin in Spain and Portugal was a cheat ; but the 'alteration here designed,' he says, 'is not ?' but the reason he gives for it is admirable, viz., 'Because they there altered in denomination near half,' and here denomination is altered but five per cent., for so in truth it is, whatever be designed. As if fifty per cent. were a cheat, but five per cent. were not ; because, perhaps, less perceivable. For the two things that are pretended to be done here by this new coinage, I fear will both fail, viz., 1. That 'to whomsoever an ounce of silver is owing, an ounce of silver shall be paid in this money.' For when an ounce of silver is coined, as is proposed, into 5s. 5d., (which is to make our money five per cent. lighter than it is now,) I that am to receive £100 per ann. fee-farm rent, shall I, in this new money, receive £105 or barely £100 ? The first, I think, will not be said. For if by law you have made it



£100, it is certain the tenant will pay me no more. If you do not mean that 400 crowns, or 2000 shillings of your new coin shall be £100, but there must be five per cent. in tale, added to every 100, you are at the charge of new coinage to no other purpose but to breed confusion. If I must receive £100 by tale, of this new money for my fee-farm rent, it is demonstration that I lose five ounces per cent. of the silver that was due to me. This, a little lower, he confesses in these words, 'That where a man has a rent-SEC, that can never be more, this may somewhat affect it, but so very little, that it will scarce ever at all be perceived.' This very little is five per cent., and if a man be cheated of that, so he perceives it not, it goes for nothing. But this loss will not affect only such rents as can never be more, but all payments whatsoever, that are contracted for, before this alteration of our money.

2. If it be true, what he affirms, 'That an ounce of money doth equal an ounce of silver in value abroad, but not at home;' then this part of the undertaking will also fail. For I deny that the stamp on our money does any more debase it here at home, than abroad, or make the silver in our money not equal in value to the same weight of silver everywhere. The author would have done well to have made it out, and not left so great a paradox only to the credit of a single assertion.

Rem. 'And for what is said in this bill to prevent exportation, relates only to the keeping in our coin and bullion, and leaves all foreign to be exported still.'

Ans. What the author means by our own and foreign bullion, will need some explication.

Rem. 'There is now no such thing as payments made in weighty and milled money.'

Ans. I believe there are very few in town, who do not very often receive a milled crown for 5s., and a milled half crown for 2s. 6d. But he means, I suppose, in great and entire sums of milled money. But I ask, if all the clipped money were called in, whether then all the payments would not be in weighty money; and that not being called in, whether if it be lighter than your new milled money, the new milled money will not be melted down as much as the old? Which I think the author there confesses, or else I understand him not.

Rem. 'Nor will this any way interrupt trade; for trade will find its own course; the denomination of money in any country no way concerning that.'

Ans. The denomination to a certain weight of money, in all countries, concerns trade; and the alteration of that necessarily brings disturbance to it.

Rem. 'For if so be it occasions the coining more money.'

Ans. He talks as if it would be 'the occasion of coining more

money.' Out of what? Out of money already coined, or out of bullion? For I would be glad to know where it is.

Rem. 'It may be some gain to those that will venture to melt down the coin, but very small loss (if any) to those that shall be paid in the new: it is not to be denied, but that where any man has a rent-SEC, that can never be more, this may somewhat affect it; but so very little, it will scarce ever at all be perceived.'

Answ. As much as it will be gain to melt down their coin, so much loss will it be to those who are paid in new, viz., 5 per cent. which, I suppose, is more than the author would be willing to lose, unless he get by it another way.

Rem. 'And if the alteration designed should have the effect of making our native commodities any ways dearer—'

Answ. Here our author confesses, that proportionably as your money is raised, the price of other things will be raised too. But to make amends, he says,

Rem. 'It does at the same time make the land which produces them, of more than so much more in value.'

Answ. This 'more than so much more in value,' is more than our author or anybody else for him, will ever be able to make out.

The price of things will always be estimated by the quantity of silver given in exchange for them. And if you make your money less in weight, it must be made up in tale. This is all this great mystery of raising money, and raising land. For example: the manor of Black-acre would yesterday have yielded 100,000 crowns, which crown-pieces, let us suppose *numero rotundo* to weigh each of them an ounce of standard silver. To-day your new coin comes in play, which is 5 per cent. lighter. There is your money raised: the land now at sale, yields 105,000 crowns, which is just the same 100,000 ounces of standard silver. There is the land raised. And is not this an admirable invention, for which the publick ought to be at above £100,000 charge for new coinage, and all your commerce put in disorder? And then to recommend this invention, you are told, as a great secret, that, 'had not money from time to time, been raised in its denomination, lands had not so risen too:' which is to say, had not your money been made lighter, fewer pieces of it would have bought as much land as a greater number does now.

Rem. 'The loss of payments, there spoken of, will, in no sort, be so great, as if the parties, to whom these debts are owing, were now bound to receive them in the money now passes, and then melt the same down; for at this they will have no cause to complain.'

Answ. A very good argument! the clippers have robbed the publick of a good part of their money (which men will, some time or other, find in the payments they receive) and it is desired the mint may have a liberty to be beforehand with those, to whom debts are owing. They

are told, they will have no reason to complain of it, who suffer this loss, because it is not so great as the other. The damage is already done to the publick, by clipping. Where at last it will light, I cannot tell. But men, who receive clipped money, not being forced to melt it down, do not yet receive any loss by it. When clipped money will no longer change for weighty, then those, who have clipped money in their hands, will find the loss of it.

Rem. 'It will make the customs better paid, because there will be more money.'

Answ. That there will be more money in tale, it is possible : that there will be more money in weight and worth, the author ought to shew. And then, whatever becomes of the customs, (which I do not hear are unpaid now) the king will lose in the excise above £30,000 per annum. For in all taxes where so many pounds, shillings, or pence are determined by the law to be paid, there the king will lose 5 per cent. The author here, as in other places, gives a good reason for it : for, 'his majesty being to pay away this money by tale, as he received it, it will be to him no loss at all.'

As if my receiving my rents in full tale, but in money of undervalue five per cent. were not so much loss to me, because I was to pay it away again by tale. Try it at 50 per cent the odds only is, that one being greater than the other, would make more noise. But the author's great refuge in this is, that it will not be perceived.

Rem. 'If all foreign commodities were to be purchased with this new species of money sent out; we agree, that with £100 of it, there could not be so much silver, or other commodities bought, as with £100 in crown-pieces as now coined, because they would be heavier; and all coin in any kingdom but where it is coined, only goes by weight; and for the same weight of silver, the same everywhere still will be bought; and so there will, with the same quantity of goods. And if those goods should cost 5 per cent. more here in England than heretofore, and yield but the same money (we mean by the ounce abroad) the same money brought home and coined, will yield the importer 5 per cent. more at the mint than it heretofore could do, and so no damage to the trader at all.'

Answ. Here truth forces from the author a confession of two things, which demonstrate the vanity and uselessness of the project. 1. That upon this change of your coin, foreign goods will be raised. Your own goods will cost more five per cent. So that goods of all kinds being thereupon raised; wherein consists the raising of your money, when an ounce of standard silver however minced, stamped, or denominated, will buy no more commodities than it did before? This confession also shews the falsehood of that dangerous supposition, that money, 'in the kingdom where it is coined, goes not by weight,' *i. e.* is not valued by its weight.

Rem. 'It is true, the owners of silver will find a good market for it, and no others will be damaged; but, on the contrary, the making plenty of money will be an advantage to all.'

Answ. I grant it true, that if your money were really raised 5 per cent. the owners of silver would get so much by it, by bringing it to the mint to be coined. But since, as is confessed, commodities will (upon this raising your money) be raised to 5 per cent, this alteration will be an advantage to nobody, but the officers of the mint, and hoarders of money.

Rem. 'When standard silver was last raised at the mint, (which it was from 5s. to 5s. 2d. the ounce, in the 43d of Eliz.) and, for above forty years after, silver uncoined was not worth above 4s. 10d. the ounce which occasioned much coining; and of money, none in those days was exported: whereas silver now is worth but the very same 5s. 2d. the ounce still at the mint, and is worth 5s. 4d. elsewhere. So that if this bill now with the Lords does not happen to pass, there can never any silver be ever more coined at the mint; and all the milled money will, in a very little time more, be destroyed.'

Answ. The reason of so much money coined in queen Elizabeth's time, and afterwards, was not the lessening of your crown-pieces from 480 to 462 grains, and so proportionably all the rest of your money, (which is that the author calls raising standard silver from 5s. to 5s. 2d. the ounce) but from the over-balance of your trade, bringing them in plenty of bullion, and keeping it here.

How standard silver (for if the author speaks of other silver, it is a fallacy) should be worth its own weight in standard silver at the mint, (*i. e.* 5s. 2d. the ounce) and be worth more than its own weight in standard silver, (*i. e.* 5s. 4d. the ounce) in Lombard-street, is a paradox that nobody, I think, will be able to comprehend, till it be better explained. It is time to give off coining, if the value of standard silver be lessened by it; as it really is, if an ounce of coined standard silver, will not exchange for an ounce of uncoined standard silver, unless you add 15 or 16 grains overplus to it: which is what the author would have taken upon his word, when he says, 'Silver is worth 5s. 4d. elsewhere.'

5s. 4d. of money coined at the mint, the author must allow to be at least 495 grains. An ounce is but 480 grains. How then an ounce of uncoined standard silver, can be worth 5s. 4d. (*i. e.* how 480 grains of uncoined standard silver, can be worth 495 grains of the same standard silver, coined into money) is unintelligible; unless the coinage of our mint lessens the value of standard silver.

'SIR,—Coin and interest are two things of so great moment to the publick, and of so great concernment in trade, that they ought very accurately to be examined into, and very nicely weighed, upon any proposal of alteration to be made in them. I pretend not to have treated of

them here as they deserve. That must be the work of an abler hand, I have said something on these subjects, because you required it. And, I hope, the readiness of my obedience will excuse to you, the faults I have committed, and assure you that I am, Sir,

Your most humble servant,  
JOHN LOCKE.

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SHORT OBSERVATIONS ON A PRINTED PAPER,  
ENTITLED,

*'For encouraging the coining of silver money in England, and after for keeping it here.'*

THE author says, 'Silver yielding the proposed 2d. or 3d. more by the ounce, than it will do by being coined into money, there will be none coined into money; and matter of fact shews there is none.'

It would be hard to know what he means, when he says, 'silver yields 2d. or 3d. more by the ounce, than it will do by being coined into money?' but that he tells us in plain words at the bottom of the leaf, 'that an ounce of silver uncoined, is of 2d. more value, than after it is coined it will be;' which I take the liberty to say, is so far from being true, that I affirm it is impossible to be so. For which I shall only give this short reason, viz., Because the stamp neither does, nor can take away any of the intrinsick value of the silver; and, therefore, an ounce of coined, standard silver, must necessarily be of equal value to an ounce of uncoined standard silver. For example; suppose a goldsmith has a round plate of standard silver, just of the shape, size and weight of a coined crown-piece, which, for brevity's sake we will suppose to be an ounce; this ounce of standard silver is certainly of equal value to any other ounce of unwrought, standard silver in his shop; away he goes with his round piece of silver to the Tower, and has there the stamp set upon it, when he brings this numerical piece back again to his shop coined, can any one imagine, that it is now 2d. less worth than it was, when he carried it out smooth, a quarter of an hour before; or, that it is not still of equal value to any other ounce of unwrought, standard silver in his shop? He that can say it is 2d. less worth, than it was before it had the king's image and inscription on it, may as well say, that 60 grains of silver, brought from the Tower, are worth but 58 grains of silver in Lombard-street.

But the author very warily limits this ill effect of coinage only to England; why it is so in England, and not everywhere, would deserve a reason.

But let us grant it to be true, as our author affirms, that coined silver in England is one thirtieth worse, or less value, than uncoined;

the natural consequence from this, if it be true, is, that it is very unfit that the mint should be employed in England, where it debases the silver one thirtieth; for, if the stamp lessens the value of our silver this year, it will also do so the next, and so on to the end of the world, it always working the same way. Nor will the altering the denomination, as is proposed, at all help it.

But yet he thinks he has some proof for his proposition, because it is matter of fact that there is no money coined at the mint. This is the great grievance, and is one indeed, but for a different reason from what seems to inspire that paper.

The matter in short is this; England sending more consumable commodities to Spain than it receives from thence, the merchants, who manage their trade, bring back the overplus in bullion, which at their return, they sell as a commodity. The chapmen, that give highest for this, are, as in all cases of buying and selling, those who can make most profit by it; and those are the returners of our money, by exchange, into those countries, where our debts, any way contracted, make a need of it: for they getting 6, 8, 10, &c. per cent. according to the want and demand of money from England there, and according to the risque of the sea, buy up this bullion, as soon as it comes in, to send it to their correspondents in those parts, to make good their credit for the bills they have drawn on them, and so can give more for it than the mint rate, i. e. more than an equal weight of milled money for an equal weight of standard bullion; they being able to make more profit of it by returns.

Suppose the balance of our trade with Holland were in all other commodities equal, but that in the last East-India sale we bought of them of East-India commodities to the value of a million, to be paid in a month; within a month a million must be returned into Holland, this presently raises the exchange, and the traders in exchange sell their bills at high rates; but the balance of trade being (as is supposed in the case), equal in all other commodities, this million can no way be repaid to their correspondents, on whom those bills were drawn, but by sending them money, or bullion, to reimburse them.

This is the true reason why the bullion, brought from Spain, is not carried to the mint to be coined, but bought by traders in foreign exchange, and exported by them, to supply the overplus of our expences there, which are not paid for by our commodities. Nor will the proposed raising of our money, as it is called, whether we coin our money for the future one-thirtieth, or one-twentieth, or one half lighter than now it is, bring one ounce more to the mint than now, whilst our affairs in this respect remain in the same posture. And I challenge the author to show that it will; for saying is but saying. Bullion can never come to the mint to be coined, whilst the over-balance of trade and foreign expences are so great, that to satisfy them,

not only the bullion, your trade in some parts now yearly brings in, but also some of your formerly coined money is requisite, and must be sent out : but when a change in that, brings in and lodges bullion here (for now it seems it only passes through England) the increase of silver and gold staying in England will again bring it to the mint to be coined.

This makes it easily intelligible, how it comes to pass, that, when now at the mint they can give but 5s. 2d. per ounce for silver, they can give 5s. 4d. the ounce in Lombard-street (which is what our author means when he says, 'silver is now worth but 5s. 2d. the ounce at the mint, and is worth 5s. 4d. elsewhere.')

The reason whereof is plain, viz., Because the mint, giving weighty money for bullion, can give so much and no more for silver, than it is coined at, which is 5s. 2d. the ounce, the publick paying all the odds, that is between coined and uncoined silver, which is the manufacture of coinage : but the banker, or returner of money, having use for silver beyond sea, where he can make his profit of it, by answering bills of exchange, which he sells dear, must either send our money in specie, or melt down our coin to transport, or else with it buy bullion.

The sending our money in specie, or melting it down, has some hazard, and therefore, if he could have bullion for 5s. 2d. per ounce, or a little dearer, it is like he would always rather chuse to exchange coin for bullion, with some little loss, rather than run the risque of melting it down for exportation.

But this would scarce make him pay 2d. in the crown, which is almost three and an half per cent. if there were not something more in it, than barely the risque of melting, or exportation ; and that is the lightness of the greatest part of our current coin. For example, N. has given bills for £30,000 sterling in Flanders, and so has need of ten thousand weight of silver to be transported thither ; he has £30,000 sterling by him in ready money, whereof £5000 is weighty milled money ; what shall hinder him then from throwing that into his melting-pot, and so reducing it to bullion, to be transported ? But what shall he do for the other £25,000, which, though he has by him, is yet clipped and light money, that is at least twenty per cent. lighter than the standard ? If he transports or melts down this, there is so much clear loss to him ; it is therefore, more advantage to him to buy bullion at 5s. 4d. the ounce with that light money, than to transport, or melt it down ; wherein, though the seller of the bullion has less weight in silver than he parts with, yet he finds his account, as much as if he received it in weighty coin, whilst a clipped crown-piece, or shilling, passes as well in payment for any commodity here in England as a milled one. Thus our mint is kept from coining.

But this paper, For encouraging the coining, &c. would fain have the mill at work, though there be no grist to be had, unless you will

grind over again what is ground already, and pay toll for it a second time ; a proposition fit only for the miller himself to make ; for the meanest housewife in the country would laugh at it, as soon as proposed. However, the author pleases himself, and thinks he has a good argument to make it pass, viz. because the toll to be paid for it will not amount to £330,000, as is said in a late treatise about raising the value of money, p. 170, for, says he, that writer is mistaken, in saying that, '3s. 6d. is allowed at the mint for the coinage of every pound troy,' whereas there is but sixteen pence halfpenny there allowed for the same ; which sixteen pence halfpenny being above one-third of 3s. 6d. it follows by his own computation, that the new coining our money will cost the nation above £110,000 ; a small sum, in this our plenty of riches, to be laid out for the purchasing these following inconveniences, without any the least advantage.

1. A loss to the king of one thirtieth (if you coin your money 2d. per crown, one twentieth, if you coin your money 3d. per crown lighter) of all his standing revenue.

2. A like loss of one twentieth, or one thirtieth, in all rents that are settled ; for these have, during the term, the nature of rent-sec : but five per cent. loss in a man's income he thinks so little, it will not be perceived.

3. Trouble to merchants in their trade. These inconveniences he is forced to allow. He might have said disorder to all people in their trade, though he says it will be but a little trouble to merchants, and without any real damage to trade. The author would have done well to have made out this, and a great many other assertions in that paper ; but saying is much easier, if that may pass for proof.

Indeed he has, by a short way, answered the book above-mentioned, in the conclusion of his paper, in these words : 'And he that so grossly mistakes in so material points of what he would assert, it is plain is not free from mistakes.' It does not appear that he, who published that book, ever thought himself free from mistakes : but he, that mistakes in two material points, may be in the right in two others, and those will still need an answer. But one of these material points will, I think, by what is already said, appear not to be a mistake ; and for anything the author of the paper hath said, or can say, it will always be true, that an ounce of silver coined, or not coined, is, and eternally will be, of equal value to any other ounce of silver. As to any other mistake, concerning the rate of coinage, it is like he had his information from some disinterested person, whom he thought worthy of credit. And whether it be 3s. 6d. as he was told, or only sixteen pence halfpenny per pound troy, as the paper says, whether the reader will believe the one, or the other, or think it worth his more exact inquiry, this is certain, the kingdom ought not to be at that, or any other charge, where there is no advantage, as there will be none in this proposed coinage, but quite the contrary.



In his answer to

Object. 1. He says from Edw. III. 'Silver has from time to time (as it grew in esteem) been by degrees raised in all mints.' If an ounce of silver now not exchanging, or paying for what one tenth of an ounce would have purchased in Edw. III.'s time, and so being ten times less worth now than it was then, be growing in esteem, this author is in the right; else silver has not since Edw. III.'s reign, from time to time grown in esteem. Be that as it will, he assigns a wrong cause of raising of silver, as he calls it, in our mint. For if growing thus in request, *i.e.* by lessening its value, had been the reason of altering our money, this change of coin, or raising the denomination of silver in ours, and other mints, ought to have been greater by much, since Henry VII.'s time, than it was between that and Edward III.'s; because the great change of the value of silver has been made, by the plenty of it poured into this part of the world from the West Indies, not discovered till Henry VII.'s reign. So that I think I may say, that the value of silver from Edward III. to Henry VII. changed not one tenth, but from Henry VII. till now it changed above seven tenths; and yet, money having been raised in our mint two thirds since Edward III.'s time, the far greater part of the raising of it was before Henry VII.'s time, and a very small part of it since; so that the cause, insinuated by our author, it is evident, was not the cause of lessening our coin so often, whatever it was: and it is possible there wanted not men of projects in those days, who for private ends, by wrong suggestions, and false reasonings, covered with mysterious terms, led those into mistakes, who had not the time and will nicely to examine; though a crown-piece three times as big as one of ours now, might, for its size alone, deserve to be reformed.

To Object. 2 he says, 'The raising the denomination of money in Spain and Portugal, was making it go for more when coined, than its true value.'

This, I say, is impossible, and desire the author to prove it. It did in Spain and Portugal, just what it will do here and everywhere; it made not the silver coined go for more than its value, in all things to be bought, but just so much as the denomination was raised, just so much less of commodity had the buyer in exchange for it: as it would be here, if you should coin sixpences into shillings; if any one went to market with this new money, he would find that, whereas he had a bushel of wheat last week for eight shillings of the former coin, he would have now but half a bushel for eight of the new shillings, when the same denomination had but half the quantity of silver. Indeed, those who were to receive money upon former contracts, would be defrauded of half their due, receiving in their full tale of any denomination contracted for, but half the silver they should have; the cheat whereof they would find, when they went to market with their new

money. For this I have above proved, that one ounce of silver is, and eternally will be, equal in value to another ounce of silver; and all that can possibly put a difference between them, is only the different value of the workmanship, bestowed on one more than another, which in coinage our author tells us in this paper is but sixteen pence halfpenny per pound troy. I demand, therefore, of our author to show that any sort of coinage, or, as he calls it, raising of money, can raise the value of coined silver, or make it go for more than uncoined, bating the charge of coinage; unless it be to those who, being to receive money upon former contracts, will, by receiving the tale agreed for, receive less than they should of silver, and so be defrauded of what they really contracted for.

What effect such a raising of their money had in one particular, I will tell our author. In Portugal they count their money by reys, a very small, or rather imaginary coin, just as if we here should count all our sums by farthings. It pleased the government, possibly being told that it would raise the value of their money, to raise in denomination the several species, and make them go for a greater (let us suppose double the) number of reys than formerly. What was the consequence? It not only confounded the property of the subject, and disturbed affairs to no purpose, but treaties of commerce having settled the rates of the customs at so many reys on the several commodities, the king immediately lost in the value half his customs. The same that in proportion will happen in the settled revenue of the crown here, upon the proposed change.

For though our author in these words, 'whereas all now desired by this act is, to keep silver, when coined, of the same value it was before,' would insinuate, that this raising the denomination, or lessening our coin, as is proposed, will do no such thing; yet it is demonstration, that when our coin is lessened 3d. in 5s. the king will receive five per cent. less in value in his customs, excise, and all his settled revenue, and so proportionably, as the quantity of silver, in every species of our coin, shall be made less than now it is coined in those of the same denomination.

But, whatever our author means by 'making money go for more when coined than its true value, or by keeping silver, when coined, of the same value it was before;' this is evident, that raising their money thus, by coining it with less silver in it than it had before, had not the effect in Portugal and Spain, which our author proposes from it here: for it has not brought one penny more to the mint there, nor kept their money, or silver, from exportation since, though forfeiture and death be the penalties joined in aid to this trick of raising to keep it in.

But our author tells us in answer to Object. 4. This 'will scarce ever at all be perceived.' If of 100 guineas a man has in his pocket, 5

should be picked out, so he should not perceive it, the fraud and the loss would not be one jot the less ; and though he perceived it not when, or how it was done, yet he will find it in his accounts, and the going so much back in his estate at the end of the year.

To Object. 3. He says, The 'raising your coin (it may be) may raise the price of bullion here in England.' An ounce of silver will always be equal in value to an ounce of silver every where, bating the workmanship. I say it is impossible to be otherwise, and require our author to shew it possible in England, or any where, or else hereafter to spare his 'may be.' To avoid fallacies, I desire to be understood, when I use the word silver alone, to mean nothing but silver, and to lay aside the consideration of baser metals that may be mixed with it : for I do not say that an ounce of standard, that has almost one twelfth of copper in it, is of equal value with an ounce of fine silver that has no alloy at all ; but that any two ounces of equally alloyed silver, will always be of equal value ; the silver being the measure of commerce, it is the quantity of silver that is in every piece he receives, and not the denomination of it, which the merchant looks after, and values it by.

But this raising of the denomination our author would have pass, because it will be 'better for the possessors of bullion,' as he says, Answ. 3. But who are they who now in England are possessed of so much bullion ? or what private men are there in England of that consideration, that for their advantage, all our money should be new coined, and of a less weight, with so great a charge to the nation, and loss to his majesty's revenue ?

He farther adds, Answ. 3. It doth not thence inevitably follow, it will raise 'the price of bullion beyond sea.'

It will as inevitably follow, as that nineteen ounces of silver will never be equal in weight, or worth, to twenty ounces of silver : so much as you lessen your coin, so much more must you pay in tale, as will make the quantity of silver the merchant expects, for his commodity ; under what denomination soever he receives it.

The clothier, thus buying his Spanish wool, oil, and labour, at five per cent. more in denomination, sells his woollen manufacture proportionably dearer to the English merchant, who exporting it to Spain, where their money is not changed, sells it at the usual market rate, and so brings home the same quantity of bullion for it, which he was wont ; which, therefore, he must sell to you at the same raised value your money is at : and what then is gained by all this ? The denomination is only changed, to the prejudice of the publick, but as to all the great matters of your trade, the same quantity of silver is paid for commodities as before, and they sold in their several foreign markets for the same quantity of silver. But whatever happens in the rate of foreign bullion, the raising of the denomination of our money, will

bring none of it to our mint to be coined; that depends on the balance of our trade, and not on lessening our coin under the same denomination: for whether the pieces we call crowns be coined 16, 24, or 100 grains lighter, it will be all one as to the value of bullion, or the bringing more, or less of it into England, or to our mint.

What he says in his answer to Object. 4, besides what we have already taken notice of, is partly against his bill, and partly mistake.

1. He says, 'It may be some (as it is now) gain to those, that will venture to melt down the milled and heavy money now coined.' That men do venture to melt down the milled and heavy money, is evident, from the small part of milled money is now to be found of that great quantity of it that has been coined; and a farther evidence is this, that milled money will now yield four, or five more per cent. than the other, which must be to melt down, and use as bullion, and not as money in ordinary payments. The reason whereof is, the shameful and horrible debasing (or, as our author would have it, raising) our unmilled money by clipping.

For the odds betwixt milled and unmilled money being now, modestly speaking, above 20 per cent. and bullion, for reasons elsewhere given, being not to be had, refiners, and such as have need of silver, find it the cheapest way to buy milled money for clipped, at four, five, or more per cent. loss.

I ask, therefore, this gentleman, what shall become of all our present milled and heavy money, upon the passing of this act? To which his paper almost confesses, what I will venture to answer for him, viz. that, as soon as such a law is passed, the milled and heavy money will all be melted down; for it being five per cent. heavier, i. e. more worth than what is to be coined in the mint, no body will carry it thither to receive five per cent. less for it, but sell it to such as will give four or four and a half per cent. more for it, and at that rate melt it down with advantage: for Lombard-street is too quick-sighted, to give sixty ounces of silver for fifty-seven ounces of silver, when bare throwing it into the melting-pot will make it change for its equal weight. So that by this law five per cent. gain on all our milled money, will be given to be shared between the possessor and the melter of our milled money, out of the honest creditor and landlord's pocket, who had the guaranty of the law, that under such a tale of pieces, of such a denomination as he let his land for, he should have to such a value, i. e. such a weight in silver. Now I ask, whether it be not a direct and unanswerable reason against this bill, that he confesses, that it will be, 'a gain to those, who will melt down the milled and heavy money,' with so much loss to the publick; and not, as he says, 'with very small loss to those, that shall be paid in the new,' unless he calls five per cent. very small loss; for just so much is it to receive but fifty-seven grains, or ounces of silver, for sixty, which is the proportion in making your crowns 3d. lighter.

This is certain, no body will pay away milled or weighty crowns for debts, or commodities, when it will yield him four, or five per cent. more ; so that which is now left of weighty money, being scattered up and down the kingdom, into private hands, which cannot tell how to melt it down, will be kept up and lost to our trade. And, as to your clipped and light money, will you make a new act for coinage, without taking any care for that? The making a new standard for your money, cannot do less than make all money, which is lighter than that standard, unpassable ; and thus the milled and heavy money not coming into payment, and the light, and clipped not being lawful money, according to the new standard, there must needs be a sudden stop of trade, and it is to be feared, a general confusion of affairs ; though our author says, 'it will not any ways interrupt trade.'

2. The latter part of the section, about raising the value of land, I take the liberty to say is a mistake ; which, though a sufficient reply to an assertion without proof, yet I shall not so far imitate this author, as barely to say things : and therefore, I shall add this reason for what I say, viz., Because nothing can truly raise the value, *i.e.*, the rent of land, but the increase of your money : but because raising the value of land is a phrase, which, by its uncertain sense, may deceive others, we may reckon up these several meanings of it.

1. The value of land is raised, when its intrinsick worth is increased, *i.e.*, when it is fitted to bring forth a greater quantity of any valuable product. And thus the value of land is raised only by good husbandry.

2. The value of land is raised, when remaining of the same fertility, it comes to yield more rent, and thus its value is raised only by a greater plenty of money and treasure.

3. Or it may be raised in our author's way, which is, by raising the rent in tale of pieces, but not in the quantity of silver received for it ; which, in truth, is no raising of it at all, any more than it could be accounted the raising of a man's rent, if he lett his land this year for forty sixpences, which last year he lett for twenty shillings. Nor would it alter the case, if he should call those forty sixpences forty shillings ; for having but half the silver of forty shillings in them, they would be but of half the value, however their denomination were changed.

In his answer to the fifth objection, there is this dangerous insinuation, That coin, in any country where it is coined, goes not by weight, *i.e.*, has its value from the stamp and denomination, and not the quantity of silver in it. Indeed in contracts already made, if your species be by law coined a fifth part lighter, under the same denomination, the creditor must take a hundred such light shillings, or twenty such light crown-pieces for £5, if the law calls them so, but he loses one fifth, in the intrinsick value of his debt. But, in bargains to be made, and things to be purchased, money has, and will always have

its value from the quantity of silver in it, and not from the stamp and denomination, as has been already proved, and will, some time or other be evidenced with a witness, in the clipped money. And if it were not so, that the value of money were not according to the quantity of silver in it, *i.e.*, that it goes by weight, I see no reason why clipping should be so severely punished.

As to foreigners, he is forced to confess, that it is all one what our money is, greater or less, who regard only the quantity of silver, they sell their goods for; how, then, can the lessening our money bring more plenty of bullion into England, or to the mint?

But he says, 'The owners and importers of silver will find a good market at the mint, &c.' But always a better in Lombard-street, and not a grain of it will come to the mint, as long as by an under-balance of trade, or other foreign expences, we contract debts beyond sea, which require the remitting of greater sums thither, than are imported in bullion. 'If for above forty years after silver was raised, in the forty-third year of Queen Elizabeth, from 5s. to 5s. 2d. the ounce, uncoined silver was not worth above 4s. 10d. per ounce;' the cause was not that raising of silver in the mint, but an over-balance of trade, which, bringing in an increase of silver yearly, for which men having no occasion abroad, brought it to the mint to be coined, rather than let it lie dead by them in bullion: and whenever that is the case again in England, it will occasion coining again, and not till then. 'No money was in those days exported,' says he; no, nor bullion neither, say I; why should, or how could it, when our exported merchandise paid for all the commodities we brought home, with an overplus of silver and gold, which staying here, set the mint on work. But the passing this bill, will not hinder the exportation of one ounce either of bullion or money, which must go, if you contract debts beyond sea; and how its having been once melted in England, which is another thing proposed in this bill, shall hinder its exportation, is hard to conceive, when even coining has not been able to do it, as is demonstrable, if it be examined what vast sums of milled money have been coined, in the two last reigns, and how little of it is now left. Besides, if the exportation of bullion should be brought under any greater difficulty than of any other commodity, it is to be considered whether the management of that trade, which is in skilful hands, will not thereupon be so ordered, as to divert it from coming to England for the future, and cause it to be sent from Spain, directly to those places, where they know English debts will make it turn to best account, to answer bills of exchange sent thither.

FURTHER CONSIDERATIONS  
CONCERNING  
RAISING THE VALUE OF MONEY.

*Wherein Mr. Lowndes's arguments for it, in his late report concerning 'An essay for the amendment of the silver coins,' are particularly examined.*

TO THE RIGHT HONOURABLE SIR JOHN SOMMERS, KNT.

*Lord Keeper of the great seal of England, and one of h.<sup>s</sup> Majesty's most honourable privy-council.*

MY LORD,—The papers I here present your lordship, are in substance the same with one which I delivered to you, in obedience to the commands I received, by your lordship, from their excellencies, the lords justices ; and with another, which I writ in answer to some questions your lordship was pleased to propose to me, concerning our coin. The approbation your lordship was pleased to give them then, has been an encouragement to me to revise them now, and put them in an order, fitter to comply with their desires, who will needs have me print something at this time on this subject : and could anything of this nature be received with indifferency in this age, the allowance they have had from your lordship, whose great and clear judgment is, with general consent and applause, acknowledged to be the just measure of right and wrong amongst us, might make me hope that they might pass in the world without any great dislike.

However, since your lordship thought they might be of use to clear some difficulties, and rectify some wrong notions, that are taken up about money, I have ventured them into the world, desiring no mercy to any erroneous positions, or wrong reasonings, which shall be found in them. I shall never knowingly be of any, but truth's and my country's side ; the former I shall always gladly embrace and own, whoever shews it me : and in these papers, I am sure, I have no other aim, but to do what little I can for the service of my country. Your lordship's so evidently preferring that to all other considerations, does, in the eyes of all men, sit so well upon you, that my ambition will not be blamed, if I in this propose to myself so great an example, and in my little sphere am moved by the same principle.

I have a long time foreseen the mischief and ruin coming upon us by clipped money, if it were not timely stopped : and had concern enough for the publick, to make me print some thoughts touching our coin, some years since. The principles I there went on, I see no reason to alter : they have, if I mistake not, their foundation in nature, and will stand : they have their foundation in nature, and are clear ; and will be so, in all the train of their consequences, throughout this whole (as it is thought) mysterious business of money, to all those, who will but be at the easy trouble of stripping this subject of hard, obscure, and doubtful words, wherewith men are often misled, and mislead others. And now the disorder is come to extremity, and can no longer be played with, I wish it may find a sudden and effectual cure, not a remedy in sound and appearance, which may flatter us on to ruin, in continuation of a growing mischief, that calls for present help.

I wish, too, that the remedy may be as easy as possible, and that the cure of this evil be not ordered so as to lay a great part of the burden unequally on those, who have had no particular hand in it. Westminster-hall is so great a witness of your lordship's unbiassed justice, and steady care to preserve to every one their right, that the world will not wonder you should not be for such a lessening our coin, as will, without any reason, deprive great numbers of blameless men of a fifth part of their estates, beyond the relief of Chancery. I hope this age will escape so great a blemish. I doubt not but there are many, who, for the service of their country, and for the support of the government, would gladly part with, not only one fifth, but a much larger portion of their estates. But, when it shall be taken from them, only to be bestowed on men, in their and the common opinion, no better deserving of their country than themselves, unless growing exceedingly rich by the publick necessities, which every body else finds his fortune streightened by them, be a publick merit, that deserves a publick and signal reward ; this loss of one fifth of their debts and income will sit heavy on them, who shall feel it, without the alleviation of any profit, or credit, that will thereby accrue to the nation, by such a lessening of our coin.

If anyone ask, how I, a retired, private man, come at this time to meddle with money and trade, for they are inseparable ? I reply, that your lordship, and the other great men, that put me upon it, are answerable for it : whether what I say be to the purpose, or no, that I myself am answerable for. This I can answer to all the world, that I have not said anything here, without a full persuasion of its truth ; nor with any other motive, or purpose, than the clearing of this artificially perplexed, rather than in itself mysterious, subject, as far as my poor talent reaches. That which, perhaps, I shall not be so well



able to answer to your lordship and myself, is the liberty I have taken, in such an address as this, to profess that I am, My Lord,

Your lordship's most humble, and most obedient servant,

JOHN LOCKE.

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THE PREFACE.

THOUGH Mr. Lowndes and I differ in the way, yet, I assure myself, our end is the same; and that we both propose to ourselves the service of our country. He is a man known so able in the post he is in, to which the business of money peculiarly belongs; and has showed himself so learned in the records, and matters of the mint, and so exact in calculations and combinations of numbers relating to our coin, either already in use, or designed by him, that I think I should have troubled the publick no more on this subject, had not he himself engaged me in it; and brought it to that pass, that either I must be thought to renounce my own opinion, or must publickly oppose his.

Whilst his treatise was yet a manuscript, and before it was laid before those great persons, to whom it was afterwards submitted, he did me the favour to shew it to me; and made me the compliment, to ask me my opinion of it. Though we had some short discourse on the subject, yet the multiplicity of his business, whilst I staid in town, and my health, which soon after forced me out of it, allowed us not an occasion to debate any one point thoroughly, and bring it to an issue. Before I returned to town, his book was in the press, and finished, before I had an opportunity to see Mr. Lowndes again. And here he laid a new obligation on me, not only in giving me one of them, but telling me, when I received it from his hands, that it was the first he had parted with to anybody. I then went it over a second time, and having more leisure to consider it, I found there were a great many particulars in it drawn out of ancient records, not commonly known, wherewith he had obliged the world. These, which very pleasingly entertained me, though they prevailed not on me to be of his opinion everywhere, yet joined with the great civilities he had shewn me, left me in a disposition so little inclined to oppose anything in it, that I should rather have chosen to acknowledge myself in print, to be his convert, if his arguments had convinced me, than to have troubled the world with the reasons why I dissent from him.

In this disposition, my pen rested from meddling any further with this subject whilst I was in town; soon after, my own health, and the death of a friend, forced me into the country; and the business occasioned thereby, and my own private affairs, took up all my time at my first coming thither; and had continued on to do so, had not several repeated intimations and instances from London, not without some reproaches of my backwardness, made me see, that the world concerned

me particularly in Mr. Lowndes's postscript, and expected something from me on that occasion.

Though possibly I was not wholly out of his mind when Mr. Lowndes writ that invitation, yet I shall not make myself the compliment, to think I alone am concerned in it. The great importance of the matter, made him desire every one to contribute what he could to the clearing of it, and setting it in a true light. And I must do him this right, to think, that he prefers the publick good to his private opinion; and therefore is willing his proposals and arguments should with freedom be examined to the bottom; that, if there be any mistake in them, nobody may be misled by his reputation and authority, to the prejudice of his country. Thus I understand his postscript, and thus I shall endeavour to comply with it. I shall to the best of my skill, examine his arguments with all respect to him, and fidelity to truth, as far as I can discover it. The frankness of his proceeding in particular with me, assures me he is so great a lover of truth and right, that he will not think himself injured when that is defended; and will be glad, when it is made plain, by whose hand soever it be.

This is what has made me publish these papers, without any derogation to Mr. Lowndes, or so much as a suspicion that he will take it amiss. I judge of him by myself. For I shall think myself obliged to any one, who shall shew me or the public, any material mistake in anything I have here said, whereon any part of the question turns.

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#### FURTHER CONSIDERATIONS CONCERNING RAISING THE VALUE OF MONEY.

SILVER is the instrument and measure of commerce in all the civilized and trading parts of the world.

It is the instrument of commerce by its intrinsick value.

The intrinsick value of silver, considered as money, is that estimate which common consent has placed on it, whereby it is made equivalent to all other things, and consequently is the universal barter, or exchange, which men give and receive for other things, they would purchase or part with, for a valuable consideration: and thus, as the wise man tells us, money answers all things.

Silver is the measure of commerce by its quantity, which is the measure also of its intrinsick value. If one grain of silver has an intrinsick value in it, two grains of silver has double that intrinsick value, and three grains treble, and so on proportionably. This we have daily experience of, in common buying and selling. For if one ounce of silver will buy, *i.e.* is of equal value to, one bushel of wheat, two ounces of silver will buy two bushels of the same wheat, *i.e.* has double the value.

Hence it is evident, that an equal quantity of silver is always of equal value to an equal quantity of silver.

This, common sense, as well as the market, teaches us. For silver being all of the same nature and goodness, having all the same qualities, it is impossible but it should in the same quantity have the same value. For, if a less quantity of any commodity be allowed to be equal in value to a greater quantity of the same sort of commodity, it must be for some good quality it has, which the other wants. But silver to silver has no such difference.

Here it will be asked, is not some silver finer than other ?

I answer, one mass of mixed metal not discerned by the eye to be anything but silver, and therefore called silver, may have a less mixture of baser metal in it than another, and so in common speech is said to be finer silver. So ducatoons, having a less mixture of copper in them than our English coin has, are said to be finer silver. But the truth is, the silver that is in each is equally fine, as will appear when the baser metal is separate from it. And it is of this pure, or fine silver, I must be understood, when I mention silver; not regarding the copper, or lead, which may chance to be mixed with it. For example: Take an ounce of silver, and one fourth of an ounce of copper and melt them together, one may say of the whole mass, that it is not fine silver; but it is true, there is an ounce of fine silver in it; and though this mass, weighing one ounce and a quarter, be not of equal value to one ounce and a quarter of fine silver, yet the ounce of fine silver in it, is, when separate from the copper, of equal value to any other ounce of silver.

By this measure of commerce, viz. the quantity of silver, men measure the value of all other things. Thus to measure what the value of lead is to wheat, and of either of them to a certain sort of linen cloth; the quantity of silver, that each is valued at, or sells for, need only be known. For, if a yard of cloth be sold for half an ounce of silver, a bushel of wheat for one ounce, and a hundred weight of lead for two ounces; any one presently sees and says, that a bushel of wheat is double the value of a yard of that cloth, and but half the value of an hundred weight of lead.

Some are of opinion, that this measure of commerce, like all other measures, is arbitrary, and may at pleasure be varied, by putting more, or fewer grains of silver, in pieces of a known denomination, v. g. by making a penny, or a shilling lighter, or heavier in silver, in a country where these are known denominations of pieces of silver money. But they will be of another mind, when they consider, that silver is a measure of a nature quite different from all other. The yard, or quart men measure by, may rest indifferently in the buyers or sellers, or a third person's hands, it matters not whose it is. But it is not so in silver: it is the thing bargained for, as well as the measure of the bargain; and in commerce passes from the buyer to the seller, as being in such a quantity equivalent to the thing sold: and so it not only measures the value of the commodity it is applied to, but is given in exchange for

it, as of equal value. But this it does, (as is visible) only by its quantity, and nothing else. For it must be remembered, that silver is the instrument, as well as measure, of commerce, and is given in exchange for the things traded for : and, everyone desiring to get as much as he can of it, for any commodity he sells, it is by the quantity of silver, he gets for it in exchange, and by nothing else, that he measures the value of the commodity he sells.

The coining of silver, or making money of it, is the ascertaining of its quantity by a publick mark, the better to fit it for commerce.

In coined silver, or money, there are these three things, which are wanting in other silver. 1. Pieces of exactly the same weight and fineness. 2. A stamp, set on those pieces by the publick authority of that country. 3. A known denomination given to these pieces by the same authority.

The stamp is a mark, and as it were a publick voucher, that a piece of such denomination is of such a weight, and of such a fineness, *i. e.* has so much silver in it.

That precise weight and fineness, by law appropriated to the pieces of each denomination, is called the standard.

Fine silver is silver without the mixture of any baser metal.

Alloy is baser metal mixed with it.

The fineness of any metal appearing to be silver, and so called, is the proportion of silver in it, compared with what there is in it of baser metals.

The fineness of standard silver in England, is eleven parts silver and one part copper, near : or, to speak more exactly, the proportion of silver to copper, is as 111 to 9. Whatever piece, or mass, has in it of baser metal, above the proportion of 9 to 111, is worse, or coarser than standard. Whatever mass of metal has a less proportion than 9 to 111, of baser metal in it, is better, or finer than standard.

Since silver is the thing sought for, and would better serve for the measure of commerce, if it were unmixed, it will possibly be asked, 'why any mixture of baser metal is allowed in money, and what use is there of such alloy, which serves to make the quantity of silver less known, in the several coins of different countries?'

Perhaps it would have been better for commerce in general, and more convenient for all their subjects, if the princes every where, or at least in this part of the world, would at first have agreed on the fineness of the standard to have been just one twelfth alloy, in round numbers : without those minuter fractions which are to be found in the alloy of most of the coin of the several distinct dominions of this part of the world. Which broken proportion of baser metal to silver, in the standard of the several mints, seems to have been introduced by the skill of men employed in coining, to keep that art (as all trades are called), a mystery ; rather than for any use, or necessity there was

of such broken numbers. But, be that as it will, the standard in our mint being now settled by authority, and established by custom, known at home and abroad, and the rules and methods of assaying suited to it; and all the wrought plate, as well as coin of England, being made by that measure; it is of great concernment that it should remain unvariable.

But to the question; 'What need is there of any mixture of baser metal with silver in money or plate?' I answer, there is great reason for it. For,

1. Copper mixed with silver makes it harder, and so wears and wastes less in use, than if it were fine silver. 2. It melts easier. 3. Silver, as it is drawn and melted from the mine, being seldom perfectly fine, it would be a great charge by refining, to separate all the baser metals from it, and reduce it to perfectly unmixed silver.

The use of coined silver, or money is, that every man in the country where it is current by publick authority, may, without the trouble of refining, assaying, or weighing, be assured, what quantity of silver he gives, receives, or contracts for, under such and such denominations.

If this security goes not along with the publick stamp, coining is labour to no purpose, and puts no difference between coined money, and uncoined bullion. This is so obvious, that I think no government, where money is coined, ever overlooks it. And therefore, the laws every where, when the quantity of silver has been lessened in any piece carrying the publick stamp, by clipping, washing, rounding, &c. have taken off the authority of the publick stamp, and declared it not to be lawful money. This is known to be so in England, and every one may not only refuse any money bearing the publick stamp, if it be clipped, or any ways robbed of the due weight of its silver; but he that offers it in payment is liable to indictment, fine, and imprisonment. From whence we may see, that the use and end of the publick stamp is only to be a guard and voucher of the quantity of silver, which men contract for. And the injury done to the publick faith, in this point, is that which in clipping and false coining heightens the robbery into treason.

Men in their bargains contract not for denominations, or sounds, but for the intrinsick value; which is the quantity of silver, by publick authority warranted to be in pieces of such denominations. And it is by having a greater quantity of silver, that men thrive and grow richer, and not by having a greater number of denominations; which, when they come to have need of their money, will prove but empty sounds, if they do not carry with them the real quantity of silver expected.

The standard once settled by publick authority, the quantity of silver established under the several denominations (*I humbly conceive*) should not be altered till there were an absolute necessity shewn of such a change, which I think can never be.

The reason why it should not be changed, is this ; because the publick authority is guarantee for the performance of all legal contracts. But men are absolved from the performance of their legal contracts, if the quantity of silver under settled and legal denominations be altered : as is evident, if borrowing £100 or 400 ounces of silver, to repay the same quantity of silver (for that is understood by the same sum, and so the law warrants it), or taking a lease of lands for years to come, at the like rent of £100, they shall pay, both the one and the other, in money coined under the same denominations, with one-fifth less silver in it, than at the time of the bargain : the landlord here and creditor are each defrauded of twenty per cent. of what they contracted for, and is their due. And I ask, how much juster it would be thus to dissolve the contracts they had made, than to make a law, that from henceforth all landlords and creditors should be paid their past debts, and the rents for leases already made, in clipped money, twenty per cent. lighter than it should be ? Both ways they lose twenty per cent. of their due, and with equal justice.

The case would be the same, and legal contracts be avoided, if the standard should be altered, on the other side, and each species of our coin be made one-fifth heavier. For then, he that had borrowed, or contracted for any sum, could not be discharged, by paying the quantity he agreed for, but be liable to be forced to pay twenty per cent. more than he bargained for, that is, more than he ought.

On the other side : Whether the creditor be forced to receive less, or the debtor be forced to pay more than his contract, the damage and injury is the same, whenever a man is defrauded of his due. And whether this will not be a publick failure of justice, thus arbitrarily to give one man's right and possession to another, without any fault on the suffering man's side, and without any the least advantage to the publick, I shall leave to be considered.

Raising of coin is but a specious word to deceive the unwary. It only gives the usual denomination of a greater quantity of silver to a less, (*v.g.*, calling four grains of silver a penny to-day, when five grains of silver made a penny yesterday) but adds no worth or real value to the silver coin to make amends for its want of silver. That is impossible to be done. For it is only the quantity of silver in it that is, and eternally will be, the measure of its value. And to convince any one of this, I ask whether he, that is forced to receive but 320 ounces of silver under the denomination of £100 (for 400 ounces of silver which he lent under the like denomination of £100) will think these 320 ounces of silver, however denominated, worth those 400 ounces he lent ? If any one can be supposed so silly, he need but go to the next market, or shop, to be convinced, that men value not money by the denomination, but by the quantity of silver there is in it. One may as rationally hope to lengthen a foot, by dividing it into fifteen parts, in-

stead of twelve, and calling them inches, as to increase the value of the silver, that is in a shilling, by dividing it in fifteen parts instead of twelve, and calling them pence. This is all that is done when a shilling is raised from twelve to fifteen pence.

Clipping of money is raising it without publick authority, the same denomination remaining to the piece that hath now less silver in it than it had before.

Altering the standard, by coining pieces under the same denomination with less silver in them than they formerly had, is doing the same thing by publick authority. The only odds is, that by clipping, the loss is not forced on any one, (for no body is obliged to receive clipped money;) by altering the standard, it is.

Altering the standard, by raising the money, will not get to the publick, or bring to the mint to be coined, one ounce of silver: but will defraud the king, the church, the universities and hospitals, &c. of so much of their settled revenue, as the money is raised, *v.g.* twenty per cent. if the money (as is proposed) be raised one fifth. It will weaken, if not totally destroy the publick faith, when all that have trusted the publick, and assisted our present necessities, upon acts of parliament, in the million lottery, bank act, and other loans, shall be defrauded of twenty per cent. of what those acts of parliament were security for. And to conclude, this raising our money will defraud all private men of twenty per cent. in all their debts and settled revenues.

Clipping, by Englishmen, is robbing the honest man who receives clipped money, and transferring the silver, *i.e.*, the value is pared off from it into the clipper's pocket. Clipping by foreigners is robbing England itself. And thus the Spaniards lately robbed Portugal of a great part of its treasure, or commodities (which is the same thing) by importing upon them clipped money of the Portugal stamp.

Clipping, and clipped money, have, besides this robbery of the publick, other great inconveniences: as the disordering of trade, raising foreign exchange, and a general disturbance, which every one feels thereby in his private affairs.

Clipping is so gainful, and so secret a robbery, that penalties cannot restrain it, as we see by experience.

Nothing, I humbly conceive, can put a stop to clipping, now it is grown so universal, and men become so skilful in it, but making it unprofitable.

Nothing can make clipping unprofitable, but making all light money go only for its weight. This stops clipping in a moment, brings out all the milled and weighty money, deprives us not of any part of our clipped money for the use of trade, and brings it orderly, and by degrees, and without force, into the mint to be recoined.

If clipped money be called in all at once, and stopped from passing by weight, I fear it will stop trade, put our affairs all at a stand, and in-

produce confusion. Whereas, if it be permitted to pass by its weight, till it can by degrees be coined, (the stamp securing its fineness, as well then as now, and the scales determining its weight) it will serve for paying of great sums, as commodiously almost as weighty money, and the weighty money, being then brought out, will serve for the market trade, and less payment, and also to weigh the clipped money by.

On the other side ; If clipped money be allowed to pass current by tale, till it be all recoined, one of these two effects will apparently follow : either that we shall want money for trade, as the clipped money decreases, by being coined into weighty ; (for very few, if any body, who get weighty money into their hands, will part with it, whilst clipped money, not of half the value, is current) or if they do the coiners and clippers will pick it up, and new coin and clip it, whereby clipped money will be increased. So that, by this way, either money will be wanting to trade, or clipped money continued. If clipped money be stopped all at once, there is immediately a stop to trade. If it be permitted to pass in tale, as if it were lawful, weighty money, whilst it is recoining, and till all be recoined, that way also there will be an end of trade, or no end of clipped money. But, if it be made to pass for its weight, till it be all recoined, both these evils are avoided, and the weighty money, which we want, will be brought out to boot.

Money is necessary to the carrying on of trade. For where money fails, men cannot buy, and trade stops.

Credit will supply the defect of it to some small degree, for a little while. But, credit being nothing but the expectation of money within some limited time, money must be had, or credit will fail.

Money also is necessary to us, in a certain proportion to the plenty of it amongst our neighbours. For, if any of our neighbours have it in a much greater abundance than we, we are many ways obnoxious to them. 1. They can maintain a greater force. 2. They can tempt away our people, by greater wages, to serve them by land, or sea, or in any labour. 3. They can command the markets, and thereby break our trade, and make us poor. 4. They can on any occasion ingross naval and warlike stores, and thereby endanger us.

In countries where domestic mines do not supply it, nothing can bring in silver but tribute, or trade. Tribute is the effect of conquest : trade, of skill and industry.

By commerce silver is brought in, only by an over-balance of trade.

An over-balance of trade, is when the quantity of commodities, which we send to any country, do more than pay for those we bring from thence : for then the overplus is brought home in bullion.

Bullion is silver, whose workmanship has no value. And thus foreign coin hath no value here for its stamp, and our coin is bullion in foreign dominions.



It is useless and labour in vain, to coin silver, imported into any country, where it is not to stay.

Silver imported cannot stay in any country in which, by an overbalance of their whole trade, it is not made theirs, and doth not become a real increase of their wealth.

If, by a general balance of its trade, England yearly sends out commodities to the value of 400,000 ounces of silver, more than the commodities we bring home from abroad cost us ; there is £100,000 every year clear again : which will come home in money, by a real increase of our wealth, and will stay here.

On the other side, if, upon a general balance of our whole trade, we yearly import commodities from other parts, to the value of £100,000 more than our commodities exported pay for, we every year grow £100,000 poorer. And if, besides that, we should also import a million in bullion from Spain every year, yet it is not ours ; it is no increase to our wealth, nor can it stay here ; but must be exported again, every grain of it, with £100,000 of our own money to boot.

I have heard it proposed, as a way to keep our money here, that we should pay our debts contracted beyond seas, by bills of exchange.

The idleness of such a proposition will appear, when the nature of exchange is a little considered.

Foreign exchange is the paying of money in one country, to receive it in another.

The exchange is high, when a man pays for bills of exchange above the par. It is low, when he pays less than the par.

The par is a certain number of pieces of the coin of one country, containing in them an equal quantity of silver to that in another number of pieces, of the coin of another country : v. g. supposing 36 skillings of Holland to have just as much silver in them as 20 English shillings. Bills of exchange drawn from England to Holland at the rate of 36 skillings Dutch for each pound sterling, is according to the par. He that pays the money here, and receives it there, neither gets nor loses by the exchange ; but receives just the same quantity of silver in the one place, that he parts with in the other. But, if he pays one pound sterling to receive but 30 skillings in Holland, he pays one sixth more than the par, and so pays one sixth more silver for the exchange, let the sum be what it will.

The reason of high exchange, is the buying much commodities in any foreign country, beyond the value of what that country takes of ours. This makes Englishmen have need of great sums there, and this raises the exchange, or price of bills. For what grows more into demand, increases presently in price.

Returning money by exchange, into foreign parts, keeps not one farthing from going out : it only prevents the more troublesome and hazardous way of sending money in specie, forwards and backwards. Bills

of exchange more commodiously, by scrips of paper, even the accounts between particular debtors and creditors, in different countries, as far as the commerce between those two places is equivalent: but where the over-balance, on either side, demands payment, their bills of exchange can do nothing; but bullion, or money in specie must be sent. For in a country where we owe money, and have no debts owing to us, bills will not find credit, but for a short time, till money can be sent to reimburse those that paid them; unless we can think men beyond sea will part with their money for nothing. If the traders of England owe their correspondents of Holland £100,000, their accounts with all the rest of the world standing equal, and remaining so, one farthing of this £100,000 cannot be paid by bills of exchange. For example, I owe £1000 of it; and to pay that, buy a bill of N. here, drawn on John de Wit of Amsterdam, to pay P. Van Lore, my correspondent there. The money is paid accordingly, and thereby I am out of Van Lore's debt; but one farthing of the debt of England to Holland is not thereby paid; for N. of whom I bought the bill of exchange, is now as much indebted to John de Wit, as I was before to P. Van Lore. Particular debtors and creditors are only changed by bills of exchange; but the debt, owing from one country to the other, cannot be paid without real effects sent thither to that value, either in commodities, or money. Where the balance of trade barely pays for commodities with commodities, there money must be sent, or else the debt cannot be paid.

I have spoke of silver coin alone, because that makes the money of account, and measure of trade, all through the world. For all contracts are, I think, every where made, and accounts kept in silver coin. I am sure they are so in England and the neighbouring countries.

Silver therefore, and silver alone, is the measure of commerce. Two metals, as gold and silver, cannot be the measure of commerce both together, in any country: because the measure of commerce must be perpetually the same, invariable, and keeping the same proportion of value in all its parts. But so only one metal does, or can do to itself: so silver is to silver, and gold to gold. An ounce of silver is always of equal value to an ounce of silver, and an ounce of gold to an ounce of gold; and two ounces of the one, or the other, of double the value to an ounce of the same. But gold and silver change their value one to another: for supposing them to be in value as sixteen to one now; perhaps the next month they may be as fifteen and three quarters, or fifteen and seven eighths to one. And one may as well make a measure, v. g. a yard, whose parts lengthen and shrink, as a measure of trade of materials that have not always a settled, unvariable value to one another.

One metal, therefore, alone can be the money of account and contract, and the measure of commerce in any country. The fittest for this use, of all other, is silver, for many reasons, which need not here

be mentioned. It is enough that the world has agreed in it, and made it their common money ; and as the Indians rightly call it, measure. All other metals, gold, as well as lead, are but commodities.

Commodities are moveables, valuable by money, the common measure.

Gold, though not the money of the world, and the measure of commerce, nor fit to be so, yet may, and ought to be coined, to ascertain its weight and fineness ; and such coin may safely have a price, as well as a stamp set upon it, by publick authority ; so the value set be under the market-price. For then such pieces coined, will be a commodity as passable as silver money, very little varying in their price : as guineas which were coined at the value of 20s., but passed usually for between 21s. or 22s. according to the current rate ; but not having so high a value put upon them by the law, no body could be forced to take them to their loss at 21s. 6d. if the price of gold should happen at any time to be cheaper.

From what has been said, I think it appears,

1. That silver is that which mankind have agreed on, to take and give in exchange for all other commodities, as an equivalent.

2. That it is by the quantity of silver they give, or take, or contract for, that they estimate the value of other things, and satisfy for them ; and thus, by its quantity, silver becomes the measure of commerce.

3. Hence it necessarily follows, that a greater quantity of silver has a greater value ; a less quantity of silver has a less value ; and an equal quantity an equal value.

4. That money differs from uncoined silver only in this, that the quantity of silver in each piece of money, is ascertained by the stamp it bears : which is set there to be a publick voucher of its weight and fineness.

5. That gold is treasure, as well as silver, because it decays not in keeping, and never sinks much in its value.

6. That gold is fit to be coined, as well as silver ; to ascertain its quantity to those who have a mind to traffick in it ; but not fit to be joined with silver, as a measure of commerce.

7. That jewels too are treasure, because they keep without decay ; and have constantly a great value, in proportion to their bulk : but cannot be used for money, because their value is not measured by their quantity, nor can they, as gold and silver, be divided, and keep their value.

8. The other metals are not treasure, because they decay in keeping and because of their plenty ; which makes their value little in a great bulk ; and so unfit for money, commerce, and carriage.

9. That the only way to bring treasure into England, is the well ordering our trade.

10. That the only way to bring silver and gold to the mint, for the

increase of our stock of money and treasure, which shall stay here, is an over-balance of our whole trade. All other ways to increase our money and riches, are but projects that will fail us.

These things premised, I shall now proceed to shew wherein I differ from Mr. Lowndes, and upon what grounds I do so.

Mr. Lowndes proposes, that our money should be raised (as it is called) one-fifth : that is, That all our present denominations of money, as penny, shilling, half-crown, crown, &c. should have each one-fifth less silver in it, or be answered with coin of one-fifth less value. How he proposes to have it done, I shall consider hereafter. I shall at present only examine the reasons he gives for it.

His first reason, p. 68, he gives us in these words, 'The value of the silver in coin ought to be raised to the foot of 6s. 3d. in every crown ; because the price of standard silver in bullion is raised to 6s. 5d. an ounce.'

This reason seems to me to labour under several great mistakes ; as

1. That standard silver can rise in respect of itself.

2. That standard bullion is now, or ever was worth, or sold to the traders in it for 6s. 5d. the ounce, of lawful money of England. For if that matter of fact holds not to be so, that an ounce of sterling bullion is worth 6s. 5d. of our milled weighty money, this reason ceases : and our weighty crown-pieces ought not to be raised to 6s. 3d. because our light, clipped money will not purchase an ounce of standard bullion, under the rate of 6s. 5d. of that light money. And let me add here, nor for that rate neither. If therefore, the author means here, that an ounce of standard silver is risen to 6s. 5d. of our clipped money, I grant it him, and higher too. But then, that has nothing to do with the raising our lawful coin, which remains unclipped ; unless he will say too, that standard bullion is so risen, as to be worth, and actually to sell for 6s. 5d. the ounce of our weighty milled money. This I not only deny, but farther add, that it is impossible to be so. For 6s. 5d. of milled money weighs an ounce and a quarter near. Can it therefore be possible, that one ounce of any commodity, should be worth an ounce and a quarter of the self same commodity, and of exactly the same goodness ? For so is standard silver to standard silver. Indeed one has a mark upon it, which the other has not ? but it is a mark that makes it rather more, than less valuable : or if the mark, by hindering its exportation, makes it less valuable for that purpose, the melting-pot can easily take it off.

The complaint made of melting down our weighty money, answers this reason evidently. For can it be supposed, that a goldsmith will give one ounce and a quarter of coined silver, for one ounce of bullion ; when by putting it into his melting-pot, he can, for less than a penny charge, make it bullion ? (For it is always to be remembered, what I think is made clear, that the value of silver, considered as it is money, and the measure of commerce, is nothing but its quantity.) And

thus a milled shilling, which has double the weight of silver in it to a current shilling, whereof half the silver is clipped away, has double the value. And to shew that this is so, I will undertake, that any merchant, who has bullion to sell, shall sell it for a great deal less number of shillings in tale, to any one who will contract to pay him in milled money, than if he be paid in the current, clipped money.

Those who say bullion is risen, I desire to tell me, what they mean by risen? Any commodity, I think, is properly said to be risen, when the same quantity will exchange for a greater quantity of another thing; but more particularly of that thing, which is the measure of commerce in the country. And thus corn is said to be risen among the English in Virginia, when a bushel of it will sell, or exchange for more pounds of tobacco; amongst the Indians, when it will sell for more yards of wampompeak, which is their money; and amongst the English here, when it will exchange for a greater quantity of silver than it would before. Rising and falling of commodities, is always between several commodities of distinct worths. But nobody can say, that tobacco (of the same goodness) is risen in respect of itself. One pound of the same goodness will never exchange for a pound and a quarter of the same goodness. And so it is in silver: an ounce of silver will always be of equal value to an ounce of silver: nor can it ever rise, or fall, in respect of itself: an ounce of standard silver can never be worth an ounce and a quarter of standard silver; nor one ounce of uncoined silver, exchange for an ounce and a quarter of coined silver: the stamp cannot so much debase its value. Indeed the stamp, hindering its free exportation, may make the goldsmith (who profits by the return of money) give one hundred and twentieth, or one sixtieth, or perhaps, sometimes, one thirtieth more, that is 5s. 2½d., 5s. 3d., or 5s. 4d., the ounce of coined silver for uncoined, when there is need of sending silver beyond seas; as there always is, when the balance of trade will not supply our wants, and pay our debts there. But much beyond this, the goldsmith will never give for bullion, since he can make it out of coined money at a cheaper rate.

It is said, bullion is risen to 6s. 5d. the ounce, *i.e.*, that an ounce of uncoined silver will exchange for an ounce and a quarter of coined silver. If any one can believe this, I will put this short case to him. He has of bullion, or standard, uncoined silver, two round plates, each of an exact size and weight of a crown-piece: he has besides, of the same bullion, a round plate of the weight and size of a shilling, and another yet less, of an exact weight and size of a three-pence. The two great plates being of equal weight and fineness, I suppose he will allow to be of equal value, and that the two less, joined to either of them, make it one fifth more worth than the other is by itself, they having all three together one-fifth more silver in them.

Let us suppose, then, one of the greater, and the two less plates to have received the next moment, (by miracle, or by the mill, it matters not how,) the mark, or stamp, of our crown, our shilling, and our three-pence: can anybody say, that now they have got the stamp of our mint upon them, they are so fallen in value, or the other unstamped piece so risen, that that unstamped piece, which a moment before was worth only one of the other pieces, is now worth them all three? Which is to say, that an ounce of uncoined silver, is worth an ounce and a quarter of coined. This is what men would persuade us, when they say, that bullion is raised to 6s. 5d. (of lawful money) the ounce, which I say is utterly impossible. Let us consider this a little further, in another instance. The present milled crown-piece, say they, will not exchange for an ounce of bullion, without the addition of a shilling and a three-pence of weighty coin added to it. Coin but that crown-piece into 6s. 3d., and then they say it will buy an ounce of bullion, or else they give up their reason and measure of raising the money. Do that which is allowed to be equivalent to coining of a present milled crown-piece into 6s. 3d., viz. call it 75 pence, and then also it must by this rule of raising buy an ounce of bullion. If this be so, the self-same milled crown-piece will, and will not exchange for an ounce of bullion. Call it 60 pence, and it will not: the very next moment call it 75 pence, and it will. I am afraid nobody can think, change of denomination has such power.

Mr. Lowndes supports this, his first reason, with these words, p. 68. 'This reason, which I humbly conceive will appear irrefragable, is grounded upon a truth so apparent, that it may well be compared to an axiom, even in mathematical reasoning; to wit, that whensoever the intrinsick value of silver in the coin hath been, or shall be, less than the price of silver in bullion, the coin hath, and will be melted down.'

This I think, though it be allowed Mr. Lowndes for as apparent a truth, and as certain a maxim as he could wish, yet serves not at all to his purpose of lessening the coin. For when the coin is, as it should be, according to the standard, (let the standard be what it will,) weighty and unclipped, it is impossible that the value of coined silver should be less than the value, or price of uncoined; because, as I have shewn, the value and quantity of silver are the same: and where the quantities are equal, the values are equal, excepting only the odds that may be between bullion that may be freely exported, and coined silver that may not; the odds whereof scarce ever amounts to above 2d. per ounce, and rarely to above a penny, or an half-penny. And this odds (whatever it be) will equally belong to his raised, milled money, which cannot be exported, as it will to our perfect milled money, which cannot be exported, as I shall have occasion to shew more particularly hereafter. All this disorder, and a thousand others, comes from light

and unlawful money being current. For then it is no wonder that bullion should be kept up to the value of your clipped money; that is, that bullion should not be sold by the ounce for less than 6s. 5d., when that 6s. 5d. clipped money, paid for it, does not weigh above an ounce. This instance therefore, of the present price of bullion, proves nothing but that the quantity of silver in money governs the value of it, and not the denomination; as appears, when clipped money is brought to buy bullion. This is a fair trial: silver is set against silver, and by that is seen, whether clipped money be of the same value with weighty of the same denomination, or whether it be not the quantity of silver in it that regulates its value.

I cannot but wonder that Mr. Lowndes, a man so well skilled in the law, especially of the mint, the exchequer, and of our money, should all along in this argument speak of clipped money, as if it were the lawful money of England; and should propose by that (which is in effect by the clipper's sheers) to regulate a new sort of coin to be introduced into England. And if he will stand to that measure, and lessen the new coin to the rate of bullion sold in exchange for present, current, clipped money, to prevent its being melted down, he must make it yet much lighter than he proposes; so that raising it, or to give it its due name, that of lessening of it one fifth, will not serve the turn: for I will be bold to say, that bullion now in England, is no where to be bought by the ounce for 6s. 5d. of our present, current, clipped money. So that if his rule be true, and nothing can save the weighty coin from melting down, but reducing it to the weight that clipped money is brought to, he must lessen the money in his new coin much more than one fifth; for an ounce of standard bullion will always be worth an ounce of clipped money, whether that in tale amount to 6s. 5d. 6s. 6d. 10s. or any other number of shillings, or pence, of the nick-named clipped money. For a piece of silver, that was coined for a shilling, but has half the silver clipped off, in the law, and in propriety of speech, is no more a shilling than a piece of wood, which was once a sealed yard, is still a yard, when one half of it is broke off.

Let us consider this maxim a little farther: which out of the language of the mint, in plain English, I think amounts to thus much, viz. 'That when an ounce of standard bullion costs a greater number of pence in tale, than an ounce of that bullion can be coined into, by the standard of the mint, the coin will be melted down.' I grant it, if bullion should rise to 15 pence the ounce above 5s. 2d. as is now pretended; which is to say, that an ounce of bullion cannot be bought for less than an ounce and a quarter of the like silver coined. But that, as I have shewed, is impossible to be: and every one would be convinced of the contrary, if we had none now but lawful money current. But it is no wonder, if the price and value of things be confounded and uncertain, when the measure itself is lost. For we have

now no lawful silver money current amongst us ; and therefore cannot talk; nor judge right, by our present uncertain, clipped money, of the value and price of things, in reference to our lawful, regular coin, adjusted and kept to the unvarying standard of the mint. The price of silver in bullion above the value of silver in coin, when clipping has not defaced our current cash (for then the odds is very rarely above a penny, or twopence the ounce) is so far from being a cause of melting down our coin, that this price, which is given above the value of the silver in our coin, is given only to preserve our coin from being melted down : for nobody buys bullion at 5s. 2d. the ounce, (which is just the value) for any other reason, but to avoid the crime and hazard of melting down our coin.

I think it will be agreed on all hands, that nobody will melt down our money, but for profit. Now profit can be made by melting down our money but only in two cases.

First, when the current pieces of the same denomination are unequal, and of different weights, some heavier, some lighter : for then the traders in money cull out the heavier, and melt them down with profit. This is the ordinary fault of coining by the hammer, wherein it usually sufficed, that a bar of silver was cut into as many half-crowns, or shillings, as answered its whole weight ; without being very exact in making each particular piece of its due weight ; whereby some pieces came to be heavier, and some lighter, than by the standard they should. And then the heavier pieces were culled out, and there was profit to be made (as one easily perceives) in melting them down. But this cause of melting down our money is easily prevented, by the exacter way of coining by the mill, in which each single piece is brought to its just weight. This inequality of pieces of the same denomination, is to be found in our money, more than ever, since clipping has been in fashion : and therefore, it is no wonder, that in this irregular state of our money, one complaint is, that the heavy money is melted down. But this also the making clipped money go at present for its weight, (which is a sudden reducing of it to the standard) and then, by degrees recoining it into milled money, (which is the ultimate and more complete reducing it to the standard) perfectly cures.

The other case, wherein our money comes to be melted down, is a losing trade ; or, which is the same thing in other words, an over-great consumption of foreign commodities. Whenever the over-balance of foreign trade makes it difficult for our merchants to get bills of exchange, the exchange presently rises, and the returns of money raise them in proportion to the want of money Englishmen have in any parts beyond seas. They, who thus furnish them with bills, not being able to satisfy their correspondents, on whom those bills are drawn, with the product of our commodities there, must send silver from hence to reimburse them, and repay the money they have drawn out of their hands.



Whilst bullion may be had for a small price more than the weight of our current cash, these exchanges generally chuse rather to buy bullion, than run the risque of melting down our coin, which is criminal by law. And thus the matter for the most part went, whilst milled and clipped money passed promiscuously in payment : for so long a clipped half-crown was as good here as a milled one, since one passed, and could be had as freely as the other. But as soon as there began to be a distinction between clipped and unclipped money, and weighty money could no longer be had for the light, bullion (as was natural) arose ; and it would fall again to-morrow to the price it was at before, if there were none but weighty money to pay for it. In short, whenever the whole of our foreign trade and consumption exceeds our exportation of commodities, our money must go to pay our debts so contracted whether melted or not melted down. If the law makes the exportation of our coin penal, it will be melted down ; if it leaves the exportation of our coin free, as in Holland, it will be carried out in specie. One way, or other, go it must, as we see in Spain ; but whether melted down, or not melted down, it matters little : our coin and treasure will be both ways equally diminished, and can be restored, only by an over-balance of our whole exportation, to our whole importation of consumable commodities. Laws, made against exportation of money, or bullion, will be all in vain. Restraint, or liberty in that matter, makes no country rich or poor : as we see in Holland, which had plenty of money under the free liberty of its exportation, and Spain, in great want of money under the severest penalties against carrying of it out. But the coining, or not coining our money, on the same foot it was before, or in bigger, or less pieces, and under whatsoever denominations you please, contributes nothing to, or against its melting down, or exportation, so our money be all kept, each species in its full weight of silver, according to the standard : for if some be heavier, and some lighter, allowed to be current, so under the same denomination the heavier will be melted down, where the temptation of profit is considerable, which in well regulated coin kept to the standard, cannot be. But this melting down carries not away one grain of our treasure out of England. The coming and going of that depends wholly upon the balance of our trade ; and therefore it is a wrong conclusion which we find, p. 71. ‘That continuing either old, or new coins on the present foot, will be nothing else but furnishing a species to melt down at an extravagant profit, and will encourage a violent exportation of our silver, for sake of the gain only, till we shall have little or none left.’ For example : let us suppose all our light money new coined, upon the foot that this gentleman would have it, and all our old milled crowns going for 15 pence as he proposes, and the rest of the old milled money proportionably ; I desire it to be shewed how this would hinder the exportation of one ounce of silver, whilst our affairs are in the present posture. Again, on the other side,

supposing all our money were now milled coin upon the present foot, and our balance of trade changing, our exportation of commodities were a million more than our importation, and like to continue so yearly; whereof one half was to Holland and the other to Flanders, there being an equal balance between England and all other parts of the world we trade to; I ask, what possible gain could any Englishman make, by melting down and carrying out our money to Holland and Flanders, when a million was to come thence hither, and Englishmen had more there already than they knew how to use there, and could not get home without paying dear there for bills of exchange? If that were the case of our trade, the exchange would presently fall here, and rise there beyond the par of their money to ours, *i. e.* an English merchant must give in Holland more silver, for the bills he bought there, than he should receive upon those bills here, if the two sums were weighed one against the other: or run the risque of bringing it home in specie. And what then could any Englishman get by exporting money, or silver thither?

These are the only two cases wherein our coin can be melted down with profit; and I challenge any one living to shew me any other. The one of them is removed only by a regular just coin, kept equal to the standard; be that what it will, it matters not, as to the point of melting down of the money. The other is to be removed only by the balance of our trade kept from running us behind-hand, and contracting debts in foreign countries by an over-consumption of their commodities.

To those who say, that the exportation of our money, whether melted down, or not melted down, depends wholly upon our consumption of foreign commodities, and not at all upon the sizes of the several species of our money, which will be equally exported or not exported, whether coined upon the old, or the proposed new foot: Mr. Lowndes replies;

1. That 'the necessity of foreign expense, and exportation to answer the balance of trade, may be diminished, but cannot in any sense be augmented, by raising the value of our money.'

I beg his pardon, if I cannot assent to this. Because the necessity of our exportation of money, depending wholly upon the debts which we contract in foreign parts, beyond what our commodities exported can pay; the coining our money in bigger, or less pieces, under the same, or different denominations, or on the present, or proposed foot, in itself neither increasing those debts, nor the expenses that make them, can neither augment, nor diminish the exportation of our money.

2. He replies, p. 72. That melters of the coin 'will have less profit by fourteenpence halfpenny in the crown,' when the money is coined upon the new foot.

To this I take the liberty to say, that there will not be a farthing more profit in melting down the money, if it were all new milled

money, upon the present foot, than if it were all new coined, as is proposed, one fifth lighter. For whence should the profit arise more in the one, than in the other? But Mr. Lowndes goes upon this supposition; that standard bullion is now worth 6s. 5d. an ounce of milled money, and would continue to sell for 6s. 5d. the ounce, if our money were all weighty milled money: both which I take to be mistakes, and think I have proved them to be so.

3. He says, 'It is hoped that the exchange to Holland may be kept at a stand, or at least from falling much lower.' I hope so too. But how that concerns this argument, or the coining of the money upon a new foot, I do not see.

4. He says, p. 73. 'There is a great difference with regard to the service or disservice of the publick, between carrying out bullion, or coin for necessary uses, or for prohibited commodities.' The gain to the exporters, which is that which makes them melt it down and export it, is the same in both cases. And the necessity of exporting it is the same. For it is to pay debts, which there is an equal necessity of paying, when once contracted, though for useless things. They are the goldsmiths and dealers in silver, that usually export what silver is sent beyond sea, to pay the debts they have contracted by their bills of exchange. But those dealers in exchange seldom know, or consider, how they, to whom they give their bills, have, or will employ the money, they receive upon those bills. Prohibited commodities, it is true, should be kept out, and useless ones impoverish us by being brought in. But this is the fault of our importation: and there the mischief should be cured, by laws, and our way of living. For the exportation of our treasure is not the cause of their importation, but the consequence. Vanity and luxury spends them: that gives them vent here: that vent causes their importation: and when our merchants have brought them, if our commodities will not be enough, our money must go to pay for them. But what this paragraph has in it against continuing our coin upon the present foot, or for making our coin lighter, I confess here again, I do not see.

It is true what Mr. Lowndes observes here, the importation of gold, and the going of guineas at 30s. has been a great prejudice and loss to the kingdom. But that has been wholly owing to our clipped money, and not at all to our money being coined at 5s. 2d. the ounce; nor is the coining our money lighter, the cure of it. The only remedy for that mischief, as well as a great many others, is the putting an end to the passing of clipped money by tale, as if it were lawful coin.

5. His fifth head, p. 74, is to answer those, who hold, that by the lessening our money one fifth, all people, who are to receive money upon contracts already made, will be defrauded of twenty per cent. of their due: and thus all men will lose one fifth of their settled revenues, and all men, that have lent money, one fifth of their principal and use.

To remove this objection, Mr. Lowndes says, that silver in England is grown scarce, and consequently dearer, and so is of higher price. Let us grant for the present, it is of higher price (which how he makes out, I shall examine by and by.) This, if it were so, ought not to annul any man's bargain, nor make him receive less in quantity than he lent. He was to receive again the same sum, and the publick authority was guarantee that the same sum should have the same quantity of silver, under the same denomination. And the reason is plain, why in justice he ought to have the same quantity of silver again, notwithstanding any pretended rise of its value. For if silver had grown more plentiful, and by consequence (by our author's rule) cheaper, his debtor would not have been compelled, by the publick authority, to have paid him, in consideration of its cheapness, a greater quantity of silver than they contracted for. Cacao-nuts were the money of a part of America, when we first came thither. Suppose then you had lent me last year 300, or fifteen score cacao-nuts, to be repaid this year, would you be satisfied and think yourself paid your due, if I should tell you, cacao-nuts were scarce this year, and that fourscore were of as much value this year as an hundred the last; and that therefore, you were well and fully paid, if I restored to you only 240 for the 300 I borrowed? Would you not think yourself defrauded of two thirds of your right, by such a payment? Nor would it make any amends for this to justice, or reparation to you, that the publick had (after your contract, which was made for fifteen score) altered the denomination of score, and applied it to sixteen instead of twenty. Examine it, and you will find this just the case, and the loss proportionable in them both; that is, a real loss of twenty per cent. As to Mr. Lowndes's proofs, that silver is now one fifth more value than it was, and therefore a man has right done him, if he receives one fifth less than his contract, I fear none of them will reach Mr. Lowndes's point. He saith, p. 77, 'By daily experience nineteen penny weight, and three tenths of a penny weight of sterling silver, which is just the weight of a crown piece, will purchase more coined money than five unclipped shillings.' I wish he had told us where this daily experience he speaks of, is to be found: for I dare say no body hath seen a sum of unclipped shillings paid for bullion any where these twelve months, to go no further back.

In the next place, I wish he had told us how much more than five lawful milled shillings, bullion of the weight of a crown-piece will purchase. If he had said it would purchase 6s. 3d. weighty money, he had proved the matter in question. And whoever has the weight of a crown in silver paid him in Mr. Lowndes's new coin instead of 6s. 3d. of our present money, has no injury done him, if it will certainly purchase him 6s. 3d. all unclipped, of our present money. But every one at first sight perceives this to be impossible, as I have already proved it. I have in this the concurrence of Mr. Lowndes's new scheme, to

prove it to be so. For, p. 62, he proposes that his silver unit having the weight and fineness of a present unclipped crown-piece, should go for 75 pence; and that the present shilling should go for 15 pence; by which establishment there will be 75 pence in his unit, and 93 pence three farthings in 6s. 3d., weighty money of the present coin; which is an undeniable confession, that it is as impossible for his silver unit, having no more silver in it than a present unclipped crown) to be worth, and so to purchase, six unclipped shillings and three-pence of our present money; as it is for 75 pence to be worth 93 of the same pence, or 75 to be equal to 93.

If he means by more, that his sterling silver of the weight of a crown-piece will purchase a penny, or two-pence more than five unclipped shillings, which is the most, and which is but accidental too; what is this rise of its value to 15 pence? And what amends will one sixtieth (a little more or less) rise in value, make for one fifth diminished in weight, and loss in quantity? which is all one as to say, that a penny, or thereabouts, shall make amends for fifteen pence taken away.

Another way to recommend his new coin, to those who shall receive it, instead of the present weightier coin, he tells them, p. 77, it will pay as much debt, and purchase as much commodities as our present money which is one fifth heavier: what he says of debts is true. But yet I would have it well considered by our English gentlemen, that though creditors will lose one fifth of their principal and use, and landlords will lose one fifth of their income, yet the debtors and tenants will not get it. It will be asked, who then will get it? Those, I say, and those only, who have great sums of weighty money (whereof one sees not a piece now in payments) hoarded up by them, will get by it. To those, by the proposed change of our money, will be an increase of one fifth, added to their riches, paid out of the pockets of the rest of the nation. For what these men received for 4s. they will pay again for five. This weighty money hoarded up, Mr. Lowndes's, p. 105, computes at £1,600,000. So that by raising our money one fifth, there will £320,000 be given to those, who have hoarded up our weighty money; which hoarding up of money is thought by many to have no other merit in it, than the prejudicing our trade and publick affairs, and increasing our necessities, by keeping so great a part of our money from coming abroad, at a time when there was so great need of it. If the sum of unclipped money in the nation be, as some suppose, much greater; then there will, by this contrivance of the raising our coin, be given to these rich hoarders, much above the aforesaid sum of £320,000 of our present money. No body else, but these hoarders, can get a farthing by this proposed change of our coin; unless men in debt have plate by them, which they will coin to pay their debts. Those too, I must confess, will get one fifth by all the plate of their own, which they shall coin and pay debts with, valuing their plate at

bullion ; but if they shall consider the fashion of their plate, what that cost when they bought it, and the fashion that new plate would cost them, if they intend ever to have plate again, they will find this one fifth seeming present profit, in coining their plate to pay their debts, amounts to little, or nothing at all. No body then but the hoarders will get by this twenty per cent. And I challenge any one to shew, how any body else (but that little in the case of plate coined to pay debts) shall get a farthing by it. It seems to promise fairest to the debtors : but to them too it will amount to nothing. For he, that takes up money to pay his debts, will receive this new money, and pay it again at the same rate he received it, just as he does now our present coin, without any profit at all. And though commodities (as is natural) shall be raised, in proportion to the lessening of the money, no body will get by that, any more than they do now, when all things are grown dearer. Only he that is bound up by contract to receive any sum, under such a denomination of pounds, shillings, and pence, will find his loss sensibly, when he goes to buy commodities, and make new bargains. The markets and the shops will soon convince him, that his money, which is one fifth lighter, is also one fifth worse ; when he must pay twenty per cent. more for all the commodities he buys, with the money of the new foot, than if he bought it with the present coin.

This Mr. Lowndes himself will not deny, when he calls to mind what he himself, speaking of the inconveniencies we suffer by our clipped money, says, p. 115, ‘ Persons before they conclude in any bargains, are necessitated first to settle the price or value of the very money they are to receive for their goods, and if it be in clipped, or bad money, they set the price of their goods accordingly, which I think has been one great cause of raising the price, not only of merchandize, but even of edibles, and other necessaries for the sustenance of the common people, to their great grievance.’ That every one who receives money after the raising our money, on contracts made before the change, must lose twenty per cent. in all he shall buy, is demonstration, by Mr. Lowndes’s own scheme. Mr. Lowndes proposes that there should be shillings coined upon the new foot, one fifth lighter than our present shillings, which should go for twelve-pence a-piece ; and that the unclipped shillings of the present coin should go for fifteen-pence a-piece ; and the crown for seventy-five pence. A man who has a debt of a hundred pounds owing him, upon bond, or lease, receives it in these new shillings, instead of lawful money of the present standard ; he goes to market with twenty shillings in one pocket of this new money, which are valued at 240 pence, and in the other pocket with four milled crown-pieces, (or twenty milled shillings of the present coin) which are valued at three hundred pence, which is one fifth more : it is demonstration then, that he loses one fifth, or twenty per cent. in all that he buys, by the receipt of this new money for the present coin, which was

his due ; unless those he deals with will take four for five-pence, or four shillings for five shillings. He buys, for example, a quart of oil for fifteen-pence : if he pay for it with the old money in one pocket, one shilling will do it : if with the new money in the other, he must add three pence to it, or a quarter of another shilling ; and so of all the rest that he pays for, with either the old money, which he should have received his debts in, or with the new, which he was forced to receive for it. Thus far, it is demonstration, he loses twenty per cent. by receiving his debt in a new money thus raised, when he uses it to buy any thing. But to make him amends, Mr. Lowndes tells him, silver is now dearer, and all things consequently will be bought cheaper twenty per cent. And yet at the same time he tells him, in the passage above cited out of p. 115, that all other things are grown dearer. I am sure there is no demonstration, that they will be sold twenty per cent. cheaper. And, if I may credit housekeepers and substantial tradesmen all sorts of provisions and commodities are lately risen excessively : and, notwithstanding the scarcity of silver, begin to come up to the true value of our clipped money, every one selling their commodities so as to make themselves amends in the number of light pieces for what they want in weight. A creditor ought to think the new light money equivalent to the present heavier, because it will buy as much commodities. But what if it should fail, as it is ten to one but it will, what security has he for it ? He is told so, and he must be satisfied. That salt, wine, oil, silk, naval stores, and all foreign commodities, will none of them be sold us by foreigners for a less quantity of silver than before, because we have given the name of more pence to it, is, I think, demonstration. All our names, (if they are any more to us) are to them but bare sounds, and our coin, as theirs to us, but mere bullion, valued only by its weight. And a Swede will no more sell you his hemp and pitch, or a Spaniard his oil, for less silver, because you tell him silver is scarcer now in England, and therefore risen in value one fifth, than a tradesman in London will sell his commodity cheaper to the Isle of Man, because they are grown poorer, and money is scarce there.

All foreign commodities must be shut out of the number of those that will fall, to comply with our raising our money. Corn, also, it is evident, does not rise, or fall, by the differences of more or less plenty of money, but by the plenty and scarcity that God gives. For our money, in appearance remaining the same, the price of corn is double one year to what it was the precedent ; and therefore we must certainly make account, that since the money is one fifth lighter, it will buy one fifth less corn *communibus annis*. And this being the great expence of the poor, that takes up almost all their earnings, if corn be, *communibus annis*, sold for one fifth more money in tale, than before the change of our money, they too must have one fifth more in tale of the new

money, for their wages than they have now, and the day-labourer must have, not only twelve, but fifteen pence of the new money a day, which is the present shilling that he has now, or else he cannot live. So that all foreign commodities, with corn and labour, keeping up their value to the quantity of silver they sell for now, and not complying, in the fall of their real price, with the nominal raising of our money, there is not much left wherein landlords and creditors are to expect the recompence of twenty per cent. abatement of price in commodities, to make up their loss in the lightness of our money, they are paid their rents and debts in. It would be easy to shew the same thing concerning our other native commodities, and make it clear that we have no reason to expect they should abate of their present price, any more than corn and labour : but this is enough, and any one who has a mind to it, may trace the rest at his leisure.

And thus I fear the hopes of cheaper penny-worths, which might beguile some men into a belief that landlords and creditors would receive no less by the proposed new money, is quite vanished. But if the promise of better penny-worths, and a fall of all commodities twenty per cent. should hold true, this would not at all relieve creditors and landlords, and set them upon equal terms with their neighbours : because the cheap penny-worths will not be for them alone, but every body else, as well as they, will share in that advantage ; so that their silver being diminished one fifth in their rents and debts, which are paid them, they would still be twenty per cent. greater losers than their unhoarding neighbours, and forty per cent. greater losers than the hoarders of money ; who will certainly get twenty per cent. in the money, whatever happens in the price of things ; and twenty per cent. more in the cheapness of commodities, if that promised recompense be made good to creditors and landlords. For the hoarders of money (if the price of things falls) will buy as cheap as they. So that whatever is said of the cheapness of commodities, it is demonstration, (whether that proves true, or no) that creditors, and landlords, and all those, who are to receive money, upon bargains made before the proposed change of our coin, will unavoidably lose twenty per cent.

One thing Mr. Lowndes says in this paragraph is very remarkable, which I think decides the question. His words, p. 78, are these, ' That if the value of the silver in the coins (by an extrinsick denomination) be raised above the value, or market-price, of the same silver reduced to bullion, the subjects would be proportionably injured or defrauded, as they were formerly in the case of base monies, coined by publick authority.' It remains therefore only to shew, that the market price of standard bullion is not one fifth above our coin that is to be raised, and then we have Mr. Lowndes of our side too against its raising. I think it is abundantly proved already, that standard bullion neither is, nor can be, worth one fifth more than our lawful weighty money : and



if it be not, by Mr. Lowndes's confession, there is no need of raising our present, legal, milled money to that degree; and it is only our clipped money that wants amendment: and when that is recoined and reduced all to milled and lawful money, that then too will have no need of raising. This I shall now prove out of Mr. Lowndes's own words heré.

Mr. Lowndes, in the forecited words, compares the value of silver in our coin, to the value of the same silver reduced to bullion; which he supposes to be as four to five, makes that the measure of the raising our money. If this be the difference of value between silver in bullion, and silver in coin; and if it be true, that four ounces of standard bullion be worth five ounces of the same silver coined; or, which is the same thing, that bullion, will sell by the ounce for 6s. 5d. unclipped money; I will take the boldness to advise his majesty to buy, or to borrow any where so much bullion, or, rather than be without it, melt down so much plate, as is equal in weight to £1200 sterling of our present milled money. This let him sell for milled money. And, according to our author's rule, it will yield £1500. Let that £1500 be reduced into bullion, and sold again, and it will produce £1860; which £1860 of weighty money being reduced into bullion, will still produce one fifth more in weight of silver, being sold for weighty money. And thus his majesty may get at least £320,000 by selling of bullion for weighty money, and melting that down into bullion, as fast as he receives it; till he has brought into his hands the £1,600,000, which Mr. Lowndes computes there is of weighty money left in England.

I doubt not but every one, who reads it, will think this a very ridiculous proposition. But he must think it ridiculous for no other reason, but because he sees it is impossible that bullion should sell for one fifth above its weight of the same silver coined; that is, that an ounce of standard silver should sell for 6s. 5d. of our present weighty money. For if it will, it is no ridiculous thing that the king should melt down, and make that profit of his money.

If our author's rule (p. 78, where he says, 'That the only just and reasonable foot, upon which the coins should be current, is the very price of the silver thereof, in case it be molten in the same place where coins are made current') be to be observed; our money is to be raised but an halfpenny, or at most a penny in 5s.: for that was the ordinary odds in the price between bullion and coined silver, before clipping had deprived us, in commerce, of all our milled and weighty money. And silver in standard bullion would not be in value one jot above the same silver in coin, if clipped money were not current by tale, and coined silver (as Mr. Lowndes proposes, p. 73) as well as bullion, had the liberty of exportation. For when we have no clipped money, but all our current coin is weight, according to the standard, all the odds of value that silver in bullion has to silver in coin, is only owing to the

prohibition of its exportation in money; and never rises, nor can rise, above what the goldsmith shall estimate the risque and trouble of melting it down; which is so little, that the importers of silver could never raise it to above a penny an ounce, but at such times as the East-India company, or some foreign sale, calling for a great quantity of silver at a time made the goldsmiths scramble for it; and so the importers of bullion raise its price upon them, according to the present need of great quantities of silver which every goldsmith (eager to ingross to himself as much as he could) was content to pay high for, rather than go without: his present gains from those whom he furnished, and whom otherwise he could not furnish, making him amends.

The natural value then, between silver in bullion, and in coin, is (I say) everywhere equal; bating the charge of coinage, which gives the advantage to the side of the coin. The ordinary odds here in England, between silver in bullion, and the same in our coin, is, by reason that the stamp hinders its free exportation, about a penny in the crown. The accidental difference, by reason of sudden occasions, is sometimes (but rarely) two-pence in five shillings, or somewhat more in great urgencies. And since the ordinary rate of things is to be taken as the measure of their price, and Mr. Lowndes tells us, p. 78, 'That if the value of the silver in their coins, should be raised above the value, or market-price, of the same silver reduced to bullion, the subject would be proportionably injured and defrauded;' I leave him to make the inference, what will be the consequence in England, if our coin be raised here one-fifth, or twenty per cent.

Mr. Lowndes says farther, p. 80, That silver has a price. I answer; silver to silver can have no other price, but quantity for quantity. If there be any other difference in value, it is, or can be nothing, but one of these two: first, either the value of the labour employed about one parcel of silver more than another, makes a difference in their price; and thus fashioned plate sells for more than its weight of the same silver; and in countries where the owners pay for the coinage, silver in coin is more worth than its weight in bullion; but here, where the publick pays the coinage, they are of very near equal value, when there is no need of exportation: for then there is no more odds than the trouble of carrying the bullion to the mint, and fetching again, is worth; or the charge of refining so much of it, as will bring it to standard, if it be worse than standard.

Or secondly, some privilege belonging to one parcel of silver, which is denied to another, viz., here in England a liberty of exportation allowed to silver in bullion, denied to silver stamped. This, when there is need of exportation of silver, gives some small advantage of value to uncoined silver here, above coined; but that is ordinarily very inconsiderable; and can never reach to one fifth, nor half one

fifth, as has been already shewn. And this, I think, will answer all that is said about the price of silver in that place.

It is true what Mr. Lowndes says, in the next words, p. 81, 'That five shillings coined upon the foot proposed, will actually contain more real and intrinsick value of silver by a great deal, than is in the current money, now commonly applied to the payment of the said rents, revenues, and debts.' But will he hence conclude, because there is now lost in those rents, revenues, and debts, a great deal more than twenty per cent. under the present irregularity of our coin, and the robbery in clipped money, without any the least neglect, or miscarriage in the owner, that entitled him to that loss, that therefore, it is just that the loss of twenty per cent. be established on him by law for the future, in the reforming of our coin?

Mr. Lowndes's second reason for lessening of our coin, we have, p. 82, in these words, "The value of the silver in the coin ought to be raised, to encourage the bringing of bullion to the mint to be coined." This raising of money is in effect, as has been seen, nothing but giving a denomination of more pence to the same quantity of silver, viz., That the same quantity of silver shall hereafter be called seventy-five pence, which is now called but sixty-pence. For that is all is done, as is manifest, when a crown-piece, which now but goes for sixty-pence, shall be made to go for seventy-five pence; for it is plain, it contains nothing of silver, or worth in it, more than it did before. Let us suppose, that all our silver coin now in England were six-pences, shillings, half-crowns, and crowns, all milled money, full weight, according to the present standard; and that it should be ordered, that for the future, the crown-piece, instead of going for sixty-pence, should go for seventy-five pence, and so proportionably, of all the other pieces; I ask, then, how such a change of denomination shall bring bullion to the mint to be coined, and from whence? I suppose this change of names, or ascribing to it more imaginary parts of any denomination, has no charms in it to bring bullion to the mint to be coined: for whether you call the piece coined twelve-pence, or fifteen-pence, or sixty, or seventy-five, a crown, or a sceptre, it will buy no more silk, salt, or bread than it would before. That, therefore, cannot tempt people to bring it to the mint. And if it will pay more debts, that is perfect defrauding, and ought not to be permitted. Next, I ask, from whence shall this raising fetch it? For bullion cannot be brought hither to stay here, whilst the balance of our trade requires all the bullion we bring in, to be exported again, and more silver out of our former stock with it, to answer our exigencies beyond seas. And whilst it is so the goldsmiths and returners of money will give more for bullion to export, than the mint can give for it to coin; and so none of that will come to the mint.

But, says our author, p. 83, 'An halfpenny an ounce profit, which

will be in the proposed coin, above the present price of sterling bullion, will be an encouragement to those who have English plate, to bring it in to be coined.' I doubt whether there will be any such profit; for I imagine, that standard bullion cannot now be bought per ounce, for six shillings and five-pence of our clipped, running cash, which is the measure whereby Mr. Lowndes determines of the price of sterling silver. But, taking this halfpenny an ounce profit for granted, it will not bring to the mint any plate whose fashion is valued by the owner at above an halfpenny per ounce; and how much then it is like to bring to the mint is easy to guess.

The true and only good reason, that brings bullion to the mint to be coined, is the same that brings it to England to stay there, viz., The gain we make by an over-balance of trade. When our merchants carry commodities abroad, to a greater value than those they bring home, the overplus comes to them in foreign coin, or bullion, which will stay here, when we gain by the balance of our whole trade. For then we can have no debts beyond sea to be paid with it. In this thriving posture of our trade, those to whose share this bullion falls, not having any use of it, whilst it is in bullion, chuse to carry it to the mint to have it coined there, whereby it is of more use to them for all the business of silver in trade, or purchasing land; the mint having ascertained the weight and fineness of it: so that on any occasion, everyone is ready to take it at its known value, without any scruple; a convenience that is wanting in bullion. But when our trade runs on the other side, and our exported commodities will not pay for those foreign ones we consume, our treasure must go; and then it is vain to bestow the labour of coining on bullion, that must be exported again. To what purpose is it, to make it pass through our mint, when it will away? The less pains and charge it costs us, the better.

His third reason, p. 83, is, that this raising our coin, by making it 'more in tale, will make it more commensurate to the general need thereof,' and thereby hinder the increase of hazardous paper-credit, and the inconveniency of bartering.

Just as the boy cut his leather into five quarters (as he called them), to cover his ball, when cut into four quarters it fell short; but after all his pains, as much of his ball lay bare as before: if the quantity of coined silver, employed in England, fall short, the arbitrary denomination of a greater number of pence given to it, or, which is all one, to the several coined pieces of it, will not make it commensurate to the size of our trade, or the greatness of our occasions. This is as certain, as that if the quantity of a board, which is to stop the leak of a ship, fifteen inches square, be but twelve inches square, it will not be made to do it, by being measured by a foot, that is divided into

fifteen inches, instead of twelve, and so having a larger tale, or number of inches in denomination given to it.

This, indeed, would be a convincing reason, if sounds would give weight to silver, and the noise of a greater number of pence (less in quantity proportionably as they are more in number), were a larger supply of money, which our author, p. 84, says our occasions require, and which he by an increase of the tale of pence hopes to provide. But that mistake is very visible, and shall be farther shown in the business of bartering.

The necessity of trust and bartering is one of the many inconveniences springing from the want of money. This inconvenience, the multiplying arbitrary denominations will no more supply, nor any ways make our scarcity of coin commensurate to the need there is of it, than if the cloth which was provided for clothing the army, falling short, one should hope to make it commensurate to that need there is of it, by measuring it by a yard one-fifth shorter than the standard, or changing the standard of the yard, and so getting the full denomination of yards, necessary according to the present measure. For this is all will be done by raising our coin, as is proposed. All it amounts to is no more but this, viz., That each piece, and consequently our whole stock of money, should be measured and denominated by a penny, one-fifth less than the standard.

Where there is not coined silver, in proportion to the value of the commodities, that daily change owners in trade, there is a necessity of trust or bartering, *i. e.* changing commodities for commodities, without the intervention of money. For example; let us suppose in Bermudas but £100 in ready money, but that there is every day there, a transferring of commodities from one owner to another, to the value of double as much. When the money is all got into hands, that have already bought all that they have need of, for that day, whoever has need of any thing else that day, must either go on tick, or barter for it, *i. e.* give the commodities he can best spare for the commodities he wants, *v. g.* sugar for bread, &c. Now it is evident here, that changing the denomination of the coin, they already have in Bermudas, or coining it over again under new denominations, will not contribute in the least towards the removing this necessity of trust or bartering. For the whole silver they have in coin, being but 400 ounces; and the exchange of the commodities made in a distance of time, wherein this money is paid not above once, being to the value of 800 ounces of silver; it is plain, that one half of the commodities, that shift hands, must of necessity be taken upon credit, or exchanged by barter; those who want them, having no money to pay for them. Nor can any alteration of the coin, or denomination of these 400 ounces of silver, help this; because the value of the silver, in respect of other commodities, will not thereby be at all increased; and the commodities changed,

being (as in the case) double in value to the 400 ounces of coined silver to be laid out in them, nothing can supply this want but a double quantity, *i. e.* 800 ounces of coined silver ; how denominated, it matters not, so there be a fit proportion of small pieces to supply small payments.

Suppose the commodities passing every day in England, in markets and fairs, between strangers, or such as trust not one another, were to the value of 1,000,000 ounces of silver ; and there was but 500,000 ounces of coined silver in the hands of those, who wanted those commodities ; it is demonstration they must truck for them, or go without them. If then the coined silver of England be not sufficient to answer the value of commodities moving in trade amongst us, credit or barter must do it. Where the credit and money fail, barter alone must do it : which being introduced by the want of a greater plenty of coined silver, nothing but a greater plenty of coined silver can remove it. The increase of denomination does, or can do nothing in the case ; for it is silver by its quantity, and not denomination, that is the price of things, and measure of commerce ; and it is the weight of silver in it, and not the name of the piece, that men estimate commodities by, and exchange them for.

If this be not so, when the necessity of our affairs abroad, or ill husbandry at home, has carried away half our treasure, and a moiety of our money is gone out of England ; it is but to issue a proclamation, that a penny shall go for two-pence, six-pence for a shilling, half a crown for a crown, &c., and immediately, without any more ado, we are as rich as before. And when half the remainder is gone, it is but doing the same thing again, and raising the denomination anew, and we are where we were, and so on : where, by supposing the denomination raised  $\frac{1}{5}$ , every man will be as rich with an ounce of silver in his purse, as he was before, when he had sixteen ounces there ; and in as great plenty of money, able to carry on his trade, without bartering ; his silver by this short way of raising, being changed into the value of gold : for when silver will buy sixteen times as much wine, oil, and bread, &c. to-day, as it would yesterday (all other things remaining the same, but the denomination), it hath the real worth of gold.

This, I guess, every body sees cannot be so. And yet this must be so, if it be true that raising the denomination one-fifth can supply the want, or one jot raise the value of silver in respect of other commodities, *i. e.*, make a less quantity of it to-day, buy a greater quantity of corn, oil, and cloth, and all other commodities, than it would yesterday, and thereby remove the necessity of bartering. For, if raising the denomination can thus raise the value of coin, in exchange for other commodities, one-fifth, by the same reason it can raise it two-fifths, and afterwards three-fifths, and again, if need be, four-fifths, and as much farther as you please. So that, by this admirable contrivance of rais-

ing our coin, we shall be as rich, and as well able to support the charge of the government, and carry on our trade without bartering, or any other inconvenience, for want of money, with 60,000 ounces of coined silver in England, as if we had 6,000,000 or 60,000,000. If this be not so, I desire any one to shew me, why the same way of raising the denomination, which can raise the value of money in respect of other commodities, one-fifth, cannot, when you please, raise it another fifth, and so on? I beg to be told where it must stop, and why at such a degree, without being able to go farther.

It must be taken notice of, that the raising I speak of here, is the raising of the value of our coin in respect of other commodities (as I call it all along), in contradistinction to raising the denomination. The confounding of these in discourses concerning money, is one great cause, I suspect, that this matter is so little understood, and so often talked of with so little information of the hearers.

A penny is a denomination no more belonging to eight than to eighty, or to one single grain of silver: and so it is not necessary that there should be sixty such pence, no more, nor less, in an ounce of silver, *z. e.*, twelve in a piece called a shilling, and sixty in a piece called a crown: such like divisions being only extrinsical denominations, are every where perfectly arbitrary. For here in England there might as well have been twelve shillings in a penny, as twelve pence in a shilling, *z. e.* the denomination of the less piece might have been a shilling, and of the bigger a penny. Again, the shilling might have been coined ten times as big as the penny, and the crown ten times as big as the shilling; whereby the shilling would have but ten pence in it, and the crown an hundred. But this, however ordered, alters not one jot the value of the ounce of silver, in respect of other things, any more than it does its weight. This raising being but giving of names at pleasure to aliquot parts of any piece, *viz.*, that now the sixtieth part of an ounce of silver shall be called a penny, and to-morrow that the seventy-fifth part of an ounce shall be called a penny, may be done with what increase you please. And thus it may be ordered by a proclamation, that a shilling shall go for twenty-four pence, an half-crown for sixty instead of thirty pence, and so of the rest. But that an half-crown should be worth, or contain, sixty such pence, as the pence were, before this change of denomination was made, that no power on earth can do. Nor can any power (but that which can make the plenty, or scarcity of commodities), raise the value of our money thus double, in respect of other commodities, and make that the same piece, or quantity of silver, under a double denomination, shall purchase double the quantity of pepper, wine, or lead, an instant after such proclamation, to what it would do an instant before. If this could be, we might, as every one sees, raise silver to the value of gold, and make ourselves as rich as we pleased. But it is but going to market

with an ounce of silver of 120 pence, to be convinced that it will purchase no more than an ounce of silver of sixty pence. And the ringing of the piece will as soon purchase more commodities, as its change of denomination, and the multiplied name of pence, when it is called six score instead of sixty.

It is proposed, that the twelve pence should be raised to fifteen pence, and the crown to seventy-five pence, and so proportionably of the rest : but yet that the pound sterling should not be raised. If there be any advantage in raising, why should not that be raised too? And as the crown-piece is raised from sixty to seventy-five pence, why should not the pound sterling be raised in the same proportion, from 240 pence, to 300 pence?

Further, if this raising our coin can so stretch our money, and enlarge our pared remainder of it, as 'to make it more commensurate to the general need thereof, for carrying on the common traffick and commerce of the nation, and to answer occasions requiring a larger supply of money,' as Mr. Lowndes tells us in his third reason, p. 83, why are we so niggardly to ourselves in this time of occasion, as to stop at one-fifth? Why do we not raise it one full moiety, and thereby double our money? If Mr. Lowndes's rule, p. 78, 'That if the value of the silver in the coin, should be raised above the market price of the same silver, reduced to bullion, the subject would be proportionably injured and defrauded,' must keep us from these advantages, and the publick care of justice stop the raising of the money at one-fifth; because, if our money be raised beyond the market-price of bullion, it will be so much defrauding of the subject: I then say, it must not be raised one-fifth, nor half one-fifth, that is, it must not be raised fifteen pence in the crown; no, nor five pence. For I deny that the market-price of standard bullion ever was, or ever can be 5s. 7d. of lawful weighty money, the ounce: so that if our present milled money be raised one-fifth, the subjects will, by Mr. Lowndes's rule, be defrauded sixteen per cent., nay, above eighteen per cent. For the market price of standard bullion being ordinarily under 5s. 4d. the ounce, when sold for weighty money (which is but one-thirtieth), whatever our present milled money is raised above one-thirtieth, it is by Mr. Lowndes's rule so much defrauding the subject. For the market-price of any thing, and so of bullion, is to be taken from its ordinary rate all the year round, and not from the extraordinary rise of two or three market-days in a year. And that the market-price of standard silver was not found, nor pretended to be above 5s. 4d. the ounce, before clipping had left none but light, running cash to pay for bullion, or anything else, is evident from a paper then published, which I took the liberty to examine in my 'Considerations of the consequences of raising the value of money,' &c., printed 1692. The author of that paper, it is manifest, was not ignorant of the price of silver, nor had a design to lessen its rate, but set down the highest price it then bore.



If then Mr. Lowndes's rule of justice, and care of the subject, be to regulate the rise of our milled money, it must not be raised above one-thirtieth part. If the advantages he promises, of making our money, by raising it one-fifth, 'more commensurate to the general need thereof,' be to be laid hold on, it is reasonable to raise it higher, 'to make it yet more commensurate to the general need there is of it.' Which ever of the two Mr. Lowndes will prefer, either reason of state, or rule of justice, one-fifth must not be his measure of raising our present milled money. If the advantage of making our money more proportionate to our trade and other necessities, be to govern its proposed raising, every one will cry out to Mr. Lowndes: If your way will do what you say, the raising it one-half will be much better than one-fifth, and therefore pray let an half-crown be raised to a crown, and six pence to a shilling. If equity and the consideration of the subject's property ought to govern in the case, you must not raise our milled crown to above 5s. 4d.

If it be here said to me, that I do then allow that our money may be raised one-thirtieth, *i. e.* that the crown-piece should be raised to 5s. 2d. and so proportionably of the other species of our coin; I answer, he that infers so, makes his inference a little too quick.

But let us for once allow the ordinary price of standard silver to be 5s. 4d. the ounce, to be paid for in weighty coin (for that must always be remembered, when we talk of the rate of bullion), and that the rate of bullion is the just measure of raising our money. This I say is no reason for the raising our milled crown now, to 5s. 4d., and recoinng all our clipped money upon that foot; unless we intend, as soon as that is done, to new raise and coin it again. For, whilst our trade and affairs abroad require the exportation of silver, and the exportation of our coined silver is prohibited, and made penal by our law, standard bullion will always be sold here for a little more than its weight of coined silver. So that, if we shall endeavour to equal our weighty coined silver to standard bullion, by raising it, whilst there is a necessity of the exportation of silver, we shall do no otherwise than a child, who runs to overtake and get up to the top of his shadow, which still advances at the same rate that he does. The privilege that bullion has, to be exported freely, will give it a little advance in price above our coin, let the denomination of that be raised, or fallen as you please, whilst there is need of its exportation, and the exportation of our coin is prohibited by law. But this advance will be but little, and will always keep within the bounds, which the risque and trouble of melting down our coin shall set to it, in the estimate of the exporter. He that will rather venture to throw £100 into his melting-pot, when no body sees him, and reduce it to bullion, than give £105 for the same weight of the like bullion, will never give 5s. 5d. of milled money for an ounce of standard bullion; nor buy at that price, what he can have

near five per cent. cheaper, without any risque, if he will not accuse himself. And I think it may be concluded, that very few who have furnaces, and other conveniences ready for melting silver, will give one per cent. for standard bullion, which is under 5s. 3d. per ounce, who can only for the trouble of melting it, reduce our coin to as good bullion.

The odds of the price in bullion to coin on this account (which is the only one, where the coin is kept to the standard), can never be a reason for raising our coin to preserve it from melting down : because this price above its weight is given for bullion, only to avoid melting down our coin ; and so this difference of price between standard bullion and our coin, can be no cause of its melting down.

These three reasons which I have examined, contain the great advantages, which our author supposes the proposed raising of our coin will produce. And therefore I have dwelt longer upon them. His remaining six reasons being of less moment, and offering most of them but some circumstantial conveniencies, as to the computation of our money, &c., I shall more briefly pass over. Only before I proceed to them, I shall here set down the different value of our money, collected from our author's history of the several changes of our coin, since Edward I.'s reign, quite down to this present time. A curious history indeed, for which I think myself, and the world, indebted to Mr. Lowndes's great learning in this sort of knowledge, and his great exactness in relating the particulars.

I shall remark only what the quantity of silver was in a shilling, in each of those changes ; that so the reader may at first sight, without farther trouble, compare the lessening, or increase of the quantity of silver upon every change. For in propriety of speech, the adding to the quantity of silver in our coin, is the true raising of its value ; and the diminishing the quantity of silver in it, is the sinking of its value ; however they may come to be transposed, and used in the quite contrary sense.

If my calculations, from the weight and fineness I find set down in Mr. Lowndes's extract out of the indentures of the mint, have not misled me, the quantity of silver to a grain, which was in a shilling in every change of our money, is set down in the following table.

One shilling contained of fine silver

28 Edw. 1...264 gr.	4 Hen. 6.. 176 gr.	37 Hen. 8...40 gr.
18 Edw. 3...236 gr.	49 Hen. 6...142 gr.	3 Edw. 6...40 gr.
27 Edw. 3...213 gr.	1 Hen. 8...118 gr.	5 Edw. 6...20 gr.
9 Hen. 5...176 gr.	34 Hen. 8...100 gr.	6 Edw. 6...88 gr.
1 Hen. 6...142 gr.	36 Hen. 8... 60 gr.	2 Eliz.....89 gr.
	43 Eliz....86 gr.	

And so it has remained from the 43rd year of queen Elizabeth to this day. Mr. Lowndes's...69 gr.

Mr. Lowndes having given us the fineness of the standard silver in every reign, and the number of pieces a pound troy was coined into, closes this history with words to this purpose, p. 56. 'By this deduction it doth evidently appear, that it hath been a policy, constantly practised in the mints of England, to raise the value of the coin, in its extrinsick denomination, from time to time, as any exigence, or occasion required, and more especially to encourage the bringing of bullion into the realm to be coined.' This indeed, is roundly to conclude for his hypothesis. But I could wish, that from the histories of those times, wherein the several changes were made, he had showed us the exigencies and occasions, that produced the raising of the coin, and what effects it had.

If I mistake not, Henry VIII.'s several raisings of our coin, brought little increase of silver into England. As the several species of our coin lessened in their respective quantities of silver, so the treasure of the realm decreased too : and he, that found the kingdom rich, did not, as I remember, by all his raising our coin, leave it so.

Another thing, that (from his history) makes me suspect, that the raising the denomination was never found effectively to draw silver into England, is the lowering the denomination, or adding more silver to the several species of our coin ; as in Henry VI.'s time, the shilling was increased from 142 grains of silver, to 176 : and in the sixth of Edward VI. in whose time raising the denomination seems to have been tried to the utmost, when a shilling was brought to twenty grains of silver. And the great alteration, that was then quickly made on the other hand, from twenty to eighty grains at one leap, seems to show that this lessening the silver in our coin had proved prejudicial : for this is a greater change in sinking of the denomination in proportion, than ever was made at once in raising it ; a shilling being made four times weightier in silver, the sixth, than it was in the fifth year of Edward VI.'s reign.

Kingdoms are seldom found weary of the riches they have, or averse to the increase of their treasure. If therefore, the raising the denomination did in reality bring silver into the realm, it cannot be thought that they would at any time sink the denomination, which, by the rule of contraries, should at least be suspected to drive, or keep it out.

Since, therefore, we are not from matter of fact informed, what were the true motives, that caused those several changes in the coin ; may we not with reason suspect, that they were owing to that policy of the mint, set down by our author, p. 83, in these words, 'That the proposed advance is agreeable to the policy, that in past ages hath been practised, not only in our mint, but in the mints of all politick governments ; namely, to raise the value of silver in the coin, to promote the work of the mint ?' As I remember, suitable to this policy of the mint, there was, some two years since, a complaint of a worthy gentleman,

not ignorant of it, that the mill in the mint stood still ; and therefore, there was a proposal offered for bringing grist to the mill.

The business of money, as in all times, even in this our quick-sighted age, hath been thought a mystery : those employed in the mint must, by their places, be supposed to penetrate deepest into it. It is no impossible thing, then, to imagine, that it was not hard, in the ignorance of past ages, when money was little, and skill in the turns of trade less, for those versed in the business and policy of the mint, to persuade a prince, especially if money were scarce, that the fault was in the standard of the mint, and that the way to increase the plenty of money, was to raise (a well-sounding word) the value of the coin. This could not but be willingly enough hearkened to ; when, besides the hopes of drawing an increase of silver into the realm, it brought present gain, by the part which the king got of the money, which was hereupon all coined anew, and the mint officers lost nothing, since it promoted the work of the mint.

This opinion Mr. Lowndes himself gives sufficient grounds for in his book, particularly p. 29, where we read these words, ‘ Although the former debasements of the coins, by publick authority, especially those in the reigns of king Henry VIII. and king Edward VI. might be projected for the profit of the crown, and the projectors might measure that profit by the excessive quantities of alloy, that were mixed with the silver and the gold ’ (and let me add, or by the quantity of silver lessened in each specie, which is the same thing.) ‘ And though this was enterprized by a prince, who could stretch his prerogative very far upon his people ; and was done in times, when the nation had very little commerce, inland or foreign, to be injured and prejudiced thereby, yet experience presently showed, that the projectors were mistaken, and that it was absolutely necessary to have the base money reformed.’ This, at least, they were not mistaken in, that they brought work to the mint, and a part of the money coined to the crown for seniorage : in both which there was profit. Mr. Lowndes tells us, p. 45, ‘ That Henry VIII. had to the value of 50s. for every pound weight of gold coined.’ I have met with it somewhere, that formerly the king might take what he pleased for coinage. I knew not too, but the flattering name of raising money might prevail then, as it does now ; and impose so far on them, as to make them think, the raising, i.e. diminishing the silver in their coin, would bring it into the realm, or stay it here, when they found it going out. For if we may guess at the other, by Henry VIII.’s raising, it was probably when, by reason of expence in foreign wars, or ill managed trade, they found money begin to grow scarce.

The having the species of our coin one fifth bigger, or one fifth less, than they are at present, would be neither good, nor harm to England, if they had always been so. Our standard has continued in weight

and fineness, just as it is now, for very near this hundred years last past : and those, who think the denomination and size of our money have any influence on the state of our wealth, have no reason to change the present standard of our coin ; since under that we have had a greater increase, and longer continuance of plenty of money, than perhaps any other country can shew : I see no reason to think, that a little bigger, or less size of the pieces coined, is of any moment, one way or the other. The species of money in any country, of whatsoever sizes, fit for coining, if their proportions to one another be suited to arithmetick and calculations, in whole numbers, and the ways of accounts in that country ; if they are adapted to small payments, and carefully kept to their just weight and fineness, can have no harm in them. The harm comes by the change, which unreasonably and unjustly gives away and transfers men's properties, disorders trade, puzzles accounts, and needs a new arithmetick to cast up reckonings, and keep accounts in ; besides a thousand other inconveniences ; not to mention the charge of recoinning the money. For this may be depended on, that, if our money be raised as is proposed, it will enforce the recoinning of all our money, both old and new, (except the new shillings) to avoid the terrible difficulty and confusion there will be in keeping accounts in pounds, shillings, and pence, (as they must be) when the species of our money are so ordered, as not to answer those denominations in round numbers.

This consideration leads me to Mr. Lowndes's fifth and sixth reasons, p. 85, wherein he recommends the raising our money in the proportion proposed, for its convenience, to our accounting by pounds, shillings, and pence. And for obviating perplexity among the common people, he proposes the present weighty crown to go at 6s. 3d. : and the new scepter, or unit, to be coined of the same weight, to go at the same rate, and half-crowns, half-scepters, or half-units, of the weight of the present half-crown, to go for 2s. 7½d. : by no number of which pieces can there be made an even pound sterling, or any number of even shillings under a pound ; but they always fall into fractions of pounds and shillings, as may be seen by this following table.

1	Half-crown, half-scepter, or half-unit piece.....	3s. 1½d.
1	Crown, scepter, or unit piece.....	6s. 3d.
3	Half-crown pieces.....	9s. 4½d.
2	Crown pieces...	12s. 6d.
5	Half-crown pieces.....	15s. 7½d.
3	Crown pieces...	18s. 9d.
7	Half-crown pieces...	£1 1 10½d.
4	Crown pieces...	£1 5s.

The present shilling, and new testoon, going for 15d., no number of them make any number of even shillings ; but 5s., 10s., 15s., and 20s. ; but in all the rest, they always fall into fractions.

The like may be said of the present sixpences, and future half testoons, going for sevenpence halfpenny ; the quarter testoons, which

are to go for threepence three farthings ; and the gross and groats, which are to go for fivepence ; the half gross, or groat, which is to go for twopence halfpenny, and the prime, which is to go for a penny farthing : out of any tale of each of which species there can be no just number of shillings be made, as I think, but 5s., 10s., 15s., and 20s. ; but they always fall into fractions. This new intended shilling alone seems to be suited to our accounting in pounds, shillings and pence. The great pieces, as scepters, and half-scepters, which are made to serve for the payment of greater sums, and are for dispatch in tale, will not in tale fall into even pounds. And I fear it will puzzle a better arithmetician than most countrymen are, to tell, without pen and ink, how many of the lesser pieces (except the shillings) however combined, will make just sixteen or seventeen shillings. And I imagine there is not one countryman of three, but may have it for his pains, if he can tell an hundred pounds made up of a promiscuous mixture of the species of this new raised money (excluding the shillings) in a day's time. And that, which will help to confound him, and every body else, will be the old crowns, half-crowns, shillings, and sixpences current for new numbers of pence. So that I take it for granted, that if our coin be raised as is proposed, not only all our clipped, but all our weighty and milled money, must of necessity be recoined too ; if you would not have trade disturbed, and people more diseased with new money, which they cannot tell, nor keep accounts in, than with light and clipped money, which they are cheated with. And what a charge the new coining of all our money will be to the nation, I have computed in another place. That I think is of some consideration in our present circumstances, though the confusion that this new raised money, I fear, is like to introduce, and the want of money, and stop of trade, when the clipped money is called in, and the weighty is to be recoined, be of much greater.

His fourth, eighth, and ninth reasons, p. 84, and 86, are taken from the saving our present milled money from being cut and recoined. The end I confess to be good : it is very reasonable, that so much excellent coin, as good as ever was in the world, should not be destroyed. But there is, I think, a surer and easier way to preserve it, than what Mr. Lowndes proposes. It is past doubt, it will be in no danger of recoining, if our money be kept upon the present foot : but if it be raised, as Mr. Lowndes proposes, all the present milled money will be in danger, and the difficulty of counting it, upon the new proposed foot, will enforce it to be recoined into new pieces of crowns, half-crowns, shillings, and sixpences, that may pass for the same number of pence the present do, sixty, thirty, twelve, and six, as I have above shewn. He says in his fourth reason, that 'if pieces having the same bigness should have different values, it might be difficult for the com-

mon people (especially those not skilled in arithmetick), to compute how many of one kind will be equal to the sum of another.' Such difficulties and confusion in counting money, I agree with him, ought carefully to be avoided. And therefore, since if pieces having the same bigness and stamp, which the people are acquainted with, shall have new values different from those which people are accustomed to ; and these new values shall in numbers of pence not answer our way of accounting by pounds and shillings, 'it will be difficult for the common people (especially those not skilled in arithmetick), to compute how many of any one kind will make any sum they are to pay, or receive ;' especially when the numbers of any one kind of pieces will be brought into so few even sums of pounds and shillings. And thus Mr. Lowndes's argument here turns upon himself, and is against raising our coin to the value proposed by him, from the confusion it will produce.

His eighth reason, p. 86, we have in these words : 'It is difficult to conceive how any design of amending the clipped money can be compassed, without raising the value of the silver remaining in them, because of the great deficiency of the silver clipped away, which (upon recoining) must necessarily be defrayed and borne, one way or other.'

It is no difficulty to conceive, that clipped money, being not lawful money, should be prohibited to pass for more than its weight. Next, it is no difficulty to conceive that clipped money, passing for no more than its weight, and so being in the state of standard bullion, which cannot be exported, should be brought to the mint, and there exchanged for weighty money. By this way, 'it is no difficulty to conceive how the amending the clipped money may be compassed, because this way the deficiency of the silver, clipped away, will certainly be defrayed and borne, one way or other.'

And thus I have gone over all Mr. Lowndes's reasons for raising our coin ; wherein, though I seem to differ from him, yet I flatter myself, it is not altogether so much as at first sight may appear ; since by what I find in another part of his book, I have reason to judge he is a great deal of my mind. For he has five very good arguments for continuing the present standard of fineness, each of which is as strong for continuing also the present standard of weight, *i. e.* continuing a penny of the same weight of standard silver, which at present it has. He, that has a mind to be satisfied of this, may read Mr. Lowndes's first five reasons, for continuing the present standard of fineness, which he will find in his 29, 30, 31, 32 pages of his report. And when Mr. Lowndes himself has again considered, what there is of weight in them, and how far it reaches, he will at least not think it strange, if they appear to me and others, good arguments against putting less silver into our coin of the same denominations, let that diminution be made what way it will.

What Mr. Lowndes says about gold coins, p. 88, &c., appears to me

highly rational, and I perfectly agree with him ; excepting only that I do not think gold is in regard of silver risen one-third in England ; which I think may be thus made out. A guinea weighing 5 penny-weights and 9 grains, or 129 grains ; and a pound sterling weighing 1860 grains ; a guinea at 20s., is as 129, to 1860 ; that is, as one to fourteen and an half.

A guinea at 22s. is as 129, to 2042, *i. e.* as one to sixteen.

A guinea at 30s. is as 129, to 2784, *i. e.* as one to twenty-one and an half, near.

He therefore, that receives 20s. milled money for a guinea, receives 1860 grains standard silver, for 129 grains of standard gold, *i. e.* fourteen and an half for one.

He who receives 22s. milled money for a guinea, has 2042 grains standard silver, for 129 grains standard gold, *i. e.* sixteen for one.

He who receives 30s. milled money for a guinea, has 2784 grains standard silver, for 129 grains of gold, *i. e.* twenty-one and an half for one.

But the current cash being (upon trials made about Midsummer last) computed by Mr. Lowndes, p. 108, to want half its standard weight, and not being mended since, it is evident, he who receives 30s. of our present clipped money, for a guinea, has but 1392 grains of standard silver, for 129 grains of gold, *i. e.* has but ten and three quarters of silver for one of gold.

I have left out the utmost precisions of fractions in these computations, as not necessary in the present case, these whole numbers shewing well enough the difference of the value of guineas calculated at those several rates.

If it be true, what I here assert, *viz.*, that he who receives 30s. in our current, clipped money, for a guinea, receives not eleven grains of silver for one of gold ; whereas the value of gold to silver in all our neighbouring countries is about fifteen to one, which is about a third part more : it will probably be demanded, how it comes to pass that foreigners, or others, import gold, when they do not receive as much silver for it here, as they may have in all other countries ? The reason whereof is visibly this, that they exchange it not here for silver, but for our commodities : and our bargains for commodities as well as all other contracts being made in pounds, shillings, and pence, our clipped money retains amongst the people (who know not how to count but by current money) a part of its legal value, whilst it passes for the satisfaction of legal contracts, as if it were lawful money. As long as the king receives it for his taxes, and the landlord for his rent, it is no wonder the farmer and tenant should receive it for his commodities. And this, perhaps, would do well enough, if our money and trade were to circulate only amongst ourselves, and we had no commerce with the rest of the world, and needed it not. But here lies the loss. when



foreigners shall bring over gold hither, and with that pay for our commodities at the rate of 30s. the guinea, when the same quantity of gold that is in a guinea, is not beyond sea worth more silver than is in 20s. or 21s. 6d. of our milled lawful money : by which way of paying for our commodities, England loses near one third of the value of all the commodities it thus sells. And it is all one as if foreigners paid for them in money coined and clipped beyond sea, wherein was one-third less silver than there ought to be. And thus we lose near one-third in all our exportation, whilst foreign gold imported is received in payment for 30s. a guinea. To make this appear, we need but trace this way of commerce a little, and there can be no doubt of the loss we must suffer by it.

Let us suppose, for example, a bale of Holland linen worth there 180 ounces of our standard silver ; and a bale of serge here, worth also the same weight of 180 ounces of the same standard silver ; it is evident these two bales are exactly of the same value. Mr. Lowndes tells us, p. 880. 'That at this time the gold that is in a guinea (if it were carried to Spain, Italy, Barbary, and some other places,) would not purchase so much silver there, as is equal to the standard of twenty of our shillings,' *i. e.* would be in value there to silver, scarce as one to fourteen and a half : and I think I may say, that gold in Holland is, or lately was, as 1 to 15, or not much above. Taking then, standard gold in Holland to be in proportion to standard silver, as 1 to about 15, or a little more ; 12 ounces of our standard gold, or as much gold as is in 44 guineas and a half, must be given for that bale of Holland linen, if any one will pay for it there in gold : but if he buys that bale of serge here for 180 ounces of silver, which is £48 sterling, if he pays for it in gold at 30s. the guinea, 32 guineas will pay for it. So that in all the goods, that we sell beyond seas for gold imported, and coined into guineas, unless the owners raise them one third above what they would sell them for in milled money, we lose twelve in 44 and a half, which is very near one third.

This loss is wholly owing to the permitting clipped money in payment. And this loss we must unavoidably suffer, whilst clipped money is current amongst us. And this robbing of England of near one third of the value of the commodities we send out, will continue, whilst people had rather receive guineas at 30s., than silver coin (no other being to be had) that is not worth half what they take it for. And yet this clipped money, as bad as it is, and however unwilling people are to be charged with it, will always have credit enough to pass, whilst the goldsmiths and bankers receive it ; and they will always receive it, whilst they can pass it over again to the king with advantage, and can have hopes to prevail, that at last when it can be borne no longer, but must be called in, no part of the loss of light money, which shall be found in their hands shall fall upon them, though they have for

many years dealt in it, and by reason of its being clipped, have had all the running cash of the kingdom in their hands, and made profit of it. I say, clipped money, however bad it be, will always pass whilst the king's receivers, the bankers of any kind, and at last the exchequer, take it. For who will not receive clipped money, rather than have none for his necessary occasions, whilst he sees the great receipt of the exchequer admits it, and the bank and goldsmiths will take it of him, and give him credit for it, so that he needs keep no more of it by him than he pleases? In this state, whilst the exchequer receives clipped money, I do not see how it can be stopped from passing. A clipped half-crown that goes at the exchequer, will not be refused by any one, who has hopes, by his own or others hands, to convey it thither; and who, unless he take it, cannot trade, or shall not be paid. Whilst therefore, the exchequer is open to clipped money, it will pass, and whilst clipped money passes, clippers will certainly be at work; and what a gap this leaves to foreigners, if they will make use of it to pour in clipped money upon us (as its neighbours did into Portugal) as long as we have either goods, or weighty money, left to be carried away at 50 per cent. or greater profit, it is easy to see.

I will suppose the king receives clipped money in the exchequer, and at half, or three quarters loss, coins it into milled money. For if he receives all, how much soever clipped, I suppose the clippers' shears are not so squeamish as not to pare away above half. It will be a wonderful conscientiousness in them, nowhere that I know to be paralleled, if they will content themselves with less profit than they can make, and will leave seven pennyworth of silver in an half-crown, if six pennyworth and the stamp be enough to make it pass for half a crown. When his majesty hath coined this into milled money of standard weight, and paid it out again to the bankers, goldsmiths or others, what shall then become of it? Either they will lay it up to get rid of their clipped money, for nobody will part with heavy money, whilst he has any light; nor will any heavy money come abroad, whilst there is light left; for whoever has clipped money by him, will sell good bargains, or borrow at any rate of those, who are willing to part with any weighty, to keep that by him, rather than the clipped money he has in his hands. So that, as far as this reaches, no milled money, how much soever be coined, will appear abroad; or if it does, will it long escape the coiners' and clippers' hands, who will be at work presently upon it, to furnish the exchequer with more clipped money at 50, 60, 70, or I know not what advantage? Though this be enough to cut off the hopes of milled money appearing in payments, whilst any clipped is current; yet to this we may add, that gold, imported at an over-value, will sweep it away, as fast as it is coined, whilst clipped money keeps up the rate of guineas above their former value. This will be the circulation of our money, whilst clipped is permitted any way to be current.

And if store enough of clipped money at home, or from abroad, can be but provided (as it is more than probable it may, now the trade is so universal, and has been so long practised with great advantage, and no great danger, as appears by the few have suffered, in regard to the great numbers it is evident are engaged in the trade, and the vent of it here in England is so known and sure) I do not see how in a little while we shall have any money, or goods at all left in England, if clipping be not immediately stopped. And how clipping can be stopped, but by an immediate, positive prohibition, whereby all clipped money shall be forbid to pass, in any payment whatsoever, or to pass for more than its weight, I would be glad to learn. Clipping is the great leak, which for some time past has contributed more to sink us, than all the forces of our enemies could do. It is like a breach in the sea-bank, which widens every moment till it be stopped. And my timorous temper must be pardoned, if I am frightened with the thoughts of clipped money being current, one moment longer, at any other value but of warranted, standard bullion. And therefore, there can be nothing more true and reasonable, nor that deserves better to be considered, than what Mr. Lowndes says in his corollary, p. 90.

Whoever desires to know the different ways of coining money, by the hammer and by the mill, may inform himself in the exact account Mr. Lowndes has given of both, under his second general head; where he may also see the probablest guess that has been made of the quantity of our clipped money, and the silver deficient in it; and an account of what silver money was coined in the reigns of Queen Elizabeth, King James I. and Charles I., more exact than it is to be had anywhere else. There is only one thing which I shall mention, since Mr. Lowndes does it here again under this head, p. 100, and that is, melting down our coin; concerning which I shall venture humbly to propose these following questions.

1. Whether bullion be anything but silver, whose workmanship has no value?

2. Whether that workmanship, which can be had for nothing, has, or can have any value?

3. Whether, whilst the money in our mint is coined for the owners, without any cost to them, our coin can ever have any value above any standard bullion?

4. Whether, whilst our coin is not of value above standard bullion, goldsmiths and others, who have need of standard silver, will not take what is by the free labour of the mint ready essayed and adjusted to their use, and melt that down, than be at the trouble of melting, mixing, and assaying of silver for the uses they have?

5. Whether the only cure for this wanton, though criminal melting down our coin, be not, that the owners should pay one moiety of the

sixteen-pence half-penny which is paid per pound troy for coinage of silver, which the king now pays all?

6. Whether, by this means standard silver in coin will not be more worth than standard silver in bullion, and so be preserved from this wanton melting down, as soon as an over-balance of our trade shall bring us silver to stay here? For till then, it is in vain to think of preserving our coin from melting down, and therefore to no purpose till then to change that law.

7. Whether any laws, or any penalties, can keep our coin from being carried out, when debts contracted beyond seas call for it?

8. Whether it be any odds to England, whether it be carried out, melted down into bullion, or in specie?

9. Whether, whilst the exigencies of our occasions and trade call for it abroad, it will not always be melted down for the conveniency of exportation, so long as the law prohibits its exportation in specie?

10. Whether standard silver in coin and in bullion, will not immediately be of the same value, as soon as the prohibition of carrying our money in specie is taken off?

11. Whether an ounce of silver the more would be carried out in a year, if that prohibition were taken off?

12. Whether silver in our coin, will not always, during the prohibition of its exportation, be a little less worth than silver in bullion, whilst the consumption of foreign commodities beyond what ours pay for, makes the exportation of silver necessary? And so, during such a state, raise your money as much, and as you will, 'silver in the coin will never fetch as much as the silver in bullion,' as Mr. Lowndes expresses it, p. 110.

As to the inconveniences and damages we sustain, by clipped money passing by tale, as if it were lawful; nothing can be more true, more judicious, nor more weighty, than what Mr. Lowndes says, under his third general head; wherein I perfectly agree with him, excepting only, where he builds anything upon the proposed raising our coin one fifth. And to what he says, p. 114, concerning our being 'deprived of the use of our heavy money, by men's hoarding it, in prospect that the silver contained in those weighty pieces, will turn more to their profit, than lending it at interest, purchasing, or trading therewith;' I crave leave to add, That those hoarders of money, a great many of them, drive no less, but rather a greater trade, by hoarding the weighty money, than if they let it go abroad. For, by that means all the current cash being light, clipped, and hazardous money, it is all tumbled into their hands, which gives credit to their bills, and furnishes them to trade for as much as they please, whilst everybody else scarce trades at all, (but just as necessity forces,) and is ready to stand still.

Where he says, p. 114, 'It is not likely the weighty monies will

soon appear abroad, without raising their value, and recoining the clipped monies.' I should agree with him, if it ran thus: without recoining the clipped, and in the meantime making it go for its weight. For that will, I humbly conceive, bring out the heavy money, without raising its value, as effectually and sooner; for it will do it immediately: his will take up some time. And I fear, if clipped money be not stopped, all at once and presently, from passing any way in tale, the damage it will bring will be irreparable.

'Mr. Lowndes's fourth general head is, to propose the means, that must be observed, and the proper methods to be used in, and for the re-establishment of the silver coins.'

The first is, 'That the work should be finished in as little time as may be; not only to obviate a farther damage by clipping in the interim, but also that the needful advantages of the new money may be sooner obtained for the service of the nation.'

These, I agree with him, are very good and necessary ends; but they are both to be attained, I conceive, much sooner by making clipped money go for its weight, than by the method Mr. Lowndes proposes. For this immediately puts an end to clipping, and obviates all farther damage thereby. Next, it immediately brings out all the hoarded, weighty money, and so that advantage will be sooner obtained for the service of the nation, than it can any other way besides. Next, it preserves the use of clipped money for the service of the nation, in the interim, till it can be recoined all at the Tower.

His second proposition is, 'That the loss, or the greatest part of it, ought to be borne by the publick, and not by particulars, who, being very numerous, will be prejudiced against a reformation for the publick benefit, if it be to be effected at the cost of particular men.'

A tax given to make good the defect of silver in clipped money, will be paid by particulars; and so the loss will be borne by particular men: and whether these particulars be not more numerous, or at least a great number of innocent men of them more sensibly burdened that way, than if it takes its chance in the hands of those men, who have profited by the having it in their hand, will be worth considering. And I wish it here well weighed, which of the two ways, the greater number of men would be most dangerously prejudiced against this reformation. But as Mr. Lowndes orders the matter, everybody will, I fear, be prejudiced against this reformation, when (as he divides it, p. 133, 134,) the owners will bear near one-half of the loss, in the price of his clipped money, and every body else his part of the remainder, in a tax levied on them for it. I wish a remedy could be found without anybody's loss. Most of those ways I have heard proposed, to make reparation to every particular man, for the clipped money shall be found in his hands do so delay the remedy, if not entail clipping upon us, that I fear such a care of particulars endan-

gers the whole. And if that suffer, it will go but ill with particulars. I am not for hindering those who have clipped money, from any recompence which can be provided and made them. The question here, is not whether the honest countryman shall bear the loss of his clipped money, without any more ado, or pay a tax to recompense himself. That, which I humbly conceive, the nation is most concerned in, is that clipping should be finally stopped, and that the money, which remains, should go according to its true value, for the carrying on of commerce, and the present supply of people's exigencies, till that part of it, which is defaced, can by the mint be brought to its legal and due form. And therefore I think it will be the rational desire of all particulars, that the shortest and surest way, not interfering with law, or equity, should be taken to put an effectual end to an evil, which, every moment it continues, works powerfully towards a general ruin.

His fourth proposition is, 'That no room must be left for jealousy,' I acknowledge to be a good one, if there can be a way found to attain it.

I cannot but wonder to find the words, p. 124, 'That no person whatsoever shall hereafter be obliged to accept, in legal payments, any money whatsoever, that is already clipped, or may hereafter be clipped, or diminished; and that no person shall tender, or receive, any such money in payment, under some small penalty to be made easily recoverable, &c.'

As if any man now were obliged to receive clipped money in legal payment, and there were not already a law, with severe penalties, against those who tendered clipped money in payment?

It is a doubt to me, whether the warden, master-worker, &c. of the mint at the Tower, could find fit and skilful persons enough to set nine other mints at work, in other parts of England, in a quarter of a year, as Mr. Lowndes proposes, p. 127. Besides, Mr. Lowndes tells us, p. 96, that the engines, which 'put the letters upon the edges of the larger silver pieces, and mark the edges of the rest with a graining, are wrought secretly.' And indeed, this is so great a guard against counterfeiting, as well as clipping our money, that it deserves well to be kept a secret, as it has been hitherto. But how that can be, if money be to be coined in nine other mints, set up in several parts, is hard to conceive. And lastly, perhaps, some may apprehend it may be of ill-consequence to have so many men instructed and employed in the art of coining, only for a short job, and then turned loose again to shift for themselves, by their own skill and industry, as they can.

The provision made in his fourth rule, p. 136, 'to prevent the gain of subtle dealers by culling out the heaviest of the clipped pieces,' though it be the product of great sagacity and foresight, exactly calculated, and as well contrived, as in that case it can be; yet I fear is too

subtle for the apprehension and practice of countrymen, who, many of them, with their little quickness in such matters, have also but small sums of money by them, and so neither having arithmetick, nor choice of clipped money, to adjust it to the weight there required, will be hardly made to understand it. But I think the clippers have, or will take care that there shall not be any great need of it.

To conclude : I confess myself not to see the least reason, why our present milled money should be at all altered in fineness, weight, or value. I look upon it to be the best and safest from counterfeiting, adulterating, or any ways being fraudulently diminished, of any that ever was coined. It is adjusted to our legal payments, reckonings, and accounts, to which our money must be reduced : the raising its denomination will neither add to its worth, nor make the stock we have more proportionate to our occasions, nor bring one grain of silver the more into England, nor one farthing advantage to the publick : it will only serve to defraud the king, and a great number of his subjects, and perplex all ; and put the kingdom to a needless charge of recoin- ing all, both milled as well as clipped money.

If I might take upon me to offer anything new, I would humbly propose, that since market and retail trade requires less divisions than six-pences, a sufficient quantity of four-penny, four-penny halfpenny, and five-penny pieces should be coined. These in change will answer all the fractions between sixpence and a farthing, and thereby supply the want of small monies, whereof I believe nobody ever saw enough common to answer the necessity of small payments : whether, either because there was never a sufficient quantity of such pieces coined, or whether because of their smallness they are apter to be lost out of any hands, or because they oftener falling into children's hands, they lose them, or lay them up ; so it is, there is always a visible want of them ; to supply which, without the inconveniences attending very small coin, the proposed pieces, I humbly conceive will serve.

If it be thought fit for this end to have fourpence, fourpence halfpenny, and five-penny pieces, coined, it will, I suppose, be convenient that they should be distinguished from sixpences, and from one another, by a deep and very large plain difference in the stamp on both sides, to prevent mistakes, and loss of time in telling of money. The fourpence halfpenny has already the harp for a known distinction, which may be fit to be continued ; the fivepence may have the feathers, and the fourpence this mark IV. of four on the reverse : and on the other side they may each have the king's head with a crown on it, to show on that side too, that the piece so coined, is one of those under a sixpence ; and with that they may each, on that side also, have some marks of distinction one from another, as the fivepence this mark of V., the fourpence halfpenny a little harp, and the fourpence nothing.

These, or any other better distinctions, which his majesty shall or-

der, will in tale readily discover them, if by chance any of them fall into larger payments, for which they are not designed.

And thus I have, with as much brevity and clearness as I could, complied with what Mr. Lowndes professes to be the end of printing his report in these words, viz. 'That any persons, who have considered an affair of this nature may (if they please) communicate their thoughts for rendering the design here aimed at more perfect, or more agreeable to the publick service.' It must be confessed, that my considerations have led me to thoughts, in some parts of this affair, quite opposite to Mr. Lowndes's: but how far this has been from any desire to oppose him, or to have a dispute with a man, no otherwise known to me but by his civilities, and whom I have a very great esteem for, will appear by what I printed about raising the value of money, about three years since. All that I have said here, in answer to him, being nothing but the applying the principles I then went on, particularly now, to Mr. Lowndes's arguments, as they came in my way; that so thereby others may judge what will, or will not, be the consequences of such a change of our coin, as he proposes; the only way, I think, of rendering his design more agreeable to the publick services.

One shilling contained of fine silver.

28 Edw. 1...264 gr.	1 Hen. 6...142 gr.	34 Hen. 8...100 gr.
18 Edw. 3...236 gr.	4 Hen. 6...176 gr.	36 Hen. 8... 60 gr.
27 Edw. 3...213 gr.	49 Hen. 6...142 gr.	37 Hen. 8... 40 gr.
9 Hen. 5...176 gr.	1 Hen. 8...118 gr.	

The fineness increased, but the weight lessened.

3 Edw. 6...40 gr.	6 Edw. 6...88 gr.	43 Eliz.....86 gr.
5 Edw. 6...20 gr.	2 Eliz.....89 gr.	i. e. $7\frac{1}{3}$ gr. in a penny.

WILLIAM III.—£1 troy of sterling silver is coined in 62s., the remedy over or under is  $2\frac{1}{2}$  pwt. or 6d.  $\frac{1}{4}$ , which is the 124 part sere v. pl. 8 August, 1699.



SPECIES.	oz.	pwt.	gr.	Just std.	oz.	pwt.	sh.	pen.
Mexico real .....	0	17	12	better.	0	0	4	4½
Ducatoon of Flanders .....	1	0	22	.....	0	4½	5	4
Sevil real .....	0	17	12	worse	0	1	4	4¼
Holland dollar .....	0	18	5	.....	0	10	4	4
Lyon dollar .....	0	17	18½	.....	2	3	3	4½
Rixdollar of the Empire .....	0	18	15	.....	0	7½	4	5¾
Old cardecu .....	0	6	3½	.....	0	1	1	6¼
French lewis .....	0	17	11	.....	0	0½	4	4¼
Double milrez of Portugal ...	0	14	4	.....	0	1½	3	6¼
Single milrez of Portugal ...	0	7	2	.....	0	1	1	9
St. Mark of Venice .....	0	10	4	.....	0	1½	0	6
Double Dutch styver .....	0	1	0	.....	4	6	2	1¾
Cross dollar .....	0	18	0	.....	0	12	4	2½
Zealand dollar .....	0	13	0	.....	2	0	2	3
Old Philip dollar .....	1	2	0	.....	1	0	5	0
Ferdinando dollar 1623 .....	0	18	6	.....	0	12½	4	3
Prince of Orange dollar 1624	0	18	6	.....	0	10½	4	3¾
Leopoldus dollar 1624 .....	0	18	2	.....	0	9½	4	3¼
Rodolphus dollar 1607.....	0	18	7	.....	0	10	4	4
Maximilian dollar 1616 .....	0	18	2	.....	0	4½	4	4¾
Danish dollar 1620 .....	0	13	0	.....	0	13	2	11¼
Portugal testoon .....	0	5	0	.....	0	1	1	2¾
The quarter of a new } French lewis .....	0	4	9	.....	0	0½	1	1

A pound of troy standard gold is cut into guineas 44¼, one guinea weighs gr. 129¾, i. e. 5 pw. 9 gr. ¾.

FINIS.



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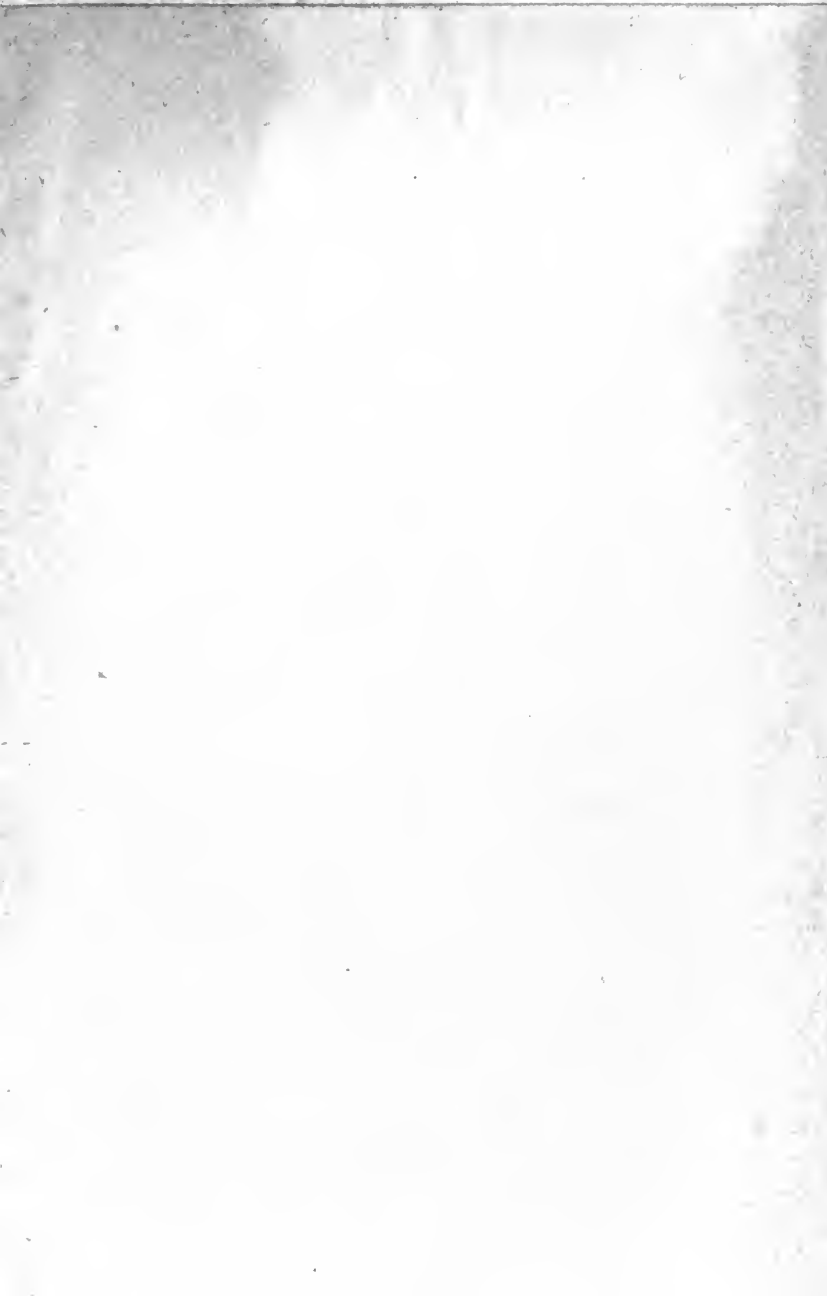
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