

‘ greatest Commendation not to be talked of one way  
‘ or other. C



N<sup>o</sup> 82. Monday, June 4.

— *Caput dominâ venale sub hasta.*

Juv.

PASSING under *Ludgate* the other Day, I heard a Voice bawling for Charity, which I thought I had somewhere heard before. Coming near to the Grate, the Prisoner called me by my Name, and desired I would throw something into the Box: I was out of Countenance for him, and did as he bid me, by putting in half a Crown. I went away, reflecting upon the strange Constitution of some Men, and how meanly they behave themselves in all Sorts of Conditions. The Person who begged of me is now, as I take it, Fifty: I was well acquainted with him till about the Age of Twenty-five; at which Time a good Estate fell to him by the Death of a Relation. Upon coming to this unexpected good Fortune, he ran into all the Extravagancies imaginable; was frequently in drunken Disputes, broke Drawers Heads, talked and swore loud, was unmannerly to those above him, and insolent to those below him. I could not but remark, that it was the same Baseness of Spirit which worked in his Behaviour in both Fortunes: The same little Mind was insolent in Riches, and shameless in Poverty. This Accident made me muse upon the Circumstance of being in Debt in general, and solve in my Mind what Tempers were most apt to fall into this Error of Life, as well as the Misfortune it must needs be to languish under such Pressures. As for my self, my natural Aversion to that sort of Conversation which makes a Figure with the Generality of Mankind, exempts me from any Temptations to Expence; and all my Business lies within a very narrow Compass, which is only to give an honest Man who takes care of my Estate, proper Vouchers for his quarterly Payments to me, and observe what



what Linen my Landrefs brings and takes away with her once a Week : My Steward brings his Receipt ready for my Signing ; and I have a pretty Implement with the respective Names of Shirts, Cravats, Handkerchiefs and Stockings, with proper Numbers to know how to reckon with my Landrefs. This being almost all the Business I have in the World for the Care of my own Affairs, I am at full Leisure to observe upon what others do, with relation to their Equipage and Oeconomy.

WHEN I walk the Street, and observe the Hurry about me in this Town,

*Where with like Haste, tho' diff'rent Ways they run ;  
Some to undo, and some to be undone ;*

I say, when I behold this vast Variety of Persons and Humours, with the Pains they both take for the Accomplishment of the Ends mentioned in the above Verses of *Denham*, I cannot much wonder at the Endeavour after Gain, but am extremely astonished that Men can be so insensible of the Danger of running into Debt. One would think it impossible a Man who is given to contract Debts should know, that his Creditor has from that Moment in which he transgresses Payment, so much as that Demand comes to in his Debtor's Honour, Liberty, and Fortune. One would think he did not know, that his Creditor can say the worst thing imaginable of him, to wit, *That he is unjust*, without Defamation ; and can seize his Person, without being guilty of an Assault. Yet such is the loose and abandoned Turn of some Mens Minds, that they can live under these constant Apprehensions, and still go on to increase the Cause of them. Can there be a more low and servile Condition, than to be ashamed, or afraid, to see any one Man breathing ? Yet he that is much in Debt, is in that Condition with relation to twenty different People. There are indeed Circumstances wherein Men of honest Natures may become liable to Debts, by some unadvised Behaviour in any great Point of their Life, or mortgaging a Man's Honesty as a Security for that of another, and the like ; but these Instances are so particular and circumstantiated, that they cannot come within general Considerations :

For



For one such Case as one of these, there are ten, where a Man, to keep up a Farce of Retinue and Grandeur within his own House, shall shrink at the Expectation of furly Demands at his Doors. The Debtor is the Creditor's Criminal, and all the Officers of Power and State, whom we behold make so great a Figure, are no other than so many Persons in Authority to make good his Charge against him. Humane Society depends upon his having the Vengeance Law allots him; and the Debtor owes his Liberty to his Neighbour, as much as the Murderer does his Life to his Prince.

OUR Gentry are, generally speaking, in Debt; and many Families have put it into a Kind of Method of being so from Generation to Generation. The Father mortgages when his Son is very young: and the Boy is to marry as soon as he is at Age to redeem it, and find Portions for his Sisters. This, forsooth, is no great Inconvenience to him; for he may Wench, keep a publick Table or feed Dogs, like a worthy *English* Gentleman, till he has out-run half his Estate, and leave the same Incumbrance upon his First-born, and so on, till one Man of more Vigour than ordinary goes quite through the Estate, or some Man of Sense comes into it, and scorns to have an Estate in Partnership, that is to say, liable to the Demand or Insult of any Man living. There is my Friend Sir ANDREW, tho' for many Years a great and general Trader, was never the Defendant in a Law-Suit, in all the Perplexity of Business, and the Iniquity of Mankind at present: No one had any Colour for the least Complaint against his Dealings with him. This is certainly as uncommon, and in its Proportion as laudable in a Citizen, as it is in a General never to have suffered a Disadvantage in Fight. How different from this Gentleman is *Jack Truepenny*, who has been an old Acquaintance of Sir ANDREW and my self from Boys, but could never learn our Caution. *Jack* has a whorish unresisted Good-nature, which makes him incapable of having a Property in any Thing. His Fortune, his Reputation, his Time and his Capacity, are at any Man's Service that comes first. When he was at School, he was whipped thrice a Week for Faults he took upon him to excuse others; since he

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