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THE
QUERIST

CONTAINING

Several *QUERIES*,

Proposed to the

CONSIDERATION

OF THE

PUBLIC.



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✓ A Reprint of Economic Tracts ✓

✓ Edited by ✓

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✓ George Berkeley ✓

on

Several Queries Proposed to the Public

1735-37 ✓

INTRODUCTION

In the development of economic thought as in the history of philosophy, Berkeley may be described as "the successor of Locke and the predecessor of Hume."¹ The continuity is less apparent with respect to specific doctrines than in the matter of that common sense rationalism which distinguishes the best English economic thought of the eighteenth century. Berkeley sought to formulate no system—in his economic very much less even than in his philosophical writings: "What I have done," he wrote to a friend, "was rather with a view of giving hints to thinking men who have leisure and curiosity to go to the bottom of things and pursue them in their own minds."² It was this quality in the most important of Berkeley's economic writings which led Sir James Mackintosh, in an oft-quoted passage, to declare: "Perhaps the *Querist* contains more hints, then original, still unapplied in legislation and political economy, than are to be found in any equal space."³

Professor Fraser's scholarly studies⁴ have made accessible the details of Berkeley's remarkable career. Born in 1685 in Ireland of English extraction, he was educated at Trinity College, Dublin. He remained at Trinity in various academic offices until he was twenty-eight, before which time he had written his three important philosophical works. He came to England in 1713, was warmly received in literary and political circles and spent the next seven years in travel on the continent and residence in London. In 1721 he returned to Ireland, receiving preferment in the church, and developing that curious religious-educational enthusiasm which culminated in the project of a college, to be located in the Bermudas, for the training of missionaries to convert "the savage Americans." In vain pursuit of this fantasy he spent three years, 1728-1731 in America, living in and near

¹ Balfour, "Biographical Introduction" to "The Works of George Berkeley," edited by George Sampson (London, 1897-8).

² See "Preface" (ix) to the 1901 (Oxford) edition of Professor Fraser's "The Works of George Berkeley."

³ *Ibid.*, vol. iv, p. 420.

⁴ "Life and Letters of George Berkeley" (Oxford, 1871), being vol. 4 of "Works."

Newport, Rhode Island, and finding some solace in domestic calm and philosophical study for the bitterness of disappointment as to his major aspiration. Two unhappy years in London followed, but in 1734 he was given the bishopric of Cloyne in the south of Ireland, and there for the next eighteen years he flourished as theologian, metaphysician, social philosopher and idealist. In 1752 he left Ireland to spend his closing days, in accordance with a long cherished dream, in Oxford; but only a few months remained, for the end came with unexpected suddenness early in 1753.

The "Querist" was probably written very soon after Berkeley came to Ireland as Bishop of Cloyne, while his impressions of social and economic conditions were still vivid and clear cut. The peculiar stylistic device employed—terse, trenchant interrogations—was not entirely new in economic writing. Petty had used it, notably in "Quantulumcunque" in 1682, and Bellers in "Essays about the Poor" in 1690. Berkeley himself had appended some sixty-seven "Queries" to the "Analyst," published in 1734, "to the end that you may more clearly comprehend the force and design of the foregoing remarks, and pursue them still farther in your own meditations."⁵ It was doubtless the success attending this polemic that led Berkeley again to make use of the interrogative form the following year when, newcomer and keen observer, he was fairly tingling with impressions as to the causes of Ireland's distress and the possibilities of improvement.⁶

The "Querist" originally appeared in 1735 as an anonymous contribution. A continuation, designated as "Part II," was issued in 1736, and a further installment, "Part III," in 1737. Berkeley records that his old friend, Dr. Samuel Madden of Dublin—himself a considerable influence in the economic improvement of Ireland—"edited" the work;⁷ but the extent of the service is not determinable. The brochures although attracting very considerable attention, seemed to have been issued in small editions and soon became scarce. In 1746 Dean Gervais "could not find one in the shops, for my Lord Lieutenant [Lord Chesterfield],

⁵ "Works" (ed. Fraser; 1871), vol. iii, p. 290.

⁶ The literary form of the "Querist" was frequently followed or imitated in Irish and English economic writing of the eighteenth century; see, for example, "Answers to the Queries in defense of the Malt Distillery" (London, 1760), and "A Volunteer's Queries, in Spring, 1780; humbly offered to the Consideration of all Descriptions of Men in Ireland" (Dublin), 1780).

⁷ "Works" (ed. Fraser; 1871), vol. iv, p. 247.

at his desire," and the want could only be supplied by Berkeley's direct intervention.⁸

It is possible that this circumstance encouraged Berkeley to print a second edition of the "Querist" in 1750, distinguished rather inadequately as with "some few queries added, and many omitted," and with his name on the title page. A recrudescence of interest followed, Foulis in 1751 adding it to the economic reprints—Law, Child, Gee—which had been issued by his Glasgow press, and Berkeley in 1752 including it in the "Miscellany" of his own writings. Various reprints of these 1750-52 editions have since appeared.

The first edition of the "Querist"—the significance of which is thus very much more than of bibliophilic interest—has always been one of the rarest economic tracts. Massie's "Catalogue" only refers to "Part I," and in 1871, in editing Berkeley's "Works," Professor Fraser was unable to come upon a copy until the virtual completion of his labor, when the discovery of a copy in the library of the Royal Irish Academy permitted a *variorum* reference thereto in the Appendix, made more ample in the second and revised edition published in 1901.⁹ An exact reprint of the "Querist" as originally issued was included in Mr. George Sampson's excellent three-volume edition of Berkeley's writings published in 1897-8.

In the present reprint the title-pages of the original edition have been reproduced in facsimile and the original pagination indicated.

BALTIMORE, *July, 1910.*

⁸ *Ibid.*, vol. iv, p. 307.

⁹ Other copies are of course extant, at least two such being in the United States. One of these is in the "Wagner Collection" in the library of Yale University, and this copy has been, with very great courtesy, made available for the present reprint. Another copy, very recently acquired, is in the private library of Professor Seligman of Columbia University.

T H E
Q U E R I S T, &c.

Query 1.

WHETHER there ever was, is, or will be an industrious Nation poor, or an idle, rich?

2. *Qu.* Whether a People can be called poor, where the common Sort are well fed, cloathed, and lodged?

3. *Qu.* Whether the Drift and Aim of every wise State should not be, to encourage Industry in its Members? and whether those, who employ neither Heads nor Hands for the common Benefit, deserve not to be expelled like Drones out of a well governed State?

4. *Qu.* Whether the four Elements, and Man's Labour therein, be not the true Source of Wealth? || 4

5. *Qu.* Whether Money be not only so far useful, as it stirreth up Industry, enabling Men mutually to participate the Fruits of each others Labour?

6. *Qu.* Whether any other Means, equally conducing to excite and circulate the Industry of Mankind, may not be as useful as Money?

7. *Qu.* Whether the real End and Aim of Men be not Power? And whether he who could have every Thing else at his Wish or Will, would value Money?

8. *Qu.* Whether the public Aim in every well govern'd State be not, that each Member, according to his just Pretensions and Industry, should have power?

9. *Qu.* Whether Power be not referred to Action; and whether Action doth not follow Appetite or Will?

10. *Qu.* Whether Fashion doth not create Appetites, and whether the prevailing Will of a Nation is not the Fashion?

11. *Qu.* Whether the Current of Industry and Commerce
5 be not determin'd by this prevailing Will. ||

12. *Qu.* Whether it be not owing to Custom that most Fashions are agreeable?

13. *Qu.* Whether it may not concern the Wisdom of the Legislature to interpose in the making of Fashions; and not leave an Affair of so great influence, to the management of Women and Fops and Taylors and Vintners?

14. *Qu.* Whether reasonable Fashions are a greater restraint on Freedom than those which are unreasonable?

15. *Qu.* Whether a general good Taste in a People would not greatly conduce to their thriving? And whether an uneducated Gentry be not the greatest of national Evils?

16. *Qu.* Whether Customs and Fashions do not supply the Place of Reason, in the Vulgar of all Ranks? Whether, therefore, it doth not very much import that they should be wisely framed?

17. *Qu.* Whether the imitating those Neighbours in our Fashions, to whom we bear no likeness in our Circumstances, be not one cause of Distress to this Nation?

18. *Qu.* Whether frugal Fashions in the upper Rank, and
6 comfortable living in the || lower, be not the Means to multiply Inhabitants?

19. *Qu.* Whether the bulk of our Irish Natives are not kept from thriving, by that cynical Content in Dirt and Beggary, which they possess to a Degree beyond any other People in Christendom?

20. *Qu.* Whether the creating of Wants be not the likeliest way to produce Industry in a People? And whether if our Peasants were accustomed to eat Beef and wear Shoes they would not be more Industrious?

21. *Qu.* Whether other Things being given, as Climate, Soil, &c. the Wealth be not proportioned to the Industry, and this to the Circulation of Credit, be the Credit circulated or transferred by what Marks or Tokens so ever?

22. *Qu.* Whether therefore less Money swiftly circulating be not, in effect, equivalent to more Money slowly circulating? Or whether if the Circulation be reciprocally as the Quantity of Coin, the Nation can be a Loser?

23. *Qu.* Whether Money is to be considered as having an intrinsic Value, or as being a Commodity, a Standard, a Measure, or a Pledge, as is variously suggested by Writers? || And whether the true Idea of Money, as such, be not altogether that of a Ticket or Counter?

24. *Qu.* Whether the Value or Price of Things, be not a compounded Proportion, directly as the Demand, and reciprocally as the Plenty?

25. *Qu.* Whether the Terms *Crown, Livre, Pound Sterling*, &c. are not to be considered as Exponents or Denominations of such Proportion? and whether Gold, Silver, and Paper, are not Tickets or Counters for Reckoning, Recording, and Transferring thereof?

26. *Qu.* Whether the Denominations being retained, although the Bullion were gone, Things might not nevertheless be rated, bought and sold, Industry promoted, and a Circulation of Commerce maintained?

27. *Qu.* Whether an equal raising of all Sorts of Gold, Silver, and Copper Coin can have any effect in bringing Money

into the Kingdom? And whether altering the Proportions between the several Sorts can have any other effect, but multiplying one Kind and lessening another, without any increase of the Sum total? ||

28. *Qu.* Whether arbitrary changing the Denomination of Coin, be not a public Cheat?

29. *Qu.* Whether nevertheless the Damage would be very considerable, if by Degrees our Money were brought back to the English Value, there to rest for ever?

30. *Qu.* Whether the English Crown did not formerly pass with us for six Shillings? And what Inconvenience ensued to the Public, upon its Reduction to the present Value, and whether what hath been may not be?

31. *Qu.* What makes a wealthy People? And whether Mines of Gold and Silver are capable of doing this? Whether Negroes amidst the Gold Sands of Afric are not poor and destitute?

32. *Qu.* Whether there be any Vertue in Gold or Silver, other than as they set People at Work, or create Industry?

33. *Qu.* Whether it be not the Opinion or Will of the People, exciting them to Industry, that truly enricheth a Nation? And whether this doth not principally depend on the Means for counting, transferring and preserving Power, that is, property of all Kinds? ||

34. *Qu.* Whether if there was no Silver in the Kingdom, our Trade might not nevertheless supply Bills of Exchange, sufficient to answer the Demands of Absentees in England or elsewhere?

35. *Qu.* Whether current Bank Notes may not be deemed Money? And whether they are not actually the greater part of the Money of this Kingdom?

36. *Qu.* Provided the Wheels move, whether it is not the same Thing, as to the effect of the Machine, be this done by the Force of Wind or Water or Animals?

37. *Qu.* Whether Power to command the Industry of others be not real Wealth? And whether Money be not in Truth, Tickets or Tokens for conveying and recording such Power, and whether it be of great Consequence what Materials the Tickets are made of?

38. *Qu.* Whether Trade, either foreign or domestick, be in Truth any more than this Commerce of Industry?

39. *Qu.* Whether to promote, transfer, and secure this Commerce, and this Property in human Labour, or, in other Words, this Power, be not the sole Means of enriching a || 10 People, and how far this may be done independently of Gold and Silver?

40. *Qu.* Whether it were not wrong to suppose Land it self to be Wealth? And whether the Industry of the People is not first to be consider'd, as that which constitutes Wealth, which makes even Land and Silver to be Wealth, neither of which would have any Value, but as Means and Motives to Industry?

41. *Qu.* Whether in the Wastes of America a Man might not possess twenty Miles square of Land, and yet want his Dinner or a Coat to his Back?

42. *Qu.* Whether a fertile Land, and the Industry of its Inhabitants, would not prove inexhaustable Funds of real Wealth, be the Counters for conveying and recording thereof what you will, Paper, Gold, or Silver?

43. *Qu.* Whether a single Hint be sufficient to overcome a Prejudice? And whether even obvious Truths will not sometimes bear repeating?

44. *Qu.* Whether if human Labour be the true source of Wealth, it doth not follow that Idleness should of all things
11 be discourag'd in a wise State? ||

45. *Qu.* Whether even Gold or Silver, if they should lessen the Industry of its Inhabitants, would not be ruinous to a Country? And whether Spain be not an Instance of this?

46. *Qu.* Whether the Opinion of Men, and their Industry consequent thereupon, be not the true Wealth of Holland, and not the Silver supposed to be deposited in the Bank at Amsterdam?

47. *Qu.* Whether there is in Truth any such Treasure lying dead? And whether it be of great consequence to the Public, that it should be real rather than notional?

48. *Qu.* Whether in order to understand the true Nature of Wealth and Commerce, it would not be right to consider a Ship's Crew cast upon a desert Island, and by Degrees forming themselves to Business and civil Life; while Industry begot Credit, and Credit moved to Industry?

49. *Qu.* Whether such Men would not all set themselves to Work? Whether they would not subsist by the mutual Participation of each others Industry? Whether when one Man had in his Way procured more than he could consume, he would not exchange his Superfluities to supply his Wants?
12 Whether this must not produce Credit? Whether || to facilitate these Conveyances, to record and circulate this Credit, they would not soon agree on certain Tallies, Tokens, Tickets or Counters?

50. *Qu.* Whether Reflection in the better Sort might not soon remedy our Evils? And whether our real Defect be not a wrong Way of Thinking?

51. *Qu.* Whether it would not be an unhappy Turn in our Gentlemen, if they should take more Thought to create

an Interest to themselves in this or that County or Borough. than to promote the real Interest of their Country?.

52. *Qu.* Whether it be not a Bull to call that making an Interest, whereby a Man spendeth much and gaineth nothing?

53. *Qu.* Whether if a Man builds a House he doth not in the first Place provide a Plan which governs his Work? and shall the Public act without an End, a View, a Plan?

54. *Qu.* Whether by how much the less particular Folk think for themselves, the Public be not so much the more obliged to think for them?

55. *Qu.* Whether Cunning be not one thing and good Sense another? And whether || a cunning Tradesman doth 13 not stand in his own Light?

56. *Qu.* Whether small Gains be not the way to great Profit? And if our Tradesmen are Beggars, whether they may not thank themselves for it?

57. *Qu.* Whether some way might not be found for making Criminals useful in Public Works, instead of sending them either to America, or to the other World?

58. *Qu.* Whether we may not, as well as other Nations, contrive Employment for them? And whether Servitude, Chains and hard Labour, for a term of Years, would not be a more discouraging, as well as a more adequate Punishment for Felons, than even Death itself?

59. *Qu.* Whether there are not such Things in Holland as bettering Houses for bringing young Gentlemen to Order? And whether such an Institution might be useless among us?

60. *Qu.* Whether it be true, that the Poor in Holland have no Resource but their own Labour, and yet there are no Beggars in their Streets? ||

61. *Qu.* Whether he whose Luxury consumeth foreign Products, and whose Industry produceth nothing domestic to Exchange for them, is not so far forth injurious to his Country?

62. *Qu.* Whether, consequently, the fine Gentlemen, whose Employment is only to dress, drink, and play, be not a public Nuisance?

63. *Qu.* Whether Necessity is not to be hearkened to before Convenience, and Convenience before Luxury?

64. *Qu.* Whether to provide plentifully for the Poor, be not feeding the Root, the Substance whereof will shoot upwards into the Branches, and cause the Top to flourish?

65. *Qu.* Whether there be any Instance of a State wherein the People, living neatly and plentifully, did not aspire to Wealth?

66. *Qu.* Whether Nastiness and Beggary do not, on the contrary, extinguish all such Ambition, making Men listless, helpless, and slothful?

67. *Qu.* Whether a Country inhabited by People well fed, cloathed, and lodged, would not become every Day more
15 populous? And || whether a numerous Stock of People in such Circumstances would not constitute a flourishing Nation; and how far the Product of our own Country may suffice for the compassing of this End?

68. *Qu.* Whether a People, who had provided themselves with the Necessaries of Life in good Plenty, would not soon extend their Industry to new Arts and new Branches of Commerce?

69. *Qu.* Whether those same Manufactures which England imports from other Countries may not be admitted from Ireland? And if so whether Lace, Carpets, and Tapestry, three considerable Articles of English Importation, might not

find Encouragment in Ireland? And whether an Academy for Design might not greatly conduce to the perfecting those Manufactures among us?

70. *Qu.* Whether France and Flanders could have drawn so much Money from England, for figured Silks, Lace, and Tapestry, if they had not had Academies for Designing?

71. *Qu.* Whether when a Room was once prepared, and Models in Plaister of Paris, the Annual Expende of such an Academy need stand the Public in above two hundred Pounds a Year? ||

16

72. *Qu.* Whether our Linen Manufacture would not find the Benefit of this Institution? And whether there be any Thing that makes us fall short of the Dutch, in Damasks, Diapers, and printed Linen but our Ignorance in Design?

73. *Qu.* Whether those Specimens of our own Manufacture, hung up in a certain public Place, do not sufficiently declare such our Ignorance? And whether for the Honour of the Nation they ought not to be removed?

74. *Qu.* Whether those, who may slight this Affair as notional, have sufficiently considered the extensive use of the Art of Design, and its Influence in most Trades and Manufactures wherein the Forms of Things are often more regarded than the Materials?

75. *Qu.* Whether there be any Art sooner learned than that of making Carpets? And whether our Women with little Time and Pains may not make more beautiful Carpets than those imported from Turkey? And whether this Branch of the Woollen Manufacture be not open to us? *See Qu. 69.*

76. *Qu.* Whether human Industry can produce, from such cheap Materials, a Manufacture of so great Value, by any other Art than by those of Sculpture and Painting? ||

17

77. *Qu.* Whether Pictures and Statues are not in Fact so much Treasure? And whether Rome and Florence would not be poor Towns without them?

78. *Qu.* Whether they do not bring ready Money as well as Jewels? Whether in Italy Debts are not paid and Children portioned with them, as with Gold and Silver?

79. *Qu.* Whether it would not be more prudent, to strike out and exert ourselves in permitted Branches of Trade, than to fold our Hands and repine, that we are not allowed the Woollen?

80. *Qu.* Whether it be true, that two Millions are yearly expended by England in foreign Lace and Linnen?

81. *Qu.* Whether immense Sums are not drawn yearly into the northern Countries, for supplying the British Navy with Hempen Manufactures?

82. *Qu.* Whether there be any Thing more profitable than Hemp? And whether there should not be great Premiums for encouraging our Hempen Trade; what Advantages may not Great Britain make of a Country where Land and Labour
18 are so cheap? ||

83. *Qu.* Whether Ireland alone might not raise Hemp sufficient for the British Navy? And whether it would not be vain to expect this from the British Colonies in America, where Hands are so scarce and Labour so excessively dear?

84. *Qu.* Whether if our own People want Will or Capacity for such an Attempt, it might not be worth while for some undertaking Spirits in England to make Settlements, and raise Hemp in the Counties of Clare and Limeric, than which perhaps there is not fitter Land in the World for that Purpose? And whether both Nations would not find their Advantage therein?

85. *Qu.* Whether if all the idle Hands in this Kingdom were employed on Hemp and Linen, we might not find sufficient vent for these Manufactures?

86. *Qu.* How far it may be in our own Power to better our Affairs, without interfering with our Neighbours?

87. *Qu.* Whether the Prohibition of our Woollen Trade ought not naturally to put us on other Methods, which give no Jealousy?

88. *Qu.* Whether Paper be not a valuable Article of Commerce? And whether it be not || true that one single Book-19 seller in London, yearly expends above four thousand Pounds, in that foreign Commodity?

89. *Qu.* How it comes to pass that the Venetians and Genoese, who wear so much less Linen, and so much worse than we do, should yet make very good Paper, and in great quantity, while we make very little and very bad?

90. *Q.* How long it will be before my Countrymen find out, that it is worth while to spend a penny in order to get a groat?

91. *Qu.* If all the Land were tilled that is fit for Tillage, and all that sowed with Hemp, and Flax, that is fit for raising them, whether we should have much Sheep-Walk beyond what was sufficient to supply the Necessities of the Kingdom?

92. *Qu.* Whether other Countries have not flourished without the Woollen Trade?

93. *Qu.* Whether it be not a sure Sign or Effect of a Countries thriving, to see it well cultivated, and full of Inhabitants? And, if so, whether a great Quantity of Sheep-Walk, be not ruinous to a Country, rendering it Waste and thinly Inhabited? ||

20

94. *Qu.* Whether the Employing so much of our Land under Sheep, be not in fact an Irish Bull?

95. *Qu.* Whether our hankering after the Woollen Trade, be not the true and only Reason, which hath created a Jealousy in England, towards Ireland? And whether any Thing can hurt us more than such a Jealousy?

96. *Qu.* Whether it be not the true Interest of both Nations, to become one People? And whether either be sufficiently apprized of this?

97. *Qu.* Whether the upper Part of this People are not truly English, by Blood, Language, Religion, Manners, Inclination, and Interest?

98. *Qu.* Whether we are not as much Englishmen, as the Children of old Romans born in Britain, were still Romans?

99. *Q.* Whether it be not our true Interest, not to interfere with them; and, in every other Case, whether it be not their true Interest to befriend us?

100. *Qu.* Whether a Mint in Ireland, might not be of great Convenience to the Kingdom, and whether it could be attended with any possible Inconvenience to great Britain?
21 And || whether there were not Mints in Naples and in Sicily, when those Kingdoms were Provinces to Spain or the House of Austria?

101. *Qu.* Whether any Thing can be more ridiculous, than for the North of Ireland to be Jealous of a Linen Manufacture in the South?

102. *Qu.* Whether the County of Tipperary be not much better Land than the County of Armagh; and yet whether the latter is not much better improved and inhabited than the former?

103. *Qu.* Whether every Landlord in the Kingdom doth not know the Cause of this? And yet how few are the better for such their Knowledge?

104. *Qu.* Whether large Farms under few Hands, or small ones under many, are likely to be made most of? And whether Flax and Tillage do not naturally multiply Hands, and divide Land into small Holdings and well improved?

105. *Qu.* Whether, as our Exports are lessened, we ought not to lessen our Imports? And whether these will not be lessened as our Demands, and these as our Wants, and these as our Customs or Fashions? Of how || great Consequence 22 therefore are Fashions to the Public? *See Qu.* 10, 11, 16.

106. *Qu.* Whether it would not be more reasonable to mend our State than to complain of it; and how far this may be in our own Power?

107. *Qu.* What the Nation gains by those who live in Ireland upon the Produce of foreign Countries?

108. *Qu.* How far the Vanity of our Ladies in dressing, and of our Gentlemen in drinking, contributes to the general Misery of the People?

109. *Qu.* Whether Nations as wise and opulent as ours, have not made sumptuary Laws; and what hinders us from doing the same?

110. *Qu.* Whether those, who drink foreign Liquors and deck Themselves and their Families with foreign Ornaments, are not so far forth to be reckon'd Absentees?

111. *Qu.* Whether as our Trade is limited, we ought not to limit our Expences; and whether this be not the natural and obvious Remedy? || 23

112. *Qu.* Whether the Dirt, and Famine, and Nakedness of the Bulk of our People, might not be remedied even although we had no foreign Trade? And whether this should not be our first Care, and whether, if this were once provided for, the Conveniencies of the Rich would not soon follow?

113. *Qu.* Whether comfortable living doth not produce Wants, and Wants Industry, and Industry Wealth? *See Qu.* 20, 65.

114. *Qu.* Whether there is not a great difference between Holland and Ireland? And whether foreign Commerce without which the one could not subsist, be so necessary for the other?

115. *Qu.* Might we not put a Hand to the Plough or the Spade, though we had no foreign Commerce?

116. *Qu.* Whether the Exigencies of Nature are not to be answered by Industry on our own Soil? And how far the Conveniencies and Comforts of Life may be procured, by a domestic Commerce between the several Parts of this Kingdom?

117. *Qu.* Whether the Women may not sew, spin, weave, embroider, sufficiently for the embellishment of their Persons, 24 and even || enough to raise Envy in each other, without being beholden to foreign Countries?

118. *Qu.* Suppose the Bulk of our Inhabitants had Shoes to their Feet, Cloaths to their Backs, and Beef in their Bellies? Might not such a State be eligible for the Public, even though the Squires were condemned to drink Ale and Cyder?

119. *Qu.* Whether if Drunkenness be a necessary Evil, Men may not as well get Drunk with the growth of their own Country?

120. *Qu.* Whether a Nation within itself might not have real Wealth, sufficient to give its Inhabitants Power and Distinction, without the help of Gold and Silver?

121. *Qu.* Whether, if the Arts of Sculpture and Painting were encouraged among us, we might not furnish our Houses in a much nobler Manner with our own Manufacture? *See Qu.* 76.

122. *Qu.* Whether we have not, or may not have all the necessary Materials for Building at Home?

123. *Qu.* Whether Tiles and Plaister may not supply the Place of Norway Fir, for flooring and Wainscot? || 25

124. *Qu.* Whether Plaister be not warmer, as well as more secure, than Deal? And whether a modern fashionable House lined with Fir daubed over with Oyl and Paint, be not like a Fire-ship ready to be lighted up by all Accidents?

125. *Qu.* Whether larger Houses, better built and Furnished, a greater Train of Servants, the difference with regard to Equipage and Table, between finer and coarser, more and less Elegant and Impolite, may not be sufficient to feed a reasonable Share of Vanity, or support all proper Distinctions? And whether all these may not be procured, by domestic Industry out of the four Elements, without ransacking the four Quarters of the Globe?

126. *Qu.* Whether any Thing is a nobler Ornament, in the Eye of the World, than an Italian Palace, that is, Stone and Mortar skilfully put together, and adorned with Sculpture and Painting, and whether this may not be compassed without foreign Trade?

127. *Qu.* Whether an Expence in Gardens and Plantations would not be an elegant Distinction for the Rich, a domestic Magnificence, employing many Hands within, and drawing nothing from abroad? || 26

128. *Qu.* Whether the Apology which is made for foreign Luxury in England, to wit, that they could not carry on their Trade without Imports as well as Exports, will hold in Ireland?

129. *Qu.* Whether one may not be allowed to conceive and suppose a Society, or Nation of Human Creatures, clad in Woollen Cloaths and Stuffs, eating good Bread, Beef, and Mutton, Poultry and Fish in great Plenty, drinking Ale,

Mead, and Cyder, inhabiting decent Houses built of Brick and Marble, taking their Pleasure in fair Parks and Gardens, depending on no foreign Imports either for Food or Raiment; and whether such People ought much to be pitied?

130. *Qu.* Whether Ireland be not as well qualified for such a State, as any Nation under the Sun?

131. *Qu.* Whether in such a State the Inhabitants may not contrive to pass the twenty four Hours, with tolerable Ease and Chearfulness? And whether any People upon Earth can do more?

132. *Qu.* Whether they might not eat, drink, play, dress, visit, sleep in good Beds, sit by good Fires, build, plant, raise
27 a Name, make Estates and spend them? ||

133. *Qu.* Whether upon the whole, a domestic Trade may not suffice in such a Country as Ireland, to nourish and cloath its Inhabitants, and provide them with the reasonable Conveniencies and even Comforts of Life?

134. *Qu.* Whether a general Habit of living well would not produce Numbers and Industry; and whether, considering the Tendency of human Kind, the Consequence thereof would not be foreign Trade and Riches, how unnecessary soever?
See Qu. 68.

135. *Qu.* Whether nevertheless, it be a Crime to enquire how far we may do without foreign Trade, and what would follow on such a Supposition?

136. *Qu.* Whether the Number and Welfare of the Subjects be not the true Strength of the Crown?

137. *Qu.* Whether in all public Institutions there should not be an End proposed, which is to be the Rule and Limit of the Means? Whether this End should not be the Well-being of the Whole? And whether in order to this, the first Step should not be to cloath and feed our People?

138. *Qu.* Whether there be upon Earth any Christian or civilized People so beggarly, || wretched, and destitute, as 28 the common Irish?

139. *Qu.* Whether, nevertheless, there is any other People whose Wants may be more easily supplied from Home?

140. *Qu.* Whether, if there was a Wall of Brass a thousand Cubits high, round this Kingdom, our Natives might not nevertheless live cleanly and comfortably, till the Land, and reap the Fruits of it?

141. *Qu.* What should hinder us from exerting ourselves, using our Hands and Brains, doing something or other, Man, Woman, and Child, like the other Inhabitants of God's Earth?

142. *Qu.* Be the restraining our Trade well or ill advised in our Neighbours, with respect to their own Interest, yet whether it be not plainly ours to accomodate ourselves to it?

143. *Qu.* Whether it be not vain to think of persuading other People to see their Interest, while we continue blind to our own?

144. *Qu.* Whether there be any other Nation possess'd of so much Land, and so || many able Hands to Work it, which 29 yet is beholden for Bread to foreign Countries?

145. *Qu.* Whether it be true, that we import Corn to the yearly value of two hundred thousand Pounds?

146. *Qu.* Whether we are not undone by Fashions made for other People? And whether it be not Madness in a poor Nation to imitate a rich one?

147. *Qu.* Whether a Woman of Fashion ought not to be declar'd a public Enemy?

148. *Qu.* Whether it be not certain that from the single Town of Cork were exported, last Year, no less than one hundred and seven thousand one hundred sixty one Barrels

of Beef, seven thousand three hundred and seventy nine Barrels of Pork, thirteen thousand four hundred and sixty one Casks and eighty five thousand seven hundred and twenty seven Firkins of Butter? And what Hands were employed in this Manufacture?

149. *Qu.* Whether a Foreigner could imagine, that one half of the People were starving, in a Country which sent out such Plenty of Provisions?

30 150. *Qu.* Whether an Irish Lady, set out || with French Silks, and Flanders Lace, may not be said to consume more Beef and Butter than fifty of our labouring Peasants?

151. *Qu.* Whether nine Tenths of our foreign Trade be not singly to support the Article of Vanity?

152. *Qu.* Whether it can be hoped private Persons will not indulge this Folly, unless restrained by the Public?

153. *Qu.* How Vanity is maintained in other Countries, whether in Hungary, for Instance, a proud Nobility are not subsisted with small Imports from abroad?

154. *Qu.* Whether there be a prouder People upon Earth than the noble Venetians, though they all wear plain black Cloaths?

155. *Qu.* Whether a People are to be pitied, that will not sacrifice their little particular Vanities to the public Good? And yet whether each Part would not except their own Foible from this public Sacrifice, the Squire his Bottle, the Lady her Lace?

156. *Qu.* Whether Claret be not often drunk rather for
31 Vanity than for Health or Pleasure? ||

157. *Qu.* Whether it be true, that Men of nice Palates have been imposed on, by Elder Wine for French Claret, and by Mead for Palm Sack?

158. *Qu.* Do not Englishmen abroad purchase Beer and Cyder at ten Times the price of Wine?

159. *Qu.* How many Gentlemen are there in England of a thousand Pounds per Annum, who never drink Wine in their own Houses? Whether the same may be said of any in Ireland who have even one hundred Pounds per Annum?

160. *Qu.* What reason have our Neighbours in England for discouraging French Wines, which may not hold with Respect to us also?

161. *Qu.* How much of the necessary Sustenance of our People is yearly exported for Brandy?

162. *Qu.* Whether, if People must poison themselves, they had not better do it with their own Growth?

163. *Qu.* If we imported neither Claret from France nor Fir from Norway, what the Nation would save by it? || 32

164. *Qu.* When the Root yieldeth insufficient Nourishment, whether Men do not Top the Tree to make the lower Branches thrive?

165. *Qu.* Whether, if our Ladies drank Sage or Balm Tea out of Irish Ware, it would be an insupportable national Calamity?

166. *Qu.* Whether it be really true that such Wine is best as most encourages drinking, i. e. that must be given in the largest Dose to produce its effect? And whether this holds with regard to any Medicine?

167. *Qu.* Whether that Trade should not be accounted most pernicious, wherein the Balance is most against us? And whether this be not the Trade with France?

168. *Qu.* Whether it be not even Madness, to encourage Trade with a Nation that takes nothing of our Manufacture?

169. *Qu.* Whether Ireland can hope to thrive, if the major Part of her Patriots shall be found in the French Interest? *See Qu.* 155.

170. *Qu.* Why, if a Bribe by the Palate or the Purse be
83 in effect the same Thing, they should not be alike infamous? ||

171. *Qu.* Whether the Vanity and Luxury of a few ought to stand in Competition with the Interest of a Nation?

172. *Qu.* Whether national Wants ought not to be the Rule of Trade? And whether the most pressing Wants of the Majority ought not to be first consider'd?

173. *Qu.* Whether it is possible the Country should be well improved, while our Beef is exported and our Labourers live upon Potatoes? *See Qu.* 148.

174. *Qu.* If it be resolved that we cannot do without foreign Trade, whether, at least, it may not be worth while to consider what Branches thereof deserve to be entertained, and how far we may be able to carry it on under our present Limitations?

175. *Qu.* What foreign Imports may be necessary, for clothing and feeding the Families of Persons not worth above one hundred Pounds a Year? And how many wealthier there are in the Kingdom, and what Proportion they bear to the other Inhabitants?

176. *Qu.* Whether Trade be not then on a right Foot, when foreign Commodities are imported in Exchange only
34 for domestic Superfluities? ||

177. *Qu.* Whether the Quantities of Beef, Butter, Wool, and Leather exported from this Island can be reckon'd the Superfluities of a Country, where there are so many Natives naked and famished?

178. *Qu.* Whether it would not be wise so to order our Trade, as to export Manufactures rather than Provisions, and of those such as employ most Hands?

179. *Qu.* Whether she would not be a very vile Matron, and justly thought either mad or foolish, that should give away the Necessaries of Life, from her naked and famished Children, in Exchange for Pearls to stick in her Hair, and sweet Meats to please her own Palate?

180. *Qu.* Whether a Nation might not be consider'd as a Family?

181. *Qu.* Whether other Methods may not be found for supplying the Funds besides the Custom on Things imported?

182. *Qu.* Whether any Art or Manufacture be so difficult as the making of good Laws?

183. *Qu.* Whether our Peers and Gentlemen are born Legislators? Or whether that Faculty be acquired by Study and Reflection? ||

35

184. *Qu.* Whether to comprehend the real Interest of a People, and the means to procure it, doth not imply some Fund of Knowledge historical, moral, and political, with a Faculty of Reason improved by Learning?

185. *Qu.* Whether every Enemy to Learning be not a Goth? And whether every such Goth among us be not an Enemy to the Country?

186. *Qu.* Whether therefore it would not be an Omen of ill presage, a dreadful Phœnomenon in the Land, if our great Men should take it in their Heads to deride Learning and Education?

187. *Qu.* Whether on the contrary, it should not seem worth while to erect a Mart of Literature in this Kingdom,

under wiser Regulations and better Discipline than in any other Part of Europe? And whether this would not be an infallible Means of drawing Men and Money into the Kingdom?

188. *Qu.* Whether the governed be not too numerous for the governing Part of our College? And whether it might not be expedient to convert thirty Natives Places into twenty
36 Fellowships? ||

189. *Qu.* Whether if we had two Colleges, there might not spring an useful Emulation between them? And whether it might not be contrived, so to divide the Fellows Scholars and Revenues between both, as that no Member should be a Loser thereby?

190. *Qu.* Whether ten thousand pounds well laid out might not build a decent College, fit to contain two hundred Persons; and whether the purchase-Money of the Chambers would not go a good way towards defraying the Expence?

191. *Qu.* Where this College should be situated?

192. *Qu.* Whether it is possible a State should not thrive, whereof the lower Part were industrious and the upper wise?

193. *Qu.* Whether the collected Wisdom of Ages and Nations be not found in Books, improved and applied by Study?

194. *Qu.* Whether it was not an Irish Professor who first open'd the public Schools at Oxford? Whether this Island hath not been antiently famous for Learning? and whether at his Day it hath any better Chance for being
37 considerable? ||

195. *Qu.* Whether we may not with better Grace sit down and complain, when we have done all that lies in our Power to help ourselves?

196. *Qu.* Whether the Gentleman of Estate hath a right to be idle; and whether he ought not to be the great Promoter and Director of Industry, among his Tenants and Neighbours?

197. *Qu.* Whether the real Foundation for Wealth must not be laid in the Numbers, the Frugality, and the Industry of the People? And whether all Attempts to enrich a Nation by other Means, as raising the Coin, Stock-jobbing, and such Arts, are not vain?

198. *Qu.* Whether a Door ought not to be shut against all other Methods of growing rich, save only by Industry and Merit; and whether Wealth got otherwise would not be ruinous to the Public?

199. *Qu.* Whether the abuse of Banks and Paper-Money is a just Objection against the use thereof? And whether such abuse might not easily be prevented?

200. *Qu.* Whether national Banks are not found useful in Venice, Holland, and Hambourgh? And whether it is not possible to || contrive one that may be useful also in Ireland? 38

201. *Qu.* Whether any Nation ever was in greater want of such an Expedient than Ireland?

202. *Qu.* Whether the Banks of Venice and Amsterdam, are not in the Hands of the Public?

203. *Qu.* Whether it may not be worth while to inform ourselves in the Nature of those Banks? And what Reason can be assigned, why Ireland should not reap the Benefit of such public Banks, as well as other Countries?

204. *Qu.* Whether a Bank of national Credit, supported by public Funds, and secured by Parliament, be a Chimera or impossible Thing; and if not, what would follow from the Supposal of such Bank?

205. *Qu.* Whether the Currency of a Credit so well secured would not be of great Advantage to our Trade and Manufactures?

206. *Qu.* Whether the Notes of such public Bank would
39 not have a more general Circulation than those of private Banks, as being less subject to Frauds and Hazards? ||

207. *Qu.* Whether it be not agreed that Paper hath, in many respects, the Advantage above Coin, as being of more Dispatch in Payments, more easily transferred, preserved, and recovered when lost?

208. *Qu.* Whether, beside these Advantages, there be not an evident Necessity for circulating Credit by Paper, from the Defect of Coin in this Kingdom?

209. *Qu.* Whether the Public may not as well save the Interest which it now pays?

210. *Qu.* What would happen if two of our Banks should break at once? And whether it be wise to neglect providing against an Event which Experience hath shewn us not to be impossible?

211. *Qu.* Whether such an Accident would not particularly affect the Bankers? And therefore whether a national Bank would not be a Security even to private Bankers?

212. *Qu.* Whether we may not easily avoid the Inconveniences attending the Paper-Money of New England, which were incurred by their issuing too great a Quantity of Notes, by their having no Silver in Bank to exchange for Notes, by their not insisting upon Repayment of the Loans at the
40 Time || prefixed, and especially by their Want of Manufactures to answer their Imports from Europe?

213. *Qu.* Whether a Combination of Bankers might not do Wonders, and whether Bankers know their own Strength?

214. *Qu.* Whether a Bank in private Hands might not even overturn a Government? And whether this was not the Case of the Bank of St. George in Genoa? *

215. *Qu.* Whether we may not easily prevent the ill Effects of such a Bank, as Mr. Law proposed for Scotland, which was faulty in not limiting the Quantum of Bills, and permitting all Persons to take out what Bills they pleased, upon the Mortgage of Lands, whence, by a Glut of Paper, the Prices of Things must rise: Whence also the Fortunes of Men must encrease in Denomination, though not in Value; whence Pride, Idleness, and Beggary?

216. *Qu.* Whether such Banks, as those of England and Scotland, might not be attended with great Inconveniences, as lodging too much Power in the Hands of private Men, || ⁴¹ and giving handle for Monopolies, Stock-jobbing, and destructive Schemes?

217. *Qu.* Whether the national Bank, projected by an Anonymous Writer in the latter End of Queen Anne's Reign, might not on the other Hand be attended with as great Inconveniences, by lodging too much Power in the Government?

218. *Qu.* Whether the Bank projected by *Murray*, though it partake, in many useful Particulars, with that of Amsterdam, yet, as it placeth too great Power in the Hands of a private Society, might not be dangerous to the Public?

219. *Qu.* Whether it be rightly remarked by some, that, as Banking brings no Treasure into the Kingdom like Trade, private Wealth must sink as the Bank riseth? And whether whatever causeth Industry to flourish and circulate, may not be said to increase our Treasure?

220. *Qu.* Whether the ruinous Effects of Mississippi, South-Sea, and such Schemes, were not owing to an abuse of

*See the Vindication and Advancement of our national Constitution and Credit. Printed in London 1710.

Paper Money or Credit, in making it a Means for Idleness
42 and Gaming, instead of a Motive and Help to Industry? ||

221. *Qu.* Whether those Effects could have happened, had there been no Stock-jobbing? And whether Stock-jobbing could at first have been set on Foot, without an imaginary Foundation of some Improvement to the Stock by Trade? Whether, therefore, when there are no such Projects, or Cheats, or private Schemes proposed, the same Effects can be justly feared?

222. *Qu.* Whether by a *national Bank*, be not properly understood a Bank, not only establish'd by public Authority as the Bank of England, but a Bank in the Hands of the Public, wherein there are no Shares: Whereof the Public alone is Proprietor, and reaps all the Benefit?

223. *Qu.* Whether having considered the Conveniencies of Banking and Paper-Credit in some Countries, and the Inconveniencies thereof in others, we may not contrive to adopt the former, and avoid the latter?

224. *Qu.* Whether great Evils, to which other Schemes are liable, may not be prevented, by excluding the Managers of the Bank from a share in the Legislature?

225. *Qu.* Whether the rise of the Bank of Amsterdam was not purely casual, for the Security and Dispatch of Payments? And whether the good Effects thereof, in supplying the Place of Coin, and promoting a ready Circulation of Industry and Commerce, may not be a Lesson to us, to do that by Design, which others fell upon by chance?

226. *Qu.* Whether the Bank proposed to be established in Ireland, under the Notion of a national Bank, by the voluntary Subscription of three hundred thousand Pounds, to pay off the national Debt, the Interest of which Sum to be paid the Subscribers, subject to certain Terms of Redemption, be not in reality a private Bank, as those of England and

Scotland, which are national only in Name, being in the Hands of particular Persons, and making Dividends on the Money paid in by Subscribers? *

227. *Qu.* Whether Plenty of small Cash be not absolutely necessary, for keeping up a Circulation among the People, that is, whether Copper be not more necessary than Gold?

228. *Qu.* Whether it is not worth while to reflect, on the Expedients made use of by other Nations, Paper-Money, Bank-Notes, public Funds, and Credit in all its Shapes, to examine what hath been done and devised, || to add our own 44 Animadversions, and upon the whole offer such Hints, as seem not unworthy the Attention of the Public?

229. *Qu.* Whether that, which increaseth the Stock of a Nation, be not a Means of increasing its Trade? And whether that, which increaseth the current Credit of a Nation, may not be said to increase its Stock?

230. *Qu.* Whether it may not be expedient to appoint certain Funds or Stock for a national Bank, under direction of certain Persons, one third whereof to be named by the Government, and one third by each House of Parliament?

231. *Qu.* Whether the Directors should not be excluded from sitting in either House; and whether they should not be subject to the Audit and Visitation of a standing Committee of both Houses?

232. *Qu.* Whether such Committee of Inspectors should not be changed every two Years, one half going out, and another coming in, by Ballot?

233. *Qu.* Whether the Notes ought not to be issued in Lots, to be lent at Interest on mortgaged Lands, the whole

* See a Proposal for the Relief of Ireland, &c. Printed in Dublin A. D. 1734.

45 Number of Lots || to be divided among the four Provinces, rateably to the Number of Hearths in each?

234. *Qu.* Whether it may not be expedient to appoint four counting Houses, one in each Province, for converting Notes into Specie?

235. *Qu.* Whether a Limit should not be fixed, which no Person might exceed, in taking out Notes?

236. *Qu.* Whether, the better to answer domestic Circulation, it may not be right to issue Notes as low as twenty Shillings?

237. *Qu.* Whether all the Bills should be issued at once, or rather by Degrees, that so Men may be gradually accustomed and reconciled to the Bank?

238. *Qu.* Whether the keeping of the Cash, and the direction of the Bank, ought not to be in different Hands, and both under Public Controle?

239. *Qu.* Whether the same Rule should not alway be observed, of lending out Money or Notes, only to half the Value of the Mortgaged Land? And whether this Value should not alway be rated, at the same Number of Years
46 Purchase as at first? ||

240. *Qu.* Whether Care should not be taken to prevent an undue Rise of the Value of Land?

241. *Qu.* Whether the increase of Industry and People will not of Course raise the Value of Land? And whether this Rise may not be sufficient?

242. *Qu.* Whether Land may not be apt to rise, on the issuing too great Plenty of Notes?

243. *Qu.* Whether this may not be prevented by the gradual and slow issuing of Notes, and by frequent Sales of Lands?

244. *Qu.* Whether Interest doth not measure the true Value of Land; for Instance, where Money is at five per Cent, whether Land is not worth twenty Years Purchase?

245. *Qu.* Whether two small a Proportion of Money would not hurt the landed Man, and too great a Proportion the monied Man? And whether the Quantum of Notes ought not to bear Proportion to the public Demand? And whether Trial must not shew what this Demand will be?

246. *Qu.* Whether the exceeding this Measure might not produce divers bad Effects, one whereof would be the Loss of our Silver? || 47

247. *Qu.* Whether Interest paid into the Bank, ought not to go on augmenting its Stock?

248. *Qu.* Whether it would or would not be right, to appoint that the said Interest be paid in Notes only? *

249. *Qu.* Whether the Notes of this national Bank should not be received in all Payments into the Exchequer?

250. *Qu.* Whether on Supposition that the Specie should fail, the Credit would not nevertheless still pass, being admitted in all Payments of the public Revenue?

251. *Qu.* Whether the Public can become Bankrupt, so long as the Notes are issued on good Security?

252. *Qu.* Whether Mismanagement, prodigal Living, Hazards by Trade, which often affect private Banks, are equally to be apprehended in a Public one?

253. *Qu.* Whether as Credit became Current, and this raised the Value of Land, the Security must not of Course rise? *See Qu.* 233. || 48

254. *Qu.* Whether as our current domestic Credit grew, Industry would not grow likewise, and if Industry, our Manufactures, and if these, our foreign Credit?

* See Mr. John Laws on Money and Trade.

255. *Qu.* Whether by Degrees, as Business and People multiplied, more Bills may not be issued, without augmenting the Capital Stock, provided still, that they are issued on good Security; which further issuing of new Bills, not to be without Consent of Parliament?

256. *Qu.* Whether such Bank would not be Secure? Whether the Profits accruing to the Public would not be very considerable? And whether Industry in private Persons would not be supplied, and a general Circulation encouraged?

257. *Qu.* Whether such Bank should, or should not, be allowed to issue Notes for Money deposited therein? And, if not, whether the Bankers would have Cause to complain?

258. *Qu.* Whether if the Public thrives, all particular Persons must not feel the Benefit thereof, even the Bankers themselves?

259. *Qu.* Whether beside the Bank-Company, there are not in England many private wealthy Bankers, and whether
49 they were more before the erecting of that Company? ||

260. *Qu.* Whether as Industry increased our Manufactures would not flourish; and as these flourished, whether better Returns would not be made from Estates to their Landlords, both within and without the Kingdom?

261. *Qu.* Whether we have not Paper-Money circulating among us already? Whether, therefore, we might not as well have that which is secured by the Public, and whereof the Public reaps the Benefit?

262. *Qu.* Whether there are not two general Ways of circulating Money, to wit, Play and Traffic? And whether Stock-jobbing is not to be ranked under the former?

263. *Qu.* Whether there are more than two Things, that might draw Silver out of the Bank, when its Credit was once

well established, to wit, foreign Demands and small Payments at Home?

264. *Qu.* Whether if our Trade with France were checked, the former of these Causes could be supposed to Operate at all? And whether the latter could operate to any great Degree? *See Qu.* 34.

265. *Qu.* Whether the sure Way to supply People with Tools and Materials, and to || set them at Work, be not a free 50 Circulation of Money, whether Silver or Paper?

266. *Qu.* Whether in New England, all Trade and Business is not as much at a Stand, upon a Scarcity of Paper-Money, as with us from the Want of Specie?

267. *Qu.* Whether Paper-Money or Notes may not be issued from the national Bank, on the security of Hemp, of Linen, or other Manufactures whereby the Poor might be supported in their Industry?

268. *Qu.* Whether it be certain, that the Quantity of Silver in the Bank of Amsterdam be greater now than at first; but whether it be not certain that there is a greater Circulation of Industry and Extent of Trade, more People, Ships, Houses, and Commodities of all Sorts, more Power by Sea and Land?

269. *Qu.* Whether Money, lying Dead in the Bank of Amsterdam, would not be as useless as in the Mine?

270. *Qu.* Whether our visible Security in Land could be doubted? And whether there be any Thing like this in the Bank of Amsterdam?

271. *Qu.* Whether it be just to apprehend Danger from trusting a national Bank, with Power to extend its Credit, to circulate Notes, which it shall be Felony to counterfeit, to re||ceive Goods on Loans, to purchase Lands, to sell also or 51 alienate them, and to deal in Bills of Exchange, when these Powers are no other than have been trusted for many Years

with the Bank of England, although in Truth but a private Bank? *See Qu. 222.*

272. *Qu.* Whether the Objection from Monopolies and an over-growth of Power, which are made against private Banks, can possibly hold against a national one?

273. *Qu.* Whether Banks raised by private Subscription, would be as advantageous to the Public, as to the Subscribers? And whether Risques and Frauds might not be more justly apprehended from them?

274. *Qu.* Whether the evil Effects, which, of late Years, have attended Paper-Money and Credit in Europe, did not spring from Subscriptions, Shares, Dividends, Stock-jobbing?

275. *Qu.* Whether great Evils attending Paper-Money in the British Plantations of America have not sprung from the over-rating their Lands, and issuing Paper without Discretion, and from the Legislators breaking their own Rules in Favour of themselves, thus sacrificing the Public to their private Benefit? And whether a little Sense and Honesty might not easily prevent all such Inconveniencies? *See Qu. 52 212. ||*

276. *Qu.* Whether an Argument from the Abuse of Things, against the use of them be Conclusive?

277. *Qu.* Whether he who is bred to a Part, be fittest to judge of the Whole?

278. *Qu.* Whether Interest be not apt to bias Judgment? And whether Traders only are to be consulted about Trade, or Bankers about Money?

279. *Qu.* Whether the Subject of Freethinking in Religion be not exhausted? And whether it be not high Time for our Freethinkers, to turn their Thoughts to the Improvement of their Country?

280. *Qu.* Whether any Man hath a Right to judge, that will not be at the Pains to distinguish?

281. *Qu.* Whether there be not a wide Difference, between the Profits going to augment the national Stock, and being divided among private Shares? And whether, in the former Case, there can possibly be any Gaming or Stock-jobbing?

282. *Qu.* Whether it must not be ruinous for a Nation to sit down to game, be it with Silver or with Paper?

283. *Qu.* Whether, therefore, the circulating Paper, in the late ruinous Schemes of || France and England, was the 53 true Evil, and not rather the circulating thereof without Industry; And whether the Bank of Amsterdam, where Industry had been for so many Years subsisted, and circulated by Transfers on Paper, doth not clearly decide this Point?

284. *Qu.* Whether there are not to be seen in America fair Towns, wherein the People are well lodged, fed, and cloathed, without a Beggar in their Streets, although there be not one Grain of Gold or Silver current among them?

285. *Qu.* Whether these People do not exercise all Arts and Trades, build Ships, and navigate them to all Parts of the World, purchase Lands, till and reap the Fruits of them, buy and sell, educate and provide for their Children? Whether they do not even indulge themselves in foreign Vanities?

286. *Qu.* Whether, whatever Inconveniencies those People may have incurred, from not observing either Rules or Bounds in their Paper-Money, yet it be not certain that they are in a more flourishing Condition, have larger and better built Towns, more Plenty, more Industry, more Arts and Civility, and a more extensive Commerce, than when they had Gold and Silver current among them?

287. *Qu.* Whether a View of the ruinous Effects of absurd Schemes, and Credit mismanag|ed, so as to produce 54

Gaming and Madness instead of Industry, can be any just Objection against a national Bank, calculated purely to promote Industry?

288. *Qu.* Whether a Scheme for the Welfare of this Nation should not take in the whole Inhabitants? And whether it be not a vain Attempt, to project the flourishing of our Protestant Gentry, exclusive of the Bulk of the Natives?

289. *Qu.* Whether, therefore, it doth not greatly concern the State, that our Irish Natives should be converted, and the whole Nation united in the same Religion, the same allegiance, and the same Interest? And how this may most probably be effected?

290. *Qu.* Whether an Oath, testifying Allegiance to the King and disclaiming the Pope's Authority in Temporals, may not be justly required of the Roman Catholics? And whether, in common Prudence or Policy, any Priest should be tolerated who refuseth to take it?

291. *Qu.* Whether there have not been Popish Recusants? And, if so, whether it would be right to object against the foregoing Oath, that all would take it, and none think themselves bound by it?

55 292. *Qu.* Whether those of the Church of || Rome, in converting the Moors of Spain or the Protestants of France, have not set us an Example which might justify a similar Treatment of themselves, if the Laws of Christianity allowed thereof?

293. *Qu.* Whether compelling Men to a Profession of Faith is not the worst Thing in Popery, and, consequently, whether to copy after the Church of Rome therein, were not to become Papists ourselves in the worst Sense?

294. *Qu.* Whether nevertheless we may not imitate the Church of Rome, in certain Places, where Jews are tolerated,

by obliging our Irish Papists, at stated Times, to hear Protestant Sermons? And whether this would not make Missionaries in the Irish Tongue useful?

295. *Qu.* Whether the mere Act of hearing, without making any Profession of Faith, or joining in any Part of Worship, be a Religious Act? And, consequently, whether their being obliged to hear, may not consist with the Toleration of Roman Catholics?

296. *Qu.* Whether, if penal Laws should be thought Oppressive, we may not at least be allowed to give Premiums? And, whether it would be wrong, if the Public encouraged Popish Families to become Hearers, by paying their Hearth-Money for them? ||

56

297. *Qu.* Whether in granting Toleration, we ought not to distinguish between Doctrines purely Religious and such as affect the State?

298. *Qu.* Whether the Case be not very different, in regard to a Man who only eats Fish on Fridays, says his Prayers in Latin, or believes Transubstantiation, and one who professeth in Temporals a Subjection to foreign Powers, who holdeth himself absolved from all Obedience to his natural Prince and the Laws of his Country? who is even persuaded, it may be Meritorious to destroy the Powers that are?

299. *Qu.* Whether, therefore, a Distinction should not be made between mere Papists and Recusants? And whether the latter can expect the same Protection from the Government as the former?

300. *Qu.* Whether our Papists in this Kingdom can complain, if they are allowed to be as much Papists, as the Subjects of France or of the Empire?

301. *Qu.* Whether there is any such Thing as a Body of Inhabitants, in any Popish Country under the Sun, that profess an absolute Submission to the Pope's Orders in Matters of an indifferent Nature, or that in such Points do not think
57 it their Duty, to obey the civil Government? ||

302. *Qu.* Whether since the Peace of Utrecht, Mass was not celebrated, and the Sacraments administer'd in divers Dioceses of Sicily, notwithstanding the Pope's interdict?

303. *Qu.* Whether every Plea of Conscience is to be regarded? Whether, for Instance, the German Anabaptists, Levellers, or fifth Monarchy Men would be tolerated on that Pretence?

304. *Qu.* Whether Popish Children bred in Charity Schools, when bound out in Apprentiship to Protestant Masters, do generally continue Protestants?

305. *Qu.* Whether a Sum, which would go but a little Way towards erecting Hospitals for maintaining and educating the Children of the Native Irish, might not go far in binding them out Apprentices to Protestant Masters, for Husbandry, useful Trades, and the service of Families?

306. *Qu.* Whether if the Parents are overlooked, there can be any great Hopes of Success in converting the Children?

307. *Qu.* Whether there be any Instance, of a People's being converted in a Christian Sense, otherwise than by preaching to them and instructing them in their own Language?

308. *Qu.* Whether Catechists in the Irish Tongue may
58 not easily be procured and sub||sisted? And whether this would not be the most practicable Means for converting the Natives?

309. *Qu.* Whether it be not of great Advantage to the Church of Rome, that she hath Clergy suited to all Ranks of Men, in gradual Subordination from Cardinals down to Mendicants?

310. *Qu.* Whether her numerous poor Clergy are not very useful in Missions, and of much influence with the People?

311. *Qu.* Whether in defect of able Missionaries, Persons conversant in low Life, and speaking the Irish Tongue, if well instructed in the first Principles of Religion and in the Popish Controversy, though for the rest on a Level with Parish Clerks, or the Schoolmasters of Charity Schools, may not be fit to mix with and bring over our poor illiterate Natives, to the established Church? Whether it is not to be wished that some Parts of our Liturgy and Homilies were publickly read in the Irish Language? And whether, in these Views, it may not be right to breed up some of the better sort of Children in the Charity Schools and qualify them for Missionaries, Catechists and Readers?

312. *Qu.* Whether there be any Nation of Men governed by Reason? And yet, if there was not, whether this would be a good Argument against the use of Reason in public Affairs? 59

313. *Qu.* Whether, as others have supposed an Atlantis or Eutopia, we also may not suppose an Hyperborean Island inhabited by reasonable Creatures?

314. *Qu.* Whether an indifferent Person, who looks into all Hands, may not be a better Judge of the Play than a Party who sees only his own?

315. *Qu.* Whether one, whose End is to make his Country-Men think, may not gain his End, even though they should not think as he doth?

316. *Qu.* Whether he, who only asks, Asserts? And whether any Man can fairly confute the Querist?

317. *Qu.* Whether the Interest of a Part will not always be preferred to that of the Whole?

F I N I S.

E R R A T A.

P A G E 10. Line 17. for inexhaustable *r.* inexhaustible.
 P. 14. L. 22. for Helpless *r.* Hopeless. P. 16 L. ult.
 60 for than *r.* as. ||

THE
QUERIST,
CONTAINING
Several *QUERIES*,
Proposed to the
CONSIDERATION
OF THE
PUBLIC.

PART II.



DUBLIN:

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T H E
Q U E R I S T, &c.

Query 1.

WHether there be any Country in *Christendom* more capable of Improvement than *Ireland*?

2. *Qu.* Whether we are not as far before other Nations with respect to natural Advantages, as we are behind them with respect to Arts and Industry?

3. *Qu.* Whether we do not live in a most fertile Soil and temperate Climate, and yet whether our People in general do not feel great Want and Misery?

4. *Qu.* Whether my Countrymen are not readier at finding Excuses than Remedies? || 4

5. *Qu.* Whether it can be reasonably hoped, that our State will mend, so long as Property is insecure among us?

6. *Qu.* Whether in that case the wisest Government, or the best Laws can avail us?

7. *Qu.* Whether a few Mishaps to particular Persons may not throw this Nation into the utmost Confusion?

8. *Qu.* Whether the Public is not even on the Brink of being undone by private Accidents?

9. *Qu.* Whether the Wealth and Prosperity of our Country do not hang by a Hair, the probity of one Banker, the Caution of another, and the Lives of all?

10. *Qu.* Whether we have not been sufficiently admonished of this by some late Events?

11. *Qu.* Whether therefore it be not high time to open our Eyes?

12. *Qu.* Whether a National Bank would not at once secure our Properties, put an End to Usury, facilitate Commerce, supply the want of Coin, and produce ready Payments || in all Parts of the Kingdom? See Qu. 206, 207, &c. Part I.

13. *Qu.* Whether the Use or Nature of Money, which all Men so eagerly pursue, be yet sufficiently understood or considered by all?

14. *Qu.* Whether Mankind are not govern'd by Imitation rather than by Reason?

15. *Qu.* Whether there be not a Measure or Limit within which Gold and Silver are useful, and beyond which they may be hurtful?

16. *Qu.* Whether that Measure be not the circulating of Industry?

17. *Qu.* Whether a Discovery of the richest Gold Mine, that ever was, in the Heart of this Kingdom, would be a real Advantage to us?

18. *Qu.* Whether it would not tempt Foreigners to prey upon us?

19. *Qu.* Whether it would not render us a lazy, proud and dastardly People? See Qu. 45, Part I.

20. *Qu.* Whether every Man who had Money enough, would not be a Gentleman? And whether a Nation of Gentlemen would not be a wretched Nation? ||

21. *Qu.* Whether all things would not bear a high Price? And whether Men would not increase their Fortunes without being the better for it?

22. *Qu.* Whether the same Evils would be apprehended from Paper-Money under an honest and thrifty Regulation?

23. *Qu.* Whether, therefore, a National Bank would not be more beneficial than even a Mine of Gold?

24. *Qu.* Whether private Ends are not prosecuted with more Attention and Vigour than the Public? And yet, whether all private Ends are not included in the Public?

25. *Qu.* Whether Banking be not absolutely necessary to the Public Weal?

26. *Qu.* Whether even our private Banks, though attended with such Hazards as we all know them to be, are not of singular use in defect of a National Bank?

27. *Qu.* Whether without them what little Business and Industry there is would not stagnate? But whether it be not a mighty Privilege for a private Person, to be able to create an hundred Pounds with a Dash of his Pen? || 7

28. *Qu.* Whether the Mystery of Banking did not derive it's Original from the *Italians*? Whether this acute People were not, upon a Time, Bankers over all *Europe*? Whether that Business was not practised by some of their noblest Families, who made immense Profits by it, and whether to that the House of *Medici* did not originally owe its greatness?

29. *Qu.* Whether the State of *Venice* was not the first that conceived the Advantage of a National Bank?

30. *Qu.* Whether at *Venice* all Payments of Bills of Exchange and Merchants Contracts are not made in the national or public Bank, the greatest Affairs being transacted only by

writing the Names of the Parties, one as Debtor the other as Creditor in the Bank-Book?

31. *Qu.* Whether nevertheless it was not found expedient, to provide a Chest of ready Cash for answering all Demands that should happen to be made on account of Payments in detail?

32. *Qu.* Whether this Offer of ready Cash, instead of Transfers in the Bank, hath not been found to augment ^s rather than diminish the Stock thereof? ||

33. *Qu.* Whether at *Venice*, the Difference in the Value of Bank-Money above other Money be not fixed at Twenty *per Cent*?

34. *Qu.* Whether the Bank of *Venice* be not shut up four Times in the Year twenty Days each time?

35. *Qu.* Whether by means of this Bank the Public be not Mistress of a Million and a half Sterling?

36. *Qu.* Whether the great exactness and Integrity, with which this Bank is managed, be not the chief Support of that Republic?

37. *Qu.* Whether we may not hope for as much Skill and Honesty in a *Protestant Irish Parliament*, as in a *Popish Senate of Venice*?

38. *Qu.* Whether the Bank of *Amsterdam* was not begun about one Hundred and thirty Years ago, and whether at this Day, its Stock be not conceived to amount to three Thousand Tons of Gold, or thirty Millions Sterling?

39. *Qu.* Whether besides coined Money, there be not also great Quantities of Ingots or Bars of Gold and Silver lodged ⁹ in this Bank? ||

40. *Qu.* Whether all Payments of Contracts for Goods in Gross and Letters of Exchange, must not be made by

Transfers in the Bank Books, provided the sum exceed three Hundred Florins?

41. *Qu.* Whether it be not true, that the Bank of *Amsterdam* never makes Payments in Cash?

42. *Qu.* Whether, nevertheless, it be not also true, that no Man who hath Credit in the Bank can want Money from particular Persons, who are willing to become Creditors in his Stead?

43. *Qu.* Whether any Man thinks himself the Poorer, because his Money is in the Bank?

44. *Qu.* Whether the Creditors of the Bank of *Amsterdam* are not at Liberty to withdraw their Money when they please, and whether this Liberty doth not make them less desirous to use it?

45. *Qu.* Whether this Bank be not shut up twice in the Year for ten or fifteen Days, during which time the Accounts are balanced. ||

10

46. *Qu.* Whether it be not owing to this Bank, that the City of *Amsterdam*, without the least Confusion, Hazard or Trouble, maintains and every Day promotes so general and quick a Circulation of Industry.

47. *Qu.* Whether it be not the greatest Help and Spur to Commerce, that Property can be so readily conveyed and so well secured by a *Compte en Banc*, that is by only writing one Man's Name for another's in the Bank-Book?

48. *Q.* Whether at the beginning of the last Century, those who had lent Money to the Public during the War with *Spain*, were not satisfied by the sole Expedient of placing their Names in a *Compte en Banc*, with Liberty to transfer their Claims?

49. *Qu.* Whether the Examples of those easie Transfers in the *Compte en Bane*, thus casually erected, did not tempt

other Men to become Creditors to the Public, in order to Profit by the same secure and expeditious Method of keeping and transferring their Wealth?

50. *Qu.* Whether this *Compte en Banc* hath not proved
11 better than a Mine of Gold to *Amsterdam*? ||

51. *Qu.* Whether that City may not be said to owe her Greatness to the unpromising Accident of her having been in Debt more than she was able to pay?

Qu. 52. Whether it be known that any State from such small Beginnings, in so short a Time, ever grew to so great Wealth and Power, as the Province of *Holland* hath done; and whether the Bank of *Amsterdam* hath not been the real Cause of such extraordinary Growth?

53. *Qu.* Whether we are by Nature a more stupid People than the *Dutch*? And yet whether these Things are sufficiently considered by our Patriots?

54. *Qu.* Whether any thing less than the utter Subversion of those Republics can break the Banks of *Venice* and *Amsterdam*?

55. *Qu.* Whether at *Hamburgh* the Citizens have not the Management of the Bank, without the meddling or Inspection of the Senate?

56. *Qu.* Whether the Directors be not four principal
12 Burghers chosen by plurality of || Voices, whose Business is to see the Rules observed, and furnish the Cashiers with Money?

57. *Qu.* Whether the Book-keepers are not obliged to balance their Accounts every Week, and exhibit them to the Controllers or Directors?

58. *Qu.* Whether any besides the Citizens are admitted to have *Compte en Bane* at *Hamburgh*?

59. *Qu.* Whether there be not a certain Limit, under which no Sum can be enter'd into the Bank?

60. *Qu.* Whether each particular Person doth not pay a Fee, in Order to be admitted to a *Compte en Banc* at *Hamburgh* and *Amsterdam*?

61. *Qu.* Whether the Effects lodged in the Bank of *Hamburgh* are liable to be seised for Debt or Forfeiture?

62. *Qu.* Whether this Bank doth not lend Money upon Pawns at low Interest and only for half a Year, after which Term, in default of Payment, the Pawns are punctually sold by Auction? ||

13

63. *Qu.* Whether the Book-keepers of the Bank of *Hamburgh* are not obliged upon Oath, never to reveal what Sums of Money are paid in or out of the Bank, or what Effects any particular Person has therein?

64. *Qu.* Whether, therefore, it be possible to know the State or Stock of this Bank; and yet whether it be not of the greatest Reputation, and most established Credit throughout the *North*?

65. *Qu.* Whether the Success of those Publick Banks, in *Venice*, *Amsterdam* and *Hamburgh*, would not naturally produce in other States an Inclination to the same Methods?

66. *Qu.* Whether an absolute Monarchy be so apt to gain Credit, and whether the Vivacity of some Humours could so well suit with the slow Steps and discreet Management which a Bank requires?

67. *Qu.* Whether the Bank called the General Bank of *France*, contrived by Mr. *Law*, and established by Letters Patent in *May*, 1716, was not in Truth a particular and not a National Bank, being in the Hands of a particular Company privileged and protected by the Government? ||

14

68. *Qu.* Whether the Government did not Order, that the Notes of this Bank should pass on a Par with ready Money in all Payments of the Revenue?

69. *Qu.* Whether this Bank was not obliged to issue only such Notes as were payable at Sight?

70. *Qu.* Whether it was not made a capital Crime to forge the Notes of this Bank?

71. *Qu.* Whether this Bank was not restrained from Trading either by Sea or Land, and from taking up Money upon Interest?

72. *Qu.* Whether the Original Stock thereof was not six Millions of Livres, divided into Actions of a thousand Crowns each?

73. *Qu.* Whether the Proprietors were not to hold general Assemblies twice in the Year, for the regulating of their Affairs?

74. *Qu.* Whether the Accompts of this Bank were not balanced twice every Year?

75. Whether there were not two Chests belonging to this Bank, the one called the general Chest containing their
15 Specie, their || Bills and their Copper-Plates for the printing of those Bills, under the Custody of three Locks, whereof the Keys were kept by the Director, the Inspector and Treasurer; also another called the ordinary Chest, containing part of the Stock not exceeding two hundred Thousand Crowns, under the Key of the Treasurer?

76. *Qu.* Whether out of this last mentioned Sum, each particular Cashier was not to be intrusted with a Share not exceeding the Value of twenty Thousand Crowns at a Time, and that under good Security?

77. *Qu.* Whether the Regent did not reserve to himself the Power of calling this Bank to Account, so often as he should think Good, and of appointing the Inspector?

78. *Qu.* Whether in the Beginning of the Year, 1719, the *French* King did not convert the general Bank of *France* into a *Banque Royale*, having himself purchased the Stock of the Company, and taken it into his own Hands, and appointed the Duke of *Orleans* chief Manager thereof.

79. *Qu.* Whether from that Time, all Matters relating to the Bank were not transacted in the Name, and by the sole Authority, of the King? || 16

80. *Qu.* Whether his Majesty did not undertake, to receive and keep the Cash of all particular Persons, Subjects or Foreigners, in his said *Royale Banque*, without being paid for that Trouble? And whether it was not declared, that such Cash should not be liable to Seizure on any pretext, not even on the King's own Account?

81. *Qu.* Whether the Treasurer alone did not sign all the Bills, receive all the Stock paid into the Bank, and keep Account of all the In-goings and Out-goings?

82. *Qu.* Whether there were not three Registers for the enregistering of the Bills kept in the *Banque Royale*, one by the Inspector, another by the Controller, and a third by the Treasurer?

83. *Qu.* Whether there was not also a fourth Register, containing the Profits of the Bank, which was visited, at least once a Week, by the Inspector and Controller?

84. *Qu.* Whether beside the general *bureau* or Compter in the City of *Paris*, there were not also appointed five more in the Towns of *Lyons*, *Tours*, *Rochelle*, *Orleans* and *Amiens*, each whereof was provided with two Chests, one of Specie for discharging Bills at Sight, || and another of Bank Bills to be 17 issued as there should be demand?

85. *Qu.* Whether, in the above-mentioned Towns, it was not prohibited to make Payments in Silver, exceeding the Sum of six Hundred Livres?

86. *Qu.* Whether all Creditors were not empowered to demand Payment in Bank-bills instead of Specie?

87. *Qu.* Whether, in a short Compass of Time, this Bank did not undergo many new Changes and Regulations, by several successive Acts of Council?

88. *Qu.* Whether the untimely, repeated, and boundless Fabrication of Bills did not precipitate the Ruin of this Bank?

89. *Qu.* Whether it be not true, that before the End of *July*, 1719, they had fabricated four Hundred Millions of Livres in Bank-Notes, to which they added the Sum of one Hundred and twenty Millions more on the twelfth of *September* following, also the same Sum of one Hundred and twenty Millions on the twenty-fourth of *October*, and again on the twenty-ninth of *December*, in the same Year the farther Sum of three Hundred and sixty Millions, making the whole,
18 from an || original Stock of six Millions, mount, within the Compass of one Year, to a thousand Millions of Livres?

90. *Qu.* Whether on the twentieth-eighth of *February*, 1720, the King did not make an Union of the Bank with the united Company of the *East* and *West-Indies*, which from that Time had the Administration and Profits of the *Banque Royale*?

91. *Qu.* Whether the King did not still profess himself responsible for the Value of the Bank-bills, and whether the Company were not responsible to his Majesty for their Management?

92. Whether sixteen Hundred Millions of Livres, lent to his Majesty by the Company, was not a sufficient Pledge to Indemnify the King?

93. *Qu.* Whether the new Directors were not prohibited to make any more Bills without an Act of Council?

94. *Qu.* Whether the Chests and Books of the Banque were not subjected to the joint Inspection of a Counsellor of State, and the *Prevôt des Marchands*, assisted by two Echevins, a Judge, and a Consul, who had || Power to visit when 19 they would, and without warning?

95. *Qu.* Whether in less than two Years, the Actions or Shares of the *Indian Company* (first established for *Misisipi*, and afterwards increased by the Addition of other Companies and further Privileges) did not rise to near two Thousand *per Cent*? And whether this must be ascribed to real Advantages of Trade, or to mere Frenzy?

96. *Qu.* Whether from first to last there were not fabricated Bank-bills, of one Kind or other, to the Value of more than two Thousand and six Hundred Millions of Livres, or one hundred and thirty Millions *Sterling*?

97. *Qu.* Whether the Credit of the Bank did not decline from its Union with the *Indian Company*?

98. *Qu.* Whether, notwithstanding all the abovementioned extraordinary Measures, the Bank-bills did not still pass at *Par* with Gold and Silver, to *May*, 1720, when the *French King* thought fit, by a new Act of Council, to make a Reduction of their Value, which proved a fatal Blow, the Effects whereof, though soon retracted, no subsequent Skill or Management could ever repair? || 20

99. *Qu.* Whether, what no Reason, Reflection, or Foresight could do, this simple matter of Fact (the most powerful Argument with the Multitude) did not do at once, towit, open the Eyes of the People?

100. *Qu.* Whether the Dealers in that Sort of Ware had ever troubled their Heads, with the Nature of Credit, or the

true Use and End of Banks, but only considered their Bills and Actions as things, to which the general Demand gave a Price?

101. *Qu.* Whether the Government was not in great Perplexity to contrive Expedients for the getting rid of those Bank-bills, which had been lately multiplied with such an unlimited Passion?

102. *Qu.* Whether Notes to the Value of about ninety Millions were not sunk by being paid off in Specie, with the Cash of the *Compagnie des Indes*, with that of the Bank, and that of *les Hôtels des Monnoyes*? Whether five Hundred and thirty Millions were not converted into Annuities at the Royal Treasury? Whether several hundred Millions more in Bank-Bills were not extinguished and replaced by Annuities on the
21 City of *Paris* on Taxes throughout the Provinces, &c. &c.? ||

103. *Qu.* Whether, after all other Shifts, the last and grand Resource for exhausting that Ocean, was not the erecting of a *Compte en Banc* in several Towns of *France*?

104. *Qu.* Whether, when the Imagination of a People is thoroughly wrought upon and heated by their own Example, and the Arts of designing Men, this doth not produce a Sort of Enthusiasm which takes Place of Reason, and is the most dangerous Distemper in a State?

105. *Qu.* Whether this epidemical Madness should not be always before the Eyes of a Legislature, in the framing of a National Bank?

106. *Qu.* Whether, therefore, it may not be fatal to engraft Trade on a National Bank, or to propose Dividends on the Stock thereof? *See Qu. 274. Part I.*

107. *Qu.* Whether it be possible, for a National Bank to subsist and maintain its Credit, under a *French* Government? *See Qu. 98.*

108. *Qu.* Whether it may not be as useful a Lesson, to consider the bad Management of some, as the good Management of others? || 22

109. *Qu.* Whether the rapid and surprising Success of the Schemes of those, who directed the *French* Bank did not turn their Brains?

110. *Qu.* Whether the best Institutions may not be made subservient to bad Ends?

111. *Qu.* Whether, as the Aim of Industry is Power, and the Aim of a Bank is to circulate and secure this Power to each Individual, it doth not follow, that absolute Power in one Hand is inconsistent with a lasting and flourishing Bank?

112. *Qu.* Whether our natural Appetites, as well as Powers, are not limited to their respective Ends and Uses? but whether artificial Appetites may not be Infinite?

113. *Qu.* Whether the simple getting of Money, or passing it from Hand to Hand without Industry, be an Object worthy of a wise Government?

114. *Qu.* Whether, if Money be considered as an End, the Appetite thereof be not Infinite, but whether the Ends of Money it self be not bounded?

115. *Qu.* Whether the mistaking of the Means for the End was not a fundamental Error in the *French* Councils? || 23

116. *Qu.* Whether the total Sum of all other Powers, be it of Enjoyment or Action, which belong to Man, or to all Mankind together, is not in Truth a very narrow and limited Quantity? but whether Fancy is not boundless?

117. *Qu.* Whether this capricious Tyrant, which usurps the Place of Reason, doth not most cruelly torment and delude those poor Men, the Usurers, Stock-jobbers, Overseers, and Projectors of content to themselves from heaping up Riches, that is from gathering Counters, from Multiplying Figures,

from enlarging Denominations, without knowing what they would be at, and without having a proper Regard to the Use, or End, or Nature of Things?

118. *Qu.* Whether the *Ignisfatuus* of Fancy doth not kindle immoderate Desires, and lead Men into endless Pursuits and wild Labyrinths?

119. *Qu.* Whether Counters be not referred to other Things, which so long as they keep Pace and Proportion with the Counters, it must be owned the Counters are useful, but whether beyond that to value or covet Counters, be not direct
24 Folly? *See Qu. 25 Part I. ||*

120. *Qu.* Whether the Public Aim ought not to be that Mens Industry should supply their present Wants, and the Over-plus be converted into a Stock of Power?

121. *Qu.* Whether the better this Power is secured, and the more easily it is transferred, Industry be not so much the more encouraged?

122. *Qu.* Whether Money, more than is expedient for those Purposes, be not upon the Whole Hurtful rather than Beneficial to a State? *See Qu. 215. Part I.*

123. *Qu.* Whether there should not be a constant Care to keep the Bills at *Par*?

124. *Qu.* Whether therefore Bank-bills should at any Time be multiplied, but as Trade and Business were also multiplied?

125. *Qu.* Whether it was not madness in *France* to Mint Bills and Actions, merely to humour the People and rob them of their Cash?

126. *Qu.* Whether we may not profit by their Mistakes, and as some Things are to be avoided, whether there may not
25 be others || worthy of Imitation, in the Conduct of our Neighbours?

127. *Qu.* Whether the Way be not clear and open and easie, and whether any thing but the Will is wanting to our Legislature?

128. *Qu.* Whether Jobs and Tricks are not detested on all Hands, but whether it be not the joint Interest of Prince and People, to promote Industry?

129. *Qu.* Whether all Things considered, a National Bank be not the most practicable, sure, and speedy Method to mend our Affairs, and cause Industry to flourish among us? *See Qu. 12. Sup. & Qu. 206, 207. Part I.*

130. *Qu.* Whether a *Compte en Banc* or current Bank-Bills would best answer our Occasions?

131. *Qu.* Whether a Public *Compte en Banc*, where Effects are received, and Accounts kept with particular Persons, be not an excellent Expedient for a great City? *See Qu. 47 & 50.*

132. *Qu.* What Effect a general *Compte en Banc* would have in the Metropolis of this Kingdom, with one in each Province subordinate thereunto? || 26

133. *Qu.* Whether it may not be proper for a great Kingdom, to unite both Expedients, to wit, Bank Notes and a *Compte en Banc*?

134. *Qu.* Whether, nevertheless, it would be advisable to begin with both at once, or rather to proceed first with the Bills, and afterwards, as Business multiplied and Money or Effects flowed in, to open the *Compte en Banc*?

135. *Qu.* Whether, for greater Security, double Books of *Compte en Banc* should not be kept in different Places and Hands?

136. *Qu.* Whether it would not be right, to build the Compters and publick Treasuries, where Books and Bank

Notes are kept, without Wood all arched and floored with Brick or Stone, having Chests also and Cabinets of Iron?

137. *Qu.* Whether divers Registers of the Bank Notes should not be kept in different Hands?

138. *Qu.* Whether there should not be great Discretion in the uttering of Bank Notes, and whether the attempting
27 to do thingr *per Saltum* be not often the Way to undo them? ||

139. *Qu.* Whether the main Art be not by slow Degrees and cautions Measures to reconcile the Bank to the Public, to wind it insensibly into the Affections of Men, and inter-wave it with the Constitution?

140. *Qu.* Whether the promoting of Industry should not be always in view, as the true and sole End, the Rule and Measure of a National Bank? And whether all Deviations from that Object should not be carefully avoided?

141. *Qu.* Whether a National Bank may not prevent the drawing of Specie out of the Country (where it circulates in small Payments) to be shut up in the Chests of particular Persons?

142. *Qu.* Whether it may not be useful, for supplying Manufactures and Trade with Stock, for regulating Exchange, for quickening Commerce, for putting Spirit into the People?

143. *Qu.* Whether Tenants or Debtors could have Cause to complain of our Monies being reduced to the *English* Value, if it were withal multiplied in the same, or in a greater Proportion? And whether this would not be the consequence
28 of a National Bank? *See Qu. 29, and 30, Part I.* ||

144. *Qu.* If there be an open sure Way to Thrive, without Hazard to our selves or Prejudice to our Neighbours, what should hinder us from putting it in Practice?

145. *Qu.* Whether in so numerous a Senate, as that of this Kingdom, it may not be easie to find Men of pure Hands and clear Heads fit to contrive and model a Public Bank?

146. Whether a View of the Precipice be not sufficient, or whether we must tumble Head-long before we are roused. *See Qu. 210. Part I.*

147. *Qu.* Whether in this drooping and dispirited Country, Men are quite awake?

148. *Qu.* Whether we are sufficiently sensible, of the peculiar Security there is in having a Bank, that consists of Land and Paper, one of which cannot be exported, and the other is in no Danger of being exported?

149. *Qu.* Whether it be not delightful to complain? And whether there be not many who had rather utter their Complaints than redress their Evils? || 29

150. *Qu.* Whether if *the Crown of the Wise be their Riches* * we are not the foolishest People in *Christendom*?

151. *Qu.* Whether we have not all the while great civil as well as natural Advantages?

152. *Qu.* Whether there be any People, who have more Leisure to cultivate the Arts of Peace, and study the Public Weal?

153. *Qu.* Whether other Nations who enjoy any share of Freedom, and have great Objects in view, be not unavoidably embarassed and distracted by Factions? but whether we do not divide upon Trifles, and whether our Parties are not a Burlesque upon Politics?

154. *Qu.* Whether it be not an Advantage that we are not embroiled in Foreign Affairs, that we hold not the Balance of *Europe*, that we are protected by other Fleets and

* Prov. xiv. 24.

Armies, that it is the true Interest of a powerful People, from whom we are descended, to guard us on all Sides?

155. *Qu.* Whether *England* doth not really love us and
30 wish well to us, as *Bone* of her || *Bone*, and *Flesh* of her
Flesh? and whether it be not our Part, to cultivate this Love
and Affection all manner of Ways?

156. *Qu.* Whether, if we do not reap the Benefits that
may be made of our Country and Government, want of Will
in the lower People, or want of Wit in the upper be most in
fault?

157. *Qu.* What Sea Ports or foreign Trade have the
Swisses; and yet how warm are those People and how well
provided?

158. *Qu.* Whether there may not be found a People who
so contrive as to be impoverished by their Trade? and whether
we are not that People?

159. *Qu.* Whether it would not be better for this Island,
if all our fine Folk of both Sexes were ship'd off, to remain
in foreign Countries, rather than that they should spend their
Estates at home in foreign Luxury, and spread the Contagion
thereof through their native Land?

160. *Qu.* Whether our Gentry understand or have a
Notion of Magnificence, and whether for want thereof, they
31 do not affect very wretched Distinctions? ||

161. *Qu.* Whether there be not an Art or Skill in govern-
ing Human Pride, so as to render it subservient to the Public
Aim?

162. *Qu.* Whether the great and general Aim of the
Publique should not be to employ the People?

163. *Qu.* What right an eldest Son hath to the worst
Education?

164. *Qu.* Whether Mens Counsels are not the result of their Knowledge and their Principles?

165. *Qu.* Whether an Assembly of Free-Thinkers, Petits Maitres, and smart Fellows would not make an admirable Senate?

166. *Qu.* Whether there be not labour of the Brains as well as of the Hands, and whether the former is beneath a Gentleman?

167. *Qu.* Whether the Public be more Interested, to protect the Property acquired by mere Birth, than that which is the immediate Fruit of Learning and Vertue?

168. *Qu.* Whether it would not be a poor and ill indulged Project to attempt to promote || the Good of the Community, 32 by invading the Rights of one part thereof, or of one particular Order of Men?

169. *Qu.* Whether the public Happiness be not proposed by the Legislature, and whether such Happiness doth not contain that of the Individuals?

170. *Qu.* Whether, therefore, a Legislator should be content with a vulgar Share of Knowledge? Whether he should not be a person of Reflection and Thought, who hath made it his Study to understand the true Nature and Interest of Mankind, how to guide Mens Humours and Passions, how to Incite their active Powers, how to make their several Talents Cooperate to the mutual Benefit of each other, and the general Good of the whole? *See Qu.* 183, 184 Part I.

171. *Qu.* Whether it doth not follow, that above all things a Gentleman's Care should be to keep his own Faculties sound and entire?

172. *Qu.* Whether the Natural Phlegme of the Island needs any additional Stupifier?

173. *Qu.* Whether all Spirituous Liquors are not in
33 Truth Opiates? ||

174. *Qu.* Whether our Men of Business are not generally
very grave by fifty?

175. *Qu.* Whether there be really among us any Parents
so silly, as to encourage drinking in their Children?

176. *Qu.* Whence it is, that our Ladies are more alive,
and bear Age so much better than our Gentlemen?

177. *Qu.* Whether all Men have not faculties of Mind or
Body, which may be employed for the public Benefit?

178. *Qu.* Whether the main Point be not to multiply
and employ our People?

179. *Qu.* Whether hearty Food and warm Cloathing
would not enable and encourage the lower sort to Labour?

180. *Qu.* Whether in such a Soil as ours, if there was
Industry, there could be Want?

181. *Qu.* Whether the Way to make Men Industrious,
be not to let them taste the Fruits of their Industry? And
whether the labouring Ox should be muzzled? *See Qu. 173.*
34 Part I. ||

182. *Qu.* Whether our Landlords are to be told, that
Industry and Numbers would raise the Value of their Lands,
or that one Acre about the *Tholsel* is worth ten Thousand
Acres in *Conaught*?

183. Whether our old Native *Irish* are not the most indo-
lent and supine People in *Christendom*?

184. *Qu.* Whether they are yet civilized, and whether
their Habitations and Furniture are not more sordid than
those of the Savage *Americans*?

185. *Qu.* Whether this be altogether their own fault?

186. *Qu.* Whether it be not a sad Circumstance to live among lazy Beggars? And whether, on the other Hand, it would not be delightful to live in a Country swarming, like *China*, with busy People?

187. *Qu.* Whether we should not cast about, by all manner of Means to excite Industry, and to remove what ever hinders it? And whether every one should not lend a helping Hand? *See Qu. 3. 4. ||*

35

188. *Qu.* Whether Vanity it self should not be engaged in this good Work? And whether it is not to be wished, that the finding of Employment for themselves and others, were a fashionable Distinction among the Ladies?

189. *Qu.* Whether Idleness be the Mother of the Daughter of Spleen?

190. *Qu.* Whether it may not be worth while to publish the Conversation of *Iscomachus* and his Wife in *Xenophon*, for the Use of our Ladies?

191. Whether it is true, that there have been, upon a Time, one Hundred Millions of People employ'd in *China*, without the Woolen Trade, or any foreign Commerce?

192. *Qu.* Whether the natural Inducements to Sloth are not greater in the *Mogol's* Country than in *Ireland*, and yet whether in that suffocating and dispiriting Climate, the *Banyans* are not all, Men Women and Children, constantly employed?

193. *Qu.* Whether it be not true, that the great *Mogol's* Subjects might under-sell us even in our own Markets, and cloath our People || with their Stuffs and Calicoes, if they were imported Duty-Free? 36

194. *Qu.* Whether there can be a greater Reproach, on the leading Men and the Patriots of a Country, than that the People should want Employment?

195. *Qu.* Whether much may not be expected from a bienial Consultation of so many wise Men about the public Good?

196. *Qu.* Whether a Tax upon Dirt would not be one way of encouraging Industry?

197. *Qu.* Whether it may not be right to appoint Censors in every Parish to observe and make Returns of the idle Hands?

198. *Qu.* Whether a Register or History of the Idleness and Industry of a People would be an useless thing?

199. *Qu.* Whether we are apprized, of all the Uses that may be made of political Arithmetic?

200. *Qu.* Whether it would be a great Hardship, if every
37 Parish were obliged to find Work for their Poor? ||

201. *Qu.* Whether Children, especially, should not be inured to Labour betimes?

202. *Qu.* Whether there should not be erected, in each Province, an Hospital for Orphans and Foundlings at the Expençe of old Batchelors?

203. *Qu.* Whether it be true, that in the *Dutch* Workhouses, things are so managed, that a Child four Years old, may earn it's own Livelihood?

204. *Qu.* What a Folly it is to build fine Houses, or establish luerative Posts and large Incomes, under the Notion of providing for the Poor?

205. *Qu.* Whether the Poor grown up and in Health need any other Provision, but their own Industry under public Inspection?

206. *Qu.* Whether the Poor Tax In *England* hath lessened or increased the Number of the Poor?

207. *Qu.* Why the Work-house in *Dublin*, with so good an Endowment, should yet be of so little use? And whether this may not be owing to that very Endowment? || 38

208. *Qu.* Whether that Income might not, by this time, have gone through the whole Kingdom, and erected a dozen Work-Houses in every County?

209. *Qu.* Whether Work-Houses should not be made at the least Expence, with Clay Floors and Walls of rough Stone, without plastering, cieling, or glazing?

210. *Qu.* Whether the Tax on Chairs or Hackney-Coaches be not paid, rather by the Country Gentlemen, than the Citizens of *Dublin*?

211. *Qu.* Whether it be an impossible Attempt to set our People at Work, or whether Industry be a Habit which, like other Habits, may by Time and Skill be introduced among any People?

212. *Qu.* Whether all manner of Means should not be employed to possess the Nation in general, with an Aversion and Contempt for Idleness and all idle Folk? *See Qu. 3. Part I.*

213. *Qu.* Whether it would be a Hardship on People destitute of all Things, if the Public furnished them with Necessaries which || they should be obliged to earn by their 39 Labour?

214. *Qu.* Whether other Nations have not found great Benefit from the Use of Slaves in repairing High-roads, making Rivers Navigable, draining Bogs, erecting public Buildings, Bridges, and Manufactures?

215. *Qu.* Whether temporary Servitude would not be the best Cure for Idleness and Beggary?

216. *Qu.* Whether the Public hath not a Right to employ those who can not, or who will not, find Employment for themselves?

217. *Qu.* Whether all sturdy Beggars should not be seized and made Slaves to the Public, for a certain Term of Years?

218. *Qu.* Whether he who is chained in a Jail or Dungeon hath not, for the Time, lost his Liberty? And if so, whether temporary Slavery be not already admitted among us?

219. *Qu.* Whether a State of Servitude, wherein he should be well worked, fed and cloathed, would not be a Pre-
40 ferment to such a Fellow? ||

220. *Qu.* Whether Criminals in the freest Country may not forfeit their Liberty, and repair the Damage, they have done the Public, by Hard-labour?

221. *Qu.* What the Word *Servant* signifies in the *New-Testament*?

222. *Qu.* Whether the view of Criminals chained in Paris, and kept at Hard-labour, would not be very edifying to the Multitude? *See* Qu. 58. Part I.

223. *Qu.* Whether the want of such an Institution be not plainly seen in *England*, where the Disbelief of a future State hardeneth Rogues against the fear of Death, and where, through the great growth of Robbers and House-breakers it becomes every Day more necessary?

224. *Qu.* Whether it be not easier to prevent than to remedy, and whether we should not profit by the Example of others?

225. *Qu.* Whether Felons are not often spared, and therefore encouraged, by the Compassion of those who should prosecute them? || 41

226. *Qu.* Whether many that would not take away the Life of a Thief, may not nevertheless be willing to bring him to a more adequate Punishment?

227. *Qu.* Whether there should not be a Difference between the Treatment of Criminals and that of other Slaves?

228. *Qu.* Whether the most Indolent would be fond of Idleness, if they regarded it as the sure Road to Hard-labour?

229. *Qu.* Whether the Industry of the lower part of our People doth not much depend on the Expence of the upper?

230. *Qu.* What would be the Consequence, of our Gentry affected to distinguish themselves by fine Houses rather than fine Cloaths?

231. *Qu.* Whether any People in *Europe*, are so meanly provided with Houses and Furniture in proportion to their Incomes, as the Men of Estates in *Ireland*?

232. *Qu.* Whether building would not peculiarly encourage all other Arts in this Kingdom? || 42

233. *Qu.* Whether Smiths, Masons, Bricklayers, Plaisterers, Carpenters, Joyners, Tylers, Plummers, Glaziers would not all find Employment if the Humour of Building prevailed?

234. *Qu.* Whether, the Ornaments and Furniture of a good House do not employ a Number of all Sorts of Artificers, in Iron, Wood, Marble, Brass, Pewter, Copper, Wool, Flax, and divers other Materials?

235. *Qu.* Whether in Buildings and Gardens, a great Number of Day-labourers do not find Employment?

236. *Qu.* Whether by these Means much of that Sustenance and Wealth of this Nation which now goes to Foreigners would not be kept at home and nourish and circulate among our own People?

237. *Qu.* Whether as Industry produced good living, the number of Hands and Mouths would not be encreased, and in proportion thereunto, whether there would not be every Day more Occasion for Agriculture? And whether this Article alone would not employ a world of People? ||

238. *Qu.* Whether such Management would not equally provide for the Magnificence of the Rich, and the Necessities of the Poor? *See Qu.* 125, 126, Part I.

239. *Qu.* Whether an Expence in Building and Improvements doth not remain at home, pass to the Heir, and adorn the Public? and whether any of those things can be said of Claret?

240. *Qu.* Whether Fools do not make Fashions and wise Men follow them? *See Qu.* 13, Part I.

241. *Qu.* Whether, for one who hurts his Fortune by Improvements, twenty do not ruine themselves by foreign Luxury?

242. *Qu.* Whether in Proportion as *Ireland* was improved, and beautified by fine Seats, the number of Absentees would not decrease?

243. *Qu.* Whether he who employs Men in Buildings and Manufactures doth not put Life in the Country, and whether the Neighbourhood round him be not observed to thrive? ||

244. *Qu.* Whether Money circulated on the Landlords own Lands, and among his own Tenants doth not return into his own Pocket?

245. *Qu.* Whether every Squire that made his Domaine swarm with busy Hands, like a Bee-Hive or Ant-Hill, would not serve his own Interest, as well as that of his Country?

246. *Qu.* Whether a Gentleman, who hath seen a little of the World and observed how Men live elsewhere, can contentedly sit down in a cold, damp, sordid Habitation, in the midst of a bleak Country, inhabited by Thieves and Beggars?

247. *Qu.* Whether on the other Hand, a handsome Seat amidst well improved Lands, fair Villages, and a thriving Neighbourhood, may not invite a Man to dwell on his own Estate, and quit the Life of an insignificant Saunterer about Town, for that of an useful Country Gentleman?

248. *Qu.* Whether it would not be of Use and Ornament, if the Towns throughout this Kingdom were provided with decent Churches, Town-Houses, Work-Houses, Market- || ⁴⁵ Places and paved Streets, with some Order taken for Cleanliness? *See Qu.* 196.

249. *Qu.* Whether if each of these Towns were addicted to some peculiar Manufacture, we should not find, that the employing many Hands together on the same Work was the Way to perfect our Workmen? And whether all these Things might not soon be provided by a domestic Industry, if Money were not wanting?

250. *Qu.* Whether Money could ever be wanting to the Demands of Industry, if we had a National Bank?

251. *Qu.* Whether when a Motion was made once upon a Time to establish a private Bank in this Kingdom by public Authority, divers Gentlemen did not shew themselves forward to embark in that Design?

252. *Qu.* Whether it may not now be hoped, that our Patriots will be as forward to examine and consider the Proposal of a public Bank, calculated only for the public Good?

253. *Qu.* Whether any People upon Earth shew a more early Zeal for the Service of their Country, greater Eagerness
46 to bear || a Part in the Legislature, or a more general Partu-
riency with respect to Politicks and Public Counsels?

254. *Qu.* Whether, nevertheless a light and ludicrous Vein be not the reigning Humour; but whether there was ever greater Cause to be serious?

F I N I S.

E R R A T U M.

47

Qu. 168, *for* Indulg'd, *read* ill judg'd. ||

THE
Q U E R I S T
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Several *Q U E R I E S*,
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T H E
Q U E R I S T, &c.

Query 1.

WHETHER the Fable of *Hercules* and the Carter ever suited any Nation, like this Nation of *Ireland*?

2. *Qu.* Whether it be not a new Spectacle under the Sun, to behold in such a Climate, and such a Soil, after so long a Peace, and under such a gentle Government, so many Roads untrodden, Fields untilled, Houses desolate, and Hands unemployed?

3. *Qu.* Whether there is any Country in Christendom, either Kingdom or Republic, depending, or independent, free or enslaved, which may not afford us an useful Lesson? || 4

4. *Qu.* Whether the frugal *Swisses* have any other Commodities but their Butter and Cheese, and a few Cattle; whether, nevertheless, the single Canton of *Bearn* hath not in her public Treasury two millions *Sterling*?

5. *Qu.* Whether that small Town of *Bearn*, with its scanty, barren Territory, in a mountainous Corner, without Sea-ports, without Manufactures, without Mines, be not rich by mere Dint of Frugality?

6. *Qu.* Whether the *Swisses* in general have not sumptuary Laws, prohibiting the Use of Gold, Jewels, Silver, Silklace in their Apparel, and indulging the Women only to wear Silk on Festivals, Weddings, and publick Solemnities?

7. *Qu.* Whether there be not two Ways of growing rich, sparing and getting? But whether the lazy Spenthrift must not be doubly poor?

8. *Qu.* Whether Money circulating be not the Life of Industry; and whether the want thereof doth not render a State gouty and inactive?

9. *Qu.* But, whether if we had a national Bank, and our present Cash (small as it is) were put into the most convenient Shape, Men should hear any publick Complaints for want of Money? ||

10. *Qu.* Whether all Circulation be not alike a Circulation of Credit, whatsoever *Medium* (Metal or Paper) is employed, and whether Gold be any more than Credit for so much Power? See *Part I.* *Qu.* 37.

11. *Qu.* Whether the Wealth of the richest Nations in Christendom doth not consist in Paper, vastly more than in Gold and Silver?

12. *Qu.* Whether Lord *Clarendon* doth not aver of his own Knowledge, that the Prince of *Orange*, with the best Credit, and the Assistance of the richest Men in *Amsterdam*, was above ten Days endeavouring to raise twenty thousand Pounds in *Specie*, without being able to raise half the Sum in all that Time? See *Clarendon's History*, B. 12.

13. *Qu.* Whether the whole City of *Amsterdam* would not have been troubled, to have brought together twenty thousand Pounds in one Room? *Ibid.*

14. *Qu.* Whether it be not absolutely necessary, that there must be a Bank, and must be a Trust? And, if so, whether it be not the most safe and prudent course, to have a national Bank and trust the Legislature? See *Part II.* *Qu.* 25, and 26. ||

15. *Qu.* Whether Objections against Trust in general avail, when it is allowed there must be a Trust, and the only

Question is where to place this Trust, whether in the Legislature or in private Hands?

16. *Qu.* Whether it can be expected, that private Persons should have more Regard to the Public, than the Public it self?

17. *Qu.* Whether, if there be Hazards from Mismanagement, those may not be provided against in the framing of a public Bank; but whether any Provision can be made against the Mismanagement of private Banks, that are under no Check, Control, or Inspection?

18. *Qu.* Whatever may be said for the Sake of objecting, yet, whether it be not false in Fact, that Men would prefer a private Security to a public Security?

19. Whether a national Bank ought to be considered as a new Experiment; and whether it be not a Motive to try this Scheme that it hath been already tried with Success in other Countries? *See Part I. Qu. 200, and Part II. Qu. 52.*

20. *Qu.* If Power followeth Money, whether this can be any where more properly and securely || placed, than in the same Hands wherein the supreme Power is already placed?

21. *Qu.* Whether there be more Danger of Abuse, in a private than in a publick Management?

22. *Qu.* Whether the proper usual Remedy for Abuses of private Banks, be not to bring them before Parliament, and subject them to the Inspection of a Committee; and whether it be not more prudent to prevent than to redress an Evil?

23. *Qu.* Supposing there had been hitherto no such Thing as a Bank, and the Question were now first proposed, whether it would be safer to circulate unlimited Bills in a private Credit, or Bills to a limited value on the public Credit of the Community, what would Men think?

24. *Qu.* Whether Experience and Example be not the plainest Proof; and whether any Instance can be assigned, where a national Bank hath not been attended with great Advantage to the Public?

25. *Qu.* Whether the Evils apprehended from a national Bank are not much more to be apprehended from private Banks; but whether Men by Custom, are not familiarized and reconciled to || common Dangers, which are therefore though less than they really are?

26. *Qu.* Whether it would not be very hard, to suppose all Sense, Honesty, and public Spirit were in the keeping of only a few private Men, and the Public was not fit to be trusted?

27. *Qu.* Whether it be not ridiculous to suppose, a Legislature should be afraid to trust it self?

28. *Qu.* But, whether a private Interest be not generally supported and pursued with more Zeal than a public?

29. *Qu.* Whether the Maxim, *What is every Body's Business is no Body's*, prevails in any Country under the Sun more than in *Ireland*?

30. *Qu.* Whether, nevertheless, the Community of a Danger, which lulls private Men asleep, ought not to awaken the Public?

31. *Qu.* Whether there be not less Security, where there are more Temptations and fewer Checks?

32. *Qu.* If a Man is to risque his Fortune, whether it be more prudent to risque it on the Credit of private Men, or in that of the great Assembly of the Nation?

33. *Qu.* Where is it most reasonable to expect wise and punctual dealing, whether in a secret impenetrable recess, where Credit depends on Secrecy, or in a public Management regulated and inspected by Parliament?

34. *Qu.* Whether a supine Security be not catching; and whether Numbers running the same Risque, as they lessen the Caution, may not increase the Danger?

35. *Qu.* What real Objection lies against a National Bank erected by the Legislature, and in the Management of public Deputies, appointed and inspected by the Legislature?

36. *Qu.* What have we to fear from such a Bank, which may not be as well feared without it?

37. *Qu.* How, why, by what Means, or for what End, should it become an Instrument of Oppression?

38. *Qu.* Whether we can possibly be on a more precarious Foot, than we are already? || Whether it be not in the Power ¹⁰ of any particular Person, at once to disappear, and convey himself into foreign Parts? Or whether there can be any Security in an Estate of Land, when the Demands upon it are unknown?

39. *Qu.* Whether the establishing of a National Bank, if we suppose a Concurrence of the Government, be not very practicable?

40. *Qu.* But, whether though a Scheme be never so evidently practicable and useful to the Public, yet, if conceived to interfere with a private Interest, it be not forthwith in Danger of appearing doubtful, difficult, and impracticable?

41. *Qu.* Whether the legislative Body hath not already sufficient Power to hurt, if they may be supposed capable of it, and whether a Bank would give them any new Power?

42. *Qu.* What should tempt the Public to defraud itself?

43. *Qu.* Whether, if the Legislature destroy'd the Public, it would not be *felo de se*; and whether it be reasonable to suppose it bent on its own Destruction? ||

44. *Qu.* Whether the Objection to a public National Bank, from Want of Secrecy, be not in truth an Argument for it?

45. *Qu.* Whether the Secrecy of private Banks be not the very thing, that renders them so hazardous? and whether, without, that there could have been, of late, so many Sufferers?

46. *Qu.* Whether when all Objections are answered, it be still incumbent to answer Surmises?

47. *Qu.* Whether it were just to insinuate, that Gentlemen would be against any Proposal they could not turn into a Job.

48. *Qu.* Suppose the Legislature passed their Word for any private Banker, and regularly visited his Books, would not Money lodged in his Bank be therefore reckoned more secure?

49. *Qu.* In a Country where the Legislative Body is not fit to be trusted, what Security can there be for trusting any one else?

50. *Qu.* If it be not ridiculous to question, whether the Public can find Cash to circulate Bills of a limited Value, when private Bankers are supposed to find enough to circulate
12 them to an unlimited Value? ||

51. *Qu.* Whether the united Stock of a Nation be not the best Security? And whether any thing but the Ruin of the State can produce a National Bankruptcy?

52. *Qu.* Whether the total Sum of the public Treasure, Power, and Wisdom, all cooperating be not most likely to establish a Bank of Credit, sufficient to answer the Ends, relieve the Wants, and satisfy the Scruples of all People?

53. *Qu.* Whether those Hazards, that in a greater Degree attend private Banks, can be admitted as Objections against a public one?

54. *Qu.* Whether that which is an Objection to every thing be an Objection to any thing? And whether the possibility of an Abuse be not of that kind?

55. *Qu.* Whether in Fact all things are not more or less abused, and yet notwithstanding such Abuse, whether many Things are not upon the whole expedient and useful?

56. *Qu.* Whether those Things that are subject to the most general Inspection are not the lest subject to Abuse? || 13

57. *Qu.* Whether, for private Ends, it may not be sometimes expedient to object Novelty to Things that have been often tried, Difficulty to the plainest Things, and Hazard to the safest?

58. *Qu.* Whether some Men will not be apt to argue, as if the Question was between Money and Credit, and not (as in Fact it is) which ought to be preferred private Credit or public Credit? *See Part I. qu. 208 and 261.*

59. *Qu.* Whether they will not prudently overlook the Evils felt, or to be feared, on one Side?

60. *Qu.* Whether, therefore, those that would make an impartial Judgment ought not to be on their Guard, keeping both Prospects always in View, balancing the Inconveniencies on each Side and considering neither absolutely?

61. *Qu.* Whether wilful Mistakes, Examples without a Likeness, and general Addresses to the Passions are not often more successful than Arguments?

62. *Qu.* Whether there be not an Art to puzzle plain Cases, as well as to explain obscure ones? || 14

63. *Qu.* Whether private Men are not often an over-Match for the Public, want of Weight being made up for by Activity?

64. *Qu.* If we suppose neither Sense nor Honesty in our Leaders or Representatives, whether we are not already undone, and so have nothing further to fear?

65. *Qu.* Suppose a Power in the Government to hurt the Public by Means of a National Bank, yet what should give them the Will to do this? Or supposing a Will to do Mischief, yet how could a National Bank modelled and administred by Parliament put it in their Power?

68. *Qu.* Whether even a wicked Will intrusted with Power can be supposed to abuse it for no End?

67. *Qu.* Whether it be not much more probable, that those who make such Objections do not believe them?

68. *Qu.* Whether it be not vain to object, that our Fellow-Subjects of Great Britain would malign or obstruct our Industry, when it is exerted in a Way, which cannot interfere with their own?

66. *Qu.* Whether it is to be supposed, they should take
15 Delight in the Dirt and Nakedness || and Famine of our People, or envy them Shoes for their Feet and Beef for their Bellies?

70. *Qu.* What possible Handle or Inclination could our having a national Bank give other People to distress us?

71. *Qu.* Whether it be not ridiculous to conceive, that a Project for Cloathing and Feeding our Natives should give any Umbrage to *England*?

72. *Qu.* Whether such unworthy Surmises are not the pure Effect of Spleen?

73. *Qu.* Whether *London* is not to be considered as the Metropolis of *Ireland*? And whether our Wealth (such as it is) doth not circulate through *London* and throughout all *England*, at freely as that of any Part of his Majesty's Dominions?

74. *Qu.* Whether therefore it be not evidently the Interest of the People of *England*, to encourage rather than oppose a National Bank in this Kingdom, as well as every other Means for advancing our Wealth, which shall not impair their own?

75. *Qu.* Whether it is not our Interest to be useful to them rather than rival them; and whether || in that Case we 16 may not be sure of their good Offices? *See Part I. qu. 95 and 99.*

76. *Qu.* Whether we can propose to thrive, so long as we entertain a wrongheaded Distrust of *England*?

77. *Qu.* Whether, as a National Bank would increase our Industry, and that our Wealth, *England* may not be a proportionable Gainer, and whether we should not consider the Gains of our Mother-Conntry as some Accession to our own?

78. *Qu.* Whether the Protestant Colony in this Kingdom can ever forget what they owe to *England*?

79. *Qu.* Whether there ever was in any Part of the World, a Country in such wretched Circumstances, and which, at the same time, could be so easily remedied, and nevertheless the Remedy not applied?

80. *Qu.* What must become of a People, that can neither see the plainest Things, nor do the easiest?

81. *Qu.* Be the Money lodged in the Bank what it will, yet whether an Act to make good Deficiencies would not remove all Scruples? ||

17

82. *Qu.* If it be objected that a National Bank must lower Interest, and therefore hurt the monied Man, whether the same Objection would not hold as strong against multiplying our Gold and Silver?

83. *Qu.* But whether a Bank that utters Bills, with the sole View of promoting the public Weal, may not so proportion their Quantity, as to avoid several Inconveniencies which might attend private Banks?

84. *Qu.* Whether there be any Difficulty in comprehending, that the whole Wealth of the Nation is in Truth the Stock of a National Bank? And whether any more than the Right Comprehension of this, be necessary to make all Men easy with regard to its Credit? *See qu. 51 and 52.*

85. *Qu.* Whether any Thing be more reasonable than that the Public, which makes the whole Profit of the Bank, should engage to make good its Credit?

86. *Qu.* Whether the Prejudices about Gold and Silver are not strong, but whether they are not still Prejudices?

87. *Qu.* Whether Paper doth not by its Stamp and Signature acquire a local Value, and become as precious and scarce as Gold? And whether it || be not much fitter to circulate large Sums, and therefore preferable to Gold?

88. *Qu.* Whether, in order to make Men see and feel, it be not often necessary to inculcate the same thing, and place it in different Lights?

89. *Qu.* Whether it doth not much import to have a right Conception of Money? And whether it's true and just Idea be not that of a Ticket, entitling to Power and fitted to record and transfer such Power?

90. *Qu.* Whether the Managers and Officers of a National Bank ought to be considered otherwise than as the Cashiers and Clerks of private Banks? Whether they are not in effect as little trusted, have as little Power, are as much limited by Rules, and as liable to Inspection?

91. *Qu.* Whether the mistaking this Point may not create some prejudice against a National Bank, as if it de-

pended on the Credit or Wisdom, or Honesty of private Men, rather than on the Public, which is really the sole Proprietor and Director thereof, and as such obliged to support it?

92. *Qu.* Whether, though the Bank of *Amsterdam* doth very rarely, if at all, pay out Money, yet whether every Man possessed of Specie || be not ready to convert it into Paper, 19 and act as Cashier to the Bank? And whether, from the same Motive, every monied Man throughout this Kingdom, would not be Cashier to our National Bank?

94. *Qu.* Whether a National Bank would not be the great Means and Motive for employing our poor in Manufactures? *See Part II. qu. 212. and 250.*

94. *Qu.* Whether Money, though lent out only to the rich, would not soon circulate among the poor? And whether any Man borrows but with an intent to circulate?

95. *Qu.* Whether both Government and People would not in the Event, be Gainers by a National Bank? And whether any Thing but wrong Conceptions of its Nature can make those that wish well to either, averse from it?

96. *Qu.* Whether it may not be right to think, and to have it thought, that *England* and *Ireland* Prince and People, have one and the same Interest?

97. *Qu.* Whether, if we had more Means to set on Foot such Manufactures and such Commerce, as consists with the Interest of *England*, there would not of Course be less Sheep-walk, and less Wool exported to foreign Countries? And whether a National Bank would not supply such Means? *See Part II. qu. 250. ||* 20

98. *Qu.* Whether we may not obtain that as Friends, which it is in vain to hope for as Rivals?

99. *Qu.* Whether in every Instance by which we prejudice *England*, we do not in a greater Degree prejudice our selves? *See Part II. qu. 153. and 154.*

100. *Qu.* Whether in the rude original of Society, the first Step was not the exchanging of Commodities, the next a substituting of Metals by Weight as the common Medium of Circulation, after this the making use of Coin, lastly a further Refinement by the Use of Paper with proper Marks and Signatures? And whether this, as it is the last, so it be not the greatest Improvement?

101. *Qu.* Whether we are not in Fact the only People, who may be said to starve in the midst of Plenty?

102. *Qu.* Whether Business in general doth not languish among us? Whether our Land is not untilled? Whether its Inhabitants are not upon the Wing?

103. *Qu.* Whether there can be a worse Sign than that People should quit their Country for a Livelihood? Though Men often leave their Country for Health or Pleasure, or
21 Riches, yet to || leave it merely for a Livelyhood? Whether this be not exceeding bad, and sheweth some peculiar Mismanagement?

104. *Qu.* Whether our Circumstances do not call aloud for some present Remedy? And whether that Remedy be not in our own Power?

105. *Qu.* Whether in order to redress our Evils, artificial Helps, are not most wanted, in a Land where Industry is most against the natural Grain of the People?

106. *Qu.* Whether of all the Helps to Industry that ever were invented, there be any more secure, more easy, and more effectual than a National Bank?

107. *Qu.* Whether Medicines do not recommend themselves by Experience, even though their Reasons be obscure? But whether Reason and Fact are not equally clear, in Favour of this political Medicine?

108. *Qu.* Whether, although the Prepossessions about Gold and Silver have taken deep root, yet the Example of our

Colonies in *America* doth not make it as plain as Day-Light, that they are not so necessary to the Wealth of a Nation, as the vulgar of all Ranks imagine? See *Part I. qu. 284 and 285.*

109. *Qu.* Whether it be not evident that we may maintain a much greater inward and out || ward Commerce, and be ²² five times richer than we are, nay, and our Bills abroad be of far greater Credit, though we had not one Ounce of Gold or Silver in the whole Island?

110. *Qu.* Whether wrongheaded Maxims, Customs, Fashions are not sufficient to destroy any People, much more a People which hath so few Resources as the Inhabitants of *Ireland*?

111. *Qu.* Whether it would not be an horrible Thing, to see our Matrons make dress and play their chief Concern.

112. *Qu.* Whether our Ladies might not as well endow Monasteries as wear *Flanders Lace*? and whether it be not true that Popish Nuns are maintained by Protestant Contributions?

113. *Qu.* Whether *England*, which hath a free Trade, whatever she remits for foreign Luxury with one Hand, doth not with the other receive much more from Abroad? Whether, nevertheless, this Nation would not be a Gainer, if our Women would content themselves, with the same Moderation in Point of Expence, as the *English Ladies*?

114. *Qu.* But whether it be not a notorious Truth, that our *Irish Ladies* are on a Foot, as to dress with those of three times their Fortune in *England*? ||

23

115. *Qu.* Whether it be not even certain, that the Matrons of this forlorn Country send out a greater Proportion of its Wealth, for fine Apparel, than any other Females on the whole Surface of this terraqueous Globe?

116. *Qu.* Whether the Expence, great as it is, be the greatest Evil; but whether this Folly may not produce many other Follies, an entire Derangement of Domestic Life, absurd Manners, neglect of Duties, bad Mothers, a general Corruption in both Sexes?

117. *Qu.* Whether therefore a Tax on all Gold and Silver in Apparel, on all foreign Laces and Silks, may not raise a Fund for the Bank, and at the same Time have other salutary Effects on the Public?

118. *Qu.* But if Gentlemen had rather tax themselves in another Way, whether an additional Tax of ten Shillings the Hogshead on Wines, may not supply a sufficient Fund for the National Bank, all Defects to be made good by Parliament?

119. *Qu.* Whether upon the Whole it may not be right
24 to appoint a National Bank? ||

120. *Qu.* Whether the Stock and Security of such Bank would not be, in Truth, the National Stock, or the total Sum of the Wealth of this Kingdom? *See qu.* 84.

121. *Qu.* Whether, nevertheless, there should not be a particular Fund for present Use, in answering Bills and circulating Credit?

122. *Qu.* Whether for this End, any Fund may not suffice, provided an Act be passed for making good Deficiencies?

123. *Qu.* Whether the sole Proprietor of such Bank should not be the Public, and the sole Director the Legislature?

124. *Qu.* Whether the Managers, Officers and Cashiers should not be Servants of the Public, acting by Orders and limited by Rules of the Legislature?

125. *Qu.* Whether there should not be a standing Number of Inspectors, one third Men in great Office, the rest Members of both Houses, half whereof to go out, and half to come in every Session?

126. *Qu.* Whether those Inspectors should not, all in a Body, visit twice a Year, and three as often as they pleased? || 25

127. *Qu.* Whether the general Bank should not be in *Dublin*, and subordinate Banks or Compters, one in each Province of *Munster*, *Ulster* and *Connaught*?

128. *Qu.* Whether there should not be such Provisions of Stamps, Signatures, Checks, strong Boxes, and all other Measures for securing the Bank Notes and Cash, as are usual in other Banks?

129. *Qu.* Whether these ten or a dozen last Queries may not easily be converted into Heads of a Bill? *See Part I. and II.*

130. *Qu.* Whether any one concerns himself, about the Security or Funds of the Banks of *Venice* or *Amsterdam*? And whether in a little Time, the Case would not be the same as to our Bank?

131. *Qu.* Whether, nevertheless, the first Beginnings of Expedients do not always meet with Prejudices, and whether even the Prejudices of a People ought not to be respected?

132. *Qu.* Whether a National Bank be not the true Philosopher's Stone in a State? *See Part II. qu. 23.* || 26

133. *Qu.* Whether it be not the most obvious Remedy for all the Inconveniencies we labour under, with Regard to our Coin?

134. *Qu.* Whether it be not agreed on all Hands, that our Coin is on a very bad Foot, and calls for some present Remedy?

135. *Qu.* Whether the Want of Silver hath not introduced a Sort of Traffick for Change, which is purchased at no inconsiderable Discount, to the great Obstruction of our Domestic Commerce?

136. *Qu.* Whether, though it be evident Silver is wanted, it be yet so evident, which is the best Way of providing for this Want? Whether by lowering the Gold, or raising the Silver, or partly one, partly the other?

137. *Qu.* Whether a partial raising of one Species be not, in truth, granting a Praemium to our Bankers, for importing such Species? And what that Species is which deserves most to be encouraged?

138. *Qu.* Whether it be not just, that all Gold should be alike rated according to its Weight and Fineness? ||

139. *Qu.* Whether this may be best done, by lowering some certain Species of Gold, or by raising others, or by joining both Methods together?

140. *Qu.* Whether all Regulations of Coin should not be made, with a View to encourage Industry and a Circulation of Commerce, throughout the Kingdom?

141. *Qu.* Whether the *North* and the *South* have not, in truth, one and the same Interest in this Matter?

142. *Qu.* Whether to oil the Wheels of Commerce, be not a common Benefit? And whether this be not done by avoiding Fractions and multiplying small Silver?

143. *Qu.* But, whether a public Benefit ought to be obtained by unjust Methods, and therefore, whether any Reduction of Coin should be thought of, which may hurt the Properties of private Men?

144. *Qu.* Whether those Parts of the Kingdom, where Commerce doth most abound, would not be the greatest
28 Gainers by having our Coin placed on a right Foot? ||

145. *Qu.* Whether, in case a Reduction of Coin be thought expedient, the uttering of Bank Bills, at the same Time may not prevent the Inconveniencies of such a Reduction?

146. *Qu.* But whether any public Expediency could countervail a real Pressure, on those who are least able to bear it, Tenants and Debtors?

147. *Qu.* Whether, nevertheless, the Political Body, as well as the Natural, must not sometimes be worse in order to be better?

148. *Qu.* Whether, all Things considered, a general raising the Value of Gold and Silver be not so far from bringing greater Quantities thereof into the Kingdom, that it would produce a direct contrary Effect, inasmuch as less, in that Case, would serve, and therefore less be wanted? And whether Men do not import a Commodity, in proportion to the Demand or Want of it?

149. *Qu.* Whether the lowering of our Gold would not create a Fever in the State? And whether a Fever be not sometimes a Cure; but whether it be not the last Cure a Man would choose?

150. *Qu.* What if our other Gold were raised to a Par with *Portugal* Gold, and the Value of Silver in general raised, with Regard to that of Gold? ||

29

151. *Qu.* Whether the Public Ends, may or may not, be better answered by such Augmentation, than by a Reduction of our Coin?

152. *Qu.* Provided Silver is multiplied, be it by raising or diminishing the Value of our Coin, whether the great End is not answered?

153. *Qu.* Whether raising the Value of a particular Species will not tend to multiply such Species, and to lessen

others in proportion thereunto? And whether a much less Quantity of Cash in Silver would not, in reality, enrich the Nation more than a much greater in Gold?

154. *Qu.* Whether, if a Reduction be thought necessary, the obvious Means to prevent all Hardships and Injustice, be not a National Bank?

155. *Qu.* Upon Supposition, that the Cash of this Kingdom was five hundred thousand Pounds, and by lowering the various Species, each one Fifth of its Value, the whole Sum was reduced to four hundred thousand Pounds, whether the Difficulty of getting Money, and consequently of paying Rents, would not be encreased in the Proportion of Five to Four?

156. *Qu.* Whether such Difficulty would not be a great
 80 and unmerited Distress on all the Tenants in the Nation? But if, at the same Time with the aforesaid Reduction, there were uttered one hundred thousand Pounds, additional to the former current Stock, whether such Difficulty or Inconvenience would then be felt?

157. *Qu.* Whether, *cæteris paribus*, it be not true that the Price of Things increase, as the Quantity of Money increaseth, and are diminished as that is diminished? And whether, by the Quantity of Money, is not to be understood the Amount of the Denominations, all Contracts being nominal for Pounds, Shillings and Pence, and not for Weights of Gold or Silver?

158. *Qu.* Whether in any foreign Market, two Pence advance in a Kilderkin of Corn could greatly affect our Trade?

159. *Qu.* Whether, in Regard of the far greater Changes and Fluctuations of Price from the Difference of Seasons and other Accidents, that small Rise should seem considerable?

160. *Qu.* Whether our Exports do not consist of such Necessaries as other Countries cannot well be without?

161. *Qu.* Whether upon the Circulation of a National Bank more Land would not be tilled, more Hands employed, and consequently more Commodities exported? || 31

162. *Qu.* Whether, setting aside the Assistance of a National Bank, it will be easy to reduce or lower our Coin, without some Hardship (at least for the present) on a great Number of particular Persons?

163. *Qu.* Whether, nevertheless, the Scheme of a National Bank doth not intirely stand clear of this Question; and whether such Bank may not compleatly subsist and answer its Ends, although there should be no Alteration at all made in the Value of our Coin?

164. *Qu.* Whether, if the ill State of our Coin be not redressed, that Scheme would not be still more necessary, inasmuch as a National Bank, by putting new Life and Vigour into our Commerce, may prevent our feeling the ill Effects of the Want of such Redress?

165. *Qu.* Whether Men united by Interest are not often divided by Opinion; and whether such difference in Opinion be not an Effect of Misapprehension?

166. *Qu.* Whether two Things are not manifest, First, that some Alteration in the Value of our Coin is highly expedient, Secondly, that whatever Alteration is made, the tenderest Care || should be had of the Properties of the People, 32 and even a Regard paid to their Prejudices?

167. *Qu.* Whether our taking the Coin of another Nation for more than it is worth be not, in reality and in event, a Cheat upon our selves?

168. *Qu.* Whether a particular Coin over-rated will not be sure to flow in upon us, from other Countries, beside that where it is coined?

169. *Qu.* Whether, in case the Wisdom of the Nation shall think fit to alter our Coin, without erecting a National

Bank, the Rule for lessening or avoiding present Inconvenience should not be so to order Matters, by raising the Silver and depressing the Gold, as that the total Sum of coined Cash within the Kingdom shall, in denomination, remain the same, or amount to the same nominal Value, after the Change that it did before?

170. *Qu.* Whether all Inconvenience ought not be lessened as much as may be; but after all, whether it would be prudent, for the Sake of a small Inconvenience, to obstruct a much greater Good? And whether it may not sometimes happen that an Inconvenience, which in Fancy and general Discourse seems great, shall when accurately inspected and
33 cast up, appear inconsiderable? ||

171. *Qu.* Whether in public Councils the Sum of Things, here and there, present and future, ought not to be regarded?

172. Whether Silver and small Money be not that which circulates the quickest, and passeth through all Hands, on the Road, in the Market, at the Shop?

173. *Qu.* Whether all Things considered, it would not be better for a Kingdom that its Cash consisted, of half a Million in small Silver, than of two Millions in Gold? *See Part I. qu. 22.*

174. *Qu.* Whether there be not every Day five hundred lesser payments made for one that requires Gold?

175. *Qu.* Whether *Spain*, where Gold bears the highest Value, be not the laziest, and *China*, where it bears the lowest, be not the most industrious Country in the known World?

176. *Qu.* Money being a Ticket, which entitles to Power and records the Title, whether such power avails otherwise than as it is exerted into Act?

177. *Qu.* Whether it be not evidently the Interest of every State, that its Money should rather circulate than
34 stagnate? ||

178. *Qu.* Whether the principal Use of Cash be not it's ready passing from Hand to Hand, to answer common Occasions, and whether common Occasions of all Sorts of People are not small ones?

179. *Qu.* Whether business at Fairs and Markets is not often at a Stand, and often hindered, even though the Seller hath his Commodities at Hand, and the Purchaser his Gold, yet for Want of Change?

180. *Qu.* Whether beside that Value of Money which is rated by weight, there be not also another Value consisting in it's aptness to circulate?

181. *Qu.* As Wealth is really Power, and Coin a Ticket conveying Power, whether those Tickets which are the fittest for that Use, ought not to be preferred?

182. *Qu.* Whether those Tickets which singly transfer small Shares of Power, and being multiplied, large Shares, are not fitter for common Use than those which singly transfer large Shares? *See qu.* 178.

183. *Qu.* Whether the Public is not more benefited, by a Shilling that circulates, than a Pound that lies dead? || 35

184. *Qu.* Whether Six Pence twice paid, be not as good as a Shilling once paid?

185. *Qu.* Whether the same Shilling circulating in a Village may not supply one Man with Bread, another with Stockings, a Third with a Knife, a Fourth with Paper, a Fifth with Nails, and so answer many Wants which must otherwise have remained unsatisfied?

186. *Qu.* Whether facilitating and quickening the Circulation of Power to supply Wants, be not the promoting of Wealth and Industry among the lower People? And whether upon this the Wealth of the Great doth not depend?

187. *Qu.* Whether, without the proper Means of circulation, it be not in vain, to hope for thriving Manufactures and a busy People?

188. *Qu.* Whether four Pounds in small Cash may not circulate and enliven an *Irish* Market, which many four Pound Pieces would permit to stagnate?

189. *Qu.* Whether a Man that could move nothing less than a hundred Pound Weight would not be much at a Loss to supply his Wants; and whether it would not be better for
36 him to be less strong and more active? ||

190. *Qu.* Whether the natural Body can be in a State of Health and Vigour, without a due circulation in the Extremities, even in the Fingers and Toes? And whether the Political Body, any more than the Natural, can thrive without a proportionable Circulation through the minutest and most inconsiderable Parts thereof?

191. *Qu.* If we had a Mint for coining only Shillings, Six-pences, and Copper-Money, whether the Nation would not soon feel good Effects thereof?

192. *Qu.* Whether the greater Waste by wearing of small Coins would not be abundantly overbalanced by their Usefulness?

193. *Qu.* Whether it be not the Industry of common People that feeds the State, and whether it be possible to keep this Industry alive without small Money?

194. *Qu.* Whether the Want of this be not a great Bar, to our employing the People in these Manufactures which are open to us, and do not interfere with *Great-Britain*?

195. *Qu.* Whether therefore such Want doth not drive Men into the lazy Way of employing Land under Sheep-
37 Walk? ||

196. *Qu.* Whether the running of Wool from *Ireland* can so effectually be prevented, as by encouraging other Business and Manufactures among our People?

197. *Qu.* Whatever Commodities *Great-Britain* importeth, which we might supply, whether it be not her real Interest to import them from us, rather than from any other People?

198. *Qu.* Whether the Apprehension of many among us (who for that very Reason stick to their Wool) that *England* may hereafter prohibit, limit, or discourage our Linen Trade, when it hath been once, with great Pains and Expence thoroughly introduced and settled in this Land, be not altogether groundless and unjust? *See Part I. qu. 99 and Part II. qu. 155.*

199. *Qu.* Whether it is possible for this Country, which hath neither Mines of Gold, nor a free Trade, to support, for any Time, the sending out of Specie?

200. *Qu.* Whether in Fact our Payments are not made by Bills? And whether our foreign Credit doth not depend on our Domestic Industry, and our Bills on that Credit? || 38

201. *Qu.* Whether in Order to mend it, we ought not first to know the peculiar Wretchedness of our State? And whether there be any knowing of this but by Comparison?

202. *Qu.* Whether there are not single Market-Towns in *England*, that turn more Money in buying and selling, than whole Countries (perhaps Provinces) with us?

203. *Qu.* Whether the small Town of *Berminham* alone doth not, upon an average, circulate every Week one way or other, to the Value of fifty thousand Pounds? But whether the same Crown may not be often paid?

204. *Qu.* Whether there be any Woollen Manufacture in *Berminham*?

205. *Qu.* Whether bad Management may not be worse than Slavery? And whether any Part of *Christendom*, be in a more languishing Condition than this Kingdom?

206. *Qu.* But whether any Kingdom in *Europe* be so good a Customer at *Bordeaux* as *Ireland*?

207. *Qu.* Whether the *Police* and *OEconomy* of *France* be not governed by wise Councils; And whether any one from
39 this Country, who sees || their Towns, and Manufactures, and Commerce, will not wonder what our Senators have been doing?

208. *Qu.* What Variety and Number of excellent Manufactures are to be met with throughout the whole Kingdom of *France*?

209. *Qu.* Whether there are not every where some or other Mills for many Uses, Forges and Furnaces, for Iron Work, Looms for Tapestry, Glass-Houses, and so forth?

210. *Qu.* What Quantities of Paper, Stockings, Hats, what Manufactures in Wool, Silk, Linen, Hemp, Leather, Wax, Wool, Earthen-Ware, Brass, Lead, Tin, &c.

211. *Qu.* Whether the Manufactures and Commerce of the single Town of *Lyons* do not amount to a greater Value, than all the Manufactures, and all the Trade of this Kingdom taken together?

212. *Qu.* Whether it be not true, that within the Compass of one Year there flowed from the *South-Sea*, when that Commerce was open, into the single Town of *St. Malo's*, a Sum in Gold and Silver equal to four times the whole Specie of this Kingdom? And whether that same Part of *France* doth not at present draw from *Cadiz*, up || wards of two hun-
40 dred thousand Pounds *per Annum*?

213. *Qu.* Whether in the Anniversary Fair at the small Town of *Beaucair* upon the *Rhone*, there be not as much Money laid out as the current Cash of this Kingdom amounts to?

214. *Qu.* Whether it be true that the *Dutch* make ten Millions of *Livres*, every Return of the Flota and Galleons, by their Sales, at the *Indies*, and at *Cadiz*?

215. *Qu.* Whether it be true, that *England* makes at least one hundred thousand Pounds *per Annum*, by the single Article of Hats sold in *Spain*?

216. *Qu.* Whether the very Shreds shorn from Woollen Cloth, which are thrown away in Ireland, do not make a beautiful Tapestry in *France*?

217. *Qu.* Whether the Toys of *Thiers* do not employ five thousand Families?

218. *Qu.* Whether there be not a small Town or two in *France*, which supply all *Spain* with Cards?

219. *Qu.* Whether there be not *French* Towns subsisted merely by making Pins? || 41

220. *Qu.* Whether the coarse Fingers of those very Women, those same Peasants, who one Part of the Year till the Ground and dress the Vineyards, are not another employed in making the finest *French* Point?

221. *Qu.* Whether there is not a great Number of idle Fingers, among the Wives and Daughters of our Peasants?

222. *Qu.* Whether, about twenty five Years ago, they did not first attempt to make Porcelain in *France*; and whether, in a few Years, they did not make it so well, as to rival that which comes from *China*.

223. *Qu.* Whether the *French* do not raise a Trade from Saffron, dying Drugs, and the like Products, which may do with us as well as with them?

224. *Qu.* Whether we may not have Materials of our own Growth to supply all Manufactures, as well as *France*, except Silk, and whether the Bulk of what Silk, even they manufacture, be not imported?

225. *Qu.* Whether it be possible for this Country to grow rich, so long as what is made by Domestic Industry, is spent
42 in foreign Luxury? ||

226. *Qu.* Whether Part of the Profits of the Bank should not be employed, in erecting Manufactures of several Kinds, which are not likely to be set on Foot and carried on to Perfection, without great Stock, publick Encouragement, general Regulations, and the Concurrence of many Hands? *See qu.* 238.

227. *Qu.* Whether our Natural *Irish* are not partly *Spaniards* and partly *Tartars*; and whether they do not bear Signatures of their Descent from both these Nations, which is also confirmed by all their Histories?

228. *Qu.* Whether the *Tartar Line* is not numerous in this Land; and whether there is an idler Occupation under the Sun, than to attend Flocks and Herds of Cattle?

229. *Qu.* Whether the Wisdom of the State should not wrestle with this hereditary Disposition of our *Tartars*, and with a high Hand introduce Agriculture?

230. *Qu.* Whether it were not to be wished, that our People shewed their Descent from *Spain*, rather by their Honour and Honesty than their Pride, and if so, whether they might not easily insinuate themselves into a larger
43 Share of the *Spanish Trade*? ||

231. *Qu.* Whether once upon a Time *France* did not, by her Linen alone, draw yearly from *Spain* about eight Millions of *Livres*?

232. *Qu.* Whether the *French* have not suffered in their Linen Trade with *Spain*, by not making their Cloth of due Breadth; and whether any other People have suffered, and are still likely to suffer through the same Prevarication?

233. *Qu.* Whether the *Spaniards* are not rich and lazy, and whether they have not a particular Inclination and Favour for the Inhabitants of this Island? But whether a punctual People do not love punctual Dealers?

234. *Qu.* Whether about fourteen Years ago, we had not come into a considerable Share of the Linen Trade with *Spain*, and what put a Stop to this?

235. *Qu.* Whether we may not, with common Industry and common Honesty, under-sell any Nation in *Europe*?

236. *Qu.* Whether if the Linen Manufacture were carried on in the other Provinces, as well as in the *North*, the Merchants of *Corke*, *Limeric*, and *Galway* would not soon find the Way to *Spain*? ||

44

237. *Qu.* Whether the Woollen Manufacture of *England* is not divided into several Parts or Branches, appropriate to particular Places, where they are only, or principally, manufactured, fine Cloths in *Somertshire*, coarse in *Yorkshire*, long Ells at *Exeter*, Saies at *Sudbury*, Crape at *Norwich*, Linseys at *Kendal*, Blankets at *Whitney*, and so forth?

238. *Qu.* Whether the united Skill, Industry, and Emulation of many together on the same Work, be not the Way to advance it? And whether it had been otherwise possible for *England*, to have carried on her Woollen Manufactures to so great Perfection?

239. *Qu.* Whether it would not on many Accounts be right, if we observed the same Course with respect to our Linen Manufacture, and that Diapers were made in one Town or District, Damasks in Another, Sheeting in a Third, fine wearing Linen in a Fourth, coarse in a Fifth, in another Cambricks, in another Thread and Stockings, in others stamped Linen, or striped Linen, or Tickens, or dyed Linen, of which last Kinds there is so great a Consumption among the Seafaring Men of all Nations? ||

45

240. *Qu.* Whether it may not be worth while, to inform our selves of the different Sorts of Linen, which are in Request among different People?

241. *Qu.* Whether we do not yearly consume of *French* Wines about a thousand Tun more than either *Sweden* or *Denmark*, and yet, whether those Nations pay Ready-money as we do? *See Part I. qu. 169.*

242. *Qu.* Whether they are not the *Swiss*, that make Hay, and gather in the Harvest throughout *Alsatia*?

243. *Qu.* Whether it be not a Custom for some thousand of *French* Men to go about the Beginning of *March* into *Spain*, and having tilled the Lands, and gathered the Harvest of *Spain*, to return Home with Money in their Pockets, about the End of *November*?

244. *Qu.* Whether of late Years our *Irish* Labourers do not carry on the same Business in *England*, to the great Discontent of many there? But whether we have not much more Reason than the People of *England*, to be displeased at
46 this Commerce? ||

245. *Qu.* Whether, notwithstanding the Cash supposed to be brought into it, any Nation is in Truth, Gainer, by such Traffic?

246. *Qu.* Whether the Industry of our People employed in foreign Land, while our own are left uncultivated, be not a great Loss to the Country?

247. *Qu.* Whether it would not be much better for us, if, instead of sending our Men Abroad, we could draw Men from the Neighbouring Counties to cultivate our own?

248. *Qu.* Whether, nevertheless, we are not apt to think the Money imported by our Labourers to be so much clear Gains to this Country; but whether a little Reflection, and a little political Arithmetic, may not shew us our Mistake?

249. *Qu.* Whether our Prejudices about Gold and Silver are not very apt to infect or misguide our Judgments and Reasonings about the public Weal? *See qu.* 291. and *Part II. qu.* 13, 14, 15.

250. *Qu.* Whether it be not a good Rule whereby to judge of the Trade of any City, and its Usefulness, to observe whether there is a Circulation through the Extremities, and whether the People round about are Busy and Warm? || 47

251. *Qu.* Whether we had not, some Years since, a Manufacture of Hats at Athlone, and of Earthen-Ware at *Arklow*, and what became of those Manufactures?

252. *Qu.* Why do we not make Tiles, of our own, for Flooring and Roofing, rather than bring them from *Holland*?

253. *Qu.* What Manufactures are there in *France* and *Venice* of *Gilt-Leather*, how Cheap, and how Splendid a Furniture?

254. *Qu.* Whether we may not for the same Use, manufacture divers Things at Home, of more Beauty and Variety, than Wainscot, which is imported at such Expence from *Norway*?

255. *Qu.* Whether the Use and the Fashion will not soon make a Manufacture?

256. *Qu.* Whether if our Gentry used to drink Mead and Cyder, we should not soon have those Liquors in the utmost Perfection and Plenty?

257. *Qu.* Whether it be not wonderful, that with such Pastures, and so many black Cattle, we do not find our selves in Cheese?

258. *Qu.* Whether great Profits may not be made by Fisheries; but whether our *Irish* who live by that Business, do not contrive to be drunk and unemployed, one half of the Year? || 48

259. *Qu.* Whether it be not Folly to think, an inward Commerce cannot enrich a State, because it doth not encrease its Quantity of Gold and Silver? And whether it is possible a Country should not thrive, while Wants are supplied, and Business goes on? *See Part I. qu. 4.*

260. *Qu.* Whether Plenty of all the Necessaries and Comforts of Life be not real Wealth?

261. *Qu.* Whether *Lyons*, by the Advantage of her mid-land Situation, and the Rivers *Rhone* and *Sone*, be not a great Magazine, or Mart for inward Commerce? And whether she doth not maintain a constant Trade with most Parts of *France*, with *Provence* for Oils and dried Fruits, for Wines and Cloth with *Languedoc*, for Stuffs with *Champaign*, for Linen with *Picardy*, *Normandy* and *Bretagney*, for Corn with *Burgundy*?

262. *Qu.* Whether she doth not receive and utter all those Commodities, and raise a Profit from the Distribution thereof, as well as of her own Manufacture, throughout the Kingdom of *France*?

263. *Qu.* Whether the Charge, of making good Roads and navigable Rivers across the Country, would not be really
49 repaid by an inward Commerce? ||

264. *Qu.* Whether as our Trade and Manufactures increased, Magazines should not be established in proper Places, fitted by their Situation, near great Roads and navigable Rivers, Lakes or Canals, for the ready Reception and Distribution of all Sorts of Commodities, from and to the several Parts of the Kingdom; and whether the Town of *Athlone*, for Instance, may not be fitly situate for such a Magazine, or Centre of Domestic Commerce?

265. *Qu.* Whether an inward Trade would not Cause Industry to flourish, and multiply the Circulation of our

Coin, and whether this may not do as well as multiplying the Coin it self?

266. *Qu.* Whether the Benefits of a Domestic Commerce are sufficiently understood, and attended to, and whether the Cause hereof be not the prejudiced and narrow Way of thinking about Gold and Silver? *See Part I. qu. 116, and 129.*

267. *Qu.* Whether there be any other more easy and unenvied Method of increasing the Wealth of a People?

268. *Qu.* Whether we of this Island are not from our peculiar Circumstances determined to this very Commerce above any other, from the Number of Necessaries and good Things that we possess within our selves, from the Extent and || Variety of our Soil, from the navigable Rivers and good 50 Roads which we have or may have, at a less Expence than any People in *Europe*, from our great plenty of Materials for Manufactures, and particularly from the Restraints we lie under with regard to our foreign Trade?

269. *Qu.* Whether Commissioners of Trade or other proper Persons should not be appointed, to draw up Plans of our Commerce both foreign and domestic, and lay them at the Beginning of every Session before the Parliament?

270. *Qu.* Whether Registers of Industry should not be kept, and the Public from Time to Time acquainted, what new Manufactures are introduced, what increase or decrease of old ones?

271. *Qu.* Whether annual Inventories should not be published of the Fairs throughout the Kingdom, in order to judge of the Growth of its Commerce?

272. *Qu.* Whether there be not every Year more Cash circulated at the Card Tables of *Dublin*, than all the Fairs of *Ireland*?

273. *Qu.* Whether the Wealth of a Country will not bear
51 proportion to the skill and Industry of its Inhabitants? ||

274. *Qu.* Whether foreign Imports that tend to promote Industry should not be encouraged, and such as have a Tendency to promote Luxury should not be discouraged?

275. *Qu.* Whether the annual Balance of Trade between *Italy* and *Lyons* be not about four Millions in Favour of the Former, and yet, whether *Lyons* be not a Gainer by this Trade?

276. *Qu.* Whether the general Rule, of determining the Profit of a Commerce by its Balance, doth not, like other general Rules, admit of Exception?

277. *Qu.* Whether it would not be a monstrous Folly to import nothing but Gold and Silver, supposing we might do it, from every foreign Part to which we trade? And yet, whether some Men may not think this foolish Circumstance a very happy one?

278. *Qu.* But whether we do not all see the Ridicule of the *Mogol's* Subjects, who take from us nothing but our Silver, and bury it under Ground in order to make sure thereof against the Resurrection?

279. *Qu.* Whether he must not be a wrong-headed Patriot or Politician, whose ultimate View was drawing Money
52 into a Country and keeping it there? ||

280. *Qu.* Whether it be not evident, that not Gold but Industry causeth a Country to flourish?

281. *Qu.* Whether it would not be a silly Project in any Nation to hope to grow rich by prohibiting the Exportation of Gold and Silver?

282. *Qu.* Whether there can be a greater Mistake in Politics, than to measure the Wealth of a Nation by its Gold and Silver?

283. *Qu.* Whether Gold and Silver be not a Drug where they do not promote Industry? Whether they be not even the Bane and Undoing of an idle People?

284. *Qu.* Whether Gold will not cause either Industry or Vice to flourish? And whether a Country, where it flowed in without Labour, must not be wretched and dissolute like an Island inhabited by *Buccaneers*?

285. *Qu.* Whether Arts and Virtue are not likely to thrive, where Money is made a Means to Industry? But whether Money without this would be a Blessing to any People?

286. *Qu.* Whether therefore Misisipi, South-Sea, and such like Schemes were not calculated for public Ruin? || 53

287. *Qu.* Whether keeping Cash at Home, or sending it Abroad, just as it most serves to promote Industry, be not the real Interest of every Nation?

288. *Qu.* Whether Commodities of all Kinds do not naturally flow where there is the greatest Demand? Whether the greatest Demand for a Thing be not where it is of most Use? Whether Money, like other Things hath not its proper Use? Whether this Use be not to circulate? Whether therefore there must not of Course be Money where there is a Circulation of Industry; and where there is no Industry, whether there will be a Demand for Money?

289. *Qu.* Whether all such Princes and Statesmen are not greatly deceived, who imagine that Gold and Silver, any way got, will enrich a Country? *See Part I. qu. 45. and Part II. qu. 15.*

290. *Qu.* Whether it is not a great Point to know what we would be at? And whether whole States, as well as private Persons, do not often fluctuate for Want of this Knowledge?

306. *Qu.* Whether, although the Capillary Vessels are small, yet Obstructions in them do not produce great Chronical Diseases?

307. *Qu.* Whether Faculties are not enlarged and improved by Exercise?

308. *Qu.* Whether the Sum of the Faculties put into Act, or in other Words, the united Action of a whole People doth not constitute the *Momentum* of a State?

309. *Qu.* Whether such *Momentum* be not the real Stock or Wealth of a State; and whether its Credit be not proportional thereunto?

310. *Qu.* Whether in every wise State the Faculties of the Mind are not most considered?

311. *Qu.* Whether every Kind of Employment, or Business, as it implies more Skill and Exercise of the higher Powers, be not more valued?

312. *Qu.* Whether the *Momentum* of a State doth not
58 imply the whole Exertion of its Facul || ties, Intellectual and Corporeal; and whether the latter without the former, could act in Concert?

313. *Qu.* Whether the divided Force of Men, acting singly and unadvisedly, would not be a Rope of Sand?

314. *Qu.* Whether the particular Motions of the Members of a State, in opposite Directions, will not destroy each other, and lessen the *Momentum* of the Whole; but whether they must not conspire to produce a great Effect?

315. *Qu.* Whether the ready Means to put Spirit into this State, to fortify and increase its *Momentum*, would not be a National Bank, and plenty of small Cash?

316. *Qu.* Whether private Endeavours without Assistance from the Public, are likely to advance our Manufactures and Commerce to any great Degree? But whether, as Bills uttered from a National Bank, upon private Mortgages, would facilitate the Purchases and Projects of private Men, even ⁵⁹ so the same Bills uttered on the public Security alone, may not answer public Ends, in promoting new Works and Manufactures throughout the Kingdom?

317. *Qu.* Whether that which employs and exerts the Force of a Community deserves not to be well considered, and well understood?

318. *Qu.* Whether the immediate Mover, the Blood and Spirits, be not Money, Paper or Metal, and whether the Soul or Will of the Community, which is the prime Mover that governs and directs the Whole, be not the Legislature?

319. *Qu.* Supposing the Inhabitants of a Country, quite sunk in Sloth, or even fast asleep, whether upon the gradual Awakening and Exertion, first, of the Sensitive and Locomotive Faculties, next of Reason and Reflection, then of Justice and Piety, the *Momentum* of such Country or State, would not, in proportion thereunto, become still more and more considerable?

320. *Qu.* Whether that which is last attained, and is the finishing Perfection of a People, be not the first Thing lost in their Declension? || 60

321. *Qu.* Whether Force be not of Consequence, only as it is exerted; and whether great Force without great Wisdom may not be a Nuisance?

322. *Qu.* Whether the Force of a Child applied with Art, may not produce greater Effects than that of a Giant? And whether a small Stock in the Hands of a wise State,

may not go further, and produce more considerable Effects, than immense Sums in the Hands of a foolish one?

323. *Qu.* Whether as many as wish well to their Country ought not to aim at increasing its *Momentum*?

324. *Qu.* Whose Fault is it if poor *Ireland* still continues poor?

F I N I S.

E R R A T A.

PAGE 4. Line 13 for Silklace, read Silk, Lace, p. 30 l. 7 r.
61 Prices. p. 32 l. 21 r. to be. p. 39, l. 8 r. as Mills. ||