DEFOE DANIEL

THE COMPLETE ENGLISH TRADESMAN (1839 ED.)

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Содержание

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AUTHOR'S PREFACE

The title of this work is an index of the performance. It is a collection of useful instructions for a young tradesman. The world is grown so wise of late, or (if you will) fancy themselves so, are so *opiniatre*, as the French well express it, so self-wise, that I expect some will tell us beforehand they know every thing already, and want none of my instructions; and to such, indeed, these instructions are not written.

Had I not, in a few years' experience, seen many young tradesmen miscarry, for want of those very cautions which are here given, I should have thought this work needless, and I am sure had never gone about to write it; but as the contrary is manifest, I thought, and think still, the world greatly wanted it.

And be it that those unfortunate creatures that have thus blown themselves up in trade, have miscarried for want of knowing, or for want of practising, what is here offered for their direction, whether for want of wit, or by too much wit, the thing is the same, and the direction is equally needful to both.

An old experienced pilot sometimes loses a ship by his assurance and over confidence of his knowledge, as effectually as a young pilot does by his ignorance and want of experience – this very thing, as I have been informed, was the occasion of the fatal disaster in which Sir Cloudesley Shovel, and so many hundred brave fellows, lost their lives in a moment upon the rocks of Scilly.[1]

He that is above informing himself when he is in danger, is above pity when he miscarries – a young tradesman who sets up thus full of himself, and scorning advice from those who have gone before him, like a horse that rushes into the battle, is only fearless of danger because he does not understand it.

If there is not something extraordinary in the temper and genius of the tradesmen of this age, if there is not something very singular in their customs and methods, their conduct and behaviour in business; also, if there is not something different and more dangerous and fatal in the common road of trading, and tradesmen's management now, than ever was before, what is the

[1] [October 22, 1707. – Admiral Shovel, with the confederate fleet from the Mediterranean, as he was coming home, apprehended himself near the rocks of Scilly about noon, and the weather being hazy, he brought to and lay by till evening, when he made a signal for sailing. What induced him to be more cautious in the day than in the night is not known; but the fleet had not been long under sail before his own ship, the *Association*, with the *Eagle* and *Romney*, were dashed to pieces upon the rocks called the *Bishop and his Clerks*, and all their men lost; the *Ferdinand* was also cast away, and but twenty-four of her men saved. Admiral Byng, perceiving the misfortune, altered his course, whereby he preserved himself and the rest of the fleet which sailed after him. —*Salmon's Chronological Historian*. London, 1723.]

reason that there are so many bankrupts and broken tradesmen now among us, more than ever were known before? I make no doubt but there is as much trade now, and as much gotten by trading, as there ever was in this nation, at least in our memory; and if we will allow other people to judge, they will tell us there is much more trade, and trade is much more gainful; what, then, must be the reason that the tradesmen cannot live on their trades, cannot keep open their shops, cannot maintain themselves and families, as well now as they could before? Something extraordinary must be the case.

There must be some failure in the tradesman – it can be nowhere else – either he is less sober and less frugal, less cautious of what he does, whom he trusts, how he lives, and how he behaves, than tradesmen used to be, or he is less industrious, less diligent, and takes less care and pains in his business, or something is the matter; it cannot be but if he had the same gain, and but the same expense which the former ages suffered tradesmen to thrive with, he would certainly thrive as they did. There must be something out of order in the foundation; he must fail in the essential part, or he would not fail in his trade. The same causes would have the same effects in all ages; the same gain, and but the same expense, would just leave him in the same place as it would have left his predecessor in the same shop; and yet we see one grow rich, and the other starve, under the very same circumstances.

The temper of the times explains the case to every body that

pleases but to look into it. The expenses of a family are quite different now from what they have been. Tradesmen cannot live as tradesmen in the same class used to live; custom, and the manner of all the tradesmen round them, command a difference; and he that will not do as others do, is esteemed as nobody among them, and the tradesman is doomed to ruin by the fate of the times.

In short, there is a fate upon a tradesman; either he must yield to the snare of the times, or be the jest of the times; the young tradesman cannot resist it; he must live as others do, or lose the credit of living, and be run down as if he were bankrupt. In a word, he must spend more than he can afford to spend, and so be undone; or not spend it, and so be undone.

If he lives as others do, he breaks, because he spends more than he gets; if he does not, he breaks too, because he loses his credit, and that is to lose his trade. What must he do?[2]

The following directions are calculated for this exigency, and to prepare the young tradesman to stem the attacks of those fatal customs, which otherwise, if he yields to them, will inevitably send him the way of all the thoughtless tradesmen that have gone before him.

Here he will be effectually, we hope, encouraged to set out

[2] [There is much reason for receiving all such complaints as the above with caution. The extravagance of the present, in contrast with the frugality of a past age, has always been a favourite topic of declamation, and appears to have no other foundation than whim. Indeed, it is next to impossible that any great body of men could exist in the circumstances described in the text.]

well; to begin wisely and prudently; and to avoid all those rocks which the gay race of tradesmen so frequently suffer shipwreck upon. And here he will have a true plan of his own prosperity drawn out for him, by which, if it be not his own fault, he may square his conduct in an unerring manner, and fear neither bad fortune nor bad friends. I had purposed to give a great many other cautions and directions in this work, but it would have spun it out too far, and have made it tedious. I would indeed have discoursed of some branches of home trade, which necessarily embarks the inland tradesman in some parts of foreign business, and so makes a merchant of the shopkeeper almost whether he will or no. For example, almost all the shopkeepers and inland traders in seaport towns, or even in the water-side part of London itself, are necessarily brought in to be owners of ships, and concerned at least in the vessel, if not in the voyage. Some of their trades, perhaps, relate to, or are employed in, the building, or fitting, or furnishing out ships, as is the case at Shoreham, at Ipswich, Yarmouth, Hull, Whitby, Newcastle, and the like. Others are concerned in the cargoes, as in the herring fishery at Yarmouth and the adjacent ports, the colliery at Newcastle, Sunderland, &c., and the like in many other cases.

In this case, the shopkeeper is sometimes a merchant adventurer, whether he will or not, and some of his business runs into sea-adventures, as in the salt trade at Sheffield, in Northumberland, and Durham, and again at Limington; and again in the coal trade, from Whitehaven in Cumberland to

Ireland, and the like.

These considerations urged me to direct due cautions to such tradesmen, and such as would be particular to them, especially not to launch out in adventures beyond the compass of their stocks,[3] and withal to manage those things with due wariness. But this work had not room for those things; and as that sort of amphibious tradesmen, for such they are, trading both by water and by land, are not of the kind with those particularly aimed at in these sheets, I thought it was better to leave them quite out than to touch but lightly upon them.

I had also designed one chapter or letter to my inland tradesmen, upon the most important subject of borrowing money upon interest, which is one of the most dangerous things a tradesman is exposed to. It is a pleasant thing to a tradesman to see his credit rise, and men offer him money to trade with, upon so slender a consideration as five per cent. interest, when he gets ten per cent. perhaps twice in the year; but it is a snare of the most dangerous kind in the event, and has been the ruin of so many tradesmen, that, though I had not room for it in the work, I could not let it pass without this notice in the preface.

1. Interest-money eats deep into the tradesman's profits, because it is a payment certain, whether the tradesman gets or loses, and as he may often get double, so sometimes he loses, and then his interest is a double payment; it is a partner with him under this unhappy circumstance, namely, that it goes halves

[3] [Stock is in this book invariably used for what we express by the term *capital*.]

when he gains, but not when he loses.

2. The lender calls for his money when he pleases, and often comes for it when the borrower can ill spare it; and then, having launched out in trade on the supposition of so much in stock, he is left to struggle with the enlarged trade with a contracted stock, and thus he sinks under the weight of it, cannot repay the money, is dishonoured, prosecuted, and at last undone, by the very loan which he took in to help him. Interest of money is a dead weight upon the tradesman, and as the interest always keeps him low, the principal sinks him quite down, when that comes to be paid out again. Payment of interest, to a tradesman, is like Cicero bleeding to death in a warm bath;[4] the pleasing warmth of the bath makes him die in a kind of dream, and not feel himself decay, till at last he is exhausted, falls into convulsions, and expires.

A tradesman held up by money at interest, is sure to sink at last by the weight of it, like a man thrown into the sea with a stone tied about his neck, who though he could swim if he was loose, drowns in spite of all his struggle.

Indeed, this article would require not a letter, but a book by itself; and the tragical stories of tradesmen undone by usury are so many, and the variety so great, that they would make a history by themselves. But it must suffice to treat it here only in general, and give the tradesmen a warning of it, as the Trinity-house pilots warn sailors of a sand, by hanging a buoy upon it, or as the

[4] [Cicero is here given by mistake for Seneca, who thus suffered death by order of the tyrant Nero.]

Eddystone light-house upon a sunk rock, which, as the poet says, 'Bids men stand off, and live; come near, and die.'

For a tradesman to borrow money upon interest, I take to be like a man going into a house infected with the plague; it is not only likely that he may be infected and die, but next to a miracle if he escapes.

This part being thus hinted at, I think I may say of the following sheets, that they contain all the directions needful to make the tradesman thrive; and if he pleases to listen to them with a temper of mind willing to be directed, he must have some uncommon ill luck if he miscarries.

INTRODUCTION

Being to direct this discourse to the tradesmen of this nation, it is needful, in order to make the substance of this work and the subject of it agree together, that I should in a few words explain the terms, and tell the reader who it is we understand by the word tradesman, and how he is to be qualified in order to merit the title of *complete*.

This is necessary, because the said term tradesman is understood by several people, and in several places, in a different manner: for example, in the north of Britain, and likewise in Ireland, when you say a tradesman, you are understood to mean a mechanic, such as a smith, a carpenter, a shoemaker, and the like, such as here we call a handicraftsman. In like manner, abroad they call a tradesman such only as carry goods about from town to town, and from market to market, or from house to house, to sell; these in England we call petty chapmen, in the north pethers, and in our ordinary speech pedlars.

But in England, and especially in London, and the south parts of Britain, we take it in another sense, and in general, all sorts of warehouse-keepers, shopkeepers, whether wholesale dealers or retailers of goods, are called tradesmen, or, to explain it by another word, trading men: such are, whether wholesale or retail, our grocers, mercers, linen and woollen drapers, Blackwell-hall factors, tobacconists, haberdashers, whether of hats or small

wares, glovers, hosiers, milliners, booksellers, stationers, and all other shopkeepers, who do not actually work upon, make, or manufacture, the goods they sell.

On the other hand, those who make the goods they sell, though they do keep shops to sell them, are not called tradesmen, but handicrafts, such as smiths, shoemakers, founders, joiners, carpenters, carvers, turners, and the like; others, who only make, or cause to be made, goods for other people to sell, are called manufacturers and artists, &c. Thus distinguished, I shall speak of them all as occasion requires, taking this general explication to be sufficient; and I thus mention it to prevent being obliged to frequent and further particular descriptions as I go on.

As there are several degrees of people employed in trade below these, such as workmen, labourers, and servants, so there is a degree of traders above them, which we call merchants; where it is needful to observe, that in other countries, and even in the north of Britain and Ireland, as the handicraftsmen and artists are called tradesmen, so the shopkeepers whom we here call tradesmen, are all called merchants; nay, even the very pedlars are called travelling merchants.[5] But in England the word merchant is understood of none but such as carry on foreign correspondences, importing the goods and growth of other countries, and exporting the growth and manufacture of England to other countries; or, to use a vulgar expression, because I am speaking to and of those who use that expression,

[5] [This misuse of the term *merchant* continues to exist in Scotland to the present day.]

such as trade beyond sea. These in England, and these only, are called merchants, by way of honourable distinction; these I am not concerned with in this work, nor is any part of it directed to them.

As the tradesmen are thus distinguished, and their several occupations divided into proper classes, so are the trades. The general commerce of England, as it is the most considerable of any nation in the world, so that part of it which we call the home or inland trade, is equal, if not superior, to that of any other nation, though some of those nations are infinitely greater than England, and more populous also, as France and Germany in particular.

I insist that the trade of England is greater and more considerable than that of any other nation, for these reasons: 1. Because England produces more goods as well for home consumption as for foreign exportation, and those goods all made of its own produce or manufactured by its own inhabitants, than any other nation in the world. 2. Because England consumes within itself more goods of foreign growth, imported from the several countries where they are produced or wrought, than any other nation in the world. And – 3. Because for the doing this England employs more shipping and more seamen than any other nation, and, some think, than all the other nations, of Europe.

Hence, besides the great number of wealthy merchants who carry on this great foreign *negoce* [*negotium* (Latin) business], and who, by their corresponding with all parts of the world,

import the growth of all countries hither – I say, besides these, we have a very great number of considerable dealers, whom we call tradesmen, who are properly called warehouse-keepers, who supply the merchants with all the several kinds of manufactures, and other goods of the produce of England, for exportation; and also others who are called wholesalemen, who buy and take off from the merchants all the foreign goods which they import; these, by their corresponding with a like sort of tradesmen in the country, convey and hand forward those goods, and our own also, among those country tradesmen, into every corner of the kingdom, however remote, and by them to the retailers, and by the retailer to the last consumer, which is the last article of all trade. These are the tradesmen understood in this work, and for whose service these sheets are made public.

Having thus described the person whom I understand by the English tradesman, it is then needful to inquire into his qualifications, and what it is that renders him a finished or complete man in his business.

1. That he has a general knowledge of not his own particular trade and business only – that part, indeed, well denominates a handicraftsman to be a complete artist; but our complete tradesman ought to understand all the inland trade of England, so as to be able to turn his hand to any thing, or deal in any thing or every thing of the growth and product of his own country, or the manufacture of the people, as his circumstances in trade or other occasions may require; and may, if he sees occasion, lay

down one trade and take up another when he pleases, without serving a new apprenticeship to learn it.

2. That he not only has a knowledge of the species or kinds of goods, but of the places and peculiar countries where those goods, whether product or manufacture, are to be found; that is to say, where produced or where made, and how to come at them or deal in them, at the first hand, and to his best advantage.

3. That he understands perfectly well all the methods of correspondence, returning money or goods for goods, to and from every county in England; in what manner to be done, and in what manner most to advantage; what goods are generally bought by barter and exchange, and what by payment of money; what for present money, and what for time; what are sold by commission from the makers, what bought by factors, and by giving commission to buyers in the country, and what bought by orders to the maker, and the like; what markets are the most proper to buy every thing at, and where and when; and what fairs are proper to go to in order to buy or sell, or meet the country dealer at, such as Sturbridge, Bristol, Chester, Exeter; or what marts, such as Beverly, Lynn, Boston, Gainsborough, and the like.

In order to complete the English tradesman in this manner, the first thing to be done is lay down such general maxims of trade as are fit for his instruction, and then to describe the English or British product, being the fund of its inland trade, whether we mean its produce as the growth of the country, or

its manufactures, as the labour of her people; then to acquaint the tradesman with the manner of the circulation where those things are found, how and by what methods all those goods are brought to London, and from London again conveyed into the country; where they are principally bought at best hand, and most to the advantage of the buyer, and where the proper markets are to dispose of them again when bought.

These are the degrees by which the complete tradesman is brought up, and by which he is instructed in the principles and methods of his commerce, by which he is made acquainted with business, and is capable of carrying it on with success, after which there is not a man in the universe deserves the title of a complete tradesman, like the English shopkeeper.

CHAPTER I
THE TRADESMAN IN HIS PREPARATIONS WHILE AN APPRENTICE

The first part of a trader's beginning is ordinarily when he is very young, I mean, when he goes as an apprentice, and the notions of trade are scarcely got into his head; for boys go apprentices while they are but boys; to talk to them in their first three or four years signifies nothing; they are rather then to be taught submission to families, and subjection to their masters, and dutiful attendance in their shops or warehouses; and this is not our present business.

But after they have entered the fifth or sixth year, they may then be entertained with discourses of another nature; and as they begin then to look forward beyond the time of their servitude, and think of setting up and being for themselves, I think then is the time to put them upon useful preparations for the work, and to instruct them in such things as may qualify them best to enter upon the world, and act for themselves when they are so entered.

The first thing a youth in the latter part of his time is to do, is to endeavour to gain a good judgment in the wares of all kinds that he is likely to deal in – as, for example, if a draper, the quality of

cloths; if a stationer, the quality of papers; if a grocer, the quality of sugars, teas, &c.; and so on with all other trades. During the first years of a young man's time, he of course learns to weigh and measure either liquids or solids, to pack up and make bales, trusses, packages, &c., and to do the coarser and laborious part of business; but all that gives him little knowledge in the species and quality of the goods, much less a nice judgment in their value and sorts, which however is one of the principal things that belong to trade.

It is supposed that, by this time, if his master is a man of considerable business, his man is become the eldest apprentice, and is taken from the counter, and from sweeping the warehouse, into the counting-house, where he, among other things, sees the bills of parcels of goods bought, and thereby knows what every thing costs at first hand, what gain is made of them, and if a miscarriage happens, he knows what loss too; by which he is led of course to look into the goodness of the goods, and see the reason of things: if the goods are not to expectation, and consequently do not answer the price, he sees the reason of that loss, and he looks into the goods, and sees where and how far they are deficient, and in what; this, if he be careful to make his observations, brings him naturally to have a good judgment in the goods.

If a young man neglects this part, and passes over the season for such improvement, he very rarely ever recovers it; for this part has its season, and that more remarkable than in many other

cases, and that season lost, never comes again; a judgment in goods taken in early, is never lost, and a judgment taken in late is seldom good.

If the youth slips this occasion, and, not minding what is before him, goes out of his time without obtaining such a skill as this in the goods he is to deal in, he enters into trade without his most useful tools, and must use spectacles before his time.

For want of this knowledge of the goods, he is at a loss in the buying part, and is liable to be cheated and imposed upon in the most notorious manner by the sharp-sighted world, for his want of judgment is a thing that cannot be hid; the merchants or manufacturers of whom he buys, presently discover him; the very boys in the wholesalemen's warehouses, and in merchant's warehouses, will play upon him, sell him one thing for another, show him a worse sort when he calls for a better, and, asking a higher price for it, persuade him it is better; and when they have thus bubbled him, they triumph over his ignorance when he is gone, and expose him to the last degree.

Besides, for want of judgment in the goods he is to buy, he often runs a hazard of being cheated to a very great degree, and perhaps some time or other a tradesman may be ruined by it, or at least ruin his reputation.

When I lived abroad, I had once a commission sent me from a merchant in London, to buy a large parcel of brandy: the goods were something out of my way, having never bought any in that country before. However, it happened that I had

frequently bought and imported brandies in England, and had some judgment in them, so much that I ventured to buy without taking a cooper with me, which was not usual in that place. The first parcel of brandy I saw was very good, and I bought freely to the value of about £600, and shipped them for England, where they gave very good satisfaction to my employer. But I could not complete my commission to my mind in that parcel. Some days after, some merchants, who had seen me buy the other, and thought me a novice in the business, and that I took no cooper to taste the brandy, laid a plot for me, which indeed was such a plot as I was not in the least aware of; and had not the little judgment which I had in the commodity prevented, I had been notoriously abused. The case was thus: – They gave me notice by the same person who helped me to the sight of the first brandy, that there was a cellar of extraordinary good brandy at such a place, and invited me to see it. Accordingly I went in an afternoon, and tasted the brandy, being a large parcel, amounting to about £460.

I liked the goods very well; but the merchant, as they called him, that is to say, the knave appointed to cheat the poor stranger, was cunningly out of the way, so that no bargain was to be made that night. But as I had said that I liked the brandy, the same person who brought me an account of them, comes to my lodgings to treat with me about the price. We did not make many words: I bade him the current price which I had bought for some days before, and after a few struggles for five crowns a-tun more, he came to my price, and his next word was to let me know the

gage of the cask; and as I had seen the goods already, he thought there was nothing to do but to make a bargain, and order the goods to be delivered.

But young as I was, I was too old for that too; and told him, I could not tell positively how many I should take, but that I would come in the afternoon, and taste them again, and mark out what I wanted. He seemed uneasy at that, and pretended he had two merchants waiting to see them, and he could sell them immediately, and I might do him a prejudice if I made him wait and put them off, who perhaps might buy in the mean time.

I answered him coldly, I would not hinder him selling them by any means if he could have a better chapman, that I could not come sooner, and that I would not be obliged to take the whole parcel, nor would I buy any of them without tasting them again: he argued much to have me buy them, seeing, as he said, I had tasted them before, and liked them very well.

'I did so,' said I, 'but I love to have my palate confirm one day what it approved the day before.' 'Perhaps,' says he, 'you would have some other person's judgment of them, and you are welcome to do so, sir, with all my heart; send any body you please:' but still he urged for a bargain, when the person sent should make his report; and then he had his agents ready, I understood afterwards, to manage the persons I should send.

I answered him frankly, I had no great judgment, but that, such as it was, I ventured to trust to it; I thought I had honest men to deal with, and that I should bring nobody to taste them

for me but myself.

This pleased him, and was what he secretly wished; and now, instead of desiring me to come immediately, he told me, that seeing I would not buy without seeing the goods again, and would not go just then, he could not be in the way in the afternoon, and so desired I would defer it till next morning, which I readily agreed to.

In the morning I went, but not so soon as I had appointed; upon which, when I came, he seemed offended, and said I had hindered him – that he could have sold the whole parcel, &c. I told him I could not have hindered him, for that I had told him he should not wait for me, but sell them to the first good customer he found. He told me he had indeed sold two or three casks, but he would not disoblige me so much as to sell the whole parcel before I came. This I mention, because he made it a kind of a bite upon me, that I should not be alarmed at seeing the casks displaced in the cellar.

When I came to taste the brandy, I began to be surprised. I saw the very same casks which I had touched with the marking-iron when I was there before, but I did not like the brandy by any means, but did not yet suspect the least foul play.

I went round the whole cellar, and I could not mark above three casks which I durst venture to buy; the rest apparently showed themselves to be mixed, at least I thought so. I marked out the three casks, and told him my palate had deceived me, that the rest of the brandy was not for my turn.

I saw the man surprised, and turn pale, and at first seemed to be very angry, that I should, as he called it, disparage the goods – that sure I did not understand brandy, and the like – and that I should have brought somebody with me that did understand it. I answered coldly, that if I ventured my money upon my own judgment, the hazard was not to the seller, but to the buyer, and nobody had to do with that; if I did not like his goods, another, whose judgment was better, might like them, and so there was no harm done: in a word, he would not let me have the three casks I had marked, unless I took more, and I would take no more – so we parted, but with no satisfaction on his side; and I afterwards came to hear that he had sat up all the night with his coopers, mixing spirits in every cask, whence he drew off a quantity of the right brandy, and corrupted it, concluding, that as I had no judgment to choose by but my own, I could not discover it; and it came out by his quarrelling with the person who brought me to him, for telling him I did not understand the goods, upon which presumption he ventured to spoil the whole parcel.

I give you this story as a just caution to a young tradesman, and to show how necessary it is that a tradesman should have judgment in the goods he buys, and how easily he may be imposed upon and abused, if he offers to buy upon his own judgment, when really it is defective. I could enlarge this article with many like examples, but I think this may suffice.

The next thing I recommend to an apprentice at the conclusion

of his time, is to acquaint himself with his master's chapmen;[6] I mean of both kinds, as well those he sells to, as those he buys of, and, if he is a factor, with his master's employers. But what I aim at now is the chapmen and customers whom his master chiefly sells to. I need not explain myself not to mean by this the chance customers of a retailer's shop, for there can be no acquaintance, or very little, made with them; I mean the country shopkeepers, or others, who buy in parcels, and who buy to sell again, or export as merchants. If the young man comes from his master, and has formed no acquaintance or interest among the customers whom his master dealt with, he has, in short, slipt or lost one of the principal ends and reasons of his being an apprentice, in which he has spent seven years, and perhaps his friends given a considerable sum of money.

For a young man coming out of his time to have his shop or warehouse stocked with goods, and his customers all to seek, will make his beginning infinitely more difficult to him than it would otherwise be; and he not only has new customers to seek, but has their characters to seek also, and knows not who is good and who not, till he buys that knowledge by his experience, and perhaps sometimes pays too dear for it.

It was an odd circumstance of a tradesman in this city a few years ago, who, being out of his time, and going to solicit one of his master's customers to trade with him, the chapman did not so much as know him, or remember that he had ever heard his

[6] [Individuals dealt with.]

name, except as he had heard his master call his apprentice Jacob. I know some masters diligently watch to prevent their apprentices speaking to their customers, and to keep them from acquainting themselves with the buyers, that when they come out of their times they may not carry the trade away with them.

To hinder an apprentice from an acquaintance with the dealers of both sorts, is somewhat like Laban's usage of Jacob, namely, keeping back the beloved Rachel, whom he served his seven years' time for, and putting him off with a blear-eyed Leah in her stead; it is, indeed, a kind of robbing him, taking from him the advantage which he served his time for, and sending him into the world like a man out of a ship set on shore among savages, who, instead of feeding him, are indeed more ready to eat him up and devour him.[7]

An apprentice who has served out his time faithfully and diligently, ought to claim it as a debt to his indentures, that his master should let him into an open acquaintance with his customers; he does not else perform his promise to teach him the art and mystery of his trade; he does not make him master of his business, or enable him as he ought to set up in the world; for, as

[7] [It would be hard to doubt that Defore was sincere in this pleading of the rights of the apprentice; but its morality is certainly far from clear. The master may have gained customers with difficulty, by the exercise of much ingenuity, patience, and industry, or through some peculiar merit of his own. Indeed, it is always to be presumed that a tradesman's customers are attached to him from some of these causes. Of course, it would be hard if his apprentices, instead of collecting customers for themselves by the same means, seduced away those of his master. The true and direct object of an apprenticeship is to acquire a trade, not to acquire customers.]

buying is indeed the first, so selling is the last end of trade, and the faithful apprentice ought to be fully made acquainted with them both.

Next to being acquainted with his master's customers and chapmen, the apprentice, when his time is near expiring, ought to acquaint himself with the books, that is to say, to see and learn his master's method of book-keeping, that he may follow it, if the method is good, and may learn a better method in time, if it is not.

The tradesman should not be at a loss how to keep his books, when he is to begin his trade; that would be to put him to school when he is just come from school; his apprenticeship is, and ought in justice to be, a school to him, where he ought to learn every thing that should qualify him for his business, at least every thing that his master can teach him; and if he finds his master either backward or unwilling to teach him, he should complain in time to his own friends, that they may some how or other supply the defect.

A tradesman's books are his repeating clock, which upon all occasions are to tell him how he goes on, and how things stand with him in the world: there he will know when it is time to go on, or when it is time to give over; and upon his regular keeping, and fully acquainting himself with his books, depends at least the comfort of his trade, if not the very trade itself. If they are not duly posted, and if every thing is not carefully entered in them, the debtor's accounts kept even, the cash constantly balanced,

and the credits all stated, the tradesman is like a ship at sea, steered without a helm; he is all in confusion, and knows not what he does, or where he is; he may be a rich man, or a bankrupt – for, in a word, he can give no account of himself to himself, much less to any body else.

His books being so essential to his trade, he that comes out of his time without a perfect knowledge of the method of book-keeping, like a bride undrest, is not fit to be married; he knows not what to do, or what step to take; he may indeed have served his time, but he has not learned his trade, nor is he fit to set up; and be the fault in himself for not learning, or in his master for not teaching him, he ought not to set up till he has gotten some skilful person to put him in a way to do it, and make him fully to understand it.

It is true, there is not a great deal of difficulty in keeping a tradesman's books, especially if he be a retailer only; but yet, even in the meanest trades, they ought to know how to keep books. But the advice is directed to those who are above the retailer, as well as to them; if the book-keeping be small, it is the sooner learned, and the apprentice is the more to blame if he neglects it. Besides, the objection is much more trifling than the advice. The tradesman cannot carry on any considerable trade without books; and he must, during his apprenticeship, prepare himself for business by acquainting himself with every thing needful for his going on with his trade, among which that of book-keeping is absolutely necessary.

The last article, and in itself essential to a young tradesman, is to know how to buy; if his master is kind and generous, he will consider the justice of this part, and let him into the secret of it of his own free will, and that before his time is fully expired; but if that should not happen, as often it does not, let the apprentice know, that it is one of the most needful things to him that can belong to his apprenticeship, and that he ought not to let his time run over his head, without getting as much insight into it as possible; that therefore he ought to lose no opportunity to get into it, even whether his master approves of it or no; for as it is a debt due to him from his master to instruct him in it, it is highly just he should use all proper means to come at it.

Indeed, the affair in this age between masters and their apprentices, stands in a different view from what the same thing was a few years past; the state of our apprenticeship is not a state of servitude now, and hardly of subjection, and their behaviour is accordingly more like gentlemen than tradesmen; more like companions to their masters, than like servants. On the other hand, the masters seem to have made over their authority to their apprentices for a sum of money, the money taken now with apprentices being most exorbitantly great, compared to what it was in former times.

Now, though this does not at all exempt the servant or apprentice from taking care of himself, and to qualify himself for business while he is an apprentice, yet it is evident that it is no furtherance to apprentices; the liberties they take towards

the conclusion of their time, are so much employed to worse purposes, that apprentices do not come out of their times better finished for business and trade than they did formerly, but much the worse: and though it is not the proper business and design of this work to enlarge on the injustice done both to master and servant by this change of custom, yet to bring it to my present purpose, it carries this force with it, namely, that the advice to apprentices to endeavour to finish themselves for business during the time of the indenture, is so much the more needful and seasonable.

Nor is this advice for the service of the master, but of the apprentice; for if the apprentice neglects this advice, if he omits to qualify himself for business as above, if he neither will acquaint himself with the customers, nor the books, nor with the buying part, nor gain judgment in the wares he is to deal in, the loss is his own, not his master's – and, indeed, he may be said to have served not himself, but his master – and both his money and his seven years are all thrown away.

CHAPTER II
THE TRADESMAN'S WRITING LETTERS

As plainness, and a free unconstrained way of speaking, is the beauty and excellence of speech, so an easy free concise way of writing is the best style for a tradesman. He that affects a rumbling and bombast style, and fills his letters with long harangues, compliments, and flourishes, should turn poet instead of tradesman, and set up for a wit, not a shopkeeper. Hark how such a young tradesman writes, out of the country, to his wholesale-man in London, upon his first setting up.

'SIR – The destinies having so appointed it, and my dark stars concurring, that I, who by nature was framed for better things, should be put out to a trade, and the gods having been so propitious to me in the time of my servitude, that at length the days are expired, and I am launched forth into the great ocean of business, I thought fit to acquaint you, that last month I received my fortune, which, by my father's will, had been my due two years past, at which time I arrived to man's estate, and became major, whereupon I have taken a house in one of the principal streets of the town of – , where I am entered upon my business, and hereby let you know that I shall have occasion for the goods hereafter mentioned, which you may send to me by the carrier.'

This fine flourish, and which, no doubt, the young fellow dressed up with much application, and thought was very well done, put his correspondent in London into a fit of laughter, and instead of sending him the goods he wrote for, put him either first upon writing down into the country to inquire after his character, and whether he was worth dealing with, or else it obtained to be filed up among such letters as deserved no answer.

The same tradesman in London received by the post another letter, from a young shopkeeper in the country, to the purpose following: —

'Being obliged, Sir, by my late master's decease, to enter immediately upon his business, and consequently open my shop without coming up to London to furnish myself with such goods as at present I want, I have here sent you a small order, as underwritten. I hope you will think yourself obliged to use me well, and particularly that the goods may be good of the sorts, though I cannot be at London to look them out myself. I have enclosed a bill of exchange for £75, on Messrs A.B. and Company, payable to you, or your order, at one-and-twenty days' sight; be pleased to get it accepted, and if the goods amount to more than that sum, I shall, when I have your bill of parcels, send you the remainder. I repeat my desire, that you will send me the goods well sorted, and well chosen, and as cheap as possible, that I may be encouraged to a further correspondence. I am, your humble servant,

C.K.'

This was writing like a man that understood what he was doing; and his correspondent in London would presently say – 'This young man writes like a man of business; pray let us take care to use him well, for in all probability he will be a very good chapman.'

The sum of the matter is this: a tradesman's letters should be plain, concise, and to the purpose; no quaint expressions, no book-phrases, no flourishes, and yet they must be full and sufficient to express what he means, so as not to be doubtful, much less unintelligible. I can by no means approve of studied abbreviations, and leaving out the needful copulatives of speech in trading letters; they are to an extreme affected; no beauty to the style, but, on the contrary, a deformity of the grossest nature. They are affected to the last degree, and with this aggravation, that it is an affectation of the grossest nature; for, in a word, it is affecting to be thought a man of more than ordinary sense by writing extraordinary nonsense; and affecting to be a man of business, by giving orders and expressing your meaning in terms which a man of business may not think himself bound by. For example, a tradesman at Hull writes to his correspondent at London the following letter: —

'SIR, yours received, have at present little to reply. Last post you had bills of loading, with invoice of what had loaden for your account in Hamburgh factor bound for said port. What have farther orders for, shall be dispatched with expedition. Markets slacken much on this side; cannot sell the iron for more than 37s.

Wish had your orders if shall part with it at that rate. No ships since the 11th. London fleet may be in the roads before the late storm, so hope they are safe: if have not insured, please omit the same till hear farther; the weather proving good, hope the danger is over.

My last transmitted three bills exchange, import £315; please signify if are come to hand, and accepted, and give credit in account current to your humble servant.'

I pretend to say there is nothing in all this letter, though appearing to have the face of a considerable dealer, but what may be taken any way, *pro* or *con*. The Hamburgh factor may be a ship, or a horse – be bound to Hamburgh or London. What shall be dispatched may be one thing, or any thing, or every thing, in a former letter. No ships since the 11th, may be no ships come in, or no ships gone out. The London fleet being in the roads, it may be the London fleet from Hull to London, or from London to Hull, both being often at sea together. The roads may be Yarmouth roads, or Grimsby, or, indeed, any where.

By such a way of writing, no orders can be binding to him that gives them, or to him they are given to. A merchant writes to his factor at Lisbon: —

'Please to send, per first ship, 150 chests best Seville, and 200 pipes best Lisbon white. May value yourself per exchange £1250 sterling, for the account of above orders. Suppose you can send the sloop to Seville for the ordered chests, &c. I am.'

Here is the order to send a cargo, with a *please to send*; so the

factor may let it alone if he does not please.[8] The order is 150 chests Seville; it is supposed he means oranges, but it may be 150 chests orange-trees as well, or chests of oil, or any thing. Lisbon white, may be wine or any thing else, though it is supposed to be wine. He may draw £1250, but he may refuse to accept it if he pleases, for any thing such an order as that obliges him.

On the contrary, orders ought to be plain and explicit; and he ought to have assured him, that on his drawing on him, his bills should be honoured – that is, accepted and paid.

I know this affectation of style is accounted very grand, looks modish, and has a kind of majestic greatness in it; but the best merchants in the world are come off from it, and now choose to write plain and intelligibly: much less should country tradesmen, citizens, and shopkeepers, whose business is plainness and mere trade, make use of it.

I have mentioned this in the beginning of this work, because, indeed, it is the beginning of a tradesman's business. When a tradesman takes an apprentice, the first thing he does for him, after he takes him from behind his counter, after he lets him into his counting-house and his books, and after trusting him with his more private business – I say, the first thing is to let him write letters to his dealers, and correspond with his friends; and this he does in his master's name, subscribing his letters thus: —

> I am, for my master, A.B. and Company, your humble servant, C.D.

[8] [The practice of trade now sanctions courteous expressions of this kind.]

And beginning thus: – Sir, I am ordered by my master A.B. to advise you that —

Or thus: —

Sir, By my master's order, I am to signify to you that

Orders for goods ought to be very explicit and particular, that the dealer may not mistake, especially if it be orders from a tradesman to a manufacturer to make goods, or to buy goods, either of such a quality, or to such a pattern; in which, if the goods are made to the colours, and of a marketable goodness, and within the time limited, the person ordering them cannot refuse to receive them, and make himself debtor to the maker. On the contrary, if the goods are not of a marketable goodness, or not to the patterns, or are not sent within the time, the maker ought not to expect they should be received. For example —

The tradesman, or warehouseman, or what else we may call him, writes to his correspondent at Devizes, in Wiltshire, thus: —

'Sir – The goods you sent me last week are not at all for my purpose, being of a sort which I am at present full of: however, if you are willing they should lie here, I will take all opportunities to sell them for your account; otherwise, on your first orders, they shall be delivered to whoever you shall direct: and as you had no orders from me for such sorts of goods, you cannot take this ill. But I have here enclosed sent you five patterns as under, marked 1 to 5; if you think fit to make me fifty pieces of druggets of the same weight and goodness with the fifty pieces, No. A.B., which I had from you last October, and mixed as exactly as you can to

the enclosed patterns, ten to each pattern, and can have the same to be delivered here any time in February next, I shall take them at the same price which I gave you for the last; and one month after the delivery you may draw upon me for the money, which shall be paid to your content. Your friend and servant.

P.S. Let me have your return per next post, intimating that you can or cannot answer this order, that I may govern myself accordingly. *To Mr H.G., clothier, Devizes.*'

The clothier, accordingly, gives him an answer the next post, as follows: —

'Sir – I have the favour of yours of the 22d past, with your order for fifty fine druggets, to be made of the like weight and goodness with the two packs, No. A.B., which I made for you and sent last October, as also the five patterns enclosed, marked 1 to 5, for my direction in the mixture. I give you this trouble, according to your order, to let you know I have already put the said fifty pieces in hand; and as I am always willing to serve you to the best of my power, and am thankful for your favours, you may depend upon them within the time, that is to say, some time in February next, and that they shall be of the like fineness and substance with the other, and as near to the patterns as possible. But in regard our poor are very craving, and money at this time very scarce, I beg you will give me leave (twenty or thirty pieces of them being finished and delivered to you at any time before the remainder), to draw fifty pounds on you for present occasion; for which I shall think myself greatly obliged, and shall give you

any security you please that the rest shall follow within the time.

As to the pack of goods in your hands, which were sent up without your order, I am content they remain in your hands for sale on my account, and desire you will sell them as soon as you can, for my best advantage. I am,' &c.

Here is a harmony of business, and every thing exact; the order is given plain and express; the clothier answers directly to every point; here can be no defect in the correspondence; the diligent clothier applies immediately to the work, sorts and dyes his wool, mixes his colours to the patterns, puts the wool to the spinners, sends his yarn to the weavers, has the pieces brought home, then has them to the thicking or fulling-mill, dresses them in his own workhouse, and sends them up punctually by the time; perhaps by the middle of the month. Having sent up twenty pieces five weeks before, the warehouse-keeper, to oblige him, pays his bill of £50, and a month after the rest are sent in, he draws for the rest of the money, and his bills are punctually paid. The consequence of this exact writing and answering is this —

The warehouse-keeper having the order from his merchant, is furnished in time, and obliges his customer; then says he to his servant, 'Well, this H.G. of Devizes is a clever workman, understands his business, and may be depended on: I see if I have an order to give that requires any exactness and honest usage, he is my man; he understands orders when they are sent, goes to work immediately, and answers them punctually.'

Again, the clothier at Devizes says to his head man, or perhaps

his son, 'This Mr H. is a very good employer, and is worth obliging; his orders are so plain and so direct, that a man cannot mistake, and if the goods are made honestly and to his time, there's one's money; bills are cheerfully accepted, and punctually paid; I'll never disappoint him; whoever goes without goods, he shall not.'

On the contrary, when orders are darkly given, they are doubtfully observed; and when the goods come to town, the merchant dislikes them, the warehouseman shuffles them back upon the clothier, to lie for his account, pretending they are not made to his order; the clothier is discouraged, and for want of his money discredited, and all their correspondence is confusion, and ends in loss both of money and credit.

CHAPTER III
THE TRADING STYLE

In the last chapter I gave my thoughts for the instruction of young tradesmen in writing letters with orders, and answering orders, and especially about the proper style of a tradesman's letters, which I hinted should be plain and easy, free in language, and direct to the purpose intended. Give me leave to go on with the subject a little farther, as I think it is useful in another part of the tradesman's correspondence.

I might have made some apology for urging tradesmen to write a plain and easy style; let me add, that the tradesmen need not be offended at my condemning them, as it were, to a plain and homely style – easy, plain, and familiar language is the beauty of speech in general, and is the excellency of all writing, on whatever subject, or to whatever persons they are we write or speak. The end of speech is that men might understand one another's meaning; certainly that speech, or that way of speaking, which is most easily understood, is the best way of speaking. If any man were to ask me, which would be supposed to be a perfect style, or language, I would answer, that in which a man speaking to five hundred people, of all common and various capacities, idiots or lunatics excepted, should be understood by them all in the same manner with one another, and in the same sense which

the speaker intended to be understood – this would certainly be a most perfect style.

All exotic sayings, dark and ambiguous speakings, affected words, and, as I said in the last chapter, abridgement, or words cut off, as they are foolish and improper in business, so, indeed, are they in any other things; hard words, and affectation of style in business, is like bombast in poetry, a kind of rumbling nonsense, and nothing of the kind can be more ridiculous.

The nicety of writing in business consists chiefly in giving every species of goods their trading names, for there are certain peculiarities in the trading language, which are to be observed as the greatest proprieties, and without which the language your letters are written in would be obscure, and the tradesmen you write to would not understand you – for example, if you write to your factor at Lisbon, or at Cadiz, to make you returns in hardware, he understands you, and sends you so many bags of pieces of eight. So, if a merchant comes to me to hire a small ship of me, and tells me it is for the pipin trade, or to buy a vessel, and tells me he intends to make a pipiner of her, the meaning is, that she is to run to Seville for oranges, or to Malaga for lemons. If he says he intends to send her for a lading of fruit, the meaning is, she is to go to Alicant, Denia, or Xevia, on the coast of Spain, for raisins of the sun, or to Malaga for Malaga raisins. Thus, in the home trade in England: if in Kent a man tells me he is to go among the night-riders, his meaning is, he is to go a-carrying wool to the sea-shore – the people

that usually run the wool off in boats, are called owlers – those that steal customs, smugglers, and the like. In a word, there is a kind of slang in trade, which a tradesman ought to know, as the beggars and strollers know the gipsy cant, which none can speak but themselves; and this in letters of business is allowable, and, indeed, they cannot understand one another without it.

A brickmaker being hired by a brewer to make some bricks for him at his country-house, wrote to the brewer that he could not go forward unless he had two or three loads *of spanish*, and that otherwise his bricks would cost him six or seven chaldrons of coals extraordinary, and the bricks would not be so good and hard neither by a great deal, when they were burnt.

The brewer sends him an answer, that he should go on as well as he could for three or four days, and then the *spanish* should be sent him: accordingly, the following week, the brewer sends him down two carts loaded with about twelve hogsheads or casks of molasses, which frighted the brickmaker almost out of his senses. The case was this: – The brewers formerly mixed molasses with their ale to sweeten it, and abate the quantity of malt, molasses, being, at that time, much cheaper in proportion, and this they called *spanish*, not being willing that people should know it. Again, the brickmakers all about London, do mix sea-coal ashes, or laystal-stuff, as we call it, with the clay of which they make bricks, and by that shift save eight chaldrons of coals out of eleven, in proportion to what other people use to burn them with, and these ashes they call *spanish*.

Thus the received terms of art, in every particular business, are to be observed, of which I shall speak to you in its turn: I name them here to intimate, that when I am speaking of plain writing in matters of business, it must be understood with an allowance for all these things – and a tradesman must be not only allowed to use them in his style, but cannot write properly without them – it is a particular excellence in a tradesman to be able to know all the terms of art in every separate business, so as to be able to speak or write to any particular handicraft or manufacturer in his own dialect, and it is as necessary as it is for a seaman to understand the names of all the several things belonging to a ship. This, therefore, is not to be understood when I say, that a tradesman should write plain and explicit, for these things belong to, and are part of, the language of trade.

But even these terms of art, or customary expressions, are not to be used with affectation, and with a needless repetition, where they are not called for.

Nor should a tradesman write those out-of-the-way words, though it is in the way of the business he writes about, to any other person, who he knows, or has reason to believe, does not understand them – I say, he ought not to write in those terms to such, because it shows a kind of ostentation, and a triumph over the ignorance of the person they are written to, unless at the very same time you add an explanation of the terms, so as to make them assuredly intelligible at the place, and to the person to whom they are sent.

A tradesman, in such cases, like a parson, should suit his language to his auditory; and it would be as ridiculous for a tradesman to write a letter filled with the peculiarities of this or that particular trade, which trade he knows the person he writes to is ignorant of, and the terms whereof he is unacquainted with, as it would be for a minister to quote the Chrysostome and St Austin, and repeat at large all their sayings in the Greek and the Latin, in a country church, among a parcel of ploughmen and farmers. Thus a sailor, writing a letter to a surgeon, told him he had a swelling on the north-east side of his face – that his windward leg being hurt by a bruise, it so put him out of trim, that he always heeled to starboard when he made fresh way, and so run to leeward, till he was often forced aground; then he desired him to give him some directions how to put himself into a sailing posture again. Of all which the surgeon understood little more than that he had a swelling on his face, and a bruise in his leg.

It would be a very happy thing, if tradesmen had all their *lexicon technicum* at their fingers' ends; I mean (for pray, remember, that I observe my own rule, not to use a hard word without explaining it), that every tradesman would study so the terms of art of other trades, that he might be able to speak to every manufacturer or artist in his own language, and understand them when they talked one to another: this would make trade be a kind of universal language, and the particular marks they are obliged to, would be like the notes of music, an universal character, in which all the tradesmen in England might write

to one another in the language and characters of their several trades, and be as intelligible to one another as the minister is to his people, and perhaps much more.

I therefore recommend it to every young tradesman to take all occasions to converse with mechanics of every kind, and to learn the particular language of their business; not the names of their tools only, and the way of working with their instruments as well as hands, but the very cant of their trade, for every trade has its *nostrums*, and its little made words, which they often pride themselves in, and which yet are useful to them on some occasion or other.

There are many advantages to a tradesman in thus having a general knowledge of the terms of art, and the cant, as I call it, of every business; and particularly this, that they could not be imposed upon so easily by other tradesmen, when they came to deal with them.

If you come to deal with a tradesman or handicraft man, and talk his own language to him, he presently supposes you understand his business; that you know what you come about; that you have judgment in his goods, or in his art, and cannot easily be imposed upon; accordingly, he treats you like a man that is not to be cheated, comes close to the point, and does not crowd you with words and rattling talk to set out his wares, and to cover their defects; he finds you know where to look or feel for the defect of things, and how to judge their worth. For example: —

What trade has more hard words and peculiar ways attending

it, than that of a jockey, or horse-courser, as we call them! They have all the parts of the horse, and all the diseases attending him, necessary to be mentioned in the market, upon every occasion of buying or bargaining. A jockey will know you at first sight, when you do but go round a horse, or at the first word you say about him, whether you are a dealer, as they call themselves, or a stranger. If you begin well, if you take up the horse's foot right, if you handle him in the proper places, if you bid his servant open his mouth, or go about it yourself like a workman, if you speak of his shapes or goings in the proper words – 'Oh!' says the jockey to his fellow, 'he understands a horse, he speaks the language:' then he knows you are not to be cheated, or, at least, not so easily; but if you go awkwardly to work, whisper to your man you bring with you to ask every thing for you, cannot handle the horse yourself, or speak the language of the trade, he falls upon you with his flourishes, and with a flux of horse rhetoric imposes upon you with oaths and asseverations, and, in a word, conquers you with the mere clamour of his trade.

Thus, if you go to a garden to buy flowers, plants, trees, and greens, if you know what you go about, know the names of flowers, or simples, or greens; know the particular beauties of them, when they are fit to remove, and when to slip and draw, and when not; what colour is ordinary, and what rare; when a flower is rare, and when ordinary – the gardener presently talks to you as to a man of art, tells you that you are a lover of art, a friend to a florist, shows you his exotics, his green-house, and his stores;

what he has set out, and what he has budded or enarched, and the like; but if he finds you have none of the terms of art, know little or nothing of the names of plants, or the nature of planting, he picks your pocket instantly, shows you a fine trimmed fuz-bush for a juniper, sells you common pinks for painted ladies, an ordinary tulip for a rarity, and the like. Thus I saw a gardener sell a gentleman a large yellow auricula, that is to say, a *running away*, for a curious flower, and take a great price. It seems, the gentleman was a lover of a good yellow; and it is known, that when nature in the auricula is exhausted, and has spent her strengh in showing a fine flower, perhaps some years upon the same root, she faints at last, and then turns into a yellow, which yellow shall be bright and pleasant the first year, and look very well to one that knows nothing of it, though another year it turns pale, and at length almost white. This the gardeners call a *run flower*, and this they put upon the gentleman for a rarity, only because he discovered at his coming that he knew nothing of the matter. The same gardener sold another person a root of white painted thyme for the right *Marum Syriacum;* and thus they do every day.

A person goes into a brickmaker's field to view his clamp, and buy a load of bricks; he resolves to see them loaded, because he would have good ones; but not understanding the goods, and seeing the workmen loading them where they were hard and well burnt, but looked white and grey, which, to be sure, were the best of the bricks, and which perhaps they would not have

done if he had not been there to look at them, they supposing he understood which were the best; but he, in the abundance of his ignorance, finds fault with them, because they were not a good colour, and did not look red; the brickmaker's men took the hint immediately, and telling the buyer they would give him red bricks to oblige him, turned their hands from the grey hard well-burnt bricks to the soft *sammel*[9] half-burnt bricks, which they were glad to dispose of, and which nobody that had understood them would have taken off their hands.

I mention these lower things, because I would suit my writing to the understanding of the meanest people, and speak of frauds used in the most ordinary trades; but it is the like in almost all the goods a tradesman can deal in. If you go to Warwickshire to buy cheese, you demand the cheese 'of the first make,' because that is the best. If you go to Suffolk to buy butter, you refuse the butter of the first make, because that is not the best, but you bargain for 'the right rowing butter,' which is the butter that is made when the cows are turned into the grounds where the grass has been mowed, and the hay carried off, and grown again: and so in many other cases. These things demonstrate the advantages there are to a tradesman, in his being thoroughly informed of the terms of art, and the peculiarities belonging to every particular business, which, therefore, I call the language of trade.

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[9] [*Sammel* is a term of art the brickmakers use for those bricks which are not well burnt, and which generally look of a pale red colour, and as fair as the other, but are soft.]

As a merchant should understand all languages, at least the languages of those countries which he trades to, or corresponds with, and the customs and usages of those countries as to their commerce, so an English tradesman ought to understand all the languages of trade, within the circumference of his own country, at least, and particularly of such as he may, by any of the consequences of his commerce, come to be any way concerned with.

Especially, it is his business to acquaint himself with the terms and trading style, as I call it, of those trades which he buys of, as to those he sells to; supposing he sells to those who sell again, it is their business to understand him, not his to understand them: and if he finds they do not understand him, he will not fail to make their ignorance be his advantage, unless he is honester and more conscientious in his dealings than most of the tradesmen of this age seem to be.

CHAPTER IV
OF THE TRADESMAN ACQUAINTING HIMSELF WITH ALL BUSINESS IN GENERAL

It is the judgment of some experienced tradesmen, that no man ought to go from one business to another, and launch out of the trade or employment he was bred to: *Tractent fabrilia fabri*– 'Every man to his own business;' and, they tell us, men never thrive when they do so.

I will not enter into that dispute here. I know some good and encouraging examples of the contrary, and which stand as remarkable instances, or as exceptions to the general rule: but let that be as it will, sometimes providence eminently calls upon men out of one employ into another, out of a shop into a warehouse, out of a warehouse into a shop, out of a single hand into a partnership, and the like; and they trade one time here, another time there, and with very good success too. But I say, be that as it will, a tradesman ought so far to acquaint himself with business, that he should not be at a loss to turn his hand to this or that trade, as occasion presents, whether in or out of the way of his ordinary dealing, as we have often seen done in London and other places, and sometimes with good success.

This acquainting himself with business does not intimate that he should learn every trade, or enter into the mystery of every employment. That cannot well be; but that he should have a true notion of business in general, and a knowledge how and in what manner it is carried on; that he should know where every manufacture is made, and how bought at first hand; that he should know which are the proper markets, and what the particular kinds of goods to exchange at those markets; that he should know the manner how every manufacture is managed, and the method of their sale.

It cannot be expected that he should have judgment in the choice of all kinds of goods, though in a great many he may have judgment too: but there is a general understanding in trade, which every tradesman both may and ought to arrive to; and this perfectly qualifies him to engage in any new undertaking, and to embark with other persons better qualified than himself in any new trade, which he was not in before; in which, though he may not have a particular knowledge and judgment in the goods they are to deal in or to make, yet, having the benefit of the knowledge his new partner is master of, and being himself apt to take in all additional lights, he soon becomes experienced, and the knowledge of all the other parts of business qualifies him to be a sufficient partner. For example – A.B. was bred a dry-salter, and he goes in partner with with C.D., a scarlet-dyer, called a bow-dyer, at Wandsworth.

As a salter, A.B. has had experience enough in the materials

for dyeing, as well scarlets as all other colours, and understands very well the buying of cochineal, indigo, galls, shumach, logwood, fustick, madder, and the like; so that he does his part very well. C.D. is an experienced scarlet-dyer; but now, doubling their stock, they fall into a larger work, and they dye bays and stuffs, and other goods, into differing colours, as occasion requires; and this brings them to an equality in the business, and by hiring good experienced servants, they go on very well together.

The like happens often when a tradesman turns his hand from one trade to another; and when he embarks, either in partnership or out of it, in any new business, it is supposed he seldom changes hands in such a manner without some such suitable person to join with, or that he has some experienced head workman to direct him, which, if that workman proves honest, is as well as a partner. On the other hand, his own application and indefatigable industry supply the want of judgment. Thus, I have known several tradesmen turn their hands from one business to another, or from one trade entirely to another, and very often with good success. For example, I have seen a confectioner turn a sugar-baker; another a distiller; an apothecary turn chemist, and not a few turn physicians, and prove very good physicians too; but that is a step beyond what I am speaking of.

But my argument turns upon this – that a tradesman ought to be able to turn his hand to any thing; that is to say, to lay down one trade and take up another, if occasion leads him to it, and if

he sees an evident view of profit and advantage in it; and this is only done by his having a general knowledge of trade, so as to have a capacity of judging: and by but just looking upon what is offered or proposed, he sees as much at first view as others do by long inquiry, and with the judgment of many advisers.

When I am thus speaking of the tradesman's being capable of making judgment of things, it occurs, with a force not to be resisted, that I should add, he is hereby fenced against bubbles and projects, and against those fatal people called projectors, who are, indeed, among tradesmen, as birds of prey are among the innocent fowls – devourers and destroyers. A tradesman cannot be too well armed, nor too much cautioned, against those sort of people; they are constantly surrounded with them, and are as much in jeopardy from them, as a man in a crowd is of having his pocket picked – nay, almost as a man is when in a crowd of pickpockets.

Nothing secures the tradesman against those men so well as his being thoroughly knowing in business, having a judgment to weigh all the delusive schemes and the fine promises of the wheedling projector, and to see which are likely to answer, or which not; to examine all his specious pretences, his calculations and figures, and see whether they are as likely to answer the end as he takes upon him to say they will; to make allowances for all his fine flourishes and outsides, and then to judge for himself. A projector is to a tradesman a kind of incendiary; he is in a constant plot to blow him up, or set fire to him; for projects

are generally as fatal to a tradesman as fire in a magazine of gunpowder.

The honest tradesman is always in danger, and cannot be too wary; and therefore to fortify his judgment, that he may be able to guard against such people as these, is one of the most necessary things I can do for him.

In order, then, to direct the tradesman how to furnish himself thus with a needful stock of trading knowledge, first, I shall propose to him to converse with tradesmen chiefly: he that will be a tradesman should confine himself within his own sphere: never was the Gazette so full of the advertisements of commissions of bankrupt as since our shopkeepers are so much engaged in parties, formed into clubs to hear news, and read journals and politics; in short, when tradesmen turn statesmen, they should either shut up their shops, or hire somebody else to look after them.

The known story of the upholsterer is very instructive,[10] who, in his abundant concern for the public, ran himself out of his business into a jail; and even when he was in prison, could not sleep for the concern he had for the liberties of his dear country: the man was a good patriot, but a bad shopkeeper; and, indeed, should rather have shut up his shop, and got a commission in the army, and then he had served his country in the way of his calling. But I may speak to this more in its turn.

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[10] [The story of the political upholsterer forms the subject of several amusing papers by Addison in the *Tatler*.]

My present subject is not the negative, what he should not do, but the affirmative, what he should do; I say, he should take all occasions to converse within the circuit of his own sphere, that is, dwell upon the subject of trade in his conversation, and sort with and converse among tradesmen as much as he can; as writing teaches to write —*scribendo discis scribere*– so conversing among tradesmen will make him a tradesman. I need not explain this so critically as to tell you I do not mean he should confine or restrain himself entirely from all manner of conversation but among his own class: I shall speak to that in its place also. A tradesman may on occasion keep company with gentlemen as well as other people; nor is a trading man, if he is a man of sense, unsuitable or unprofitable for a gentleman to converse with, as occasion requires; and you will often find, that not private gentlemen only, but even ministers of state, privy-councillors, members of parliament, and persons of all ranks in the government, find it for their purpose to converse with tradesmen, and are not ashamed to acknowledge, that a tradesman is sometimes qualified to inform them in the most difficult and intricate, as well as the most urgent, affairs of government; and this has been the reason why so many tradesmen have been advanced to honours and dignities above their ordinary rank, as Sir Charles Duncombe, a goldsmith; Sir Henry Furnese, who was originally a retail hosier; Sir Charles Cook, late one of the board of trade, a merchant; Sir Josiah Child, originally a very mean tradesman; the late Mr Lowndes, bred a scrivener;

and many others, too many to name.

But these are instances of men called out of their lower sphere for their eminent usefulness, and their known capacities, being first known to be diligent and industrious men in their private and lower spheres; such advancements make good the words of the wise man – 'Seest thou a man diligent in his calling, he shall stand before kings; he shall not stand before mean men.[11]

In the mean time, the tradesman's proper business is in his shop or warehouse, and among his own class or rank of people; there he sees how other men go on, and there he learns how to go on himself; there he sees how other men thrive, and learns to thrive himself; there he hears all the trading news – as for state news and politics, it is none of his business; there he learns how to buy, and there he gets oftentimes opportunities to sell; there he hears of all the disasters in trade, who breaks, and why; what brought such and such a man to misfortunes and disasters; and sees the various ways how men go down in the world, as well as the arts and management, by which others from nothing arise to wealth and estates.

Here he sees the Scripture itself thwarted, and his neighbour tradesman, a wholesale haberdasher, in spite of a good understanding, in spite of a good beginning, and in spite of the most indefatigable industry, sink in his circumstances, lose his credit, then his stock, and then break and become bankrupt,

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[11] [To stand in the presence of a prince is the highest mark of honour in the east, as to sit is with us.]

while the man takes more pains to be poor than others do to grow rich.

There, on the other hand, he sees G.D., a plodding, weak-headed, but laborious wretch, of a confined genius, and that cannot look a quarter of a mile from his shop-door into the world, and beginning with little or nothing, yet rises apace in the mere road of business, in which he goes on like the miller's horse, who, being tied to the post, is turned round by the very wheel which he turns round himself; and this fellow shall get money insensibly, and grow rich even he knows not how, and no body else knows why.

Here he sees F.M. ruined by too much trade, and there he sees M.F. starved for want of trade; and from all these observations he may learn something useful to himself, and fit to guide his own measures, that he may not fall into the same mischiefs which he sees others sink under, and that he may take the advantage of that prudence which others rise by.

All these things will naturally occur to him, in his conversing among his fellow-tradesmen. A settled little society of trading people, who understand business, and are carrying on trade in the same manner with himself, no matter whether they are of the very same trades or no, and perhaps better not of the same – such a society, I say, shall, if due observations are made from it, teach the tradesman more than his apprenticeship; for there he learned the operation, here he learns the progression; his apprenticeship is his grammar-school, this is his university; behind his master's

counter, or in his warehouse, he learned the first rudiments of trade, but here he learns the trading sciences; here he comes to learn the *arcana*, speak the language, understand the meaning of every thing, of which before he only learned the beginning: the apprenticeship inducts him, and leads him as the nurse the child; this finishes him; there he learned the beginning of trade, here he sees it in its full extent; in a word, there he learned to trade, here he is made a complete tradesman.

Let no young tradesman object, that, in the conversation I speak of, there are so many gross things said, and so many ridiculous things argued upon, there being always a great many weak empty heads among the shopkeeping trading world: this may be granted without any impeachment of what I have advanced – for where shall a man converse, and find no fools in the society? – and where shall he hear the weightiest things debated, and not a great many empty weak things offered, out of which nothing can be learned, and from which nothing can be deduced? – for 'out of nothing, nothing can come.'

But, notwithstanding, let me still insist upon it to the tradesman to keep company with tradesmen; let the fool run on in his own way; let the talkative green-apron rattle in his own way; let the manufacturer and his factor squabble and brangle; the grave self-conceited puppy, who was born a boy, and will die before he is a man, chatter and say a great deal of nothing, and talk his neighbours to death – out of every one you will learn something – they are all tradesmen, and there is

always something for a young tradesman to learn from them. If, understanding but a little French, you were to converse every day a little among some Frenchmen in your neighbourhood, and suppose those Frenchmen, you thus kept company with, were every one of them fools, mere ignorant, empty, foolish fellows, there might be nothing learnt from their sense, but you would still learn French from them, if it was no more than the tone and accent, and the ordinary words usual in conversation.

Thus, among your silly empty tradesmen, let them be as foolish and empty other ways as you can suggest, though you can learn no philosophy from them, you may learn many things in trade from them, and something from every one; for though it is not absolutely necessary that every tradesman should be a philosopher, yet every tradesman, in his way, knows something that even a philosopher may learn from.

I knew a philosopher that was excellently skilled in the noble science or study of astronomy, who told me he had some years studied for some simile, or proper allusion, to explain to his scholars the phenomena of the sun's motion round its own axis, and could never happen upon one to his mind, till by accident he saw his maid Betty trundling her mop: surprised with the exactness of the motion to describe the thing he wanted, he goes into his study, calls his pupils about him, and tells them that Betty, who herself knew nothing of the matter, could show them the sun revolving about itself in a more lively manner than ever he could. Accordingly, Betty was called, and bidden bring out

her mop, when, placing his scholars in a due-position, opposite not to the face of the maid, but to her left side, so that they could see the end of the mop, when it whirled round upon her arm. They took it immediately – there was the broad-headed nail in the centre, which was as the body of the sun, and the thrums whisking round, flinging the water about every way by innumerable little streams, describing exactly the rays of the sun, darting light from the centre to the whole system.

If ignorant Betty, by the natural consequences of her operation, instructed the astronomer, why may not the meanest shoemaker or pedlar, by the ordinary sagacity of his trading wit, though it may be indeed very ordinary, coarse, and unlooked for, communicate something, give some useful hint, dart some sudden thought into the mind of the observing tradesman, which he shall make his use of, and apply to his own advantage in trade, when, at the same time, he that gives such hint shall himself, like Betty and her mop, know nothing of the matter?

Every tradesman is supposed to manage his business his own way, and, generally speaking, most tradesmen have some ways peculiar and particular to themselves, which they either derived from the masters who taught them, or from the experience of things, or from something in the course of their business, which had not happened to them before.

And those little *nostrums* are oftentime very properly and with advantage communicated from one to another; one tradesman finds out a nearer way of buying than another, another finds a

vent for what is bought beyond what his neighbour knows of, and these, in time, come to be learned of them by their ordinary conversation.

I am not for confining the tradesman from keeping better company, as occasion and leisure requires; I allow the tradesman to act the gentleman sometimes, and that even for conversation, at least if his understanding and capacity make him suitable company to them, but still his business is among those of his own rank. The conversation of gentlemen, and what they call keeping good company, may be used as a diversion, or as an excursion, but his stated society must be with his neighbours, and people in trade; men of business are companions for men of business; with gentlemen he may converse pleasantly, but here he converses profitably; tradesmen are always profitable to one another; as they always gain by trading together, so they never lose by conversing together; if they do not get money, they gain knowledge in business, improve their experience, and see farther and farther into the world.

A man of but an ordinary penetration will improve himself by conversing in matters of trade with men of trade; by the experience of the old tradesmen they learn caution and prudence, and by the rashness and the miscarriages of the young, they learn what are the mischiefs that themselves may be exposed to.

Again, in conversing with men of trade, they get trade; men first talk together, then deal together – many a good bargain is made, and many a pound gained, where nothing was expected,

by mere casual coming to talk together, without knowing any thing of the matter before they met. The tradesmen's meetings are like the merchants' exchange, where they manage, negociate, and, indeed, beget business with one another.

Let no tradesman mistake me in this part; I am not encouraging them to leave their shops and warehouses, to go to taverns and ale-houses, and spend their time there in unnecessary prattle, which, indeed, is nothing but sotting and drinking; this is not meeting to do business, but to neglect business. Of which I shall speak fully afterwards.

But the tradesmen conversing with one another, which I mean, is the taking suitable occasions to discourse with their fellow tradesmen, meeting them in the way of their business, and improving their spare hours together. To leave their shops, and quit their counters, in the proper seasons for their attendance there, would be a preposterous negligence, would be going out of business to gain business, and would be cheating themselves, instead of improving themselves. The proper hours of business are sacred to the shop and the warehouse. He that goes out of the order of trade, let the pretence of business be what it will, loses his business, not increases it; and will, if continued, lose the credit of his conduct in business also.

CHAPTER V
DILIGENCE AND APPLICATION IN BUSINESS

Solomon was certainly a friend to men of business, as it appears by his frequent good advice to them. In Prov. xviii. 9, he says, 'He that is slothful in business, is brother to him that is a great waster:' and in another place, 'The sluggard shall be clothed in rags,' (Prov. xxiii. 1), or to that purpose. On the contrary, the same wise man, by way of encouragement, tells them, 'The diligent hand maketh rich,' (Prov. x. 4), and, 'The diligent shall bear rule, but the slothful shall be under tribute.'

Nothing can give a greater prospect of thriving to a young tradesman, than his own diligence; it fills himself with hope, and gives him credit with all who know him; without application, nothing in this world goes forward as it should do: let the man have the most perfect knowledge of his trade, and the best situation for his shop, yet without application nothing will go on. What is the shop without the master? what the books without the book-keeper? what the credit without the man? Hark how the people talk of such conduct as the slothful negligent trader discovers in his way.

'Such a shop,' says the customer, 'stands well, and there is a good stock of goods in it, but there is nobody to serve but a

'prentice-boy or two, and an idle journeyman: one finds them always at play together, rather than looking out for customers; and when you come to buy, they look as if they did not care whether they showed you any thing or no. One never sees a master in the shop, if we go twenty times, nor anything that bears the face of authority. Then, it is a shop always exposed, it is perfectly haunted with thieves and shop-lifters; they see nobody but raw boys in it, that mind nothing, and the diligent devils never fail to haunt them, so that there are more outcries of 'Stop thief!' at their door, and more constables fetched to that shop, than to all the shops in the row. There was a brave trade at that shop in Mr – 's time: he was a true shopkeeper; like the quack doctor, you never missed him from seven in the morning till twelve, and from two till nine at night, and he throve accordingly – he left a good estate behind him. But I don't know what these people are; they say there are two partners of them, but there had as good be none, for they are never at home, nor in their shop: one wears a long wig and a sword, I hear, and you see him often in the Mall and at court, but very seldom in his shop, or waiting on his customers; and the other, they say, lies a-bed till eleven o'clock every day, just comes into the shop and shows himself, then stalks about to the tavern to take a whet, then to Child's coffee-house to hear the news, comes home to dinner at one, takes a long sleep in his chair after it, and about four o'clock comes into the shop for half an hour, or thereabouts, then to the tavern, where he stays till two in the morning, gets drunk, and is led home by the watch, and so

lies till eleven again; and thus he walks round like the hand of a dial. And what will it all come to? – they'll certainly break, that you may be sure of; they can't hold it long.'

'This is the town's way of talking, where they see an example of it in the manner as is described; nor are the inferences unjust, any more than the description is unlike, for such certainly is the end of such management, and no shop thus neglected ever made a tradesman rich.

On the contrary, customers love to see the master's face in the shop, and to go to a shop where they are sure to find him at home. When he does not sell, or cannot take the price offered, yet the customers are not disobliged, and if they do not deal now, they may another time: if they do deal, the master generally gets a better price for his goods than a servant can, besides that he gives better content; and yet the customers always think they buy cheaper of the master too.

I seem to be talking now of the mercer or draper, as if my discourse were wholly bent and directed to them; but it is quite contrary, for it concerns every tradesman – the advice is general, and every tradesman claims a share in it; the nature of trade requires it. It is an old Anglicism, 'Such a man drives a trade;' the allusion is to a carter, that with his voice, his hands, his whip, and his constant attendance, keeps the team always going, helps himself, lifts at the wheel in every slough, doubles his application upon every difficulty, and, in a word, to complete the simile, if he is not always with his horses, either the wagon is set in a hole, or

the team stands still, or, which is worst of all, the load is spoiled by the waggon overthrowing.

It is therefore no improper speech to say, such a man drives his trade; for, in short, if trade is not driven, it will not go.

Trade is like a hand-mill, it must always be turned about by the diligent hand of the master; or, if you will, like the pump-house at Amsterdam, where they put offenders in for petty matters, especially beggars; if they will work and keep pumping, they sit well, and dry and safe, and if they work very hard one hour or two, they may rest, perhaps, a quarter of an hour afterwards; but if they oversleep themselves, or grow lazy, the water comes in upon them and wets them, and they have no dry place to stand in, much less to sit down in; and, in short, if they continue obstinately idle, they must sink; so that it is nothing but *pump* or *drown*, and they may choose which they like best.

He that engages in trade, and does not resolve to work at it, is *felo de se*; it is downright murdering himself; that is to say, in his trading capacity, he murders his credit, he murders his stock, and he starves, which is as bad as murdering, his family.

Trade must not be entered into as a thing of light concern; it is called business very properly, for it is a business *for* life, and ought to be followed as one of the great businesses *of* life – I do not say the chief, but one of the great businesses of life it certainly is – trade must, I say, be worked at, not played with; he that trades in jest, will certainly break in earnest; and this is one reason indeed why so many tradesmen come to so hasty a

conclusion of their affairs.

There was another old English saying to this purpose, which shows how much our old fathers were sensible of the duty of a shopkeeper: speaking of the tradesman as just opening his shop, and beginning a dialogue with it; the result of which is, that the shop replies to the tradesman thus: 'Keep me, and I will keep thee.' It is the same with driving the trade; if the shopkeeper will not keep, that is, diligently attend to his shop, the shop will not keep, that is, maintain him: and in the other sense it is harsher to him, if he will not drive his trade, the trade will drive him; that is, drive him out of the shop, drive him away.

All these old sayings have this monitory substance in them; namely, they all concur to fill a young tradesman with true notions of what he is going about; and that the undertaking of a trade is not a sport or game, in which he is to meet with diversions only, and entertainment, and not to be in the least troubled or disturbed: trade is a daily employment, and must be followed as such, with the full attention of the mind, and full attendance of the person; nothing but what are to be called the necessary duties of life are to intervene; and even these are to be limited so as not to be prejudicial to business.

And now I am speaking of the necessary things which may intervene, and which may divide the time with our business or trade, I shall state the manner in a few words, that the tradesman may neither give too much, nor take away too much, to or from any respective part of what may be called his proper

employment, but keep as due a balance of his time as he should of his books or cash.

The life of man is, or should be, a measure of allotted time; as his time is measured out to him, so the measure is limited, must end, and the end of it is appointed.

The purposes for which time is given, and life bestowed, are very momentous; no time is given uselessly, and for nothing; time is no more to be unemployed, than it is to be ill employed. Three things are chiefly before us in the appointment of our time: 1. Necessaries of nature. 2. Duties of religion, or things relating to a future life. 3. Duties of the present life, namely, business and calling.

I. Necessities of nature, such as eating and drinking; rest, or sleep; and in case of disease, a recess from business; all which have two limitations on them, and no more; namely, that they be

1. Referred to their proper seasons.

2. Used with moderation.

Both these might give me subject to write many letters upon; but I study brevity, and desire rather to hint than dwell upon things which are serious and grave, because I would not tire you.

II. Duties of religion: these may be called necessities too in their kind, and that of the sublimest nature; and they ought not to be thrust at all out of their place, and yet they ought to be kept in their place too.

III. Duties of life, that is to say, business, or employment, or calling, which are divided into three kinds:

1. Labour, or servitude.
2. Employment.
3. Trade.

By labour, I mean the poor manualist, whom we properly call the labouring man, who works for himself indeed in one respect, but sometimes serves and works for wages, as a servant, or workman.

By employment, I mean men in business, which yet is not properly called trade, such as lawyers, physicians, surgeons, scriveners, clerks, secretaries, and such like: and

By trade I mean merchants and inland-traders, such as are already described in the introduction to this work.

To speak of time, it is divided among these; even in them all there is a just equality of circumstances to be preserved, and as diligence is required in one, and necessity to be obeyed in another, so duty is to be observed in the third; and yet all these with such a due regard to one another, as that one duty may not jostle out another; and every thing going on with an equality and just regard to the nature of the thing, the tradesman may go on with a glad heart and a quiet conscience.

This article is very nice, as I intend to speak to it; and it is a dangerous thing indeed to speak to, lest young tradesmen, treading on the brink of duty on one side, and duty on the other side, should pretend to neglect their duty to heaven, on pretence that I say they must not neglect their shops. But let them do me justice, and they will do themselves no injury; nor do I fear

that my arguing on this point should give them any just cause to go wrong; if they will go wrong, and plead my argument for their excuse, it must be by their abusing my directions, and taking them in pieces, misplacing the words, and disjointing the sense, and by the same method they may make blasphemy of the Scripture.

The duties of life, I say, must not interfere with one another, must not jostle one another out of the place, or so break in as to be prejudicial to one another. It is certainly the duty of every Christian to worship God, to pay his homage morning and evening to his Maker, and at all other proper seasons to behave as becomes a sincere worshipper of God; nor must any avocation, either of business or nature, however necessary, interfere with this duty, either in public or in private. This is plainly asserting the necessity of the duty, so no man can pretend to evade that.

But the duties of nature and religion also have such particular seasons, and those seasons so proper to themselves, and so stated, as not to break in or trench upon one another, that we are really without excuse, if we let any one be pleaded for the neglect of the other. Food, sleep, rest, and the necessities of nature, are either reserved for the night, which is appointed for man to rest, or take up so little room in the day, that they can never be pleaded in bar of either religion or employment.

He, indeed, who will sleep when he should work, and perhaps drink when he should sleep, turns nature bottom upwards, inverts the appointment of providence, and must account to himself, and

afterwards to a higher judge, for the neglect.

The devil – if it be the devil that tempts, for I would not wrong Satan himself – plays our duties often one against another; and to bring us, if possible, into confusion in our conduct, subtly throws religion out of its place, to put it in our way, and to urge us to a breach of what we ought to do: besides this subtle tempter – for, as above, I won't charge it all upon the devil – we have a great hand in it ourselves; but let it be who it will, I say, this subtle tempter hurries the well-meaning tradesman to act in all manner of irregularity, that he may confound religion and business, and in the end may destroy both.

When the tradesman well inclined rises early in the morning, and is moved, as in duty to his Maker he ought, to pay his morning vows to him either in his closet, or at the church, where he hears the six o'clock bell ring to call his neighbours to the same duty – then the secret hint comes across his happy intention, that he must go to such or such a place, that he may be back time enough for such other business as has been appointed over-night, and both perhaps may be both lawful and necessary; so his diligence oppresses his religion, and away he runs to transact his business, and neglects his morning sacrifice to his Maker.

On the other hand, and at another time, being in his shop, or his counting-house, or warehouse, a vast throng of business upon his hands, and the world in his head, when it is highly his duty to attend it, and shall be to his prejudice to absent himself – then the same deceiver presses him earnestly to go to his closet, or to

the church to prayers, during which time his customer goes to another place, the neighbours miss him in his shop, his business is lost, his reputation suffers; and by this turned into a practice, the man may say his prayers so long and so unseasonably till he is undone, and not a creditor he has (I may give it him from experience) will use him the better, or show him the more favour, when a commission of bankrupt comes out against him.

Thus, I knew once a zealous, pious, religious tradesman, who would almost shut up his shop every day about nine or ten o'clock to call all his family together to prayers; and yet he was no presbyterian, I assure you; I say, he would almost shut up his shop, for he would suffer none of his servants to be absent from his family worship.

This man had certainly been right, had he made all his family get up by six o'clock in the morning, and called them to prayers before he had opened his shop; but instead of that, he first suffered sleep to interfere with religion, and lying a-bed to postpone and jostle out his prayers – and then, to make God Almighty amends upon himself, wounds his family by making his prayers interfere with his trade, and shuts his customers out of his shop; the end of which was, the poor good man deceived himself, and lost his business.

Another tradesman, whom I knew personally well, was raised in the morning very early, by the outcries of his wife, to go and fetch a midwife. It was necessary, in his way, to go by a church, where there was always, on that day of the week, a

morning sermon early, for the supplying the devotion of such early Christians as he; so the honest man, seeing the door open, steps in, and seeing the minister just gone up into the pulpit, sits down, joins in the prayers, hears the sermon, and goes very gravely home again; in short, his earnestness in the worship, and attention to what he had heard, quite put the errand he was sent about out of his head; and the poor woman in travail, after having waited long for the return of her husband with the midwife, was obliged (having run an extreme hazard by depending on his expedition) to dispatch other messengers, who fetched the midwife, and she was come, and the work over, long before the sermon was done, or that any body heard of the husband: at last, he was met coming gravely home from the church, when being upbraided with his negligence, in a dreadful surprise he struck his hands together, and cried out, 'How is my wife? I profess I forgot it!'

What shall we say now to this ill-timed devotion, and who must tempt the poor man to this neglect? Certainly, had he gone for the midwife, it had been much more his duty, than to go to hear a sermon at that time.

I knew also another tradesman, who was such a sermon-hunter, and, as there are lectures and sermons preached in London, either in the churches or meeting-houses, almost every day in the week, used so assiduously to hunt out these occasions, that whether it was in a church or meeting-house, or both, he was always abroad to hear a sermon, at least once every day, and

sometimes more; and the consequence was, that the man lost his trade, his shop was entirely neglected, the time which was proper for him to apply to his business was misapplied, his trade fell off, and the man broke.

Now it is true, and I ought to take notice of it also, that, though these things happen, and may wrong a tradesman, yet it is oftener, ten times for once, that tradesmen neglect their shop and business to follow the track of their vices and extravagence – some by taverns, others to the gaming-houses, others to balls and masquerades, plays, harlequins, and operas, very few by too much religion.

But my inference is still sound, and the more effectually so as to that part; for if our business and trades are not to be neglected, no, not for the extraordinary excursions of religion, and religious duties, much less are they to be neglected for vices and extravagances.

This is an age of gallantry and gaiety, and never was the city transposed to the court as it is now; the play-houses and balls are now filled with citizens and young tradesmen, instead of gentlemen and families of distinction; the shopkeepers wear a differing garb now, and are seen with their long wigs and swords, rather than with aprons on, as was formerly the figure they made.

But what is the difference in the consequences? You did not see in those days acts of grace for the relief of insolvent debtors almost every session of parliament, and yet the jails filled with insolvents before the next year, though ten or twelve thousand

have been released at a time by those acts.

Nor did you hear of so many commissions of bankrupt every week in the Gazette, as is now the case; in a word, whether you take the lower sort of tradesman, or the higher, where there were twenty that failed in those days, I believe I speak within compass if I say that five hundred turn insolvent now; it is, as I said above, an age of pleasure, and as the wise man said long ago, 'He that loves pleasure shall be a poor man' – so it is now; it is an age of drunkenness and extravagance, and thousands ruin themselves by that; it is an age of luxurious and expensive living, and thousands more undo themselves by that; but, among all our vices, nothing ruins a tradesman so effectually as the neglect of his business: it is true, all those things prompt men to neglect their business, but the more seasonable is the advice; either enter upon no trade, undertake no business, or, having undertaken it, pursue it diligently: drive your trade, that the world may not drive you out of trade, and ruin and undo you. Without diligence a man can never thoroughly understand his business and how should a man thrive, when he does not perfectly know what he is doing, or how to do it? Application to his trade teaches him how to carry it on, as much as his going apprentice taught him how to set it up. Certainly, that man shall never improve in his trading knowledge, that does not know his business, or how to carry it on: the diligent tradesman is always the knowing and complete tradesman.

Now, in order to have a man apply heartily, and pursue earnestly, the business he is engaged in, there is yet another thing

necessary, namely, that he should delight in it: to follow a trade, and not to love and delight in it, is a slavery, a bondage, not a business: the shop is a bridewell, and the warehouse a house of correction to the tradesman, if he does not delight in his trade. While he is bound, as we say, to keep his shop, he is like the galley-slave chained down to the oar; he tugs and labours indeed, and exerts the utmost of his strength, for fear of the strapado, and because he is obliged to do it; but when he is on shore, and is out from the bank, he abhors the labour, and hates to come to it again.

To delight in business is making business pleasant and agreeable; and such a tradesman cannot but be diligent in it, which, according to Solomon, makes him certainly rich, and in time raises him above the world and able to instruct and encourage those who come after him.

CHAPTER VI
OVER-TRADING

It is an observation, indeed, of my own, but I believe it will hold true almost in all the chief trading towns in England, that there are more tradesmen undone by having too much trade, than for want of trade. Over-trading is among tradesmen as over-lifting is among strong men: such people, vain of the strengh, and their pride prompting them to put it to the utmost trial, at last lift at something too heavy for them, over-strain their sinews, break some of nature's bands, and are cripples ever after.

I take over-trading to be to a shopkeeper as ambition is to a prince. The late king of France, the great king Louis, ambition led him to invade the dominions of his neighbours; and while upon the empire here, or the states-general there, or the Spanish Netherlands on another quarter, he was an over-match for every one, and, in their single capacity, he gained from them all; but at last pride made him think himself a match for them all together, and he entered into a declared war against the emperor and the empire, the kings of Spain and Great Britain, and the states of Holland, all at once. And what was the consequence? They reduced him to the utmost distress, he lost all his conquests, was obliged, by a dishonourable peace, to quit what he had got by encroachment, to demolish his invincible towns, such as

Pignerol, Dunkirk, &c., the two strongest fortresses in Europe; and, in a word, like a bankrupt monarch, he may, in many cases, be said to have died a beggar.

Thus the strong man in the fable, who by main strength used to rive a tree, undertook one at last which was too strong for him, and it closed upon his fingers, and held him till the wild beasts came and devoured him. Though the story is a fable, the moral is good to my present purpose, and is not at all above my subject; I mean that of a tradesman, who should be warned against over-trading, as earnestly, and with as much passion, as I would warn a dealer in gunpowder to be wary of fire, or a distiller or rectifier of spirits to moderate his furnace, lest the heads of his stills fly off, and he should be scalded to death.

For a young tradesman to over-trade himself, is like a young swimmer going out of his depth, when, if help does not come immediately, it is a thousand to one but he sinks, and is drowned. All rash adventures are condemned by the prudent part of mankind; but it is as hard to restrain youth in trade, as it is in any other thing, where the advantage stands in view, and the danger out of sight; the profits of trade are baits to the avaricious shopkeeper, and he is forward to reckon them up to himself, but does not perhaps cast up the difficulty which there may be to compass it, or the unhappy consequences of a miscarriage.

For want of this consideration, the tradesman oftentimes drowns, as I may call it, even within his depth – that is, he sinks when he has really the substance at bottom to keep him

up – and this is all owing to an adventurous bold spirit in trade, joined with too great a gust of gain. Avarice is the ruin of many people besides tradesmen; and I might give the late South Sea calamity for an example in which the longest heads were most overreached, not so much by the wit or cunning of those they had to deal with as by the secret promptings of their own avarice; wherein they abundantly verified an old proverbial speech or saying, namely, 'All covet, all lose;' so it was there indeed, and the cunningest, wisest, sharpest, men lost the most money.

There are two things which may be properly called over-trading, in a young beginner; and by both which tradesmen are often overthrown.

1. Trading beyond their stock.
2. Giving too large credit.

A tradesman ought to consider and measure well the extent of his own strengh; his stock of money, and credit, is properly his beginning; for credit is a stock as well as money. He that takes too much credit is really in as much danger as he that gives too much credit; and the danger lies particularly in this, if the tradesman over-buys himself, that is, buys faster than he can sell, buying upon credit, the payments perhaps become due too soon for him; the goods not being sold, he must answer the bills upon the strength of his proper stock – that is, pay for them out of his own cash; if that should not hold out, he is obliged to put off his bills after they are due, or suffer the impertinence of being dunned by the creditor, and perhaps by servants and apprentices,

and that with the usual indecencies of such kind of people.

This impairs his credit, and if he comes to deal with the same merchant, or clothier, or other tradesman again, he is treated like one that is but an indifferent paymaster; and though they may give him credit as before, yet depending that if he bargains for six months, he will take eight or nine in the payment, they consider it in the price, and use him accordingly; and this impairs his gain, so that loss of credit is indeed loss of money, and this weakens him both ways.

A tradesman, therefore, especially at his beginning, ought to be very wary of taking too much credit; he had much better slip the occasion of buying now and then a bargain to his advantage, for that is usually the temptation, than buying a greater quantity of goods than he can pay for, run into debt, and be insulted, and at last ruined. Merchants, and wholesale dealers, to put off their goods, are very apt to prompt young shopkeepers and young tradesmen to buy great quantities of goods, and take large credit at first; but it is a snare that many a young beginner has fallen into, and been ruined in the very bud; for if the young beginner does not find a vent for the quantity, he is undone; for at the time of payment the merchant expects his money, whether the goods are sold or not; and if he cannot pay, he is gone at once.

The tradesman that buys warily, always pays surely, and every young beginner ought to buy cautiously; if he has money to pay, he need never fear goods to be had; the merchants' warehouses are always open, and he may supply himself upon all occasions,

as he wants, and as his customers call.

It may pass for a kind of an objection here, that there are some goods which a tradesman may deal in, which are to be bought at such and such markets only, and at such and such fairs only, that is to say, are chiefly bought there; as the cheesemongers buy their stocks of cheese and of butter, the cheese at several fairs in Warwickshire, as at Atherston fair in particular, or at fair in Gloucestershire, and at Sturbridge fair, near Cambridge; and their butter at Ipswich fair, in Suffolk; and so of many other things; but the answer is plain: those things which are generally bought thus, are ready money goods, and the tradesman has a sure rule for buying, namely, his cash. But as I am speaking of taking credit, so I must be necessarily supposed to speak of such goods as are bought upon credit, as the linen-draper buys of the Hamburgh and Dutch merchants, the woollen-draper of the Blackwell-hall men, the haberdasher of the thread merchants, the mercer of the weavers and Italian merchants, the silk-man of the Turkey merchants, and the like; here they are under no necessity of running deep into debt, but may buy sparingly, and recruit again as they sell off.

I know some tradesmen are very fond of seeing their shops well-stocked, and their warehouses full of goods, and this is a snare to them, and brings them to buy in more goods than they want; but this is a great error, either in their judgment or their vanity; for, except in retailers' shops, and that in some trades where they must have a great choice of goods, or else may want a

trade, otherwise a well-experienced tradesman had rather see his warehouse too empty than too full: if it be too empty, he can fill it when he pleases, if his credit be good, or his cash strong; but a thronged warehouse is a sign of a want of customers, and of a bad market; whereas, an empty warehouse is a sign of a nimble demand.[12]

Let no young tradesman value himself upon having a very great throng of goods in hand, having just a necessary supply to produce a choice of new and fashionable goods – nay, though he be a mercer, for they are the most under the necessity of a large stock of goods; but I say, supposing even the mercer to have a tolerable show and choice of fashionable goods, that gives his shop a reputation, he derives no credit at all from a throng of old shopkeepers, as they call them, namely, out-of-fashion things: but in other trades it is much more a needful caution; a few goods, and a quick sale, is the beauty of a tradesman's warehouse, or shop either; and it is his wisdom to keep himself in that posture that his payments may come in on his front as fast as they go out in his rear; that he may be able to answer the demands of

[12] [The keeping of a half empty shop will not suit the necessities of trade in modern times. Instead of following the advice of Defoe, therefore, the young tradesman is recommended to keep a sufficient stock of every kind of goods in which he professes to deal. A shopkeeper can hardly commit a greater blunder than allow himself to *be out* of any article of his trade. One of his chief duties ought to consist in keeping up a *fresh stock* of every article which there is a chance of being sought for, and, while avoiding the imprudence of keeping too large a stock of goods – which comes nearest to Defoe's meaning – it is certain that, by having on hand an abundant choice, the shop gains a name, and has the best chance of securing a concourse of customers.]

his merchants or dealers, and, if possible, let no man come twice for his money.

The reason of this is plain, and leads me back to where I began; credit is stock, and, if well supported, is as good as a stock, and will be as durable. A tradesman whose credit is good, untouched, unspotted, and who, as above, has maintained it with care, shall in many cases buy his goods as cheap at three or four months' time of payment, as another man shall with ready money – I say in some cases, and in goods which are ordinarily sold for time, as all our manufactures, the bay trade excepted, generally are.

He, then, that keeps his credit unshaken, has a double stock – I mean, it is an addition to his real stock, and often superior to it: nay, I have known several considerable tradesmen in this city who have traded with great success, and to a very considerable degree, and yet have not had at bottom one shilling real stock; but by the strength of their reputation, being sober and diligent, and having with care preserved the character of honest men, and the credit of their business, by cautious dealing and punctual payments, they have gone on till the gain of their trade has effectually established them, and they have raised estates out of nothing.

But to return to the dark side, namely, over-trading; the second danger is the giving too much credit. He that takes credit may give credit, but he must be exceedingly watchful; for it is the most dangerous state of life that a tradesman can live in, for he is in as much jeopardy as a seaman upon a lee-shore.

If the people he trusts fail, or fail but of a punctual compliance with him, he can never support his own credit, unless by the caution I am now giving; that is, to be very sure not to give so much credit as he takes.

By the word *so much*, I must be understood thus – either he must sell for shorter time than he takes, or in less quantity; the last is the safest, namely, that he should be sure not to trust out so much as he is trusted with. If he has a real stock, indeed, besides the credit he takes, that, indeed, makes the case differ; and a man that can pay his own debts, whether other people pay him or no, that man is out of the question – he is past danger, and cannot be hurt; but if he trusts beyond the extent of his stock and credit, even *he* may be overthrown too.

There were many sad examples of this in the time of the late war,[13] and in the days when the public credit was in a more precarious condition that it has been since – I say, sad examples, namely, when tradesmen in flourishing circumstances, and who had indeed good estates at bottom, and were in full credit themselves, trusted the public with too great sums; which, not coming in at the time expected, either by the deficiency of the funds given by parliament, and the parliament themselves not soon making good those deficiencies, or by other disasters of those times; I say, their money not coming in to answer their demands, they were ruined, at least their credit wounded, and some quite undone, who yet, had they been paid, could have paid

[13] [The war of the Spanish succession, concluded by the treaty of Utrecht, 1713.]

all their own debts, and had good sums of money left.

Others, who had ability to afford it, were obliged to sell their tallies and orders at forty or fifty per cent. loss; from whence proceeded that black trade of buying and selling navy and victualling bills and transport debts, by which the brokers and usurers got estates, and many thousands of tradesmen were brought to nothing; even those that stood it, lost great sums of money by selling their tallies: but credit cannot be bought too dear; and the throwing away one half to save the other, was much better than sinking under the burden; like sailors in a storm, who, to lighten the ship wallowing in the trough of the sea, will throw the choicest goods overboard, even to half the cargo, in order to keep the ship above water, and save their lives.

These were terrible examples of over-trading indeed; the men were tempted by the high price which the government gave for their goods, and which they were obliged to give, because of the badness of the public credit at that time; but this was not sufficient to make good the loss sustained in the sale of the tallies, so that even they that sold and were able to stand without ruin, were yet great sufferers, and had enough to do to keep up their credit.

This was the effect of giving over-much credit; for though it was the government itself which they trusted, yet neither could the government itself keep up the sinking credit of those whom it was indebted to; and, indeed, how should it, when it was not able to support its own credit? But that by the way. I return to

the young tradesman, whom we are now speaking about.

It is his greatest prudence, therefore, after he has considered his own fund, and the stock he has to rest upon – I say, his next business is to take care of his credit, and, next to limiting his buying-liberty, let him be sure to limit his selling. Could the tradesman buy all upon credit, and sell all for ready money, he might turn usurer, and put his own stock out to interest, or buy land with it, for he would have no occasion for one shilling of it; but since that is not expected, nor can be done, it is his business to act with prudence in both parts – I mean of taking and giving credit – and the best rule to be given him for it is, never to give so much credit as he takes, by at least one-third part.

By giving credit, I do not mean, that even all the goods which he buys upon credit, may not be sold upon credit; perhaps they are goods which are usually sold so, and no otherwise; but the alternative is before him thus – either he must not give so much credit in quantity of goods, or not so long credit in relation to time – for example:

Suppose the young tradesman buys ten thousand pounds' value of goods on credit, and this ten thousand pounds are sold for eleven thousand pounds likewise on credit; if the time given be the same, the man is in a state of apparent destruction, and it is a hundred to one but he is blown up: perhaps he owes the ten thousand pounds to twenty men, perhaps the eleven thousand pounds is owing to him by two hundred men – it is scarce possible that these two hundred petty customers of his, should

all so punctually comply with their payments as to enable him to comply with his; and if two or three thousand pounds fall short, the poor tradesman, unless he has a fund to support the deficiency, must be undone.

But if the man had bought ten thousand pounds at six or eight months' credit, and had sold them all again as above to his two hundred customers, at three months' and four months' credit, then it might be supposed all, or the greatest part of them, would have paid time enough to make his payments good; if not, all would be lost still.

But, on the other hand, suppose he had sold but three thousand pounds' worth of the ten for ready money, and had sold the rest for six months' credit, it might be supposed that the three thousand pounds in cash, and what else the two hundred debtors might pay in time, might stop the months of the tradesman's creditors till the difference might be made good.

So easy a thing is it for a tradesman to lose his credit in trade, and so hard is it, once upon such a blow, to retrieve it again. What need, then, is there for the tradesman to guard himself against running too far into debt, or letting other people run too far into debt to him; for if they do not pay him, he cannot pay others, and the next thing is a commission of bankrupt, and so the tradesman may be undone, though he has eleven thousand pounds to pay ten with?

It is true, it is not possible in a country where there is such an infinite extent of trade as we see managed in this kingdom,

that either on one hand or another it can be carried on, without a reciprocal credit both taken and given; but it is so nice an article, that I am of opinion as many tradesmen break with giving too much credit, as break with taking it. The danger, indeed, is mutual, and very great. Whatever, then, the young tradesman omits, let him guard against both his giving and taking too much credit.

But there are divers ways of over-trading, besides this of taking and giving too much credit; and one of these is the running out into projects and heavy undertakings, either out of the common road which the tradesman is already engaged in, or grasping at too many undertakings at once, and having, as it is vulgarly expressed, too many irons in the fire at a time; in both which cases the tradesman is often wounded, and that deeply, sometimes too deep to recover.

The consequences of those adventures are generally such as these: first, that they stock-starve the tradesman, and impoverish him in his ordinary business, which is the main support of his family; they lessen his strength, and while his trade is not lessened, yet his stock is lessened; and as they very rarely add to his credit, so, if they lessen the man's stock, they weaken him in the main, and he must at last faint under it.

Secondly, as they lessen his stock, so they draw from it in the most sensible part – they wound him in the tenderest and most nervous part, for they always draw away his ready money; and what follows? The money, which was before the sinews of his

business, the life of his trade, maintained his shop, and kept up his credit in the full extent of it, being drawn off, like the blood let out of the veins, his trade languishes, his credit, by degrees, flags and goes off, and the tradesman falls under the weight.

Thus I have seen many a flourishing tradesman sensibly decay; his credit has first a little suffered, then for want of that credit trade has declined – that is to say, he has been obliged to trade for less and less, till at last he is wasted and reduced: if he has been wise enough and wary enough to draw out betimes, and avoid breaking, he has yet come out of trade, like an old invalid soldier out of the wars, maimed, bruised, sick, reduced, and fitter for an hospital than a shop – such miserable havoc has launching out into projects and remote undertakings made among tradesmen.

But the safe tradesman is he, that avoiding all such remote excursions, keeps close within the verge of his own affairs, minds his shop or warehouse, and confining himself to what belongs to him there, goes on in the road of his business without launching into unknown oceans; and content with the gain of his own trade, is neither led by ambition or avarice, and neither covets to be greater nor richer by such uncertain and hazardous attempts.

CHAPTER VII
OF THE TRADESMAN IN DISTRESS, AND BECOMING BANKRUPT

In former times it was a dismal and calamitous thing for a tradesman to break. Where it befell a family, it put all into confusion and distraction; the man, in the utmost terror, fright, and distress, ran away with what goods he could get off, as if the house were on fire, to get into the Friars[14] or the Mint; the family fled, one one way, and one another, like people in desperation; the wife to her father and mother, if she had any, and the children, some to one relation, some to another. A statute (so they vulgarly call a commission of bankrupt) came and swept away all, and oftentimes consumed it too, and left little or nothing, either to pay the creditors or relieve the bankrupt. This made the bankrupt desperate, and made him fly to those places of shelter with his goods, where, hardened by the cruelty of the creditors, he chose to spend all the effects which should have paid the creditors, and at last perished in misery.

But now the case is altered; men make so little of breaking,

[14] [Whitefriars, in the neighbourhood of the Temple, London. This and the Mint were sanctuaries for debtors.]

that many times the family scarce removes for it. A commission of bankrupt is so familiar a thing, that the debtor oftentimes causes it to be taken out in his favour, that he may sooner be effectually delivered from all his creditors at once, the law obliging him only to give a full account of himself upon oath to the commissioners, who, when they see his integrity, may effectually deliver him from all further molestation, give him a part even of the creditors' estate; and so he may push into the world again, and try whether he cannot retrieve his fortunes by a better management, or with better success for the future.

Some have said, this law is too favourable to the bankrupt; that it makes tradesmen careless; that they value not breaking at all, but run on at all hazards, venturing without forecast and without consideration, knowing they may come off again so cheap and so easy, if they miscarry. But though I cannot enter here into a long debate upon that subject, yet I may have room to say, that I differ from those people very much; for, though the terror of the commission is in some measure abated, as indeed it ought to be, because it was before exorbitant and unreasonable, yet the terror of ruining a man's family, sinking his fortunes, blasting his credit, and throwing him out of business, and into the worst of disgrace that a tradesman can fall into, this is not taken away, or abated at all; and this, to an honest trading man, is as bad as all the rest ever was or could be.

Nor can a man be supposed, in the rupture of his affairs, to receive any comfort, or to see through his disasters into the little

relief which he may, and at the same time cannot be sure he shall, receive, at the end of his troubles, from the mercy of the commission.

These are poor things, and very trifling for a tradesman to entertain thoughts of a breach from, especially with any prospect of satisfaction; nor can any tradesman with the least shadow of principle entertain any thought of breaking, but with the utmost aversion, and even abhorrence; for the circumstances of it are attended with so many mortifications, and so many shocking things, contrary to all the views and expectations that a tradesman can begin the world with, that he cannot think of it, but as we do of the grave, with a chillness upon the blood, and a tremor in the spirits. Breaking is the death of a tradesman; he is mortally stabbed, or, as we may say, shot through the head, in his trading capacity; his shop is shut up, as it is when a man is buried; his credit, the life and blood of his trade, is stagnated; and his attendance, which was the pulse of his business, is stopped, and beats no more; in a word, his fame, and even name, as to trade is buried, and the commissioners, that act upon him, and all their proceedings, are but like the executors of the defunct, dividing the ruins of his fortune, and at last, his certificate is a kind of performing the obsequies for the dead, and praying him out of purgatory.

Did ever tradesman set up on purpose to break? Did ever a man build himself a house on purpose to have it burnt down? I can by no means grant that any tradesman, at least in his senses,

can entertain the least satisfaction in his trading, or abate any thing of his diligence in trade, from the easiness of breaking, or the abated severities of the bankrupt act.

I could argue it from the nature of the act itself, which, indeed, was made, and is effectual, chiefly for the relief of creditors, not debtors; to secure the bankrupt's effects for the use of those to whom it of right belongs, and to prevent the extravagant expenses of the commission, which before were such as often devoured all, ruining both the bankrupt and his creditors too. This the present law has providently put a stop to; and the creditors now are secure in this point, that what is to be had, what the poor tradesman has left, they are sure to have preserved for, and divided among them, which, indeed, before they were not. The case is so well known, and so recent in every tradesman's memory, that I need not take up any more of your time about it.

As to the encouragements in the act for the bankrupt, they are only these – namely, that, upon his honest and faithful surrender of his affairs, he shall be set at liberty; and if they see cause, they, the creditors, may give him back a small gratification for his discovering his effects, and assisting to the recovery of them; and all this, which amounts to very little, is upon his being, as I have said, entirely honest, and having run through all possible examinations and purgations, and that it is at the peril of his life if he prevaricates.

Are these encouragements to tradesmen to be negligent and careless of the event of things? Will any man in his wits fail

in his trade, break his credit, and shut up his shop, for these prospects? Or will he comfort himself in case he is forced to fail – I say, will he comfort himself with these little benefits, and make the matter easy to himself on that account? He must have a very mean spirit that can do this, and must act upon very mean principles in life, who can fall with satisfaction, on purpose to rise no higher than this; it is like a man going to bed on purpose to rise naked, pleasing himself with the thoughts that, though he shall have no clothes to put on, yet he shall have the liberty to get out of bed and shift for himself.

On these accounts, and some others, too long to mention here, I think it is out of doubt, that the easiness of the proceedings on commissions of bankrupt can be no encouragement to any tradesman to break, or so much as to entertain the thoughts of it, with less horror and aversion than he would have done before this law was made.

But I must come now to speak of the tradesman in his real state of mortification, and under the inevitable necessity of a blow upon his affairs. He has had losses in his business, such as are too heavy for his stock to support; he has, perhaps, launched out in trade beyond his reach: either he has so many bad debts, that he cannot find by his books he has enough left to pay his creditors, or his debts lie out of his reach, and he cannot get them in, which in one respect is as bad; he has more bills running against him than he knows how to pay, and creditors dunning him, whom it is hard for him to comply with; and this, by degrees, sinks his

credit.

Now, could the poor unhappy tradesman take good advice, now would be his time to prevent his utter ruin, and let his case be better or worse, his way is clear.

If it be only that he has overshot himself in trade, taken too much credit, and is loaded with goods; or given too much credit, and cannot get his debts in; but that, upon casting up his books, he finds his circumstances good at bottom, though his credit has suffered by his effects being out of his hands; let him endeavour to retrench, let him check his career in trade – immediately take some extraordinary measures to get in his debts, or some extraordinary measures, if he can, to raise money in the meantime, till those debts come in, that he may stop the crowd of present demands. If this will not do, let him treat with some of his principal creditors, showing them a true and faithful state of his affairs, and giving them the best assurances he can of payment, that they may be easy with him till he can get in his debts; and then, with the utmost care, draw in his trade within the due compass of his stock, and be sure never to run out again farther than he is able to answer, let the prospect of advantage be what it will; and by this method he may perhaps recover his credit again, at least he may prevent his ruin. But this is always supposing the man has a firm bottom, that he is sound in the main, and that his stock is at least sufficient to pay all his debts.

But the difficulty which I am proposing to speak of, is when the poor tradesman, distressed as above in point of credit,

looking into his affairs, finds that his stock is diminished, or perhaps entirely sunk – that, in short, he has such losses and such disappointments in his business, that he is not sound at bottom; that he has run too far, and that his own stock being wasted or sunk, he has not really sufficient to pay his debts; what is this man's business? – and what course shall he take?

I know the ordinary course with such tradesmen is this: – 'It is true,' says the poor man, 'I am running down, and I have lost so much in such a place, and so much by such a chapman that broke, and, in short, so much, that I am worse than nothing; but come, I have such a thing before me, or I have undertaken such a project, or I have such an adventure abroad, if it suceeds, I may recover again; I'll try my utmost; I'll never drown while I can swim; I'll never fall while I can stand; who knows but I may get over it?' In a word, the poor man is loth to come to the fatal day; loth to have his name in the Gazette, and see his wife and family turned out of doors, and the like; who can blame him? or who is not, in the like case, apt to take the like measures? – for it is natural to us all to put the evil day far from us, at least to put it as far off as we can. Though the criminal believes he shall be executed at last, yet he accepts of every reprieve, as it puts him within the possibility of an escape, and that as long as there is life there is hope; but at last the dead warrant comes down, then he sees death unavoidable, and gives himself up to despair.

Indeed, the malefactor was in the right to accept, as I say, of every reprieve, but it is quite otherwise in the tradesman's case;

and if I may give him a rule, safe, and in its end comfortable, in proportion to his circumstances, but, to be sure, out of question, just, honest, and prudent, it is this: —

When he perceives his case as above, and knows that if his new adventures or projects should fail, he cannot by any means stand or support himself, I not only give it as my advice to all tradesmen, as their interest, but insist upon it, as they are honest men, they should break, that is, stop in time: fear not to do that which necessity obliges you to do; but, above all, fear not to do that early, which, if omitted, necessity will oblige you to do late.

First, let me argue upon the honesty of it, and next upon the prudence of it. Certainly, honesty obliges every man, when he sees that his stock is gone, that he is below the level, and eating into the estate of other men, to put a stop to it, and to do it in time, while something is left. It has been a fault, without doubt, to break in upon other men's estates at all; but perhaps a plea may be made that it was ignorantly done, and they did not think they were run so far as to be worse than nothing; or some sudden disaster may have occasioned it, which they did not expect, and, it may be, could not foresee; both which may indeed happen to a tradesman, though the former can hardly happen without his fault, because he ought to be always acquainting himself with his books, stating his expenses and his profits, and casting things up frequently, at least in his head, so as always to know whether he goes backward or forward. The latter, namely, sudden disaster, may happen so to any tradesman as that he may be undone, and

it may not be his fault; for ruin sometimes falls as suddenly as unavoidably upon a tradesman, though there are but very few incidents of that kind which may not be accounted for in such a manner as to charge it upon his prudence.

Some cases may indeed happen, some disasters may befall a tradesman, which it was not possible he should foresee, as fire, floods of water, thieves, and many such – and in those cases the disaster is visible, the plea is open, every body allows it, the man can have no blame. A prodigious tide from the sea, joined with a great fresh or flood in the river Dee, destroyed the new wharf below the Roodee at West Chester, and tore down the merchants' warehouses there, and drove away not only all the goods, but even the buildings and altogether, into the sea. Now, if a poor shopkeeper in Chester had a large parcel of goods lying there, perhaps newly landed in order to be brought up to the city, but were all swept away, if, I say, the poor tradesman were ruined by the loss of those goods on that occasion, the creditors would see reason in it that they should every one take a share in the loss; the tradesman was not to blame.

Likewise in the distress of the late fire which began in Thames Street, near Bear Quay, a grocer might have had a quantity of goods in a warehouse thereabouts, or his shop might be there, and the goods perhaps might be sugars, or currants, or tobacco, or any other goods in his way, which could not be easily removed; this fire was a surprise, it was a blast of powder, it was at noonday, when no person coud foresee it. The man may have

been undone and be in no fault himself, one way or other; no man can reasonably say to him, why did you keep so many goods upon your hands, or in such a place? for it was his proper business both to have a stock of goods, and to have them in such a place; every thing was in the right position, and in the order which the nature of his trade required.

On the other hand, if it was the breaking of a particular chapman, or an adventure by sea, the creditors would perhaps reflect on his prudence; why should any man trust a single chapman so much, or adventure so much in one single bottom, and uninsured, as that the loss of it would be his undoing?

But there are other cases, however, which may happen to a tradesman, and by which he may be at once reduced below his proper stock, and have nothing left to trade on but his credit, that is to say, the estates of his creditors. In such a case, I question whether it can be honest for any man to continue trading; for, first, it is making his creditors run an unjust hazard, without their consent; indeed, if he discovers his condition to one or two of them, who are men of capital stocks, and will support him, they giving him leave to pay others off, and go on at their risks, that alters the case; or if he has a ready money trade, that will apparently raise him again, and he runs no more hazards, but is sure he shall at least run out no farther; in these two cases, and I do not know another, he may with honesty continue.

On the contrary, when he sees himself evidently running out, and declining, and has only a shift here and a shift there, to lay

hold on, as sinking men generally do; and knows, that unless something extraordinary happen, which, perhaps, also is not probable, he must fall, for such a man to go on, and trade in the ordinary way, notwithstanding losses, and hazards – in such a case, I affirm, he cannot act the honest man, he cannot go on with justice to his creditors, or his family; he ought to call his creditors together, lay his circumstances honestly before them, and pay as far as it will go. If his creditors will do any thing generously for him, to enable him to go on again, well and good, but he cannot honestly oblige them to run the risk of his unfortunate progress, and to venture their estates on his bottom, after his bottom is really nothing at all but their money.

But I pass from the honesty to the prudence of it – from what regards his creditors, to what regards himself – and I affirm, nothing can be more imprudent and impolite, as it regards himself and his family, than to go on after he sees his circumstances irrecoverable. If he has any consideration for himself, or his future happiness, he will stop in time, and not be afraid of meeting the mischief which he sees follows too fast for him to escape; be not so afraid of breaking, as not to break till necessity forces you, and that you have nothing left. In a word, I speak it to every declining tradesman, if you love yourself, your family, or your reputation, and would ever hope to look the world in the face again, *break* in time.

By breaking in time you will first obtain the character of an honest, though unfortunate man; it is owing to the contrary

course, which is indeed the ordinary practice of tradesmen, namely, not to break till they run the bottom quite out, and have little or nothing left to pay; I say, it is owing to this, that some people think all men that break are knaves. The censure, it is true, is unjust, but the cause is owing to the indiscretion, to call it no worse, of the poor tradesmen, who putting the mischief as far from them as they can, trade on to the last gasp, till a throng of creditors coming on them together, or being arrested, and not able to get bail, or by some such public blow to their credit, they are brought to a stop or breach of course, like a man fighting to the last gasp who is knocked down, and laid on the ground, and then his resistance is at an end; for indeed a tradesman pushing on under irresistable misfortunes is but fighting with the world to the last drop, and with such unequal odds, that like the soldier surrounded with enemies, he must be killed; so the debtor must sink, it cannot be prevented.

It is true, also, the man that thus struggles to the last, brings upon him an universal reproach, and a censure, that is not only unavoidable, but just, which is worse; but when a man breaks in time, he may hold up his face to his creditors, and tell them, that he could have gone on a considerable while longer, but that he should have had less left to pay them with, and that he has chosen to stop while he may be able to give them so considerable a sum as may convince them of his integrity.

We have a great clamour among us of the cruelty of creditors, and it is a popular clamour, that goes a great way with some

people; but let them tell us when ever creditors were cruel, when the debtor came thus to them with fifteen shillings in the pound in his offer. Perhaps when the debtor has run to the utmost, and there appears to be little or nothing left, he has been used roughly; and it is enough to provoke a creditor, indeed, to be offered a shilling or half-a-crown in the pound for a large debt, when, had the debtor been honest, and broke in time, he might have received perhaps two-thirds of his debt, and the debtor been in better condition too.

Break then in time, young tradesman, if you see you are going down, and that the hazard of going on is doubtful; you will certainly be received by your creditors with compassion, and with a generous treatment; and, whatever happens, you will be able to begin the world again with the title of an honest man – even the same creditors will embark with you again, and be more forward to give you credit than before.

It is true, most tradesmen that break merit the name of knave or dishonest man, but it is not so with all; the reason of the difference lies chiefly in the manner of their breaking – namely, whether sooner or later. It is possible, he may be an honest man who cannot, but he can never be honest that can, and will not pay his debts. Now he, that, being able to pay fifteen shillings in the pound, will struggle on till he sees he shall not be able to pay half-a-crown in the pound, this man was able to pay, but would not, and, therefore, as above, cannot be an honest man.

In the next place, what shall we say to the peace and

satisfaction of mind in breaking, which the tradesman will always have when he acts the honest part, and breaks betimes, compared to that guilt and chagrin of the mind, occasioned by a running on, as I said, to the last gasp, when they have little to pay? Then, indeed, the tradesman can expect no quarter from his creditors, and will have no quiet in himself.

I might instance here the miserable, anxious, perplexed life, which the poor tradesman lives under; the distresses and extremities of his declining state; how harassed and tormented for money; what shifts he is driven to for supporting himself; how many little, mean, and even wicked things, will even the religious tradesman stoop to in his distress, to deliver himself – even such things as his very soul would abhor at another time, and for which he goes perhaps with a wounded conscience all his life after!

By giving up early, all this, which is the most dreadful part of all the rest, would be prevented. I have heard many an honest unfortunate man confess this, and repent, even with tears, that they had not learned to despair in trade some years sooner than they did, by which they had avoided falling into many foul and foolish actions, which they afterwards had been driven to by the extremity of their affairs.

CHAPTER VIII
THE ORDINARY OCCASIONS OF THE RUIN OF TRADESMEN

Since I have given advice to tradesmen, when they fell into difficulties, and find they are run behind-hand, to break in time, before they run on too far, and thereby prevent the consequences of a fatal running on to extremity, it is but just I should give them some needful directions, to avoid, if possible, breaking at all.

In order to this, I will briefly inquire what are the ordinary originals of a tradesman's ruin in business. To say it is negligence, when I have already pressed to a close application and diligence; that it is launching into, and grasping at, more business than their stock, or, perhaps, their understandings, are able to manage, when I have already spoken of the fatal consequences of over-trading; to say it is trusting carelessly people unable to pay, and running too rashly into debt, when I have already spoken of taking and giving too much credit – this would all be but saying the same thing over again – and I am too full of particulars, in this important case, to have any need of tautologies and repetitions; but there are a great many ways by which tradesmen precipitate themselves into ruin besides those, and some that need explaining and enlarging upon.

1. Some, especially retailers, ruin themselves by fixing their

shops in such places as are improper for their business. In most towns, but particularly in the city of London, there are places as it were appropriated to particular trades, and where the trades which are placed there succeed very well, but would do very ill any where else, or any other trades in the same places; as the orange-merchants and wet-salters about Billingsgate, and in Thames Street; the coster-mongers at the Three Cranes; the wholesale cheesemongers in Thames Street; the mercers and drapers in the high streets, such as Cheapside, Ludgate Street, Cornhill, Round Court, and Grace-church Street, &c.

Pray what would a bookseller make of his business at Billingsgate, or a mercer in Tower Street, or near the Custom-house, or a draper in Thames Street, or about Queen-hithe? Many trades have their peculiar streets, and proper places for the sale of their goods, where people expect to find such shops, and consequently, when they want such goods, they go thither for them; as the booksellers in St Paul's churchyard, about the Exchange, Temple, and the Strand, &c., the mercers on both sides Ludgate, in Round Court, and Grace-church and Lombard Streets; the shoemakers in St Martins le Grand, and Shoemaker Row; the coach-makers in Long-acre, Queen Street, and Bishopsgate; butchers in Eastcheap; and such like.

For a tradesman to open his shop in a place unresorted to, or in a place where his trade is not agreeable, and where it is not expected, it is no wonder if he has no trade. What retail trade would a milliner have among the fishmongers' shops

on Fishstreet-hill, or a toyman about Queen-hithe? When a shop is ill chosen, the tradesman starves; he is out of the way, and business will not follow him that runs away from it: suppose a ship-chandler should set up in Holborn, or a block-maker in Whitecross Street, an anchor-smith at Moorgate, or a coachmaker in Redriff, and the like!

It is true, we have seen a kind of fate attend the very streets and rows where such trades have been gathered together; and a street, famous some years ago, shall, in a few years after, be quite forsaken; as Paternoster Row for mercers, St Paul's Churchyard for woollen-drapers; both the Eastcheaps for butchers; and now you see hardly any of those trades left in those places.

I mention it for this reason, and this makes it to my purpose in an extraordinary manner, that whenever the principal shopkeepers remove from such a street, or settled place, where the principal trade used to be, the rest soon follow – knowing, that if the fame of the trade is not there, the customers will not resort thither: and that a tradesman's business is to follow wherever the trade leads. For a mercer to set up now in Paternoster Row, or a woollen-draper in St Paul's Churchyard, the one among the sempstresses, and the other among the chair-makers, would be the same thing as for a country shopkeeper not to set up in or near the market-place.[15]

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[15] Paternoster Row has long been the chief seat of the bookselling and publishing trade in London; and there are now some splendid shops of mercers or haberdashers in St Paul's Churchyard, also in Ludgate hill adjoining.

The place, therefore, is to be prudently chosen by the retailer, when he first begins his business, that he may put himself in the way of business; and then, with God's blessing, and his own care, he may expect his share of trade with his neighbours.

2. He must take an especial care to have his shop not so much crowded with a large bulk of goods, as with a well-sorted and well-chosen quantity proper for his business, and to give credit to his beginning. In order to this, his buying part requires not only a good judgment in the wares he is to deal in, but a perfect government of his judgment by his understanding to suit and sort his quantities and proportions, as well to his shop as to the particular place where his shop is situated; for example, a particular trade is not only proper for such or such a part of the town, but a particular assortment of goods, even in the same way, suits one part of the town, or one town and not another; as he that sets up in the Strand, or near the Exchange, is likely to sell more rich silks, more fine Hollands, more fine broad-cloths, more fine toys and trinkets, than one of the same trade setting up in the skirts of the town, or at Ratcliff, or Wapping, or Redriff; and he that sets up in the capital city of a county, than he that is placed in a private market-town, in the same county; and he that is placed in a market-town, than he that is placed in a country village. A tradesman in a seaport town sorts himself different from one of the same trade in an inland town, though larger and more populous; and this the tradesman must weigh very maturely before he lays out his stock.

Sometimes it happens a tradesman serves his apprenticeship in one town, and sets up in another; and sometimes circumstances altering, he removes from one town to another; the change is very important to him, for the goods, which he is to sell in the town he removes to, are sometimes so different from the sorts of goods which he sold in the place he removed from, though in the same way of trade, that he is at a great loss both in changing his hand, and in the judgment of buying. This made me insist, in a former chapter, that a tradesman should take all occasions to extend his knowledge in every kind of goods, that which way soever he may turn his hand, he may have judgment in every thing.

In thus changing his circumstances of trade, he must learn, as well as he can, how to furnish his shop suitable to the place he is to trade in, and to sort his goods to the demand which he is like to have there; otherwise he will not only lose the customers for want of proper goods, but will very much lose by the goods which he lays in for sale, there being no demand for them where he is going.

When merchants send adventures to our British colonies, it is usual with them to make up to each factor what they call a *sortable cargo*; that is to say, they want something of every thing that may furnish the tradesmen there with parcels fit to fill their shops, and invite their customers; and if they fail, and do not thus sort their cargoes, the factors there not only complain, as being ill sorted, but the cargo lies by unsold, because there is not a sufficient quantity of sorts to answer the demand, and make

them all marketable together.

It is the same thing here: if the tradesman's shop is not well sorted, it is not suitably furnished, or fitted to supply his customers; and nothing dishonours him more than to have people come to buy things usual to be had in such shops, and go away without them. The next thing they say to one another is, 'I went to that shop, but I could not be furnished; they are not stocked there for a trade; one seldom finds any thing there that is new or fashionable:' and so they go away to another shop; and not only go away themselves, but carry others away with them – for it is observable, that the buyers or retail customers, especially the ladies, follow one another as sheep follow the flock; and if one buys a beautiful silk, or a cheap piece of Holland, or a new-fashioned thing of any kind, the next inquiry is, where it was bought; and the shop is presently recommended for a shop well sorted, and for a place where things are to be had not only cheap and good, but of the newest fashion, and where they have always great choice to please the curious, and to supply whatever is called for. And thus the trade runs away insensibly to the shops which are best sorted.

3. The retail tradesman in especial, but even every tradesman in his station, must furnish himself with a competent stock of patience; I mean, that patience which is needful to bear with all sorts of impertinence, and the most provoking curiosity, that it is possible to imagine the buyers, even the worst of them, are or can be guilty of. A tradesman behind his counter must have no

flesh and blood about him, no passions, no resentment. He must never be angry; no, not so much as seem to be so. If a customer tumbles him five hundred pounds' worth of goods, and scarce bids money for any thing – nay, though they really come to his shop with no intent to buy, as many do, only to see what is to be sold, and if they cannot be better pleased than they are at some other shop where they intend to buy, it is all one, the tradesman must take it, and place it to the account of his calling, that it is his business to be ill used, and resent nothing; and so must answer as obligingly to those that give him an hour or two's trouble and buy nothing, as he does to those who in half the time lay out ten or twenty pounds. The case is plain: it is his business to get money, to sell and please; and if some do give him trouble and do not buy, others make him amends, and do buy; and as for the trouble, it is the business of his shop.

I have heard that some ladies, and those, too, persons of good note, have taken their coaches and spent a whole afternoon in Ludgate Street or Covent Garden, only to divert themselves in going from one mercer's shop to another, to look upon their fine silks, and to rattle and banter the journeymen and shopkeepers, and have not so much as the least occasion, much less intention, to buy any thing; nay, not so much as carrying any money out with them to buy anything if they fancied it: yet this the mercers who understand themselves know their business too well to resent; nor if they really knew it, would they take the least notice of it, but perhaps tell the ladies they were welcome to look upon their

goods; that it was their business to show them; and that if they did not come to buy now, they might perhaps see they were furnished to please them when they might have occasion.

On the other hand, I have been told that sometimes those sorts of ladies have been caught in their own snare; that is to say, have been so engaged by the good usage of the shopkeeper, and so unexpectedly surprised with some fine thing or other that has been shown them, that they have been drawn in by their fancy against their design, to lay out money, whether they had it or no; that is to say, to buy, and send home for money to pay for it.

But let it be how and which way it will, whether mercer or draper, or what trade you please, the man that stands behind the counter must be all courtesy, civility, and good manners; he must not be affronted, or any way moved, by any manner of usage, whether owing to casualty or design; if he sees himself ill used, he must wink, and not see it – he must at least not appear to see it, nor any way show dislike or distaste; if he does, he reproaches not only himself but his shop, and puts an ill name upon the general usuage of customers in it; and it is not to be imagined how, in this gossiping, tea-drinking age, the scandal will run, even among people who have had no knowledge of the person first complaining. 'Such a shop!' says a certain lady to a citizen's wife in conversation, as they were going to buy clothes; 'I am resolved I won't go to it; the fellow that keeps it is saucy and rude: if I lay out my money, I expect to be well used; if I don't lay it out, I expect to be well treated.'

'Why, Madam,' says the citizen, 'did the man of the shop use your ladyship ill?'

Lady. – No, I can't say he used me ill, for I never was in his shop.

Cit.– How does your ladyship know he does so then?

Lady. – Why, I know he used another lady saucily, because she gave him a great deal of trouble, as he called it, and did not buy.

Cit.– Was it the lady that told you so herself, Madam?

Конец ознакомительного фрагмента.