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Dr. V I N C E N T's

D I S C O U R S E, &c.

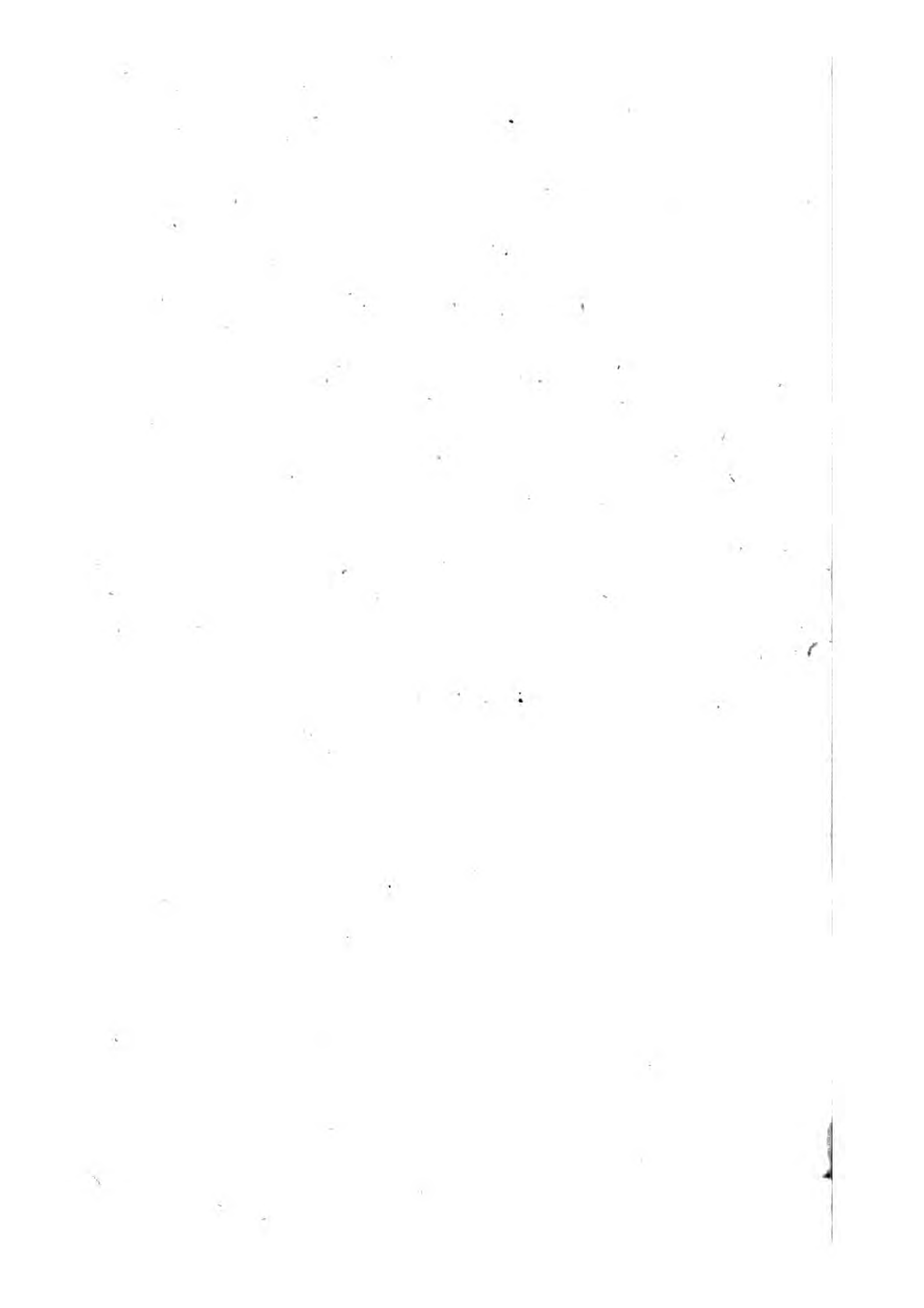
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A

D I S C O U R S E,

ADDRESSED TO THE

PEOPLE OF GREAT-BRITAIN,

MAY 13th, 1792.

BY WILLIAM VINCENT, D.D.

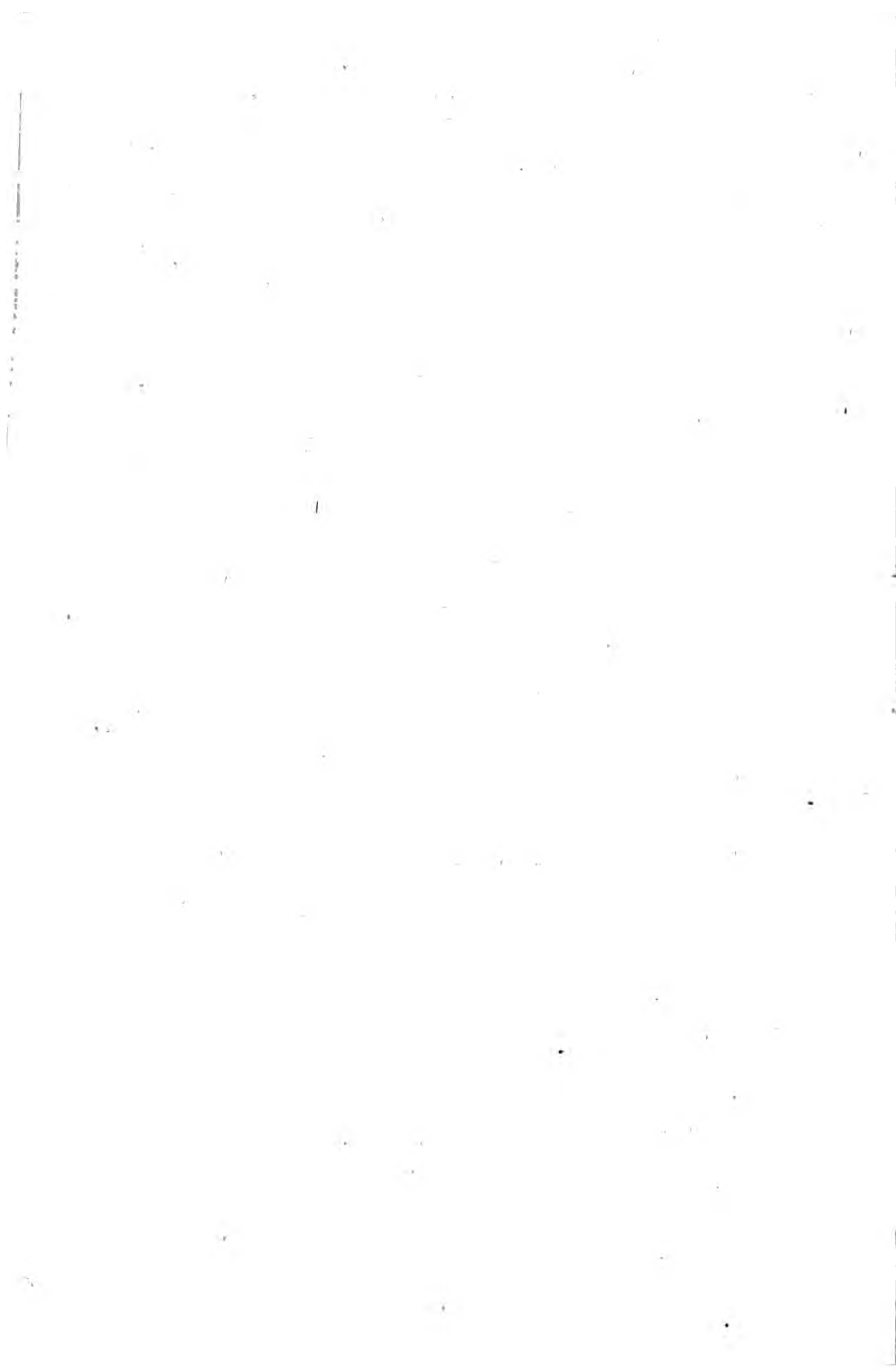
SUB-ALMONER TO HIS MAJESTY.

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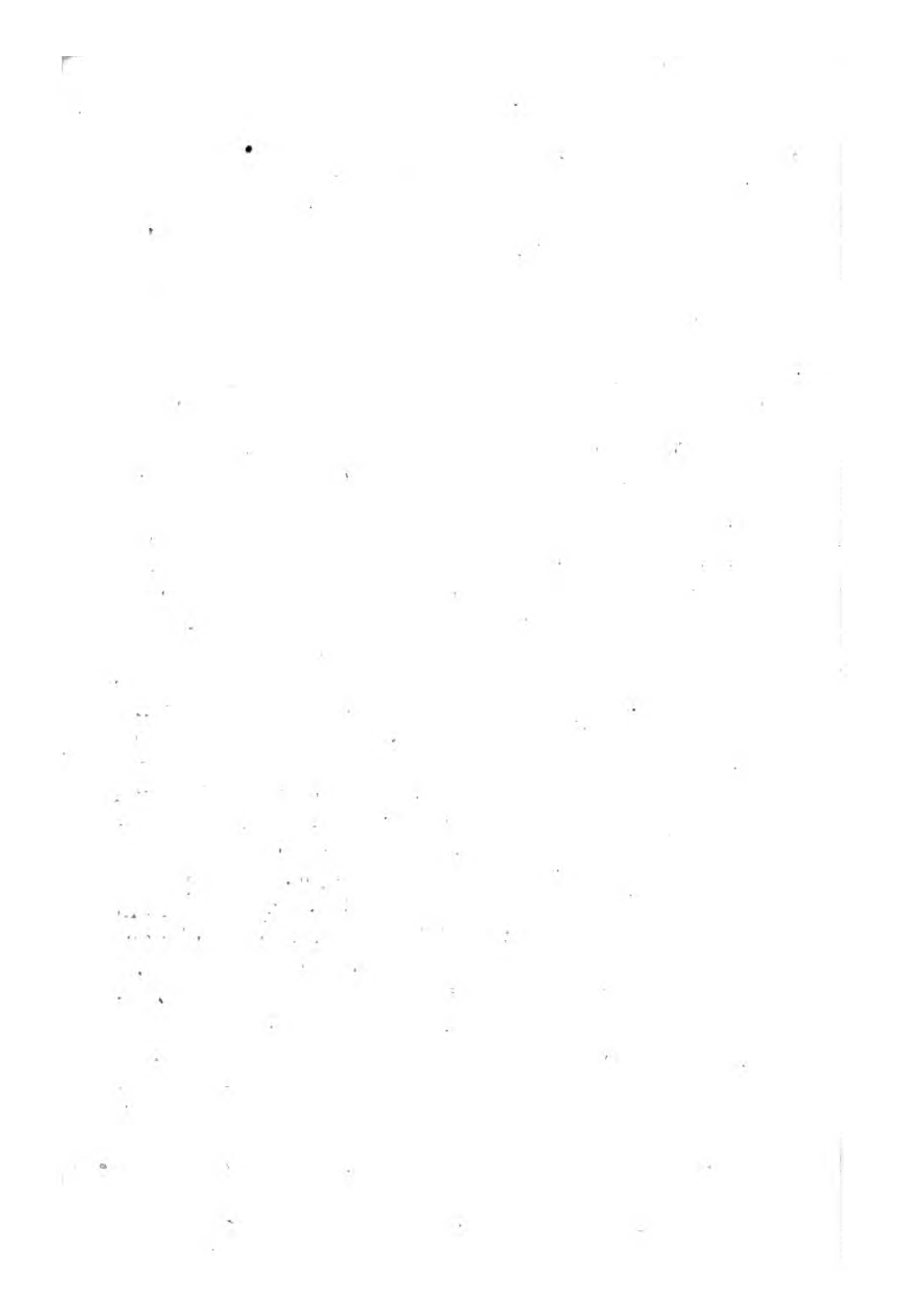


A D V E R T I S E M E N T.

IT will probably occur to the Reader, upon perusal of the following Discourse, that when poverty is stated as an evil of necessity, the remedy of the evil ought to be found, not in the will of man, but in the ordinance of law. The Author is aware of the objection, and begs leave to obviate it, by remarking, that the moral part of the argument was his sole concern; it was for this reason that he has considered even the poor laws not as a legal injunction, but as an institution derived from the disposition of the people.

There is no political cure for poverty but the encouragement of industry. This is a point thoroughly understood by the Legislature, and provided for by the law. In this view, every drawback and bounty, every protecting duty, every regulation of the corn trade, and every assistance given to the fisheries, ought to be regarded as *political charity*, tending to promote industry, and to find employment for the people. The principles on which this system is founded, may be traced in the following pages; the system itself is left to be developed by those, whose business is political research.

A plain argument may produce its effect by due attention to arrangement and perspicuity; and if, among the numerous publications of the present day, directed to the same object, this Discourse shall, in any degree, contribute to promote peace, subordination, brotherly love, and Christian charity, no apology is requisite for obtruding on the Public the sentiments of an individual.



A

DISCOURSE, &c.

MATTHEW, CHAP. XXVI. V. II.

Ye have the Poor always with you.

SOCIETY cannot exist without a class of poor; and if we do not believe this from history and experience, we have a declaration from the word of God that it is a truth.

But if poverty is considered as an evil, it will be both a moral and a religious duty, to teach the poor themselves, that it is an evil they suffer—not from the nature of the Government they live under—not from any system of oppression planned by their superiors—not from want of good laws or regulations, but from the constitution of society; and that it is the particular object and interest of our most excellent government, to alleviate poverty in all its various distresses, by the establishment of poor laws, work-houses and hospitals; which are so instituted, that in this kingdom only it is provided by the law that none can die of want, every parish being bound to provide for its own poor. If infirm and aged, they are provided with food convenient for them, and with raiment if naked. In sickness, no country abounds with so many hospitals for their reception; all established and supported by the voluntary subscriptions of the rich, for the alleviation of the miseries of the poor, who are unable to procure these comforts and aids by the effects of their own industry.

Some philosophers, perhaps, may be rash enough to assert that society can be dissolved. But to this we cannot

affent, because a state of nature, for one evil it removes, induces a thousand more noxious, and more destructive; it does not better the condition of the poor, but destroys all the other classes in the community; it does not relieve the poor from oppression, but deprives them of protection and support.

There is in fact no such thing as a state of nature, nor ever was. The passions of man, his wants, desires, hopes, and fears, all reclaim against it; savage life is only one step indeed removed from it, and that state which approaches towards it, is miserable exactly in proportion to its approach. The very beggar in society, if he has no property, has a life to lose, and *that* is protected; but if society is dissolved, there is no law but force. A state of nature is a state of war.

It is in vain to argue this, because it is what no rational man will disallow; but if it is once granted, that society is necessary for man, we must take it with all its evils that attend it; and if those evils are of *necessity*, they ought to occasion no more repining at the course of the moral and political world, than storms and tempests, disease and pestilence, cause in the ordinary course of nature.

It is not my intention to pronounce, that poverty is not an evil; *it is* an evil, when compared with the comforts others enjoy; but at the same time it is a good, when compared with the miseries of savage life.

I. Granting, however, that it is an evil, let us next consider the means of alleviating it, and this has employed the minds of the wisest and best men in all ages. Philosophy and Religion exhort us to restrain our wants within the limits of our circumstances; and in truth, wherever this can be effected, it produces a real happiness which even the rich seldom enjoy. But as the great body of mankind is not actuated by motives of this sort, and few in any rank are capable of refinement so exalted, we must come to the practice of mankind instead of sentiment, and examine the plans which have been proposed to remedy the evil.

1. One of the most specious schemes produced for this purpose, is an equal division of land; and there is nothing that at first sight appears so pleasing to the people, so just, and rational. It is, however, in fact delusive to the highest degree, for at the same time it excites envy, malèvolence, and

all the worst passions of the human breast, it is a robbery on the rich, and no real relief to the poor.

This experiment has been tried in more instances than one, but has constantly failed in the execution, or event; nor can it ever answer, till you can make every portion of land equal in value, as well as extent, and every possessor equal by talents, industry, and virtue.

If we can suppose a whole people entering upon a new-discovered country without inhabitants, it is the only instance we can find, in which such an allotment could take place, consistently with justice; and this instance has not yet occurred in the history of mankind.

2. A second instance, which has occurred too frequently, is, where a conquering nation has divided the lands of the conquered; the injustice here is to the conquered only; among the conquerors, all is equal, fair, and just. In this situation were the Israelites, when they divided the land of Canaan. But if we suppose that after this division was once made, it continued to prevent, or served to eradicate poverty, we have read our Bible very imperfectly; for Moses declares in express words, that the poor should never cease out of the land.

3. A third instance is, where, in a country long established, and where all the inequalities of property have already taken place, an attempt has been made to appoint a new division, to strip the rich, and give an equal portion to every individual of the community.

This attempt has been made in several countries, but except in one instance was never carried into execution; in that instance indeed the event corresponded to the design of the legislator who effected it; but the design itself was faulty, and the plan of government it produced could not serve as a model for any other nation upon earth. Figure to yourselves a nation of warriors without agriculture, arts, commerce, or manufacture, and you will see that such a people could not exist without slaves to till the soil. Figure to yourselves a military class of citizens ruling over a populace of slaves, and those slaves seven times the number of their masters, and you may then form some conception of that

state which history holds up to us as a pattern of equality, as the pride of Greece, and the admiration of mankind.

In this case the equality of the free citizens generated of necessity a class of slaves; and if the experiment were tried at this day in any nation of Europe, though slavery might not be the consequence, there is no rashness in affirming that something worse would follow than poverty with all its evils.

The poor perhaps of our own country, when they look up to the immoderate wealth of some individuals, and see the manner in which that wealth is too frequently misused, naturally conceive that a more equal distribution of property would be more consistent with justice, and the certain means of relieving their own wants; but if the experiment were tried, either by a new division of land, or money, the result would not be relief, but disappointment.

For if we were to estimate the inhabitants of England at ten millions, and divide the land equally among them, it amounts by a very easy computation to less than four acres a man; suppose then every individual possessed of such an estate, how is he to cultivate it? if he has been an artisan, he is ignorant of the means: If he has been an husbandman before, he knows it will not support the oxen for his plough: he cannot hire assistants, for all are masters; he cannot hire or borrow cattle, for all are as unable to maintain them as himself. He must dig and sow and reap with his own hands; he must submit to the primeval curse of Adam; all the remedies of this curse, which the experience of six thousand years has discovered, must be thrown away, and he must sit down just where Adam began. In the mean time if all are husbandmen, where is the manufacturer to clothe him? where is the mariner to export his produce, or bring him the produce of other countries?

Let us divide all the money and moveable property of the nation; and suppose the share of each individual to amount to twenty pounds, or forty, or any indefinite sum; how are the poor to be bettered by this? Why, they would live till the sum was expended without labour. That is happiness in truth; but when it *was* expended, they must return to labour again, and where are they to find an employment? All would be masters without servants, or servants without masters, and the system would be complete if they could have a nation of Kings, and an army of Generals. But let us suppose that the industrious man has im-

proved his talents, while the profligate has squandered his share; what is the consequence? but that the frugal and provident must submit to a new division, and the idle and abandoned plunder him over again.

We may illustrate this by a familiar instance, which the poor will feel as forcibly as the rich; for if it should ever become illegal for one man to be richer than another, the savings of the poor are as liable to plunder, as the hoards of the rich. If a labourer has saved twenty shillings at the end of the year, four vagabonds shall tell him, that he has no right to be richer than themselves; that they have nothing, and therefore he must surrender four parts of his gain to them, and console himself with the fifth.

I wish to speak a language which the meanest person present may understand; I wish to teach the poor that every plan of this sort is delusive, that even their own interest is concerned in the well-being of their superiors, and that whatever tends to dissolve the tie, instead of relieving their wants, would add tenfold to their misery.

One consideration has been reserved purposely for this place, and that is the *injustice* of stripping the rich, to add to the poor.

In the first place, then, there are more honourable ways open for acquiring wealth in our own country, than usually occur in others; and if wealth has been acquired by patient industry, by superior talents or abilities, by hazards of life or health in a foreign country, by public services at home, what viler species of robbery can be conceived than to strip the possessor of the fruit of his labours, and reduce him to his original condition?

Injustice of this kind must put a stop to all industry in the lower orders, to every exertion of talents, knowledge, or abilities in the higher. We sow in hope that we may reap, we seek knowledge in hope that it may profit us: take away that hope, and you banish all knowledge out of the world, and reduce the earth to be a wilderness again.

But it may be said that wealth is sometimes obtained by unjust, fraudulent, or dishonourable means, and *this* undoubtedly is true. But against fraud and injustice the law provides a remedy in every well-regulated community; and against dishonourable means, we must set the opinion of mankind. Laws cannot be framed against every improper acquisition of wealth, without encroaching at the same time

on the security of legal property, and the security of property is the first incitement to exertion, the first band and object of society.

4. But there is another plan for reducing immoderate riches, and lessening the inequality of mankind, which is, by abolishing the right of primogeniture, and dividing property into equal shares upon the decease of the possessor. In this, the poor have little concern, as no share of the division would devolve on them, and unless we can suppose them actuated from mere envy with the desire of humiliating those above them, we can find no immediate interest they have in contributing to promote such a design.

But in the design itself, if there is no robbery, there is still the greatest injustice, and the most evident impolicy. The laws call upon us all to be industrious; the laws protect that property which is the effect of our industry; but if fresh laws shall afterwards deprive us of the disposal of our property, law is no longer consistent with itself, but contradictory; for on the one hand it cherishes industry, and on the other represses it. The first grand spur to industry is the security of property; the second is liberty of using it at the will of the possessor: if either of these be checked, industry is nipped in the bud; and in our own country, if industry were once discouraged, the poor, instead of finding bread, would be annihilated.

It is a political question, How far a rich nobility, a wealthy gentry, a substantial yeomanry, contribute to the support of liberty, and the well being of the community? Dismissing this therefore as a consideration foreign to our purpose, let us consider the wealth of individuals as the produce of industry, or the means of promoting it. I say then, that extensive commerce implies extensive capitals; that capitals are employed in the commerce of our own country equal to the property of Princes; that if the merchant was compelled to divide his substance by any law whatever, exclusive of the check it would be on his own industry, it would destroy the possibility of conducting any extensive commerce; and that if the merchant is driven from his profession, the manufacturer must fail, the loom must stand still, and the ploughshare rust in the furrow.

To remove delusions of this kind from the minds of the people, is not merely a moral, but a religious and a
Christian

Christian duty; for whatever tends to dissolve the bands, or disturb the order of society, is the source of envy, malevolence, jealousy, hatred, and all the foulest passions of the human heart. Whatever tends to hold men together by ties of common interest, produces mutual affection, good-will, and charity, makes us better men, better citizens, and Christians; and serves to promote the object, of all society, and all religion—that is, PEACE.

II. And now, my brethren, having thus far considered the delusive remedies of poverty, I shall proceed to consider such as society usually proposes, such as are salutary and practicable, such as are in some sense effectual, because, though they do not eradicate the evil, they assuage the pain, and moderate the effects.

The poor perhaps would think it mockery, after what has been said; if they were told that the most certain relief was to be found in patience and content; and yet the poet and the moralist paint content in the cottage, and anxiety as the constant attendant on the palace and the throne. But the truth is, that content belongs no more to the one than the other; men are equally dissatisfied in high stations as in low, and those only in both have the greatest chance for happiness, who are most virtuous and best employed.

But if content is not to be found, the next object is industry, and industry in some degree implies discontent; for all that labour earnestly, endeavour to better their present situation. If we trace up the consequences of this in higher life, it relieves the great from that listlessness arising from facility of enjoyment, which riches present to them too profusely; and if we examine it among the lower orders, it is the source of order, decency, and sobriety; it begets habits, which, if they are not virtuous, are allied to virtue, which render men useful to each other, and profitable to society.

But if industry is proposed to man by nature as an advantage and a blessing—if every form of society tends to forward and promote it, let us reflect with pleasure that our own Constitution goes beyond all others in the means it has taken to perfect this design.

For whatever security other Governments may hold out, if there is a country in the world where property is more secure than in another, it is our own; but there is likewise an
additional

additional spur, which, though it acts secretly and imperceptibly, is, perhaps, the first cause of that vigour and energy which has raised our commerce above that of all the nations which surround us. The road to honour, rank and dignity, is open to all, there is no *legal* obstruction to prevent the artisan from obtaining the most honourable station in his country; for, though the prize can fall to few, the hopes extend to all, and hence arises an emulation through all the intermediate steps to rank, which invigorates and animates the whole community.

Perhaps we may be told this is the fair side of the picture, for it is impossible that all should succeed, and therefore that when we present these hopes to their mind, we deceive them in the outset, and make them more unhappy in the event. But to this we may answer, that there is no delusion possible, for every hope which can be proposed to render men industrious, makes them happy, not only in the end they pursue, but in the pursuit itself. Industry may not attain its object, but in this country at least, it will never fail of obtaining bread and maintenance, and rarely miss of competence and comfort.

If however it *should* fail, the law has provided a remedy for the failure. The Poor Laws are the act of the community, and if alms are the charity of individuals, the Poor Laws comprehend the charity of the nation. If it should be thought, that there is no charity in giving what the law compels us to give, I answer that we make our own laws in this country, and that if a tax for the poor were now to be laid on for the first time, the representative body would not, nay could not raise it without the consent of the people.

Let us view the Poor Laws in another light, and we shall find that they are a remedy against despair; and perhaps it will be acknowledged that in this respect they evince the wisdom, as well as the benevolence of the nation. The poor in any country are seldom dangerous unless they are desperate; but if *industry* has failed, there can be no despair while there is a certainty of support. And if *profligacy* has induced distress, it is better that even the profligate should find a refuge, than have a plea for resorting to fraud, violence, or rapine.

Heavy as this burthen is upon the people, it is still the lowest and the last resource of the unhappy; low, however,

as it is, those who complain of it most, are not those who have had recourse to it from unavoidable distress, but those who from sloth, idleness, and profligacy, have no other refuge left; and if it were possible to exclude the latter, the former might be maintained in comfort, and the nation be delivered of half its burthen at the same time.

Having thus considered these taxes as the charity of the nation, we come naturally to consider the charity of individuals, and on this head the poor have less right to complain in this country than in any other throughout the world.

For here what we ought to admire most, is not the liberal hand that gives, but the liberal spirit which dictates, and the deliberate wisdom which directs. The prodigal may give from thoughtlessness, the ostentatious from vanity, the miser from very hatred of his heir; we may give all our goods to the poor, and yet if we have not charity of heart, it is nothing worth.

But I maintain that the liberal spirit of this nation at the present hour is all directed to its proper end; it is in every instance *designed* to relieve unavoidable distress, or promote industry, and whatever promotes industry, augments the sum of happiness in the world.

From blindness, decrepitude, idiotism, or lunacy, it is true, no advantage can be derived to the public. When, therefore, we contribute to support the poor under these calamities, we mean only to alleviate the miseries of life, without proposing any benefit to our country; but when we receive the sick, and administer to their cure, we support them in the hour of distress, and restore them to their family and their labour. When we place aged persons in an almshouse, we reward characters of sobriety with respect, and encourage others in the path of virtue; when we reclaim the prostitute, we save a soul alive, and restore a fellow-creature to society; when by education and protection we prevent corruption in the sex, we supply sober domestics, and augment the security of private families; when we clear the streets of vagabonds, clothe them, instruct them, and give them means of maintenance, we snatch them from ruin, and add citizens to the community.

In every one of these institutions the good of the public, and the benefit of the individual, are united with Christian charity. Liberality may be profuse, and munificence
noxious,

noxious, but the assistance held out to the poor at the present hour, is not only relief in their distress, and a remedy of the evil, but the wisest and safest means of ensuring their happiness, and the general good of the whole people. It is true, the poor do not always feel this as they ought; they look up to riches as purchasing felicity, and regard the gift of money as the truest test of charity; but the truth is far otherwise, for were it possible for the rich to feed the poor of a whole nation, and support them without labour, instead of adding to their happiness, it would ensure their ruin and destruction.

If then poverty is an evil, and in that light it has been considered throughout this discourse, such is the relief that all wise Governments propose: and if the poor are not contented with it, they ought at least to reflect what their condition would be if all these resources were cut off, or even disordered by convulsions. *They* would not be less poor, but the rich would be rendered incapable of assisting them.

But to the rich we may say, that if there ever was a season that called for extraordinary exertions, it is the present; for our lot is fallen in an age, when convulsions are agitating the nations round us, when the minds of men are fluctuating with suspense, when loose notions of Religion, Government, and Subordination, are propagating without restraint. Every step therefore which can be taken to bind man to man, order to order, the lower to the higher, the poor to the rich, is now a more peculiar duty; and if there are any means to prevent the spreading of dangerous and delusive principles, they must be sought for in education.

The education of the poor has ever been a grand object of our forefathers, it is not less so with us. Foundation Schools, Hospitals, Parish Schools, and Sunday Schools, all tend to the same centre; if we wish to attach the inferior orders to our Church, to our Government, to our Constitution, no means are more obvious, no plans more salutary or efficacious.

It is on this head that the poor are more indebted to their superiors than any other; more pains taken to extend the benefit, more care applied to conduct it. Education, the poor cannot give to their children, it is well if they can give them bread. But education is necessary for the lowest, as well as the highest, and if the lowest have it not, how are they
they

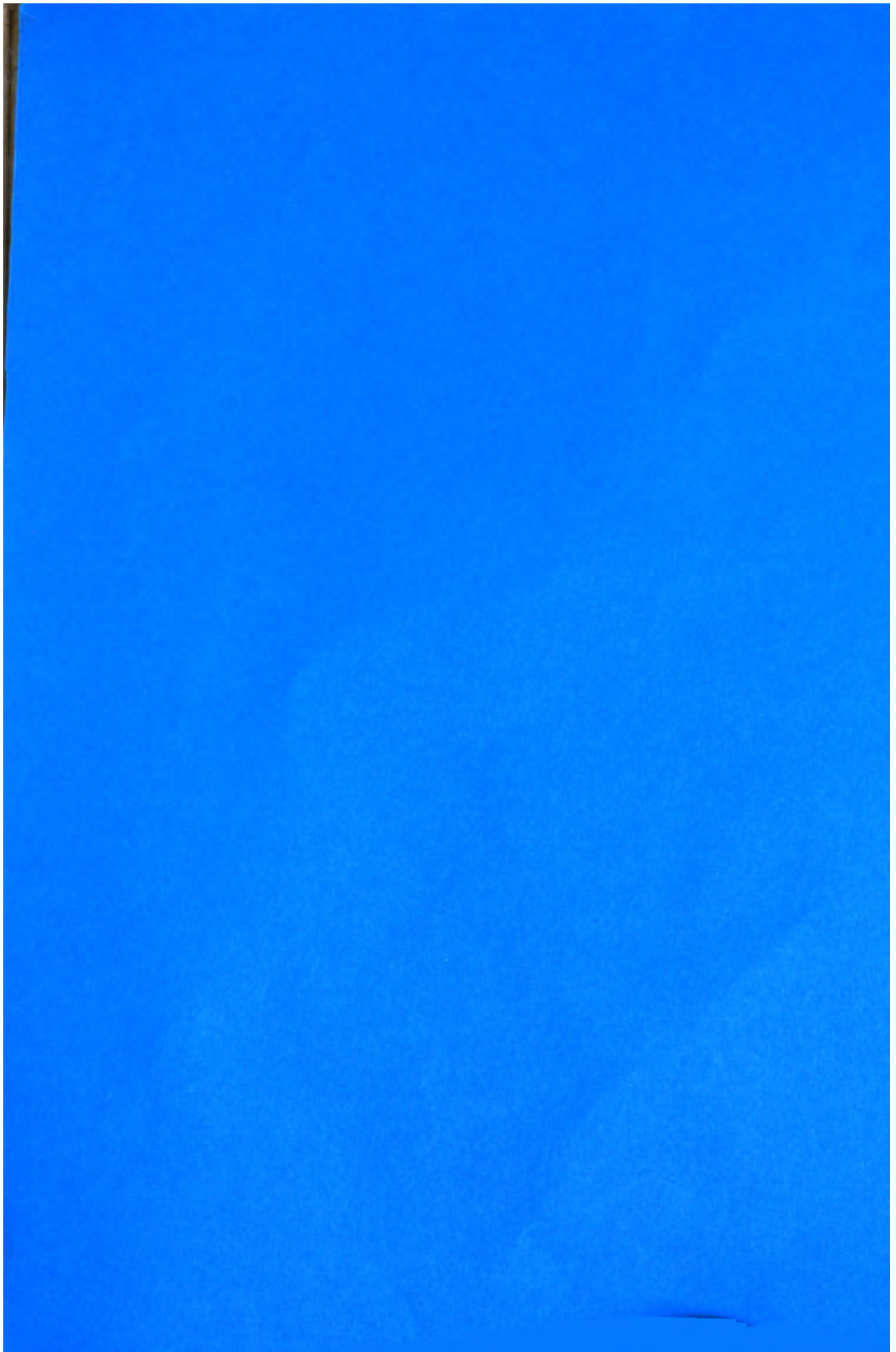
they to know their religion or their duty? The best education cannot ensure the practice of virtue, but if the mind is left uncultivated, weeds and briars are the natural produce of the soil. Much has been done already in this good work, and much remains to be done before the effect can be general; if *all* could receive an education, robbery might be removed from our streets, and plunder from our houses. The remedy of the law comes too late, because the mischief is committed: to prevent the commission is a much wiser aim, and not only saves a soul from destruction, but adds to our own security.

It is not every charity indeed which affords maintenance as well as instructions, which separates the child from the danger of bad examples and dangerous connections; but all are good as far as they go, and all contribute to promote virtuous habits in the individual, and give useful members to the community.

If these considerations should move your breasts from a sense of political and moral duties, you will remember likewise that you have higher obligations from your religion. To save a soul from death is the most acceptable service you can render to God; and our Saviour assures us, that in feeding the hungry, clothing the naked, visiting the sick, and relieving the distressed, we declare our faith by our *actions*, we render ourselves worthy of his mediation, "for as much as ye have done it unto the least of these," says Christ, "ye have done it unto me."

THE END.

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 second part is divided into two sections, the first of which
 deals with the results of the investigations, and the second
 with the general conditions of the country.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every sale, purchase, and payment must be properly documented to ensure the integrity of the financial statements. This includes recording the date, amount, and purpose of each transaction.

The second part of the document provides a detailed breakdown of the company's revenue streams. It identifies the primary sources of income and analyzes their contribution to the overall financial performance. This section also includes a comparison of current revenue trends with historical data to identify any significant changes or patterns.

The third part of the document focuses on the company's operating expenses. It details the various costs incurred in the course of business operations, such as salaries, rent, utilities, and marketing. This analysis helps in understanding the efficiency of the company's cost management and identifies areas for potential savings.

The fourth part of the document discusses the company's profit margins and the impact of various factors on its profitability. It examines the relationship between revenue, expenses, and net income, highlighting the key drivers of the company's success and the challenges it faces in maintaining a healthy profit margin.

The fifth part of the document provides a summary of the company's financial position and offers recommendations for future growth and stability. It suggests strategies for improving operational efficiency, expanding market reach, and managing financial risks to ensure long-term success.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry, no matter how small, should be recorded to ensure the integrity of the financial statements. This includes not only sales and purchases but also expenses and income. The document further explains that proper record-keeping is essential for identifying trends, managing cash flow, and complying with tax regulations. It also notes that clear records can help in resolving any disputes or audits that may arise in the future.

The second part of the document provides a detailed overview of the accounting cycle. It outlines the ten steps involved in the process, from identifying the accounting entity to preparing financial statements. Each step is explained in detail, with examples provided to illustrate the concepts. The document stresses that following the accounting cycle is crucial for ensuring that the books are balanced and that the financial data is accurate and reliable. It also highlights the importance of regular reviews and reconciliations to catch any errors or discrepancies early on.

The final part of the document discusses the role of the accountant in the business. It describes the various responsibilities of an accountant, including maintaining the books, preparing financial statements, and providing advice on financial matters. It also touches upon the ethical considerations that accountants must adhere to, such as confidentiality and objectivity. The document concludes by emphasizing that a professional accountant is an invaluable asset to any business, as they provide the financial information needed for informed decision-making and long-term success.

