

Johann Christian Sinapius

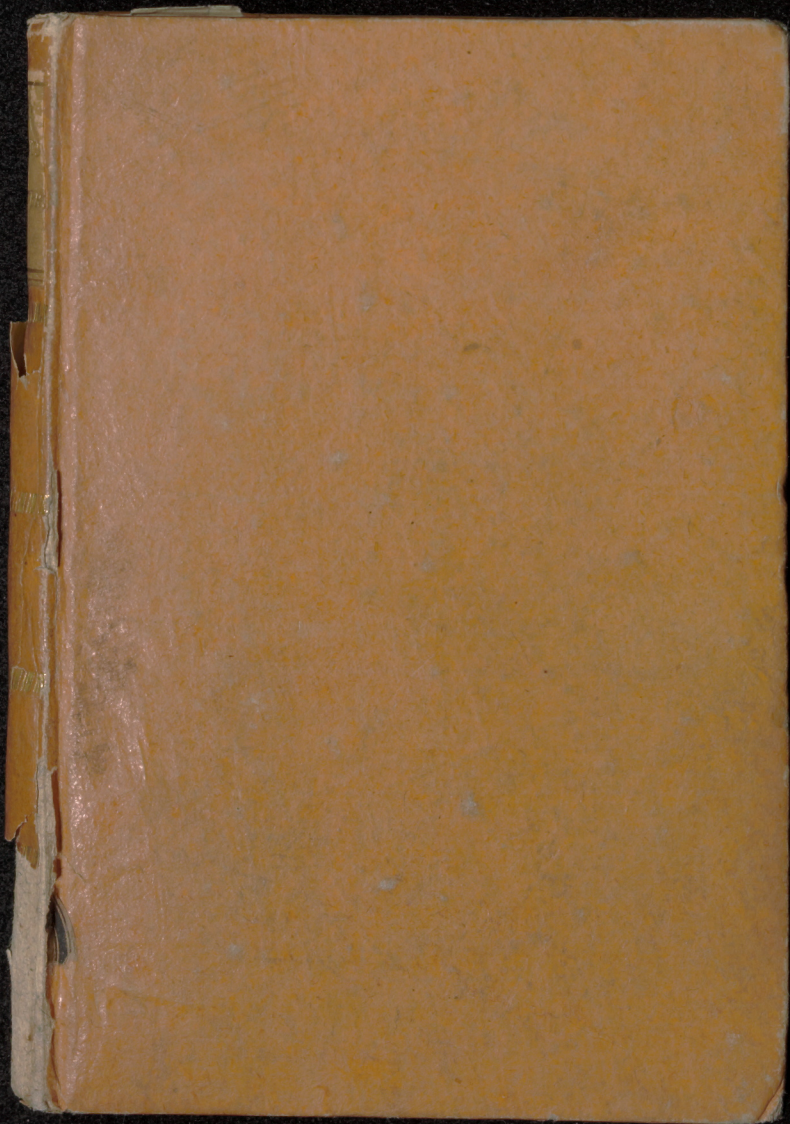
Merchants Letters

His Second Edition, Hamburg: for J. G. Virchaux, 1783

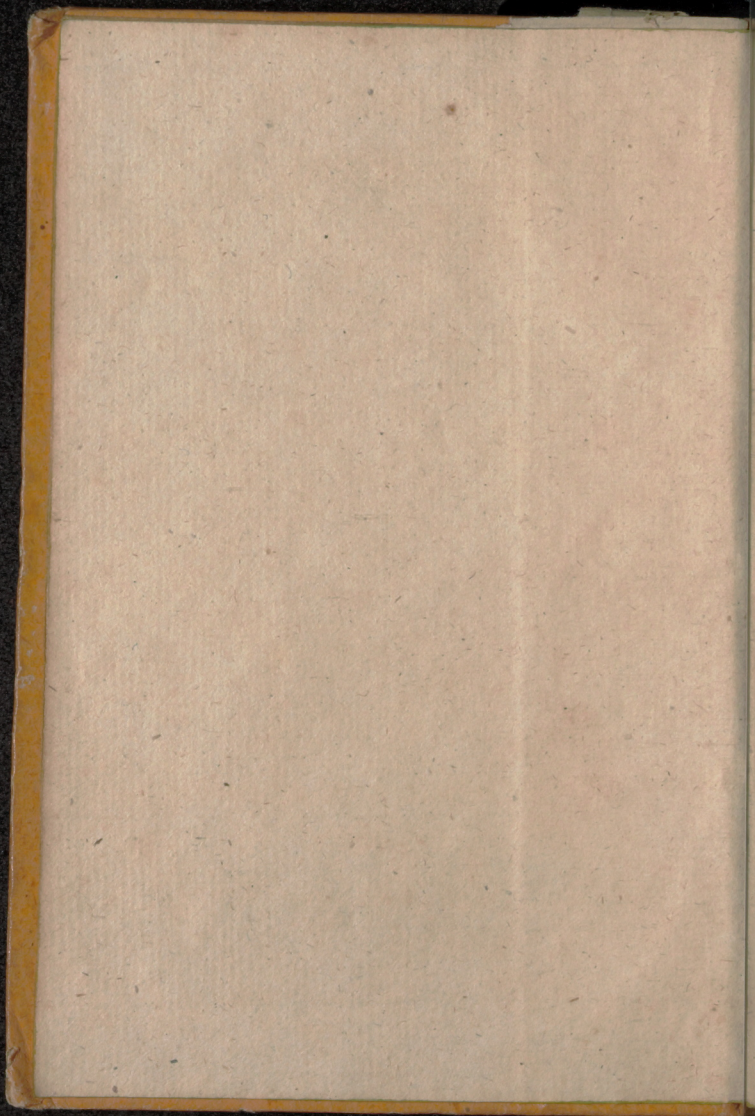
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MERCHANTS
LETTERS,

TRANSLATED

FROM THE

G E R M A N

OF

J. C. Sinapius ;

HIS SECOND EDITION.

By

WILLIAM REMNANT,

TEACHER OF THE ENGLISH LANGUAGE
IN HAMBRO'.

HAMBURGH,


printed for J. G. VIRCHAUX.

1783.

MERKUR
T. H. E.
TRANSLATED
BY
C. H. R. M. A. N.
OF
THE
SECOND EDITION
BY
J. G. H. M. A. N.
OF THE
UNIVERSITY OF
HAMBURG
HAMBURG
1801



ADVERTISEMENT.

he great encouragement the author met with in the German original, together with the united wish of several gentlemen to see it in English, gave occasion to the following translation. The translator is not ignorant, that an english translation of Mr. May's Letters is extant; but as they are replete with circumlocutions, tautologies

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and ambiguities; and as it is easier to point out many imperfections in a building when finished, than to foresee one of them while building; it is presumed, without any disparagement to the abilities of Mr. May or his translator, that may be the case here: those imperfections being in this, as a secondary work, greatly avoided.

If, on a strict scrutiny, any expressions should be found, grating to an ear, tuned as it were, to the music of the English language; 'tis hoped the observer will be candid enough to excuse them, on account of the translator having kept himself as close to the German idea as possible, in order to render the comparing of the

ADVERTISEMENT. V

German and English lighter, to such who may choose to exercise themselves that way; and to make the Letters as equally useful for the Englishman who learns German, as the German who learns English. The author's appendix on bills of exchange is purposely omitted, as being no way pertinent to assist the study of a language.

The reader is here presented with the new Orthography, as honor, favor, vigor, &c. but he may be assured, that it is the method adopted by almost all polite and learned people in England; notwithstanding new books often appear, printed otherwise. He will likewise find the s or es left out in the

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third person present conjunctive or conditional;
and be used in lieu of is; and were in
place of was &c. — as for example.

* *If he love me* - not - *if he loves me*

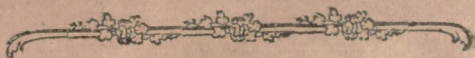
* *Altho' he be my* } not - *Altho' he is my* }
friend . - } *friend -* }

Were I but in } not - *was I but in* }
your place! - } *your place!* }

* *If he have friends* not - *If he has friends.*

Let him that standeth take } - not - *Let him that* }
heed lest he fall - } - *heed lest he falls.* }

*) That is, in case something *doubtful* should be
 meant thereby; otherwise, if *positive* and *absolute*,
 the indicative must be used.



LETTER I.

A circular Information.

Gentlemen,

Hamburg.

Permit us hereby to acquaint you of the establishment of our house, and recommend ourselves to the execution of your commissions.

We dedicate ourselves principally to commission-trade. Every business that may happen to be intrusted us, let it consist either in the purchase or sale of goods, insurance, exchange, or any thing else trade may offer, we will punctually and conscientiously execute.

A

2
Being absolutely determined to study our friends advantage, we will not let any of the duties pass unobserved, by which young beginners win, and continue to deserve, others confidence.

We have both had the best experience in respectable houses; and a capital proportioned to our views, sets us in a situation, to make its success probable.

Pray be so kind to remark our manner of subscribing, and favor us with your friendship.

We wish an opportunity to convince you in effect, that we are with the sincerest respect.

Gentlemen,

Your most obedt. hble servants.

S - will sign in future - - S & C.

C - D^o. - - D^o. - - - S & C.

LETTER II.

On the same Subject, in another Manner.

Kiel.

Having lately established myself a house here, which has the business of an agent mostly for its aim; I trust this application for the charge of your concerns in this place, needs no further apology.

Our Monarch makes the increase of trade his earnest business. The changes which have found place among us to our advantage, promote the transportation of all goods thro' here. Five packet-boats which pass to and from Copenhagen, ease our business not a little; we have no want of ships to Petersburgh, Stockholm &c. and the canal we expect to be finished in a few years, will stretch the bounds of our commerce still farther.

4

These are grounds sufficient for my encouraging you, in future, to forward your goods destined for northern and other parts, thro' Kiel.

Carriage from Altona here, is extremely trifling; and with transit and other duties we have no concern.

You can best convince yourself by experience, whether my assurances are justly founded, or not.

Favor me with at least a part of your commissions, and I will endeavor to demonstrate that I am in sincerity.

LETTER III.

Triest.

Sufficient experience, and property of my own, suitable to my undertaking, intitle me, I presume, to take part in commercial occurrences, and inform you of the setting up my house, and my signature.

The principal objects of my negotiation are, the purchase and sale of iron, steel, quicksilver, copper, pot-ash and grain; or whatever else the trade of our place may offer.

Herewith I transmit you the current prices; and intreat your orders, in case you find any thing therein, for an opportunity.

Honor me with your friendship. I will endeavor to merit it, with the same fervor I subscribe myself.

LETTER IV.

The friendly connexions you have so many years maintained with our house, give us hopes that the advice of our dear father's death, on the 2^d. inst. will not be to you a matter of indifference.

We beg you to favor the sons with the same affection and confidence, you so uninterruptedly honored their father; and

at same time to take due notice of our subscription.

The best monument, by which we can with credit maintain the remembrance of the deceased, consists in the imitation of his uprightnes; and the exercise of those virtues, whereby he founded, and so successfully furthered our house. Thus will we continue to deal, and preserve alive the alliances with our correspondents.

May the Highest prosper you, and distance all melancholy accidents, which can disturb your happiness.

We are with the sincerest respect.

R E M A R K.

These kinds of letters, I call general; because one and the same thing is made known to all correspondents, with whom a merchant is already concerned, or wishes to be concerned. As the contents relating to the main

business, always remain the same, and it would be tedious to write two or three hundred such letters, they generally appear printed. Those which have come to my view, were stiff and dull, having the air of a formulary. But here I think the case is such, that the nature of the business fully justifies, a natural and unrestrained style.

The difference of such circular-letters, extends variously farther than the four cases, here alledged: and I should credit my readers, with little understanding, were I to write down a particular muster of each. He who is acquainted with commercial events, will not in a change of circumstances, fail of abilities, properly to manage his matter.

LETTER V.

In Answer to the first.

Breslaw.

With pleasure we have seen in yours of the 1st. inst. that you have really effected the resolution of becoming a member of the Hambro' Exchange. As our correspondence with you will be founded on personal acquaintance, our participation in your welfare, will also be more animated, than usual in like advices from strangers.

Heaven accompany your undertakings with its Blessing; and raise your house, to the Summit of Prosperity!

We will very readily contribute our assistance to it; and to demonstrate how very much we have this assurance at heart, an order for several articles, follows at the foot of this, which we recommend to your best management; not doubting but you will

always treat us with as much consideration as circumstances can possibly allow. Should you satisfy our expectations, larger demands in more than one kind of wares, will ever make our correspondence with you, more advantageous.

Please to ship the goods in a^d found ship, well packed; and direct them, for Mr. N-- at Berlin our usual agent; to whom we shall transmit necessary orders about them.

We expect in due time circumstantial advices, with your account of value &c., which we will then discharge without delay, by remittance of good bills of exchange, that by prompt payment we may oblige you to exert your best in our concerns.

If, in our part of the World, we can be of any service to you, in return, we will do it with pleasure. We expect your occasional demands, and subscribe with the sincerest respect.

LETTER VI.

Answer to the fifth.*Hambro'.*

In reply to your esteemed of the 5th. inst. I thank you for your good wishes, and the ready token of your confidence; your orders being a sufficient proof. Whether I have been worthy this trust, or your orders executed with proper attention? a view of the commodities when arrived, will better learn, than all previous assurances possibly can. Only so much be it allowed me to add, that in the purchase of those articles, I have failed in no assiduity; and that your interest has been the principal object of my attention. Coffee rose 10 per Cent a few days after I had bought that, intended for you. From this article, at my purchase, you will certainly reap advantage. May I often be able, to profit favorable conjunctures for you! Support this wish, by new

demands. Conformable to your order, I hope to have loaded all within eight days, addressed to Mr. N-- at Berlin. Later particulars in my next. Please continue esteeming me worthy your friendship, I remain.

LETTER VII.

To Mr. N-- in Berlin.

Hambro'.

Our mutual friends Mess. A and C. at Breslaw, have commissioned me to transmit you some goods, assigned for them.

In pursuance thereof, I shipped for you yesterday, by Capt. D-- of your town.

3 Casks	} packed in matts, marked and numbered as per margin.
2 Chests	

Total freightage at --- Rixd.

Be so kind to regard the necessary, and fulfil the further orders of said friends in Breslaw therewith. I seize this opportunity

of offering you my service, and assuring you, that I remain with the greatest deference.

LETTER VIII.

To Breslaw. Sequel to the sixth.

Hamburgb.

I refer to mine of the 5th. inst. and now accompany you with the invoice of your merchandises. You will thereby find, that they are really gone some days ago, for Berlin. Please to send for them, and credit me with 3235 Mks. 12 Sch. Banco, the amount. I tranquilly expect your promised reimbursement. From the inclosed list of current prices, you can judge of our course of trade. Cochineal stands so low now, that adventures therein seem to promise certain advantage, if one can only wait the changes, which must shortly happen. Pray honor me with your farther orders. I continue to be with usual esteem.

LETTER IX.

Answer to the eighth.

Breslau.

In your two letters of --- and --- last month, we have seen the needful, concerning our late commiffion. We were much pleased at receiving the bill of fame with the last, and to learn that they were already actually difpatched. We have credited you with the amount, and remit inclofed, 1000 Rixdollars Banco, at fix Weeks, on Meffrs. N. and W. of your place.

You'll please to obferve the customary with it, and credit our account on receipt. What's failing, will follow the next opportunity.

We acknowledge moft gratefully your attention to our emolument, of which your behavior in the article of coffee, gives the beft evidence; and will caufe our ftriving,

by repeated commissions, to demonstrate our gratitude. It is to be lamented, that changes of such sort in our place, work little, or at best only late, any impression: for so long as there is only a middling provision of any one article at hand, so long will it be hurried from one hand to another, by a crowd of sellers; whether changes therein have happened in other places, or not. There are here many traders, who have need of cash; by which it often occurs, that one can procure certain merchandises cheaper in our place, than in Hambro'.

Our brokers are mostly Polish Jews. This nation is rich in that persuasion and cunning, which can confound trade: by them the spice, and almost every other branch of commerce, is governed. So that it is very natural for disorders therein to be usual. The coffee trade is particularly troublesome. You well know that an impost lays on it, which makes a double capital thereby necessary. This burden

15

might be borne, if the gain were but moderate; but alas the contraband dealers make it very heavy to, if not entirely draw it off from, the fair traders.

The former venture at the risk of their honor and fortunes, to bring in for large sums; and notwithstanding the strictest look-out, they know how to gain their point: thus it is no wonder, if they can sell cheaper than the latter. From this little picture of our trade here, you will perceive how uncertain for us, the best undertakings are.

To day we have drawn you the dark side of our place; but another time, we will acquaint you, how it may be viewed with respect to many other things, in a better light.

Please to mention us in answer, how high at present the best fine yellow bleach-wax, could be sold by you.

We are with the most perfect respects,

LETTER X.

To Altona.

Leipzig.

I have taken care to profit by what you intimated to me in yours of -- inf. Since then I have given the providing of divers merchandises to Messrs. --- in Bordeaux, mentioning them at same time, they might send them to you, and by passing you the bill of lading, draw on you for the amount, to my account. I flatter myself with the hope, that you will approve my said measures, and for my sake, with your usual readiness, take said friends draughts under your protection. I shall not fail before the expiration, to make you timely provision.

After arrival of the goods, be pleased to send them me, without loss of time, over Lunenburg, thro' the hands of Messrs. J. M. M. kindly signifying particulars.

I must now inform you, that my order in France will amount to about 20000 Livres; and consequently our correspondents at Bordeaux, will draw for about so much on you.

I have the honor to be.

LETTER XI.

Answer to the preceding.

We have noted what you were pleased to inform us in your favor of ---, to accept the drafts of Messrs. -- in Bordeaux, up to the amount of 20000 Liv. for your account. Your orders concerning the goods, shall without delay, be punctually executed, directly on their arrival. We expect your farther commissions, and are, ardently recommending ourselves to your favor.

B

LETTER XII.

To Paris.

Hamburg.

From our many years correspondence it will be easy for you to judge, that we drive a very considerable trade with France, and pay there every year very large sums, especially for wine. You have, 'tis true, hitherto uninterruptedly shewn us your confidence; but as our business increases, and we consequently must think of extending our credit, if we will follow it with effect and convenience, we hereby ask you, if you will extend your confidence towards us, and allow us a running credit so high as 40000 Liv. You can enquire concerning us of Mr. --- in Amsterdam. We have reason to believe, his testimony will be in our favor.

We should be sorry to be necessitated to break off, or at least lessen the connexions which have so long found place

betwixt us, and be induced to apply to other parifian houfes. We fo much the more expect a favorable anfwer, as our fuit is grounded on truth, and we are in fincerity with the moft profound refpect.

LETTER XIII.

In confequence of the above - - - -
To Amfterdam.

Paris.

Knowing that you have connections with Mefirs. in Hamburgh, with whom I have alfo maintained for feveral years pafte no inconfiderable correpondence; and this bufinefs increafing at prefent more than ufual, I take the liberty to inquire of you, if one might credit them for 40000 Livres, without rifk. The friendfhip exifting between you and me, makes me hope you

will answer my question with the same impartiality I am ready to do yours, in like cases.

I have the honor with the warmest esteem to be.

LETTER XIV.

Answer.

Amsterdam.

For ten years past I have been in correspondence with Messrs. -- in Hamburg, which by repeated business is become spirited and useful; and I have not once found the least reason to complain, of want of regularity and uprightness on their side, much less to contract the considerable credit I have open against them. This is what I can assert from my own experience, in answer to your favor of. ---

To conclude, I am with perfect respect.

LETTER XV.

Answer to the twelfth.

Paris.

Our so long subsisting friendship, shall be maintained with pleasure on my part, if it only depend on giving you new demonstrations, that my faith in your house is unlimited. I will chearfully help to promote the enlargement of your trade, and without retarding, accept your bills to the sum of 40000 Liv. as often as occasion presents to draw so much on me. I doubt not a moment, but you will always, as hitherto, in Amsterdamb, provide me the reimbursement. Honor me soon with your commands, that I may thereby have an opportunity to shew, how preferably I am.

LETTER XVI.

In consequence of the fifteenth.

The contents of your kind letter of - - perfectly harmonize with the experience we have already in hand of your friendship. We will in return, give you permanent testimonies of our resolution to merit your reliance.

To day we make use of your permission, having given upon you

Liv. 2000 tournois, to the order of M. A.
 - 3000 ditto - - - ditto - - - - B.
 - 4000 ditto - - - ditto - - - - C.

Tot. Liv. 9000 tournois, at 2 Ufance, which we earnestly recommend to your acceptance. Next month Mr. M. at Bordeaux and Mr. N. at Cette, will draw on you, each for 10000 Livres, to our reckoning. We beg you, for our sakes, to honor these two sums with your kind acceptance, and in due time to impart occurrent advices.

For the total of these three articles, please against the time they are due, to draw on Mr. - - - in Amsterdam, at two months after date; and as usual expect the best attention to your draughts.

We remain incessantly.

LETTER XVII.

Hambro.

It was extremely agreeable to us, to find in yours of --, that you shortly purpose fulfilling our commission, given you for the purchasing sugar, coffee and indigo. We look for their actual dispatch, with invoice of them.

Please in the interim to draw on Mr. -- in Paris for 10000 Liv. at usual sight, on account; and credit us with same.

The bill of lading, with the order for insurance, be so kind to remit as usual, to Messrs. - - - in Amsterdam.

We are perfectly,

LETTER XVIII.

Answer to the seventeenth.

Hambro'.

We have drawn on you, upon the order and for the account of Messrs. --- in Hambro', 10000 Livres, payable to fundries, as in the underwritten specification; which please to honor. You'll also please to settle with said mutual friends about this bufiness, and believe that we remain with peculiar esteem.

LETTER XIX.

To Amsterdā.

Hamburgh.

We have the honor to transmit you inclosed

L. 250 - 8^s. Sterling, at $1\frac{1}{2}$ usance
upon Mr. - - -

Fl. 1500 banco, at four weeks on
Messrs. - - - of your city.

We beg you to negotiate the London bill,
at the best course possible; with the other
to effect the needful, and place total of
both to our account credit.

If counter to the above, Mr. - - in Paris
should draw on you for 30000 Livres, to
our account, please to honor his draft with
acceptance.

We continue to stile ourselves with
veracity.

LETTER XX.

To Amsterdam - - - Connected with the
former.

Paris.

Our friends Messrs. - - of Hambro', will I expect, have credited me by you, for about 15000 Florins banco.

In this supposition, I am so free to draw on you to day, the underwritten 12000 Florins banco, for account of same.

I make no doubt, but you will kindly take up my bills; and come to an understanding with those friends about them.

Permit my persevering to be,

LETTER XXI.

Answer to the twentieth.

Amsterdam.

In conformity to your favor of ---, your draughts for the payment of 12000 Florins banco, to fundries, shall as soon as they appear, profit all deserved notice.

I will settle with Messrs. --- in Hambro' about them; and if you should draw 3000 Florins more for their account, it shall be honored with like promptitude.

I have the honor to be.

LETTER XXII.

Vienna.

From the inclosed protest, you will see that the 1000 Florins, at two Usance, remitted to me the --- upon Messrs. T. and U. have not been accepted.

I expect your remittance elsewhere, and assure you, I still remain with my usual esteem.

LETTER XXIII.

Orleans.

Mr. -- in Amsterdam, has communicated to us the address of your house, with the assurance, that we can best procure polish wax from you.

Till now we have wrote for that article from Hambro'; but as it is probable, you may be in a preferable situation in your country, to serve us with advantage, we were encouraged by a trial to convince ourselves, how far our supposition is, or is not, well grounded.

Therefore please to send

1 Cask with 2000 **H** wt.

for our risk, to Messrs. in Hambro'; and to execute this order so, that we may be encouraged to charge you with greater.

Our wax-bleaches are very considerable: we need annually 50 casks; and will willingly transfer you our orders, in this article, in case we find account in your merchandise.

Be so obliging to pick us out no other than good, clean wax, fittest for the bleach. On sending them, you can draw upon our credit for the value, on abovementioned friends in Hamburg, and make sure account of your bills being honored.

We wait your answer. It would be very acceptable, if you add therein, a somewhat ample account, of the manner in which the wax trade is carried on among you, that we may make previous reflections thereon. We prescribe you no price, hoping you will return our confidence, by your integrity in the performance.

'Tis known very much Castinois saffron goes from our province to Silesia. Possibly you employ yourselves in this trade too. Should our supposition be right, we beg your charges. A traffic might thereby arise between us, in which profit could accrue on both sides. The price of saffron stands now so low, as you will find hereunder noted, that one may with justice excite one's friends to speculate therein.

This juncture will probably soon vanish, speculators having already begun to make advantage of it. Honor us with your commands; the sooner the better; we will assiduously endeavor to prove that we actually are.

LETTER XXIV.

Answer to the twenty third.

Breslaw.

The more we are obliged to our mutual friend Mr. - - of Amsterdam, for procuring us the benefit of your acquaintance, the more is our duty to justify by facts, the favorable prejudice you entertain for us. We have made note to execute your order for one cask of bleach-wax, best quality. Our next will therefore contain invoice of same, with relative advices.

Your opinion, that the foreigner can obtain wax with better advantage from our

place than from Hambro', perfectly coincides with experience.

If in this trade, the difference on a division be of no great signification, yet nevertheless in capital orders it deserves being noticed; and the more as it directs itself according to the small or great importation, and causes alterations in the purchase prices, which are more or less weighty, in proportion to the circumstances.

Another foundation, which is most to be relied on, biases the advantage still more on our side.

By virtue of the engagements, which the neighboring Poland is accustomed to entertain with Breslaw, the most fruitful provinces of that extensive kingdom, render us their product; among which, wax is the most considerable. Podolia and the Ukraine are famous in this. The Bleachers find their benefit in it; and the Hamburgers themselves, give us from time to time commissions therein; whereby it is very

plain, that they prefer our wax, to what comes to their own market, thro' the Baltic.

The trade in Polish productions, is confessedly in the hands of Jews. Those people send us wax hither; and from them it is bought for ready money through the hands of a Jew broker. Now it is the merchant's business, to separate the different sorts, in yellow, middle and high red; to divide the useful from the useless and refuse, and pack up only the first for his friends. This business supposes a knowledge, founded on experience. We hope proving, that we are wanting neither in practice nor design, to serve our friends in the best way.

To make our future accounts more intelligible than they would be without an explanation, we must inform you that our weight differs from the Hamburgh. They charge you for the wax per pound; but we on the contrary are accustomed to buy and sell it by the stone. Five stone and an half make one hundred weight at

132 **lb**, each stone containing 24 of our pounds.

Our books are kept in rixdollars, silver groshes, and deniers. One rixdollar contains thirty silver groshes, and one silver grosh, twelve deniers. Our courses of exchange are reckoned in bank pounds, groshes and deniers; but they are, as every where else, subject to changes. Three livres and three quarters tournois, may be, on an average, reckoned as one of our dollars; or which is all one, eight silver groshes as value, one livre. If you would spare tedious calculations, and prefer footing on a certain to an uncertain one, we offer to take eight silver groshes for one livre, as a standard, and to manage our accounts in future concerns accordingly.

This is what we have to reply to your esteemed of --; which will probably be sufficient for your information.

We conclude with the assurance of being with the most particular respect.

LETTER XXV.

Sequel to the twenty fourth.

We have shipped here yesterday for you by Captain Koschel

1 Cask, marked and numbered as per Margin; -- Freight free.

Please to see them well received, and, reimbursing the Captain his just expenses, further them without loss of time for our account, to Messrs. - - - in Hambro', on whom you can draw for your disbursements thereon. We beg advice of what passes, and have the honor to be.

LETTER XXVI.

A Continuation of the same Correspondence,

Breslaw.

We have sent off a few days ago to Mr. -- in Berlin, 1 Cask of Wax, mark'd and numbered as per margin, with orders, directly to forward it you, with account of his disbursements. Please duly to receive same, and observe therewith the further orders of Messrs. -- in Orleans. We doubt not, but said friends will have properly instructed you, in what concerns the business in question, and credited us with you for amount. In this expectation, we have this day drawn upon you for

L. 820 Banco at $4\frac{1}{2}$ Sch. Banco, at 5 Weeks, to the Order of Mr. --

We promise ourselves a ready acceptance of this draught, and pray you to settle about it with said gentlemen in Orleans.

We subscribe with the most particular respect.

LETTER XXVII.

Further Correspondence thereon.

Breslau

We refer to our last, and inclose you invoice of

1 Cask of Wax, with Mark and
Number as per Margin,

which we sent the day before yesterday, by the way of Berlin, to Messrs. -- in Hamburg, for your further order. Please in conformity to said invoice, to credit us for Rixd. 1076 - 7 - 6 Prussian currency. To liquidate this article, we draw this day per contra, upon said friends in Hamburg, for your account at $131\frac{1}{4}$ per Cent.

L. 820 Banco at $41\frac{1}{2}$ Sch.

or

Rixd. 708. 46 Sch. Hamb. Banco,
at 5 Weeks.

Please to acquaint said gentlemen in Hamburg therewith, and by frequent

commissions, present us occasion to reopen your account.

In our last we forgot to answer your proposal about saffron. But as we have no traffic in this article, we are not able to benefit by your orders. We will however, make a point of doing every thing possible, to promote your interest therein. For this purpose, we have most strenuously recommended your house, to one of our friends Mr. --- in ---: probably he will apply to you in future, with orders of this sort. We wish it the more, as he is a man, with whom you can carry on the most considerable correspondence, without risk. To conclude, we will let no opportunity slip of testifying how entirely we are.

LETTER XXVIII.

Reply to the twenty sixth.

Hambro¹.

In reply to yours of --, we will take timely care of the one cask of wax you have ordered us thro' Berlin, and comply with the directions of Messrs. --- in Orleans concerning it.

The L. 820 at $4\frac{1}{2}$ Sch. Banco drawn on us, will profit due honor when presented; but as we have from said correspondents no particular orders about this yet, the acceptance will only be for your, the drawers, account, and we will so long reserve your guarantee, till those friends shall farther authorize us. We doubt not, but this will shortly happen. Praying you to favor us with your occasional commissions, we are totally.

LETTER XXIX.

Venice.

To revive our long interrupted correspondence, I beg your providing me as soon as possible,

100 Stone of best Madder, and to send it, freight free, to Mr. ---- in Vienna, for my farther disposal; on whom you can at the same time draw for the value, on my account, six weeks after date. I know from the several offers made me, that this article at present, can be bought up very cheap among you: nevertheless I prescribe you no price, flattering myself with the hopes, that you will execute my order for the best, without in the least abusing my confidence.

I wait your answer, and remain with sincere friendship.

LETTER XXX.

Anfwer.

Breslau.

The commission with which you have honored us in your favor of ----, is the more welcome, as it attests the continuance of your friendship. Just now happening to have lying in the hands of Mr. ---- at Vienna, two casks of the best madder, such as you used to draw from us, we have commissioned him to answer your demand therewith. We beg you to credit us with ---- Florins, the value, according to inclosed invoice. You'll see we have fixed you a very low price. For some weeks past, this article has pretty much rose; but we sacrifice this advantage to that old friendship, which has so long caused an useful trade between us, in hopes you'll continue us your commissions.

Agreable to your permission, we have
 this day drawn on Mr. -- in Vienna for
 512 Florins, Vienna Currency, at
 6 Weeks.

and therewith balanced your account; of
 which please to apprize said correspondent.
 Recommending ourselves to your favor,
 we remain most respectfully.

LETTER XXXI.

In Consequence of the twenty ninth.

Breslaw.

Mr. --- at Venice, has directed us to
 you for the sum total of a commission
 sent us. His order being now executed,
 we draw this day on you for the sum of
 512 Florins, 6 Weeks after Date,
 to our own Order.

We beg you to honor it with acceptance,
 and account [with said friends thereon.
 Offering you our services, we are ready
 to prove that we subscribe with sincerity.

LETTER XXXII.

To St. Petersburgh.

Breslaw.

The remittance sent me on account, I have duly received, viz.

1000 Rubles, at --, 100 Days after Date, upon Messrs. - in Amsterdam.

I will procure it the necessary, and if no obstruction arise, credit you therewith. Let me farther earnestly recommend to you the sale of my cloth. To recruit you my magazine, I have this day charged to Mr. --- at Stetin,

2 Packs, embaled, containing
50 Pieces,

with orders for dispatching them to you, by the first good ship. In annexed account you will see the rest; which please to observe, and part with my goods at the best, but by no means under the prices there limited.

If you can get good Russian hides, which do not fall out too heavy, at --- Rubles the Pud, please to purchase me 100 Pud, and address them for my account, to Mr. --- in Stetin. You will, I expect, have acquired the cash necessary for this purchase, from the comings-in of my magazine.

I expect your relative advices, and am with usual friendship.

LETTER XXXIII.

Berlin.

From the courses of exchange notified me in your agreeable of ---, I find that London bills can be negotiated with you, to advantage. This consideration tempts me to remit you inclosed

L. 250 Sterling. at 2 Ufance,
upon Mr. ----

I pray you to negotiate same as advantageously as possible, and change

me the produce in bills upon Breslaw; which I shall timely expect. I doubt not, but in both cases you will seek my interest. Finally I have the honor to be.

LETTER XXXIV.

Cadix --- 1775.

The freighting our outward bound West-India fleet having revived trade here, we make you the proposal of dispatching to us so speedily as possible

4000 Pieces Platilles roiales.

2000 Pieces Brétagnes.

of the assortments and prices as under, in case you'll go half with us. We have reason to believe you will find good account therein. Should you, as we hope, accept our proposition, please to draw for the amount of our moiety, on Mr -- at Amsterdam; giving us also advice of

occurrences, and duly consigning the merchandises for us, to Mr. ----- in Hamburg. We can't let this opportunity escape of encouraging you, likewise to send goods for your own risk. That the linen trade is only periodically advantageous, you know. The present period when once past, will not return for some years, therefore it merits being seized and improved.

For our parts we are too much accustomed, to promote the interest of our friends to the utmost, not to give convincing proofs of it to a house like yours, in case you please to honor us with your particular orders.

We expect your answer, and have moreover the honor to be with known esteem.



LETTER XXXV.

Seville.

At last I have succeeded in disposing of the remainder of your linen. The particulars you will find in inclosed account of sale. Please to note it conformably.

Having too received for a part of the preceding, I remit you inclosed

500 Rixd. Banco, at 2 Months after

Date upon Mr. -- in Amsterdam: for which procure the needful, and place it to credit of my account. I have reason to hope, that the manner in which I have hitherto served you, will merit your satisfaction.

I have done every thing in my power to obtain the prescribed prices, and if I have not entirely succeeded therein, yet at least I have come so near the mark, as was by any means possible. For the sake of a trifle I could not well let slip a good opportunity for sale; for who

knows, but it might have been a whole year, before any body had bid for them again. I therefore expect your approbation of my proceeding, the more, as it was agreeable to circumstances, and your advantage.

If you continue, as before, to keep a linen magazine here, and in consequence charge me with a new assortment, I wish you much, to choofe out principally good forts for it. It is well known that the linen trade here, rests merely on the demands of inland dealers and retailers, who must always look out for good wares, if they will please and not lose their customers. Thus such qualities as can well be brought to Cadiz, because they export them again to the West-Indies, are not for our market. We should hold a tedious sale with them, and at last be constrained to let them go with loss.

I make this observation merely because, I have the success of your business much at heart.

Convince yourself by repeated undertakings, of the uprightnes with which I subscribe myself.

LETTER XXXVI.

Barcelona.

A correspondent at Amsterdam having communicated to me the firm of your house, I profit this advantage by begging your execution of the underwritten trifling commission in linen.

I have formed too good an idea of your probity, proluxly to remind you of serving me to my wish. So much is certain, that the continuance of my future orders can be excited or abolished, according to the more or less good quality of your wares.

You can draw on my account, for the value of business in question, upon Mr. -- in Hamburg, and convey the goods to

him. I have sufficiently instructed him, in every thing necessary concerning them.

If occasion offer to give you hereafter more important commissions, I could wish you might find opportunity of taking silk handkerchiefs from me, in return. This would best cement our connexion, as I maintain here one of the best manufactories of the kind. Suppose you were only at least to make a trial? From the inclosed note you will, in the interim, learn the difference in the prices &c. I expect your speedy answer, and subscribe myself with sincerest esteem.

LETTER XXXVII.

Lanshüt, Silesia.

The more I am obliged to my friend at Amsterdam, for helping me to such a valuable acquaintance as yours, the more will I study by my actions, to justify his recommendation. Within four weeks, I

D

hope being able to send the bespoke linen to Hambro', agreeable to your order: my next will contain further particulars thereon, as also the manner in which the value will be taken up.

You shall not find yourself deceived in your good opinion of me; for I will endeavor by real services, to deserve the continuance of your orders.

It gives me no small uneasiness hereby, that I cannot, in return, be a purchaser of your silk handkerchiefs; first, because linen is the sole object of my trade; and secondly, the prohibition of importing such, or any other foreign manufactures, would render my best will abortive, even were I minded to make a trial therewith. Our home manufactories in Berlin are come so far, that even smuggling in those goods leaves little profit; and is on the contrary connected with an infinity of dangers and anxieties.

Perhaps I can recommend you to some good houses at Leipzig and elsewhere; if so, I shall do it with pleasure; and will catch every opportunity of convincing you, how much I am.

LETTER XXXVIII.

Hirschberg.

Messrs. -- of Naples have lately bespoke of me, 4 Chests of Linen, and given me orders to send them you; where they are to be released. This I shall actually execute within a few weeks.

But said house desiring credit of me in future, and I not being any way further acquainted with it, it can't be taken amiss, if I try to obtain a nearer knowledge of it. For this purpose, I apply to you as my worthy friend, trusting you will be so kind, honestly to give me your opinion in this affair: be not in the least apprehensive, that the smallest disadvantage thereby shall

arise to you. Besides this, you would still much oblige me, by imparting some information about the linen trade to Italy, and acquainting me of the safest houses there in that branch. It being only about a year since I commenced negotiations there, the advice of a good friend, will be so much the more valuable and necessary. Pray kindly favor me with such; for you are best capable, by means of your long and extensive experience.

Be assured in return, of the most sincere acknowledgments on my part, and that I will gladly embrace every occasion to demonstrate I really am,

LETTER XXXIX.

53

Answer to the former.

Trief.

We can assure you in answer to your esteemed of --- current, that the house concerning which you inquire, is one of the best in Italy, with which we are principally acquainted. We believe you can transact business with them upon time, without risk. Nevertheless we would friendly advise you, only to settle a moderate credit, so as not to fall into the hands of the bespeaker; for altho' in respect to the capital, you might be exposed to no hazard; yet there often arises many other disagreeables. They can take opportunity to make groundless complaints of the merchandises, then require abatement; and you must at last acquiesce in abridging, as they think proper. True, there are among the numerous Italian houses, many

very good, that punctually fulfil their engagements, among which that circumspection is superfluous; but it is difficult in the throng to single them out. Hence, perhaps, the once pleasing course of this branch of trade may have its source. The sender conveys his wares free to his agent here, from whom the orderer can't receive them, till he has paid the value for the former's account. This procedure brings safety with it in the main, tho' at the same time it is liable to the danger of the goods being frequently very late, or not at all redeemed. The major part of the linen traders in Italy, consisting of Jews, accidents of the last species are not to be wondered at. But maugre this, that trade is very important. One may compute that linen for about six millions of florins passes thro' Trieste. The greater part of this sum belongs to the Silesians and Bohemians, a second the Saxons, and a third comes out of Suevia. The Swifs also profit pretty much to it, by means of the fairs at Bosnea and Zurzach;

fo that without exaggeration, one may fix the total at eight millions of florins.

This is all we have to mention you on this object, to which we join the assurance of our being.

LETTER XL.

Reply to the former.

Hirschberg.

I thank you for the advice you honored me with, in your esteemed of ----, and at the same time acquaint you, that yesterday I sent you off by the carrier Riedel of Trautenau,

4 Chefts, marked and numbered as per Margin.

Carriage free.

destined for Messrs. ---- in Naples; who will remit you for the amount on my account 1512 florins, Vienna currency. In that case, please to complete said

friends further orders concerning said goods; but if no remittance come, keep them till my further direction. This pretty general way of our trade with Italy, is perfectly safe; but at bottom it runs counter to the interest of both parties. We, on our part, can never reckon with certainty, at what time the cash for the goods dispatched will come in, or if at all; and there are circumstances possible, whereby one can fall into embarrassments, especially when such business becomes extended.

Should the commodities thro' the caprice of the Italian, remain a year or more in hand, you know how difficult it would be to get rid of them, without loss; and if one send them to Leghorn or elsewhere, there's time lost again, without being bettered by it.

The Italian on his part, has really more damage than advantage by the alledged mode of proceeding; for as we seldom foresee the time when the goods

will be released by him, it is natural for us to provide against loss, by reckoning more for our wares on account of the supposed delay, than we absolutely should, if we had a fixed rule to go by. This difference on a division can easily rise to 6 p. cent, which falls equally on the good and bad pay-master. I wish one could make the linen-merchants in Italy conceive this, and bring them to deal more conformably to their advantage. I offer to deliver the commodities 4 p. cent, cheaper than now, if the orderer will refer me to a responsible house at Vienna, Triest or Venice, upon which, on sending, I can draw at 6 months after date, for my imbursement; and be certain of my draught not being refused. The case is plain, it promises one side security, and the other cheapness. The best houses at least, should make profit of a proposal so manifestly advantageous.

I wish to learn your opinion thereon, and with veracity subscribe myself,

LETTER XLI.

Answer to the thirty ninth.

Triest.

We will proceed with the 4 Chefts consigned to us, as you have been pleased to prescribe, in your favor of ---, in good hopes shortly to receive from Messrs. - in Naples, the advertised amount, for your account.

As to what concerns your proposal, for bettering the trade with Italy, we readily allow, that in fact, no small benefit would accrue from it, if one could bring it in execution; but we question if it can come to any effect: for this presupposes an unanimous resolution, which here would hardly be brought to bear. Every merchant labors, as he finds it most suitable to his advantage, unconcerned whether his neighbor suffers or not by his regulation, or the good of the whole be thereby augmented or diminished.

Your most capital houfes like the old mode of trading, becaufe they find account by it. Long experience has brought them the acquaintance of fuch customers, with whom they are certain as to time and the difcharge of their merchandifes. The more obftacles others meet in this trade, the more certain it is, that the beft orders will flow to thofe who are once eftablifhed therein. Thus what would it avail you, one fingle man, if you'd really endeavor at a new method? They would purpofely thwart you; and you muft neceffarily fall fhort in the ftuggle. Our Italians themfelves are alfo ufed to the old path. They find their convenience by it, in drawing their goods from Triest on paying the value: the advantage of 4 per cent. which you offer in the new mode, would fcarcely outweigh the difficulties attending the change. Thefe people confift moftly in Shopkeepers and Jews, whofe credit is not extenfive enough for a thing of the kind.

If we may be allowed to produce still one reason, which directly concerns ourselves, it is this, that we gain more by the present management, as intermediates in the Italian trade, than can be expected according to your proposal: therefore it were better to leave a project, which opposes so many difficulties in the execution. We are ready to testify, that we remain with the greatest friendship.

LETTER XLII.

Ancona.

The offers made me in your esteemed of --, induce my sending you the underwritten commission for four Chests of fundry linens.

Having hitherto had no opportunity of being acquainted with your commodities, this order is to be looked on merely as a trial, the quality of which, on arrival, inspection will learn. I therefore wish

to possess one moiety, without previous provision, or being obliged to pay the total, till after pre-examination. If this condition suit you, please dispatch said four chests, as soon as possible, to Mr. Wolfgang Friederic Oesterreicher, in Triest, for my account, and transmit me invoice thereof. I will then order them to myself, first providing for above moiety, and in due time advise you of more thereon. Should your goods fall out so as I have been used to receive them from other hands, not only the sum deficient shall immediately follow, but I shall thereby also take occasion to charge you with more capital orders; but if they fall out otherwise, you can elsewhere dispose of them at your pleasure. I expect your speedy answer, and above all, beg you to hasten the effecting this order; for if I cannot receive the goods in time for the mart at Sinigaglia, they will remain at Triest unsent for.

I remain most cordially,

LETTER XLIIII.

Anfwer.

Schmiedeberg.

Although it is not my practice to permit the delivery of my goods from Triest, without payment of their amount total, yet the favorable opinion given me of the equity of your intentions; inclines me herein, to make an exception with your house.

The promptness with which I have executed your order of --, will demonstrate my attention to your interest; for the 4 chests, marked and numbered as per margin, were sent off yesterday, to friends at Triest. You'll see the value from inclosed invoice. Please remit --- florins, being one half, to Mr. Oesterreicher in Triest, for my account, and demand the goods at pleasure.

I have made it my business to serve you so, that I can be quite easy in respect to the consequence; and am totally unappre-

hensive of falling into the inconvenience, of being necessitated to think of otherwise disposing with this linen.

On this foundation, I venture to flatter myself with soon being honored by larger orders; for which in requital, I will zealously endeavor to prove I actually am.

LETTER XLIV.

In consequence of the preceding.

Schmiedeberg.

I have learnt with pleasure in yours of - -, that the 4200 florins, received from fundries for my account, are remitted to Messrs. - - - in Vienna; and beg you to do the same with those sums which may still come in for me. To day I have sent you off by carrier Bartsch, of Freudenthal,

4 Chests; marked and numbered as per Margin, carriage free, destined for Mr. - - - - in Ancona. This gentleman is to remit you - - - florins; for

my reckoning. When that is executed, you can follow his farther orders concerning the goods.

I have the honor to be.

LETTER XLV.

Anconâ.

Messrs. --- in Trieste will have already advised you, that the 4 Chests of Linen, to my appointment, on paying ---- florins, are taken up. I hoped the goods would so turn out in the examen, that I could, without further application, remit you the moiety deficient; but I see myself deceived in my expectation. They admit many complaints in bleaching and glazing; and complexly taken, the price, on an average, is at least set down, one number too high.

If you should let these goods pass to another friend, your damage will be considerable. To spare you this, I will rather take a part thereof upon myself. I make

you therefore the proposal, of abating me 100 florins in the sum total, hoping you will find my offer very reasonable. In this case I am ready immediately to remit the remaining --- florins. Please speedily to advise me of your determination. I remain with much deference.

LETTER XLVI.

Anfwer.

Schmiedeberg.

If the 200 pieces of Cavalline-linen sent you, were not gone thro' my hands piece by piece, and I had not employed the strictest attention in the preparation and choice of the best sorts; I should be apt to think my people had made a mistake, rather than vary the candid conception I entertained of your probity: but alas! I see myself in the last of these two cases.

E

From the whole it is clear, you would gain at my expence, and through various vague pretences, bring me to a deduction, greater than my profit. When a man is conscious of having served his friends with integrity, he can justly oppose every inequitable treatment: I have therefore trusted Mr. -- in -- to take charge of my said linen, and reimburse the sum already funded, with your just costs. Should you, however, prefer the more laudable way of equity, please to pay remainder of my bill, without the smallest rebate, to said friend, and thereby prevent all further consequence of our dispute. I very much value the orders of my friends, when they are accompanied with a friendly and peaceable correspondence.

With this restriction, I tender you my further services, subscribing myself.

LETTER XLVII.

Amsterdam - - January 1782.

The 1500 Florins you mention to have drawn on us in yours of --, to the order of --, we will readily accept, expecting your timely provision.

The public papers must since then have apprized you, that our Republic is threatened by England with war, and has been actually attacked. This unexpected accident, causes us no small confusion at Change. And the less we are prepared for it, the greater is our distraction. Our commerce is too extended, for losses not to arise in every quarter, where we have been only accustomed to advantage. Thence it comes, that now an universal distrust checks the course of trade, and makes a strict precaution indispenfible. In consequence of this outline, you must excuse our so long withdrawing the credit we had granted you, till affairs have gained a better turn, and also our desiring your remittance for

what you are still in arrear, before the end of this month. We trust you will find the extract of our hitherto alternate concerns, with the balance, perfectly accord with your books. We repeat, that no premature diffidence has share in this resolution. Were our connexions with others in the like way, less extensive than they are, we had really never thought of suppressing the intercourse hitherto maintained with you. Please to allow us justice in this case. So soon as the present crisis be once past, we will offer our hands with pleasure, to renew a spirited correspondence, and confirm the assurance, that we incessantly remain, with the most ardent friendship.

LETTER XLVIII.

Hambro' - - Janry 1782.

Had you followed my repeated advice, and sent me your order for - - - a few weeks sooner, I should have been able to execute same, in a manner totally to your interest; but now circumstances are so changed, that in spite of my utmost willingness, I can effect no more, than the ordinary run of trade here will admit.

The news of England having declared war with Holland, was alone sufficient to cause great alterations in our prices, when accounts at the same time arrived, of the devastation made on the sugar islands, by a dreadful hurricane; and occasioned a general rise, in the price of all East and West-India products. Inclosed list of current prices will more nearly acquaint you with the difference; and yet they ever continue driving the most saleable articles still higher. In such a situation of matters, I dare not venture the execution of your

several orders, without first inquiring, how far you will submit to those changes.

Be so kind by the first post, to advise me of your determination; that I may no longer miss an opportunity, of purchasing for your best.

The more liberty you give me, the more will I zealously endeavor to convince you, that I have your interest at heart, and am with sincerity,

The news of England having declared war with Holland, was alone sufficient to cause great alterations in our prices, which occurred at the same time arrived, of the devaluation made on the West-India, by a dreadful hurricane, occasioned a general rise, in the price of all East and West-India produce, which has not only increased our prices, but has nearly equalled you with the difference; and yet they ever continue driving the most valuable articles still higher. In such a situation of matters, I dare not venture the execution of your

LETTER XKIX.

London 1782.

The success attending our privateers, fills our British ports with prizes richly laden, and enables us to deliver all East and West-India goods cheaper, than possible in Holland and France. We judge it therefore expedient to advise you of same, and solicit you to deal us, among others, a part of your demands; that we may furnish you advantages, only obtainable at such a period as the present. Herewith is a list of merchandises, with their present rates.

We are with particular esteem.

LETTER L.

Leipzig.

I flatter myself, you will take kindly this liberty of making you acquainted with the bearer Mr. N. - - He traffics considerably in such articles as you manufacture; and his circumstances are so situated, that you can without scruple, undertake commissions from him. I rank him among the number of my worthy friends.

Pray endeavor to make his stay among you, as agreeable as possible.

You will find him a man of more than common merit, and worthy your confidence.

I have the honor to be,

OBSERVATION.

Half a hundred commercial letters, are perfectly sufficient for the purpose I wrote them. It were easy to have increased their number to a thousand; for there are in trade an infinity of circumstances, upon which one must occasionally correspond. But why voluminous books, where little ones will do just as well? At bottom the tone of such letters are identic, let the subjects on which they treat be ever so diverse. He who once prefers expressing himself in a good, free and natural diction, to an affected pedantical one, may be credited for sense enough, to range each of his objects in proper order; even though none of those incidents on which he writes, be immediately remarked in printed books.


To this collection I shall therefore add, nothing farther than a few moral letters, wherein the principa duties

T W E N T Y

MORAL LETTERS

FOR

MERCANTILE YOUNG GENTLEMEN.



LETTER I.

A Father to his Son.

Dear Son,

I am happy that you are pleased with the part you have lately begun to act; and find satisfaction in the road, where you once think to meet your temporal happiness. You have chosen it yourself, uncompelled; I purposely shew you the dark and clear side of commercial affairs; I helped you alike to examine both; you had every freedom to fix for yourself; and thus chose surer than those possibly can, who grope into the world unprepared.

Justify then this choice; build your fortune upon your behavior; and make yourself and your father happy. — You will I hope be thankful, if by degrees, I prescribe you the most infallible means, thro'

the exercise of which, you safely can attain that end. You will perhaps guess, that I shall talk of your future duties; and in fact, what description could be more welcome to you, than such a one? The more you look on it, the more you will certainly wonder at its beauty. As it will be a present from your loving father, you will make it, doubtless, your daily companion. May it learn you with firm and sure steps, to wander as a merchant thro' the world!

Let me, my dear Charles, here repeat the truth, you have already so often heard me mention to you; that Religion is the source, from which the practice of all the duties in every situation flows. Were her origin less divine, than it really is, our own interest should excite us to fall in love with her, and live up to her prescriptions; for in making us wise, she makes us also happy. She teaches us to be humane; exposes *vice* in its nakedness, and shews *virtue* in her

glory. Strengthened by her, we detest that, only to practise this. Will such a man not nobly distinguish himself, before others, who are less friends to religion? Will he not even thereby be amiable? Can he well fail, safely to erect in this manner his temporal prosperity? Virtue is so charming, that she needs no interested arguments, to obtain lovers; and yet she does not leave her adherents unrewarded. --- Consider all this! Your memory must never lose those religious maxims, instilled into it in your childhood. Be devout and wise.

In my next I shall begin, to discourse on the particular duties of your present station. I am,

LETTER II.

My dear Charles,

There was once a time, when those youths, which were intended as merchants to be of the most essential service to their country, began, with scraping the dirt off their masters shoes; with the broom in their hands, sweeping out the room; mounting behind the coach; then quickly dismounting, cap in hand to open the door; and attentively learned to do all the offices of a domestic, with dexterity. That they eat at the servants table, is understood of course, in such a situation of things. The honest Marperger tells us of worse customs in the Hanse-Towns. They suspended the young Tyroes up the chimney, and there smoked them; then they were flogged till the blood came: not being allowed to go into the sanctum sanctorum of trade, till they had resolutely endured these and other tortures. These young shoeblacks,

became also great gentlemen in time, as well as the others; and then they held it for a duty to handle their pupils roughly too: because they had been served so themselves. But this had a very prejudicial influence upon the dignity of a merchants character. They insensibly acquired vulgar ideas; ambition and shoe-blackening not compounding well together. Their knowledge in trade became thereby mechanical: therefore I can't wonder if the foreign merchant in matters of skill, outdid the German,

Thank God! those times are past. But nevertheless, there are yet too many merchants who take the charge of bringing up youths, without knowing the duties incumbent on them; or being willing to exercise them. Thus the lad after growing for six or seven years taller and more robust, steps forth at last to pursue his future fortune, armed with a spirit proportionably weaker if he have not some innate abilities, to help himself.

F

How happy you must be, that no such miserable fate has met you! Your master is a good man, intelligent and feeling. He promised me to be your foster father, and we may expect he will keep his word. But you are for this reason more indebted to him in fidelity, submission, and indefatigable industry: obligations which would be your duty to discharge; even if he carried himself less kind towards you. Strive therefore to gain his esteem, and merit his confidence. Be incessantly diligent; executing his commands with cheerfulnefs and alacrity. Consider your master's interest as your own. Every labor imposed on you, by him or other assistants in the counting-house; spontaneously undertake, and assiduously complete. Be polite to every one; without cringing or acting the miserable part of a sycophant. Observe a medium in all things. In this manner every body must esteem you; and you will become the favorite of the whole house.

LETTER III

Dear Boy.

A merchant has need of very much knowledge, if he will not be every moment dependent on those, who have more knowledge than himself. We will make a beginning with the most common concerns. Don't you remember that I was obliged to send a specimen of your writing, when I would procure you the place? You write a good intelligible hand; but still you are deficient in solidity. The English have brought this art to the greatest perfection of any nation whatever. The German character is, 'tis true, not so easy as the Latin; but the more difficulty there attends any thing, the greater is the honor to become master of it.

Strive then to perfect yourself therein. You have now less want of exercise, than formerly; all you have to do is, to make choice of no other than the very best hands

from among the numerous others, for your pattern; and you will soon gain your point. Nothing is more usual, than for young people to spoil their hand for ever, thro' a false taste; by looking on an affected piece of writing as the best; and dawbing after it: not knowing, that true beauty consists in the natural harmony of every simple part with another; which conjoined, shews the excellency of the whole. You could fall into the same error. How easy is it to be misled by copies expensively engraved; and fall into the idle notion, that fine flourishing strokes, in which the letters are absorbed, contain more beauty, than plain easier writing, where a neat regularity, and just proportion, between the capitals and small letters, exhibit the fairness and uniformity of the whole. Therefore rather consult old experienced people, about which may be the best piece of Calligraphy, that you may not err by your own precipitate choice. An elegant hand without good orthography, would

not avail you much. It is shameful, when people who have occasion to write much, often don't know the difference between hard and soft letters &c. by which means there often arise very serious and ridiculous ambiguities.

I once saw a German letter, where one merchant told the other, he must *einpißfen* (piß in) if some abatement in the wares were not made him: whereas he certainly meant to say, *einbüßfen* (lose.) But as the letter did not come from a German, it merited some excuse. Yet when German merchants themselves commit such errors, and observe no distinction between *mir* and *mich*, *für* and *vor*, *daß* and *das*; nor between b and p, t and d; one can judge no otherwise, than that they have neglected their tutors instructions; and in writing lost all reflection. Avoid therefore such blunders; and industriously repeat the rules you possess upon this subject: chusing in every thing the best.

LETTER IV.

Among those Sciences which serve to illuminate the human understanding, and enable it to judge upon, and penetrate into the nature of things, with certainty, *Arithmetic* maintains one of the first ranks; being, as you know, to a merchant the least dispensible. — Improve therefore those opportunities, which now daily present themselves to you, to perfect yourself in that *Art*, and understand its whole mystery. It will most agreeably compensate the trouble employed in the attainment; and teach you to find out truth, in the midst of obscurity. You can thereby with certainty determine, the differences of weight and measure, and comparative value of money; and also, whether profit or loss arises from the objects of trade. Our arithmetical pedagogues at most, only learn their scholars to write down figures, and with assistance of the multiplication table, to form rows

of them; till the product, so called, at last appears; but why twice two is four, and cannot come any otherwise, they avoid explaining: thus the boys learn only mechanically, without knowing the properties of numbers: ignorant that they should reckon more with the head, than the pen. The art of reckoning is an intellectual science; by which it often happens, that a seeming country looby can better calculate, than your fine laced and powdered coxcombs. To an ignorant person, the solution of a mathematical problem would appear magical: and yet nothing is more certain than that it can be solved, from the most common principles; if one will only take patience to anatomize it, to its very radix. You must therefore let no account be too difficult for you; but strive, and you will be able to unravel it. This is the road to perfection. You have now by you, a thousand subjects for exercise, in such an art; practise by them as oft as possible. I did not give

you for nothing, *Clausberg's demonstrative Arithmetic*, to take with you. It is one of the best books I know; for while it learns one to cipher, it learns one to think. Study it not only assiduously, but with deliberation. Never turn to the second page, till you completely understand the contents of the first. You will soon experience the great benefit of this method. Things which seemed unintelligible, will appear clear to you.

LETTER V.

Dear Charles.

You have yet much to learn, if you aspire at ever becoming an accomplished merchant; but fundamentally they are merely pleasing things, which by their vicissitude prevent irksomeness; and by means of the diversity of their nature, present the laborer with an abundance of matter, for new discoveries. *Book-keeping*

is of this class. The most learned jurists, when they are not at the same time merchants, to whom that knowledge may be wanting, consider it with astonishment: and yet it is nothing farther, than the doctrine of comparisons.

For example, figure to yourself that all the objects of a negotiation, each apart, as money with money, goods with goods &c. were brought together in heaps, that then by means of the daily traffic, one accumulated what the other diminished; & you will have a simple idea of the whole matter; whether it be by single or doubly entry. The Book-keeper settles the alternate diminution and accumulation with a stroke of his pen; from time to time he extracts the sums of each pile, and finds the exact proportion they bear to one another; till finally, at the year's end, he brings together the aggregate, and accurately determines the profit or loss. This estimate is best applicable by the double method; being so called because the debtor and creditor

are here placed opposite each other. Hereout arises a comparifon, by the furvey of which, one can with certainty difcern the fituation of the bufinefs, either in the whole or part; for which reason it feems to be a little related to Algebra. It is eafy for you to acquire this knowledge, by mere obfervation, without farther guide. Try it only; obferve diligently how each article is entered and carried out of one book into another, and at laft pofted into the Ledger. Endeavor to dive into the reafon of each difference. It will fuffer itfelf to be apprehended, if you follow it with the affiftance of found reafon; and you will perceiv in the end, that your father's obfervation was juft.

You can alfo furnifh yourfelf with advice in books. Mr. Magelfen has written a good introduction to book-keeping; you will comprehend it ftill better, if you perufe his letters thereon, printed in his Fragments on the Subjects of Commerce. The German translation of Mr. de la Porre's book upon

the same matter, is also none of the worst in its kind.

LETTER VI.

The knowledge of languages, dear Charles, belongs to the fine arts of a merchant. They embellish him, while they help to extend the bounds of his advantage. Nothing is more agreeable and more useful, than speaking to a foreigner in his own native language. The stranger prefers favoring him with his commissions who can directly understand him, to one who has need of an interpreter.

French is at present the principal language of Europe, and therefore one rather makes a beginning with learning it; but he who can, goes farther. There are few languages which are not, more or less, connected with one another. When a man is only master of a couple of of them, he may with pleasure learn, one

or two more. One must never stand still, while there's yet room and strength to run. A merchant comes often in the situation of being obliged to make voyages or journies; as the nature of his trade, or some lucrative prospect may constrain. Then it becomes very visible, of what utility the knowledge of more than one language is. The cost bestowed thereon, by a variety of gains which take their rise from it, is returned a hundred, and perhaps a thousand fold. People who travel far, without being linguists, can, on the contrary, be very naturally supposed to gain their point either only by halves, or very imperfectly. Let such a fine prospect not escape you. Enlarge this kind of learning, as much as you possibly can. Dedicate each of your leisure hours to it. I will not grudge the expence. You know my mind. I am extravagant, when it is to promote your future advantage.

LETTER VII.

I am very happy, dear Charles, that you have received my advice for your best, with gratitude; and that you will not only often repeat their perusal, but also right earnestly put them in practice. If as you mention, you are daunted at the number of things I advise you to learn; and you can't find time enough to labor at them all at once; you must have not rightly understood me. I do not desire you should study day and night, and learn all together. That would overwhelm you, derange your ideas, weary your patience, and render you a peevish and disagreeable being: which you must by no means become. If I have not directly expressed in my letters a particular time, yet I always meant six years, the term of your clerkship; *) in which you could not

*) This Word is esteemed genteeler than Apprenticeship. An Apprentice to a Merchant, Attorney, or other genteel Profession,

only sufficiently learn all I propos'd, but much more: it is not even then time to cease; for there will still remain an immensity to learn, provided you be emulous of knowledge. I desire, on the whole, that you never neglect being assiduous. Only consider how much an industrious man can effect in one day; then bring it further to weeks, months, and years; and when done, compare with my proposal: you will certainly find that I have not required too much.

There are some Sciences, in which a man can employ himself by way of amusement, being to the utmost agreeable: as for instance, *Drawing*, which I wish you to learn; for it will please you. A merchant has not seldom use for it. You may easily happen to have occasion, for various drawings and models of machines,

is affronted at the Term *Apprentice*: but by way of Distinction one must say "He is an articled Clerk. The Term of his Clerkship &c."

used in particular manufactures; and in your domestic concerns, you may likewise often stand in need of its assistance. Thus tho' this art be not absolutely necessary in travels, yet it is very convenient, as an aid to the memory.

But suppose you never come into any of these cafes, you will have thereby furnished your mind with a valuable auxiliary; thro' which you will be able to judge of *Paintings, Architecture*, and almost all the productions of art, with more safety and precision than the unskilled. Therefore indefatigably work yourself out of that last contemptible class!

LETTER VIII.

I cannot in the least conceive why, even among our best and ablest commerciants, one is seldom to be found, possessed of a good library. Every learned man (according

as his circumstances will allow) has a greater or less collection of well chosen books, above those in the line he studies; which he well knows how to use, as silent advisers on occasion. But the merchant sits solitary, as if he already possessed in himself an extensive knowledge of every thing. And yet he needs the most information; as his line of business contains an immense variety. Perhaps you will object, there are not many, or but few essential treatises on that subject extant. So far you are right, that in this the number of good publications is not very considerable; but nevertheless, there is no such want of excellent discourses upon matters of trade, as that one cannot easily fill one or two book-cases with them. The English have presented us with admirable things in this way, the most of which are translated: and our German countrymen have also not remained idle herein. Thus that objection ceases of itself. On the other hand, if you reflect a little, you will perceive how indispensibly

necessary reading is to a merchant. Take the field of *Geography* only, and consider it in reference to your own situation. Should not every individual, who tho' he drive only a moderate trade, be acquainted with the productions of those countries and their towns, which keep him in action; the rivers on which the goods are passed and repassed, their navigation, and the quality of their havens? certainly he should, my son, know this and more: and yet scarce one in ten, knows the description of his native land. Endeavor in this too, to remove yourself from the ignorant multitude. *Mr. Busching's Geography*, is the best assistant I can recommend you, till sooner or later, some one or other of our compatriots, shall finish his work, and have presented us with a particular geographical description of the earth, properly adapted to commerce.

The reading of good books is the finest amusement I know of, both for minors and adults. It enlightens the mind at the time it cheers and gratifies the heart. It is not absolutely necessary, that a merchant should read only such books which purely treat on commercial affairs; no, he must rather extend his desire of knowledge to all that can be called *knowledge of the world and things*. The more he pries, the more will he be sensible, that there are few things to be found, which are not either more or less related to trade, or cannot be advantageously applied to it. That man, dear Charles, who reads much, and often makes reflections thereon, in some respect lengthens the thread of his life. He is as familiar with past ages of the world, as if he had really been cotemporary.

The history of the world's events, includes in itself, at the same time, a general history

of trade. Continue then, my son, vigorously to apply yourself to the study of it. You will there learn, how various nations raised themselves out of the uncivilized state in which they formerly had lain, became refined. and procured means, for Arts and Inventions to dwell among them. In the train of better times, you will see how *Trade* steps forth, spreading around by its benign influence, power and prerogative. Virtue and vice will alternately pass before you. Here man appearing in his utmost dignity, and there in his lowest depravity. Now you will be amazed at the ancient Greeks and Romans, and then at cruel tyrants and sybarites; the first you will detest, but the last despise.

The falling of potent states, and rising of others before of little note, deserves your attention. Seek the reason and you will find it. One mostly enervated itself by *voluptuousness* and *vice*, while the other gained the upper hand through *Uprightness* and *Virtue*. These observations are chiefly

confirmed in the Greek and Roman history. In this manner you can successively proceed, from one revolution to another, with the adventures of every age; and at last see them - unite, to form the present one. Judiciously consider their changes, for such observations make a man more sagacious. I myself have procured my small knowledge in these things, out of *Rollin's Histoire ancienne & Romaine*, of which there is extant a German translation; but I would wish you could keep to the original. It is one of the best books I know. On trade we have *M. A. Anderson's historical and chronological history of trade, from the ancient to the present times*, translated from the English into German; which has given me much satisfaction, notwithstanding it makes the principal references, only to the commerce of Great Britain.

LETTER X.

Uncertain that the term of my life may reach so far, I please myself with a visionary anticipation of the future, when my Charles will have finished his apprenticeship. *) As this vision is of my own creation, you may easily divine, that I am studious to paint it in the most lively and agreeable colors. Thus then I see, how my son devout and virtuous, wanders thro' part of the road, which directs him to his further destination; how he, true to my advice, improves his mind with useful knowledge, and has qualified himself, to shine in every sphere of utility. I see him beloved and admired by all; the honor and pattern of his juvenile cotemporaries. O my son! how happy canst thou make thy father! in what an ecstasy

*) A superior can with propriety make use of the term "Apprenticeship" tho' others can't, as has been before observed.

wilt thou transport him, if thou realizeſt this! But I truſt you will, and not deceive my expectation.

In this caſe, dear boy, you will know incontestibly more than others in your ſphere; people will prefer you, becauſe they'll think you better than others. But you muſt not by any means let yourſelf be blinded, and ſeduc'd to become haughty thereby. That would, at once, depreciate the worth of your beſt properties to nothing. The more modeſtly you think of yourſelf, the more evident in your behavior, will you make them appear: you will more firmly eſtabliſh the reſpect of others towards you, and be better entitled to claim its continuance. True Wiſdom needs no preſumption. She learns us to compare what we know, with what we do not know; and ſhews us the paucity of the former, againſt the immenſity of the latter. Socrates who lived in Greece, and may juſtly be reckon'd among the moſt learned men, that ever exiſted; (which even the

Oracle at Delphos publicly declared) was nevertheless, modesty itself. When he had long bent his thoughts, upon what might be the reason of the Oracle's having adjudged such a singular praise to him, he at last believed it must be, because he were convinced in himself that he knew nothing at all: and yet in all Greece, he had the most accurate judgment in every branch of science.

One can promote the *Virtue of Modesty* no better, than by employing one's own knowledge, to see farther into the field of possible Sciences. Then we first discover, how much remains, for the most advised, still to learn. Let us fix our observations to Commerce only, and from the million of things it contains, select nothing else than the substance, *Knowledge of Merchandises*, in order to take some view of it. How immense it is, both integrally and specifically! Let's only extract a few special articles: how great is their difference in themselves! *Mode, Fancy, Caprice*, and

principally *Deception*, have made thro' all, a general confusion: so that a copious knowledge and long experience, are throughout necessary, not to make a false step. Analyze the things you imagine yourself to be master of, because you have employed long diligence and patience for the acquisition; and you'll find, that you are every where still far from the true mastery. Therefore do not despise the *Ignorant*, who has wanted opportunity to form himself: for in him too, lies the seeds of the highest wisdom: and perhaps he may have more sense than the proud pedant he is obliged to serve. I mention you all this, as a caution against the common fault of young people.

LETTER XI.

You can easily suppose, dear Charles, that a dream, in which I happily see you wandering thro' all the scenes of life, I do not so readily give up; but will proceed farther, and dream out.

If you realize the images of my imagination, a sketch of which I imparted you in my last letter, you will be ripe for further happiness, earlier than other youths of your age: and why should you not, seeing your own interest obliges you?

But now let us primarily make a disquisition upon the vulgar idea of Happiness, and rectify ours on its multifarious meanings.

Nothing is more evident than that all men, young and old, rich and poor, high and low, hunt after happiness till their latest breath; and but few gain the prize. But who are those few, and how do they first set off? Before we decide this question, we will first a little observe, each in the lists. I have often heard said of one, he has married a

great fortune; — of another, he has inherited a round sum, thro' the death of a relation; — of a third, he has got the capital prize in the lottery; — all were envied, and esteemed happy. I thought it worth my trouble, to sift the matter more nearly, and found it the exact contrary. The young husband, dazzled with the capital his bride possessed, or had in expectation, had forgot to inform himself of her moral character. When wife, she laid aside the mask; she was conceited, simple, imperious, and prodigal; the consequences of a fashionable education; which made her, totally unfit for a companion through life, and the mistress of a family. Poor man! how much he is to be pitied! He must work or perhaps, fret himself to death, for his wife's dissipation.

The rich heir is now changed from a discreet, diligent and moderate man, to an arrogant, lazy and thriftless buffoon. He falls into a thousand follies, from which less affluence would have preserved him;

and thus hastens to his ruin, not his happiness.

The lottery ticket has made its proprietor, as mad as a March hare; without it, he had remained, perhaps, supportable. He fancies he is wise, because he belongs to the fraternity of rich fools. From these examples you may infer, that we must not seek happiness in riches; for the generality of the happy, so called, deserve pity.

LETTER XII.

Satisfaction of mind, is that alone, which grants true happiness. It springs from a consciousness of inward sincerity, a strong effort constantly to act with uprightness, and an earnest will to be good. — Peace of conscience is ever its companion, and steadfastness in every action, its attendant. The man, who, overcome with the desire of amassing riches, only labors for that end,

can never live satisfied. Our not having a just idea of the greatness of riches, is the reason that the possessor of a million dollars, and the possessor of a hundred, never think they are rich enough. The former seeks a second million, and the latter a second hundred. Give it them, and the measure of their wishes doubles with their wealth. From among the means which direct them to their aim, they alas! choose such that bring repentance in their train: and thus become richer, unhappier, and commiserable. A truly wise man, dear Charles, sets a bound to his desires. He strives at an honest subsistence, and industry learns him to attain it; for only the indolent one, who buries his talent, can ever fall into necessity. Observe all this, and you will not only be happy, but also rich. Profundity and multiplicity of knowledge, are of all riches the most sure. A capital elevated above all treasures. Improve the means in your power to make it yours, and you need never fear want.

LETTER XIII.

I have assured you in one of my former, that *Virtue* brings it reward with it: and the confidence I have, that your own experience will convince you of the truth of it, is one of my most agreeable prospects respecting you. But its rewards are often as widely different from our false notions of them, as East from West. Many who have done a good action, expect nothing less than that Heaven should open, and pour a thousand or more dollars into their laps; because truly they have once done their duty. As if God were obliged to pay all in hard money! As if money were the sole Good! — Ignorants! — They do not, they will not see, that they are far more essentially rewarded. Is not health, contentment, strength of mind, and every innocent pleasure in this life, a real reward? Is not each of these gifts, of more worth, than all the treasures of Peru? — And is it

also not our duty to act justly, without reward?

LETTER XIV.

If your conduct agree with my dream, you will (as has been said) find timely opportunity, to establish your own trade, and work for yourself. But be not too precipitate. Understanding and experience are two things, altho' one offers the other the hand. Carefully collect the last, before you employ the first. How many sensible men have ruined themselves, by precipitating into business that could only be safely followed, after a long experience; while blockheads have thrived, merely by imitating others. With the greatest circumspection therefore, chuse amongst the objects that present themselves to you. Cautiously premeditate on the difficulties, expectations and resources. Weigh every thing without

prepossession: and in affairs, on which the peace of your life depends, determine rather too late, than too early.

LETTER XV.

Every merchant should, by rights, have written up before him in his counting-house, in great golden letters, this rule, „*what thou wouldst not that others should do unto thee, that must thou also not do unto them.*“ (or, as we usually say in English, „do as you would be done by.“) As this would present him a constant opportunity of reflecting upon the undeniable equity of that precept; it might perhaps, have the most salutary effect upon all his actions. Trade is interwoven with a thousand petty artifices; against which, a strict moralist would not a little object, if he knew them. Many things are esteemed just which are absolutely unjust: and for the sake of gain,

many tricks are made use of, which at bottom are not far from fraud. The most part sin indeliberately. Had every man that rule before his eyes, many things would not happen which are now looked on as custom. Let yourself, my son, not be seduced by general usage! rather suffer wrong, than shew it to others. Put yourself always in your neighbor's place, so often as you have the opportunity of, more or less, promoting his advantage. Ever deal as you would wish to be dealt with. Acquire nothing at the expence of another; for such gain, would only disturb your conscience.

Preserve yourself unfullied, from deeds which run counter to common honesty. In this manner only, you will be a deserving merchant, who merits others faith, in the highest degree: and there is no doubt, but in that case, they will also eligibly grant it you. The smaller the number of the thoroughly honest, the more distinguishable are those, in earnest to act as such.

LETTER XVI.

A Smuggler, in my eyes, acts one of the most contemptible parts; and yet from a greediness of gain, the merchant very readily stoops to this pitiful profession. Only consider, that every citizen of a state, has solemnly sworn to act, conformable to the laws and ordinances of the government he lives in; and yet acts every moment, direct contrary to his promise. Either his oath is a mere shew, or he is a perjurer. We must suppose jesuitical principles, if we maintain the first; and worse, if the last.

A contraband dealer, sins not only against the state; but injures also his neighbor. As he avoids the imposts which the other must pay, he is able to sell cheaper; and thus takes the bread out of the mouths of those, who are better than he. Does not this appear to you the highest injustice?

To all this, add the dangers, punishments, and scandal, which a smuggler exposes himself to, in case he be discovered. He risks at

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once, his character, conscience, and property, for the sake of a paltry advantage. Really, my dear lad! Enterprises of such a nature, are unbecoming a man of honor, a reputable merchant. Yield that to those, who are accustomed by mean actions, to degrade themselves below their character. To be rich by any such means, does not become you. There are, 'tis true, prohibitions, which are hard, precipitate, and unjust; which favor a monopolist, to the prejudice of the Whole; but this cannot justify your infringing them. You are a subject; therefore fulfil the duties required, to be a good one.

LETTER XVII.

Be a Patriot, my son! that signifies prefer the productions of your native country, to those of foreign; promote the trade of its home manufactures; and make the stranger acquainted with every thing, that the industry of your brother-countrymen can provide. In this manner, you can render your own

country the most essential service, without doing violence to yourself. But take care of carrying your patriotism beyond the bounds of your own surety; nobody would thank you for it. There are things which they stamp with the pompous title of *patriotic enterprises*; as for example, new manufactures &c. to which the adventurer must sacrifice his ease and fortune, if he venture to fiddle himself therewith. As the outside is splendid, how easy is it for a sincere good man, to let himself be torn in pieces; led on by, the desire of belonging to the number of true patriots, empty promises of support, and hopes that the public will also patriotically consider, and help to further his design; with many other uncertain theories. He ventures, conscious that he labors at a laudable work; but, quite forsaken, he endeavors against the stream, and at last, totally spent, sinks down into it. If you ever come in the situation of having such objects invite you, be very circumspect. Let the sad example of others, serve to warn

you. Rather undertake nothing of the kind. Your country will flourish without you: for should you sacrifice yourself to its advantage, it would only ridicule, and not offer you the least morsel of bread as amends for your damages. Ingratitude were thy reward. As an independent merchant, you can become one of the most serviceable patriots; if you zealously endeavor to act uprightly in your station, on every occasion; if you go to work with clear conceptions; support the diligent without injuring yourself; if you limit your personal advantage, in matters which concern the good of the Whole; and where necessary, labor against the prejudice, that foreign wares ever deserve the preference of home ones, Exercise the duties of a good cosmopolite, and you will thereby be intitled to the name of Patriot.

LETTER XVIII.

So far as your ability will allow, be liberal. The practice of this virtue, the remembrance of having healed, or at least alleviated the necessities of the distressed, will enliven you with the most delicious sensibility, and make your heart flow with raptures: among all ranks, the merchant has the most right, and the most cause to be so. One single merchandiser maintains more people, than any other is able.

Hundreds, nay perhaps thousands, both far and near, are employed for him: and if he be beneficent from inclination, not merely from selfishness, then thousands must bless him, and divine favors will spring forth in his way. — Therefore seize the opportunities of doing good, whenever they present. Never dally about asking, whether the indigent wanderer perhaps forged his own calamity, is ungrateful, or capable of being so; but rather think with a certain french poet

Ah qu'il est doux de faire des ingrats !

Inquiries of that nature become hazarded, prepossessed, and too often unjust; your heart would indurate, and unfeelingly pass by scenes of misery. Do always too much rather than too little. Yet when you do an act of benevolence, do it privately; unless by a public gift, you could rouse others to generosity. There are numberless poor housekeepers, who infinitely more deserve our assistance, than the common beggar; *he* being not ashamed to get his bread by begging from door to door, while *they* quite unnoticed, languish nearer their end. This kind of sufferers we should haste to assist. Do it, my son; but without ostentation, and so unobserved as possible. God will see you more effectually! Were many to read this, they would start the question: where shall the young merchant acquire the ability to afford repeated expenses of this species? I am not at a loss to point you out a fund, more than sufficient to fill the hand of benevolence. Only once consider the number of superfluous expenses, which fashion, whim,

and a desire of imitation, have introduced in our domestic œconomy, to make it needlessly extravagant. What! if you likewise here should seek to disengage yourself from established prejudices! I trust it would cost you but little self-conquest. — To what purpose are expensive entertainments, which cost a hundred dollars and more; where one emulously endeavors to surpass the other, and enervation is constantly the companion of vanity? Is it not ridiculous to feed the rich, while we see the needy hunger? Were the contrary, not more natural? Shun this inverted generosity! We can enjoy the pleasures of society much purer, without surfeiting. Be moderate, and you will be healthy. Every kind of luxury would only invigorate both soul and body. Gaming also avoid, so much as it is countenanced by fashion. A man of sense and learning never wants matter for entertainment, You will by that means, in all probability, scare away some of your friends, so termed; but the small number of those which may still

remain, will indemnify you. The former can converse upon nothing but aces, trumps &c. but with the latter you can hold an improving discourse. The World will revile you as a singularist: good! Men of sense will honor your comportment; and their suffrages only are worth the having. — Are you not of my opinion, that this is an easy way of saving money, to enable you to be liberal?

LETTER XIX.

The pilgrimage thro' life, is to one sweet, another sour; it is attended with many difficulties. Here you get forward on a paved and even way; and there thorns, weeds, and labyrinths retard, wound, and fraiten you. The man of talents, the benevolent, is not seldom oppressed with misfortunes. Invisible reasons destroy his plans. Disasters follow upon disasters; none of his best schemes succeed; while the fool, without trouble, raises himself to the very

pinnacle of fortune. It were rash to dispute the distributions of Providence. Perhaps she gives Fortune to attend the weak, because the strong have less need of assistance: or else, that the last might be necessitated to step forth, by abilities still dormant. Even *you* may be destined to an adverse fate. You have no right to expect nothing but happiness. Misfortune may perhaps be your lot! You may be poor, contemned, and to all appearance, miserable! But never cease being wise, because of that. Attach yourself closely to the idea of fortune I have prescribed; for it will support you rich, in the midst of want. Patiently *endure*, the time you are compelled, and spiritedly strive to reinstate yourself as soon as you can. By losing courage, you forsake your own cause. If you possess a fund of useful knowledge, the rich man must depend on you, not you on him. Search into yourself, and you will there find resources envelopped, which in other circumstances, you had never dreamt of. Patiently develop them, and

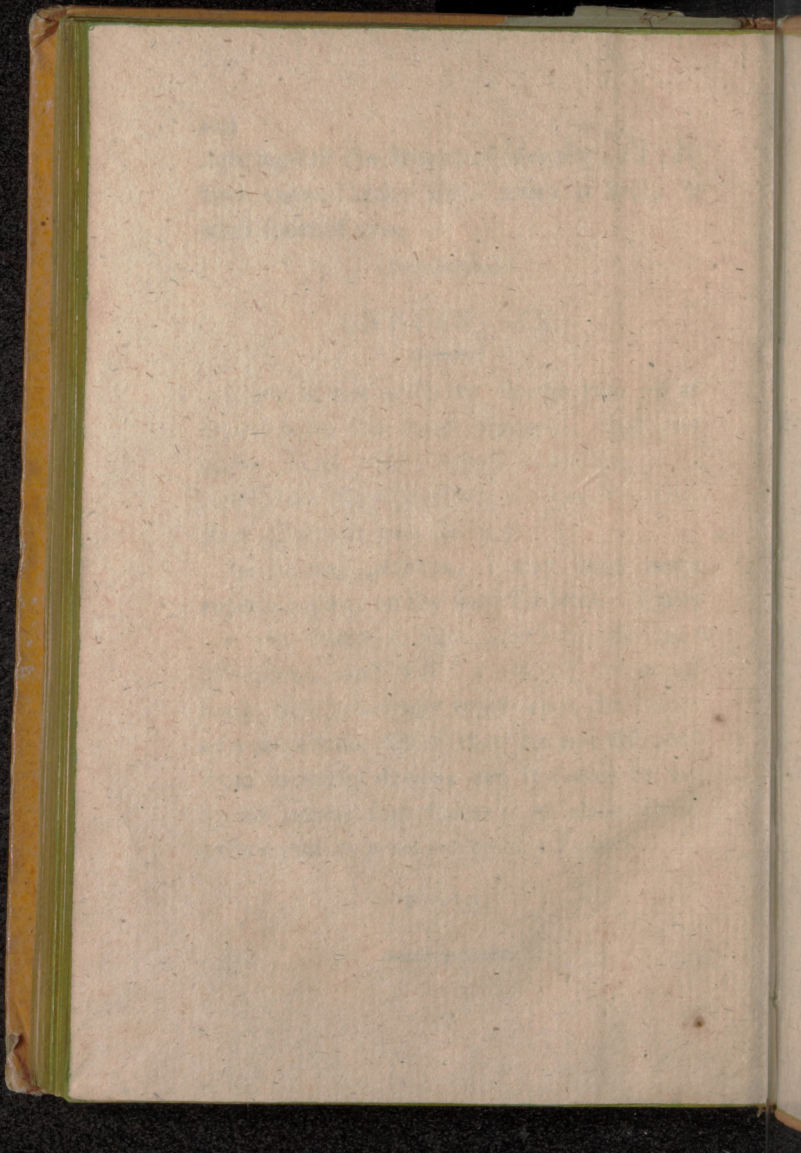
fight against the strokes of adversity, till you have vanquished: Be a man! it will, it must succeed you.

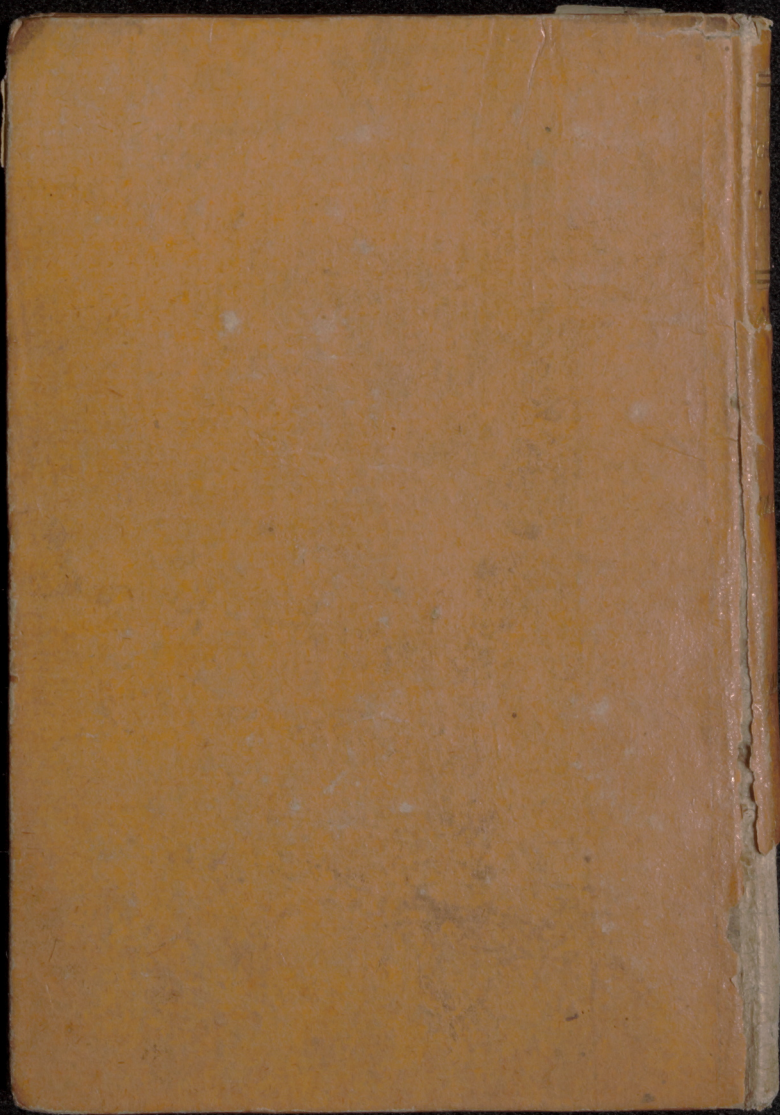
LETTER XX.

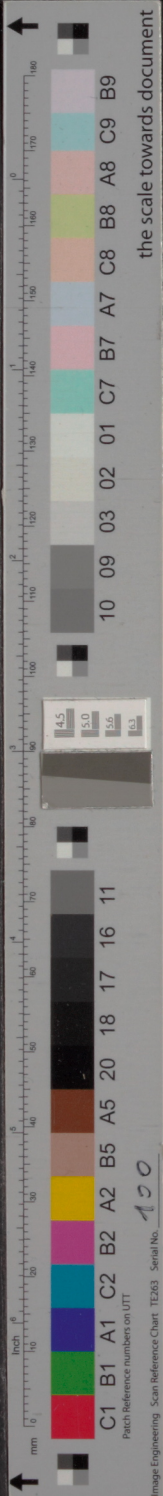
I would not wish to charge you all at once, with too many precepts, that you might have time enough remaining, to reflect on them separately; for you will find, they all aim at your felicity.

In future, perhaps, I may once more entertain you, on the same subjects. There are yet many things which would bear discussion; and still I know of no moral book, that principally treats upon the duties of a merchant. Altho' they are not different from universal duties, yet it seems to me by no means superfluous, to place them before you in a nearer point of view.

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It were rash to dispute Providence. Perhaps to attend the weak, have less need of that the last might be worth, by abilities still may be destined to an we no right to expect s. Misfortune may You may be poor, appearance, miserable! wife, because of that. y to the idea of for-; for it will support e of want. Patiently are compelled, and state yourself as soon courage, you forsake possels a fund of useful man must depend on Search into yourself, resources envelopped, ances, you had never develop them, and