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Prudent Advice to young *Tradesmen* and *Dealers*.

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5503

By *GEORGE FISHER*, Accomptant.

The Ninth Edition Revised and Corrected.

PHILADELPHIA: Printed by B. FRANKLIN and D. HALL, at the New-Printing-Office, in *Market-Street*, 1748.

BOOK-KEEPING.

THE next Qualification to fit a ... an for Business, after *Arithmetick*, is the Art of *Book-Keeping*, or *Merchants-Accompts*, after the *Italian*, Manner, by Way of Double Entry.

It is not without good Reason that most People of Business and Ingenuity, are desirous to be Masters of this Art: for if we consider the Satisfaction that naturally ariseth from an Accompt well kept; the Pleasure that accrues to a Person by seeing what he gains by each Species of Goods he deals in, and his whole Profit by a Year's Trade; and thereby also to know the true State of his Affairs and Circumstances; so that he may according to Discretion, retrench or enlarge his Expences, *&c.* as he shall think fit.

This Art of *Book-keeping*, or *Merchants-Accompts*, is talked of by many, but truly understood but by very few: For every petty School-Master in any By-Corner, will be sure to have *Merchants-Accompts* expressed on his Sign, as a principal Article of his Ability in Teaching; though, strictly speaking, for want of the Practical Part, knows hardly any Thing of the Matter, and consequently uncapable of teaching it.

Instructions, Notes, Rules, and Directions for the right ordering and keeping *Merchants-Accompts*, by the excellent Order of Charge and Discharge, commonly called *Debtor* and *Creditor*.

Of the Books in Use.

THE Books of Principal Use, are the *Waste-Book*, (or by some called the *Memorial*) *Journal*, and *Leidger*.

Waste-Book.

IN this Book must be daily written whatever occurs in the way of Trade; as Buying, Selling, Receiving, Delivering, Bargaining, Shipping, *&c.* without Omission of any one thing, either bought or sold, *&c.* as Money lent, or received at Interest: But not Money received or paid for Goods sold or bought at Times: for that will come of course, and must be entred into the *Cash-Book*, from whence it is posted into the *Leidger*.

The *Waste-Book* is ruled with one Marginal Line, and three Lines for Pounds, Shillings, and Pence, and the

Day

Day of the Month, and Year of our Lord, is inserted in the Middle of the Page. In this Book any one may write, and on occasion, any thing may be blotted out, if not well entered, or any Error be made.

JOURNAL.

INTO this Book every thing is posted out of the *Waste Book*, but in other Terms, in a better Stile, and in a fairer Hand, without any Alteration of Cyphers or Figures; and every Parcel, one after another, promiscuously set without Intermission, to make the Book, or several Entries of it of more Credit and Validity, in Case of any Law Dispute, or any other Controversy that may happen between Merchant and Merchant. In this Book you are to distinguish the Debtor and Creditor (or in quainter Terms, the *Debit* and *Credit.*) And to this Book you must have Recourse for the Particulars of an Accompt, which in the Leidger are entered in Gross, that is, in one Line. In this Book also, the Day of the Month must be placed in the middle of the Page, and is ruled with double Marginal Lines, for References to the Leidger; and with three Lines for *l. s. d.* as the Waste Book.

Of the Leidger.

FROM the *Journal* or *Day-Book* (as derived from the *French*) all Matters or Things are posted into the *Leidger*, which by the *Spaniards* are called *El Libro Grande*, as being the biggest Book, or chief of Accompts. The Left-hand Side of this Book is the *Debtor*, and the Right the *Creditor*; and the *Numbers* and *Folios* of each Side must be alike, as 45 *Debtor*, and also 45 *Creditor*. The Day of the Month (in this Book) by most is set in a narrow Column on the Left-hand, and the Month on the Left of that: But where I kept Books, the Number in the Narrow Column referred to the Journal Page, and the Month and Day was placed in the broad Column, to the Right of that; and at the Head of each Folio is the Name of the Place of Residence, and the Year of our Lord; as thus;

London, Anno——————————1746.

But the Examples of the several Books hereafter following, will make the foregoing Hints of them much more intelligible.--And as I am upon the Doctrine of Book-keeping, I'll take this as an universal Text (for so it is) *viz.*

All Things received, or the Receiver, are Debtors to the Delivered or the Deliverer.

		l.	s.	d.
	Waste-Book Entry, *London January* 1, 1746.			
	Bought of *William Wilkins*, of *Norton-Falgate*, 120 Yards of white Sarcenet, at 2 *s.* 3 *d. per* Yard to pay in two Months.	13	10	—
	The Journal Entry of the same.			
1 — 2	Wrought Silk, Debtor to *William Wilkins*, *l.* 13—10 for 120 Yards of white Sarcenet at 2 *s.* 3 *d. per* Yard, to pay in two Months.	13	10	—
	In this Example, the Account of Wrought Silks is the Receiver, and therefore Debtor to William Wilkins *the Deliverer.*			
	Again, *Waste-Entry Book.* *January* 4.			
	Sold *Henry Hartington* 246 lb. nett of Indico Lahore, at 6 *s.* 6 *d. per* lb. to pay in 3 Months.	79	19	—
	Journal-Entry.			
3 — 4	*Henry Hartington* Dr. to Indico, for 246 lb. nett, at 6 *s.* 6 *d. per* lb. to to pay in 3 Months.	79	19	—
	Once more. *Waste-Book Entry.*			
	Bought of *George Goodinch*, Sen. *viz.*			
	Chesh. Cheese 430 C. ½, at 23 *s.* 4 *d. per.* C. — } *l.* 502—5			
	Butter, 50 Firkins, qt. nett 2800 lb. at 3 *d. per* lb. } 35—0			
	to pay in 6 Months	537	05	—
	Journal Entry.			
5	Sundry Accounts Dr. to *Geo. Goodinch.* *l.* 537—05——viz.			
4	Cheese of *Cheshire*, for 430 C. ½ 23 *s.* 4 *d. per C.* } *l.* 502—5			
5 —	Butter, for 50 Firkins, qt. nett 2800 lb. at 3 *d. per* lb. } 35—0	537	05	—

			l.	s.	d.
	Waste-Book.				
	Sold *James Jenkins*, viz.				
	White Sarcenet 50 Yards at 3 *s. per* Yard	7-10-0			
	Indico Lahore 50 Pounds, at 7 *s. per* Pound	17-10-0			
			25	—	—
	Journal Entry of the last.				
6	*James Jenkins* Debtor to sundry Accounts, *viz.*				
7	To white Sarcenet for 50 Yards, at 3 *s. per* Yard	7-10-0			
8	To Indico Lahore for 50 *lb.* at 7 *s. per lb.*	17-10-0			
			25	—	—

From these few Examples of Entry, it may be observed, that an experienced Person in Accompts, and a good Writer, may keep a *Journal* without a *Waste-Book*, or a *Waste-Book* without a *Journal*, since they both import one and the same thing, though they differ a little in Words, or expressing; for the Leaves of both are numbred by Pages, or Parcels as some do.

But however, I shall give Methods of keeping each as far as Room will give me Leave.

(1)

The Waste Book.

London, January 1st, ——— 1746.

An Inventory of all my Effects of Money, Goods, and Debts, belonging to me, A. B. *of* London, *Merchant*, viz.

In Cash for trading Occasions	3500,—,—			
In Tobacco 4726 *lb.* at 9 *d. per lb.* ———	177, 4, 6			
In Broadcloth 6 Pieces, at 50 *s. per* Piece ———	15,—,—			
Dowlas 1000 Ells, at 2*s.* 4 *d. per* Ell ———	116,13, 4			
Canary Wines 9 Pipes, at 20 *l. per* Pipe ———	270,—,—			
Due to me from *Henry Bland, per* Bond —	60,—,—			
		4138	17	10

(1)

Journal.

Inventory, &c. as above.

			l.	s.	
—	Sundry Accts. Dr. to Stock	4138,17,10			
	viz.				
1	1 Cash for Trading Occasions	3500,—,—			
	Tobaccoes 4626 *l.* at 9 *d. per* lb.	177, 4, 6			
	1 Broadcloths 6 Pieces, at 50 *s. per* Piece	15,—,—			
	1 Dowlas 1000 Ells, at 2 *s.* 4 *d. per* Ell	116,13, 4			
	1 Canary Wines 9 Pipes, at 30 *l. per* Pipe	270,—,—			
	3 *Henry Bland* due on Bond	68,—,—			
			4138	17	10

I shall make one Page serve for Waste Book and Journal Entries, to save room, and also to have both Methods of Entry under Eye, to make them more intelligibly useful to the Reader, he hereby being not obliged to turn over Leaf to see their Difference of Entry.

1 *Waste-Book.*

London, January 1st. —— 1746.

		l.	s.	d.
Owing to *William Webb*, by Note of my Hand	50 — —			
Ditto to *Roger Ruff*, to Balance of his Account	16 12 4			
Ditto to *Henry Hern*, due the 4th of *May* next	62 — —			
		128	12	4

Journal.

1	Stock Debtor to sundry Accounts,				
—	*l.* 128—12—4——*viz.*				
3	To *William Webb*, by Note of my Hand	50 — —			
4	To *Roger Ruff* for Ballance of his Account	16 12 4			
5	To *Henry Hern*, due the 4th of *May* next	62 — —	128	12	4

Waste-Book.

London, Feb. 2d. 1746

			l.	s.	d.
	Sold *Thomas Townsend, viz.*				
	246 *lb.* of *Virginia* Cut Tobacco, at 14*d. per lb.*	14 07 —			
	460 Ells of Dowlas, at 3 *s. per* Ell	69 — —			
			83	07	—
	Feb. 2. *Journal.*				
6	*Thomas Townsend*, Debtor to Sundries, *viz.*				
1	To Tobacco, for 246 *lb.* at 14 *d. per lb.*	14 07 —			
1	To Dowlas, for 460 Ells, at 3 *s. per* Ell	69 — —			
			83	07	—
	Waste-Book. Ditto 24th.				
	Bought of *Leonard Legg*, 4 Pipes of Canary, at 28 *lb. per* Pipe		112	—	—
	To pay in 6 Months.				
	Ditto 24th. *Journal.*				
1	Canary Wines, Debtor to *Leonard Legg*, for 4 Pipes, at 28 *lb. per* Pipe		112	—	—
2	To pay in 6 Months.				

The short Lines ruled against the Journal Entries are, or may be, termed Posting Lines, and the Figure on Top of the Lines denotes the Folio of the Leidger where the Debtor is entred; and the Figure under the Line shews the Folio of the Leidger where the Credit is entered; and the other smaller Figures against the sundry Debtors, or sundry Creditors (whether Goods or Persons) shew also in what Folios of the Leidger they are posted. And the Figures in the Narrow Column toward the Left-hand of the Pounds, Shillings, and Pence Lines, direct to the Folio in the Leidger where the Debit or Credit is posted; that

that is, to the Accompt of Goods, or of the Person immediately following the Words *To* or *By*; the first being proper to the Left or Debit Side in the Leidger; and the other used always on the Right or Credit Side of the Folio's in the Leidger.

There are several other Books used by Merchants besides those three before-mentioned; as the *Cash-Book*, which is ruled as the Leidger, and folio'd likewise, wherein all Receipts of Money are entred on the Left-hand Folio, and Payments on the Right; specifying in every Entry the Day of the Month (the Year being set on the Top) for what, and for whose Account the Money was received, or paid; and the Total Debit or Credit of each Side is to be posted into the Leidger, to the Account of Cash therein, in one Line of either Side, *viz.* to or by sundry Accompts, as *per* Cash-Book, Folio, *&c.* which is to be done once a Month, or at Discretion; and the Particulars of each Side, Article by Article, are to be posted into the Leidger to the proper Accompts unto which they belong; with References in the Cash-Book to the several Folio's in the Leidger; and carry the Ballance over-Leaf in the Cash-Book: by which you may know at any time what Cash you have, or ought to have by you.

Another Book, is a Book of Charges of Merchandize, wherein is to be entred the Custom and petty Charges of any shipp'd Goods; as Porterage, Wharfage, Warehouse-room, *&c.* and once a Month is transferred into the Cash-Book on the Credit Side, making Reference to the Book of Charges of Merchandize; and likewise the same in the Debtor Side of the same Accompt in the Leidger for the Particulars thereof.

The next Book I shall name, is the Invoice Book, or Book of Factories: In this Book is to be copied all Invoices or Cargozones of Goods shipped, either for Accompts proper or partable; and also of Goods received from Abroad, which must always be entred on the Left-side, leaving the Right side Blank; and on the Advice of the Disposal of Goods sent Abroad, and also on the Sale of Goods receiv'd from Abroad, enter them on the Blank or Right-side; so that at first View may be seen how the Accompt stands, *&c.*

The next a Bill-Book, wherein is enter'd Bills of Exchange accepted, and when they become due; and when paid, made so in the Margin.

The next is a Book of Houſhold Expences, for the Monthly Charge ſpent in Houſe-keeping; likewiſe Apparel, Houſe-rent, Servants Wages, and Pocket Expences; and this may be monthly ſummed up, and carried to the Credit of Caſh.

Beſides the above mentioned, there muſt be a Book to copy all Letters ſent Abroad, or beyond the Seas; wherein the Name of the Perſon or Perſons to whom the Letter is ſent, muſt be written pretty full, for the readier finding the ſame.

The next is (and what is very neceſſary) a Receipt Book, wherein is given Receipts for Money paid, and expreſſed for whoſe Accompt or Uſe, or for what it is received; to which the receiving Perſon muſt ſet his Name for himſelf, or ſome other, with the Year and Day of the Month on the Top.

Laſtly, A Note or Memorandum-Book, to minute down Affairs that occur, for the better Help of Memory; and is of great Uſe where there is Multiplicity of Buſineſs.

Having given an Account of the ſeveral Books and their Uſe, the next Thing neceſſary will be, to give ſome few Rules of Aid to enable the Book keeper to make proper Entries; and to diſtinguiſh the ſeveral Debtors and Creditors, *viz.*

Firſt, For Money received make Caſh Dr. to the Party that paid it (if for his own Account) and the Party Cr.

Secondly, Money paid make the Receiver Dr. (if for his own Accompt) and Caſh Cr.

Thirdly, Goods bought for ready Money, make the Goods Dr. to Caſh, and Caſh Cr. by the Goods.

Fourthly, Goods ſold for ready Money, juſt the contrary, *i. e.* Caſh Dr. and the Goods Cr.

Fifthly, Goods bought at Time; Goods bought are Dr. to the Seller of them, and the Seller Cr. by the Goods.

Sixthly, Goods ſold at Time, juſt the contrary, *i. e.* the Party that bought them is Dr. to the Goods, and the Goods Cr. by the Party.

Seventhly, Goods bought part for ready Money and the reſt at Time: Firſt make the Goods Dr. to the Party for the Whole. Secondly make the Party Dr. to Caſh for the Money paid him in part of thoſe Goods.

Eighthly, Goods ſold, part for ready Money, and the reſt at Time: Firſt, make the Party Dr. to the Goods for the whole.

whole. Secondly, Cash Dr. to the Party received of him in Part of those Goods.——————Or either of these two last Rules may be made Dr. to Sundries; as Goods bought, Dr. to the selling Man for so much as is left unpaid, and to Cash for so much paid in ready Money: And so on the contrary, for Goods sold.

Ninthly, When you pay Money before it is due, and are to have Discount allowed you, make the Person Dr. to Cash for so much as you pay him, and to Profit and Loss for the Discount; or make the receiving Man Dr. to Sundries as before.

Profit and Loss is Dr.

To Cash for what Money you pay and have nothing for it, as Discount of Money paid you before due, and to Abatement by Composition, Houshold Expences, *&c.*

Per Contra Dr.

By Cash for all you receive, and deliver nothing for it; as Discount for Prompt Payment, any Legacy left you, Money received with an Apprentice, and by the Profit of every particular Commodity you deal in, by Ships in Company, by Voyages, *&c.*

To ballance or clear an Account when full written.

1. FIRST, if the Dr. Side be more than the Credit, make the Old Accompt Cr. by the New; and if the contrary, make the New Accompt Dr. to the Old: But if the Debtor Side be less than the Credit, then make the Old Accompt Dr. to the New, and the New Accompt Cr. by the Old, for such a Rest or Sum as you shall find in the Accompt.

2. An Accompt of Company, wherein you have placed more received of another than his Stock; then add as much on the Debit Side as you find on the Credit Side; to the end that, in the New Accompt, you may have so much Debit as you put in, and so much Credit as you have received.

3. In Accompts of Merchandize, you must enter the Gain, or Loss, before you make the Old Accompt Cr. by the New, and the New Dr. to the Old, for the Remainder of Goods unsold.

4. In the Foreign Accompts, which you are to keep with a double Margin, or Column, for Dollars, for Crowns, or any Foreign Coins whatsoever, which have been received or

paid by Bills of Exchange for Goods sold by Factors or Correspondents, or bought by them for the Accompts before; here you must first balance the said inward Margin of Dollars, Crowns &c.

To remove an Account full written to another Folio.

Sum or add up the Dr. and Cr. Sides, and see the Difference, which place to its opposite; as, admit the Cr. Side exceeds the Dr. then you are to write the Line in the Old Accompt to balance on the Dr. Side, to answer the Line on the Cr. Side of the New Accompt.

How to balance at the Year's End, and thereby to know the State of your Affairs and Circumstances.

YOU must make an Accompt of Balance on the next void Leaf or Folio of your Leidger to your other Accompts; but after so done, do not venture to draw out the Accompt of Balance in the said Folio, 'till you have made it exact on a Sheet of Paper, ruled and titled for that Purpose; because of Mistakes or Errors that may occur or happen in the Course of balancing your Leidger; which are to be rectified, and will cause Erasements or Alterations in that Accompt which ought to be very fair and exact; and after you have made it to bear in the said Sheet, Copy fair the said Accompt of Balance in the Leidger.

The Rules for balancing are these, *viz.*

1st. Even your Accompt of Cash, and bear the Nett Rest to balance Dr.

2dly. Cast up all your Goods bought, and those sold, of what kind soever, in each Accompt of Goods; and see whether all Goods bought, be sold or not; and if any remain unsold, value them as they cost you, or according to the present Market Price, ready Money; and bear the Nett Rest to balance Dr.

3dly. See what your Goods or Wares severally cost, and also how much they were sold for, and bear the Nett Gain or Loss to the Accompt of Profit and Loss.

4thly. Even all your Drs. and all your Crs. in order as they lie, and bear the Nett Rest of every Dr. and Cr. to balance.

5thly. Even your Voyages, your Factors Accompts, wherein is either Gain or Loss, and bear the Nett Gain or Loss to the Accompt of Profit and Loss; and the Goods unsold to Balance.

6thly

Rules before and hereafter mentioned, and takes not things upon trust; for tho' Tables may be right, so perhaps they may be also wrong, (for Error is endless;) and then to be wholly guided by such Tables, it would be of sad and very pernicious Consequence; and if the Artist is ignorant of Arithmetick, he will be bewildered and plunged into inextricable Difficulties.——I must confess that Tables are of considerable Help in case of Expedition; but then you must be very well acquainted with them; otherwise I can in much less time cast up the Dimensions, than you shall be in finding out your several Numbers, and adding or subtracting them, *&c.* No Man that is wise, ought to depend upon any Table for his Government, till he hath proved the Truth of every Line, and he that is able to do that, is capable of making any Table for his own Use; which if he takes care that it be correct, he is well provided, and need not be led into Error or Confusion by false Tables.

Of Land Measure.

LAND is usually measured by the Acre; the Dimensions are taken with a Pole of 16 Feet and an Half; or a Chain called Gunter's Chain, consisting of 4 Poles in Length, and is divided into 100 equal Parts, called Links, answering to Decimal Arithmetick.

Note, 1 *Acre contains* 160 *square Poles*; 1 *Rood or Quarter of an Acre* 40 *square Poles.*

Note also, *In any Number of Chains are so many* 100 *Links, as* 4 *Chains are* 400 *Links, and* 6 *Chains is* 600 *Links,* &c. *In a square Chain are* 16 *square Poles; and if you divide* 160 *(the square Poles in one Acre) by* 16 *(the square Poles in a Chain) the Quotient is* 10, *the square Chains in* 1 *Acre.*

A square Chain contains 10,000 *square Links, (or* 100 *multiplied by* 100*) and consequently* 1 *Acre contains* 100,000 *square Links.*

To measure a Geometrical, or True Square.

A Square is contained under 4 Equal Sides, and 4 Right Angles.

Let Figure 7, represent a square Piece of Land to be measured, every Side whereof is 20 Poles; multiply 20 by 20, being both the Length and Breadth, and the Product is

is 400, for the Content in ſquare Poles, which divide by 160 (the ſquare Poles in 1 Acre) and the Remainder 80 by 40 (the ſquare Poles in 1 Rood) quotes 2 Acres, and 2 Roods for the Content, as in the Operation.

```
   20
   20
  ----
16|0)40|0(2 Acres
   32
  ---
4|0)8 0(2 Roods
    80
   ---
    (0)
```

Note, *The ſquare Root of the Area of any Square is the Side thereof; as in Fig. 7, the Area or Content is 400, whoſe ſquare Root is 20, the Side of the Square.*

To meaſure a Parallelogram, or Long Square.

A Parallelogram, is contained under 4 Right-Angles, but not 4 equal Sides; yet the oppoſite Sides are equal.

Admit Figure 8, to be a Parallelogram, or Long-Square, whoſe Length is 21 Chains, 36 Links, and Breadth 11 Chains, 64 Links; what is the Content of that Piece of Land?

The Method of caſting up the Contents of any Dimenſions taken with Gunter's Chain, is to multiply the Chains and Links together, and cutting off 5 Figures towards the Right-hand, the Remainder on the Left-hand will be Acres; then multiply thoſe Figures towards the Right-hand by 4, and from that Product cut off 5 Figures as before; ſo will the Figure on the Left-hand be Roods: Again, multiply the Remainder laſt cut off by 40, cutting off alſo from the Product 5 Figures to the Right-hand, and the Figures towards the Left-hand will be Poles; and if there be any Remainder it will be Decimal Parts of a Pole. So in the preſent Example, the Anſwer is 24 Acres, 3 Roods, 18 Poles, and $\frac{0864}{10000}$ Parts of a Pole.

	21,36 Length
	11,64 Breadth
	8544
	12816
	2136
	2136
Acres	24|86304
	4
Roods	3.45216
	40
Poles	18|08640

To measure a Rhombus.

A Rhombus or Diamond-like Figure, is contained under 4 equal Sides, but not Right Angles; yet the opposite Angles are equal.

Admit Figure 9 to be a Rhombus, whose Side is 16, and Perpendicular 14; which multiplied together, the Product is 224, for the Area.

To measure a Rhomboides.

A Rhomboides is contained under 4 Lines whose opposite Sides are equal, and opposite Angles equal; yet not all equal Sides, nor any Right-Angles.

Admit Figure 10, to be a Rhomboides, whose Length is 22, and Perpendicular, or Parallel-Distance, 8, which multiplied together the Product is 176, for the Area.

To measure any Manner of Triangle.

Every Triangle is half that Long-square, whose Length and Breadth is equal to the Perpendicular and Base. Therefore from the greatest Angle, draw a Line perpendicular to the Base, which multiply by half the Base, and the Product is the Area.

Admit Figure 11 to be a Triangle, whose Base or longest Side is 26 Poles, and the Perpendicular 16 Poles, which multiply

multiply together, and the Product is 416, for the Area of the Long-square *E F C B*, half of which is 208, the Area of the Triangle *A B C*.

Or if you multiply the Base 26, by 8 the half Perpendicular, the Product is 208, the Area as before.

Or else multiply half the Base 13, by the whole Perpendicular 16, the Product is 208 as before.

To measure a Trapezium.

A trapezium is contained under 4 unequal Sides, and 4 unequal Angles.

Admit Figure 12, represent a Field; to measure which draw the Diagonal *D B*; so is the Figure divided into two Triangles, which you may measure according to the last Example, by letting Perpendiculars fall from the Angles *A* and *C*, upon the Diagonal *D B*, which will be the Base Line to each Triangle.

But with more Brevity, you may add the two Perpendiculars together, and multiply the Sum of them by half the Base, and the Product will be the Area of the Trapezium.

Suppose the Sum of the two Perpendiculars is 22 Poles, and half the Base is 14 Poles, which multiplied together, the Product is 308, the Area in square Poles; or 1 Acre, 3 Roods, and 28 Poles.

To measure any irregular Piece of Land.

First, Take care that the whole Plot be divided into Trapeziums and Triangles, according to your own Fancy, and the Nature of the Thing will bear; then measure those Trapeziums and Triangles, as is before directed, and add the several Contents together; so will the Sum be the Content of that Irregular Figure.

Admit Figure 13, represent a Field to be measured, which is divided into one Trapezium, and two Triangles, as the Figure directs.

Now to find the Content of this Figure, measure the Trapezium and Triangles as before directed, and add them together as followeth.

Trapezium	*F B C E*	234
Triangles	*A B F*	69
	E C D	46

The Area of the Figure *ABCDEF*, 349 square Poles.

them ſtand four or five Days, and then let the Child drink a Quarter of a Pint, Morning and Evening, as long as it laſteth.

For the Stone or Stoppage in the Urine.

Take a Quantity of Thyme, Parſley, Tops of Fennel, and Cinquefoil a like Quantity, five or ſix Cloves of Garlick; and ſtamp them all together, and ſtrain them into White-wine or Ale, and drink of it Morning and Evening.

To make Melilot excellent for Plaiſters.

Take Melilot, Pimpernel, and Scabious, of each two Handfuls; cut them ſmall, then beat them in a Mortar with two Pounds of Hog's Lard; let it ſtand in the Sunſhine ſeven or eight Days, (it being uſually made in June) then melt and ſtrain it well; then add as many more freſh Herbs, and ſet in the Sun as before, and then melt and ſtrain it again; then boil it till the Juice is conſumed; then take it off the Fire, and put to it beaten Roſin, Bees-wax, and fine Turpentine, of each one Ounce; when cold, put it up in Pots, or make it up in Rolls.

Advice to a young Tradeſman, written by an old One.

To my Friend *A. B.*

As you have deſired it of me, I write the following Hints, which have been of Service to me, and may, if obſerved, be ſo to you.

REMEMBER that TIME is Money. He that can earn Ten Shillings a Day by his Labour, and goes abroad, or ſits idle one half of that Day, tho' he ſpends but Sixpence during his Diverſion or Idleneſs, ought not to reckon That the only Expence; he has really ſpent or rather thrown away Five Shillings beſides.

Remember that CREDIT is Money. If a Man lets his Money lie in my Hands after it is due, he gives me the Intereſt, or ſo much as I can make of it during that Time. This amounts to a conſiderable Sum where a Man has good and large Credit, and makes good Uſe of it.

Remember that Money is of a prolific generating Nature. Money can beget Money, and its Offſpring can beget more, and ſo on. Five Shillings turn'd, is *Six*:

Turn'd again, 'tis Seven and Three Pence; and so on 'till it becomes an Hundred Pound. The more there is of it, the more it produces every Turning, so that the Profits rise quicker and quicker. He that kills a breeding Sow, destroys all her Offspring to the thousandth Generation. He that murders a Crown, destroys all it might have produced, even Scores of Pounds.

Remember that Six Pounds a Year is but a Groat a Day. For this little Sum (which may be daily wasted either in Time or Expence unperceiv'd) a Man of Credit may on his own Security have the constant Possession and Use of an Hundred Pounds. So much in Stock briskly turn'd by an industrious Man, produces great Advantage.

Remember this Saying, *That the good Paymaster is Lord of another Man's Purse.* He that is known to pay punctually and exactly to the Time he promises, may at any Time, and on any Occasion, raise all the Money his Friends can spare. This is sometimes of great Use: Therefore never keep borrow'd Money an Hour beyond the Time you promis'd, lest a Disappointment shuts up your Friends Purse forever.

The most trifling Actions that affect a Man's Credit, are to be regarded. The Sound of your Hammer at Five in the Morning or Nine at Night, heard by a Creditor, makes him easy Six Months longer. But if he sees you at a Billiard Table, or hears your Voice in a Tavern, when you should be at Work, he sends for his Money the next Day. Finer Cloaths than he or his Wife wears, or greater Expence in any particular than he affords himself, shocks his Pride, and he duns you to humble you. Creditors are a kind of People, that have the sharpest Eyes and Ears, as well as the best Memories of any in the World.

Good-natur'd Creditors (and such one would always chuse to deal with if one could) feel Pain when they are oblig'd to ask for Money. Spare 'em that Pain, and they will love you. When you receive a Sum of Money, divide it among 'em in Proportion to your Debts. Don't be ashamed of paying a small Sum because you owe a greater. Money, more or less, is always welcome; and your Creditor had rather be at the Trouble of receiving Ten Pounds voluntarily brought him, tho' at ten different Times or Payments, than be oblig'd to go ten Times to demand it before he can receive it in a Lump. It shews, besides, that you are mindful of what you owe; it makes you appear a

careful as well as an honest Man; and that still encreases your Credit.

Beware of thinking all your own that you possess, and of living accordingly. 'Tis a Mistake that many People who have Credit fall into. To prevent this, keep an exact Account for some Time of both your Expences and your Incomes. If you take the Pains at first to mention Particulars, it will have this good Effect; you will discover how wonderfully small trifling Expences mount up to large Sums, and will discern what might have been, and may for the future be saved, without occasioning any great Inconvenience.

In short, the Way to Wealth, if you desire it, is as plain as the Way to Market. It depends chiefly on two Words, INDUSTRY and FRUGALITY; *i. e.* Waste neither Time nor Money, but make the best Use of both. He that gets all he can honestly, and saves all he gets (necessary Expences excepted) will certainly become RICH; If that Being who governs the World, to whom all should look for a Blessing on their honest Endeavours, doth not in his wise Providence otherwise determine.

A. T. Vanwert to
Jule Bates.

J. Gray

Geo. W. Gray