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"We daily see persons that without education or friends, by their own industry and application, raise themselves from nothing to mediocrity, and some times above it, if once they come rightly to love money, and take delight in saving it."

It seems to puzzle men of observation to determine why many persons, who appear to have great sagacity in conversation, and a general knowledge of the principles and forms of business, should never be able, with all their exertions, to accumulate property. If we examine the subject, we shall find that the love of money, tho' a universal passion, does not prevail in every breast as a ruling passion. It may be laid down as a general maxim, that where avarice becomes the leading propensity of any man, he will certainly make acquisitions to his estate. Most men who pursue business, without encreasing their interest, complain of hard fortune as an apology for not making better progress. This complaint often has no foundation, unless we call it a misfortune not to love to get and save money more than any other object.

We should distinguish between the love of gain and the love of money. Ambition may prompt a man into acts of hazard and enterprize with a view of profit; but when this is the only motive he will often be negligent in the pursuit, and perhaps lose his object for want of care and perseverance: or if he succeeds in his adventures, it is ten chances to one but he appropriates his gains, with so little caution, that he is none the better for them. But when avarice, or the real love of money actuates any one, every step he takes is so prudent and circumspect that he seldom misses the attainment of his object. And when he once realizes his gains, he is no less careful in applying his money, than he was industrious in earning it.

Habits of industry, and an ardor of enterprize are much more usual qualifications than prudence and economy. How far any of those qualities are the gift of nature, or how far they are the effect of art and attention, cannot be exactly ascertained. It is very certain that one reason, why so many persons miscarry in business, is owing to some errors or defects in the mode of their education. Many young men are early inured to the practice of business, and learn to make nice calculations in schemes that afford profit, who, at the same time, are never taught the secret of saving money. To acquire property, in the first instance, is a much less difficult task than to preserve it. Motives of ambition, generosity, charity, and a thousand other causes, conspire to empty the purse of a man, who may have a facility in gaining property. The emphatical expression, THAT RICHES TAKE TO THEMSELVES WINGS AND FLY AWAY, is verified in innumerable instances. Property finds so many avenues of escape, that when it falls to the lot of a person, who has not frugality, it almost ceases to be a blessing.

In this view of the subject, parents, and those who have the management of youth, should teach them to practise economy, as well as to understand business. Many artificial methods may be used to bring children into a love of saving money, as well as into the knowledge of procuring it. The latter attainment will produce little real advantage to the possessor, unless he has a competent skill in the former. Few men are born with a disposition so peculiarly avaricious as to produce habits of economy without great care and circumspection. If a child was early induced to keep an exact account of all his expences, he would soon become so familiarized to the custom, that it would no longer seem irksome. The total amount at the end of the year would probably alarm him, and he would resolve the next year to spend more sparingly, or at any rate, less foolishly. He would deliberately examine the different articles of his expences, and retrench such parts as were unnecessary or injudicious. While the parent is training his child into a system of economy, he may sufficiently guard him against acts of meanness or rigor. There are occasions, where he may be generous, and ought to be charitable; but he should learn accurately to distinguish generosity from profusion, and to observe the virtues of friendship and charity without descending to weakness and folly.

There is no circumstance of more importance in instructing a child, than to make him take a delight in saving part of the money that he, by any means, becomes possessed of. Some naturally have a close, saving disposition, and they generally prosper in the world. But there is a great proportion of men who have other passions stronger than avarice, and all their talents and pursuits seem to produce ultimately very little advantage. They have never been taught the necessity of calculating how to spend their money, tho' great pains have been taken in teaching them calculations how to grasp at profit. It is worth while

for any man, at the close of the year, to take a retrospective view of his mode of appropriating or expending money, and to endeavor to correct what he may, upon comparing the whole together, deem mistakes. Most men of industry, who do not add to their interest, charge the fault to the dulness of business; and therefore have no idea of searching out the true cause of their poverty, which they will find not to consist in the hardness of the times, but in the badness of their own arrangements. Every man, in any considerable business, who does not add something to his property, should endeavor to persuade himself, that he is yet unacquainted with a proper system of economy.

MR. ADAMS'S LETTERS.

(For Letter Vth. see our paper No. III.)

LETTER VII.

AMSTERDAM, OCT. 10, 1780.

SIR,

YOUR seventh inquiry is, *Whether the common people in America are not inclined, nor would be able, to find sufficient means to frustrate, by force the good intentions of the skilful politicians?*

In answer to this, it is sufficient to say that the commonalty have no need to have recourse to force, to oppose the intentions of the skilful; because the law and the constitution authorize the common people to choose Governors and Magistrates every year; so that they have it constantly in their power to leave out any politician, however skilful, whose principles, opinions, or systems, they do not approve.

The difference, however, in that country, is not so great as it is in some others, between the common people and the gentlemen—for noblemen they have none. There is no country where the common people, I mean the tradesmen, the husbandmen, and the laboring people, have such advantages of education as in that: And it may be truly said, that their education, their understanding, is as nearly equal as their birth, fortune, dignities, and titles.

It is therefore certain, that whenever the common people shall determine upon peace or submission, it will be done. But of this there is no danger. The common people are the most unanimously determined against Great Britain of any: It is the war of the common people: It was undertaken by them—and has been, and will be, supported by them.

The people of that country often rose, in large bodies, against the measures of government, while it was in the hands of the king. But there has been no examples of this sort, under the New Constitutions, excepting one, which is mentioned in General Howe's narrative, in the back part of North Carolina. This was owing to causes so particular, that it rather serves to shew the strength of the American cause in that State, than the contrary.

About the year 1772, under the government of Tryon, who has since made himself so obnoxious to all America, there were some warm disputes in North-Carolina, concerning some of the internal regulations of that province; and a small number of people in the back parts rose in arms, under the name of Regulators, and defeated them, hanged some of their ringleaders, and published proclamations against many others. These people were all treated as having been in rebellion, and they were left to solicit pardon of the crown. This established in the minds of those Regulators such an hatred towards the rest of their fellow-citizens, that in 1775, when the war broke out, they would not join with them. The King has since promised them pardon for their former treasons, upon condition that they commit fresh ones against their country. In 1777, in conjunction with a number of Scotch Highlanders, they rose—Governor Caswell marched against them, gave them battle, and defeated them. This year they have risen again, and been again defeated. But these people are so few in number—there is so much apparent malice and revenge, instead of any principle, in their disaffection, that any one who knows any thing of the human heart will see that, instead of finally weakening the American cause in North Carolina, it will only serve to give a keenness and an obstinacy to support it.

Nothing, indeed, can shew the unanimity of the people throughout America in a stronger light than this—that the British army has been able to procure so few recruits, to excite so few insurrections and disturbances. Nay, although the freedom of the press, and the freedom of speech is carried to as great lengths in that country as in any under the sun, there has never been a hint in a newspaper, or even in a handbill, nor a single speech or vote in any assembly, that I have heard of, for submission, or even reconciliation.

I have the honor to be, &c.

JOHN ADAMS.

MR. CALKOE.

THE NATIONAL MONITOR.—No. XXIV.

"Pompous too, who with averted eye,
Now passes all his old acquaintance by."

THERE is a foible to which human nature is peculiarly incident—and in excuse for which there is as little to be said, as for any weakness whatever: It is FORGETFULNESS. When I see striking examples of the VOLUNTARY loss of memory, it brings to mind a neat reply to the observation which a person made on being neglected by a quondam acquaintance—"he appears to have entirely forgot me," said he, the reply was, "no wonder at it, he has FORGOT HIMSELF. It is generally the case, I believe, that people of a supercilious temper forget their origin, their early prospects, their former sentiments of modesty, discretion, charity and urbanity, before they assume a distant, superior deportment towards their old connections. As nothing has a more powerful influence on the public opinion, than an obliging, condescending deportment; in every free government, the candidates for offices, while pursuing their object, discover on all occasions a free, mild, and social disposition—No person is beneath their notice, who is of the smallest consequence in society; no circumstance of APPEARANCE, TIME OR PLACE, will prevent the smile, the bow, or the friendly shake by the hand—their dignity is not in the least LET DOWN by these familiarities—but the summit of their wishes obtained, what a strange alteration often ensues!—the poor unhappy creatures are suddenly struck with partial blindness; their sight becomes dim, or so limited that they can see nothing but a post that happens to come in direct contact with their noses—a sad loss of memory succeeds, so that they can hardly recollect a yesterday's acquaintance—they forget their benefactors, and from the elevation to which they are raised by the voice of their partial countrymen, look down with contempt on their creators.—However general this mode of conduct may be, it is not wise, politic, or just—nor can the power of example give a sanction to it.—Such persons should remember that whatever THEY lose of the powers of recollection, is added to the stock of their constituents—the public memory is stubbornly tenacious, and it constantly derogates from pride, in exact proportion to its arrogance.—Pride and patriotism are not branches of the same stock, and on all occasions it will be found, that those who can treat individuals with contempt, are totally destitute of the divine principle of love to their country. May those characters which the free citizens of these States have honored by their suffrages, discover on all occasions those amiable, generous and benevolent qualities, which shall evince that the public confidence has not been ill placed.—In this way the most favorable impressions of the government will be formed on the minds of the people, and the empire of their affections will be secured. How pleasing is the reflection that those who are appointed to administer the constitution of this confederated republic, are GENERALLY persons who have borne with the people "the burthens and heat of the day" in the late arduous conflict—men, whose principles, and habits we have been familiarized to—and from whom we have no reason to anticipate the least hauteur of carriage, or "insolence of office."

Mark those who bear a high, imperious crest,
Who with insufferable pride possess,
Give to your just demands a sharp reply,
And you shall find them BEGGARS, mounted high.

ELECTRICAL RODS.

THE power of metallic rods to attract and conduct lightning into the earth, with safety to the buildings on which they are affixed, is generally known. These rods, as they are commonly made in the country, are not of sufficient bigness to conduct it off. Every fact of this kind ought to be communicated for the public information. Thursday the 16th instant an electric rod in Hartford was struck by lightning from the clouds. One of the pointers melted—a great blaze of fire for several instants appeared to involve the top of the rod—the rod through its whole length to the earth, emitted an immense number of large sparks—part of the lightning descended by two chimnies, one contiguous to the rod, and the other thirty feet distant. This rod weighs more than one hundred pounds, and in diameter is an inch and one third nearly, a size larger than is commonly used. The expansive blaze which for a short space surrounded the top of the rod arose from its incapacity instantly to receive and conduct so great a charge—the emission of sparks and the descent of lightning by the chimnies are evidence of the same fact. A small rod which attracts the lightning and is insufficient to conduct it into the earth, may in some instances increase the danger. An inch and half diameter is the smallest size which ought to be used.