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Author: Gottfried Achenwall
Translator: J. G. Rosengarten

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AMERICA ***

ACHENWALL'S OBSERVATIONS
ON
N O R T H A M E R I C A

1767

TRANSLATED BY
J. G. ROSENGARTEN

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**ACHENWALL'S OBSERVATIONS ON NORTH
AMERICA, 1767.**

[Franklin paid a short visit to Germany in the summer of 1766, and at Göttingen met a number of the professors of the University. One of them, Professor Achenwall, published in the "Hanoverian Magazine," in the volume beginning 1767, p. 258, etc., "Some Observations on North America and the British Colonies from verbal information of Dr. Franklin," and this article was reprinted in Frankfurt and Leipsic in 1769. There is a copy of this reprint in the Logonian Library, from which the following translation was made. There is a copy of the Magazine in the Astor Library, New York. It is of interest as showing the impression made by Franklin on his German auditors, although it is clear that Achenwall did not report quite correctly.—J. G. R.]

The most complete work on the British Colonies in North America is the Summary historical and political by William Douglas, of which the second improved edition was published in London, 1760, in two 8vo. volumes. That doctor collected material for many years and was in America, and gives valuable intelligence, especially of the Colonies he visited, but his book has no system. Prof. Kalm has much that is good in his travels in North America, and often cites Franklin, but did not altogether understand what he said, and Franklin never saw Kalm's book until he came across a German translation in Hanover.

The east coast of North America, where the British Colonies lie, is generally colder than the countries on the same stretch in Europe, nor has it been observed that owing to the decay of forests and cultivation the climate is becoming noticeably milder. Almost the whole eastern coast of North America is sandy, many little islands along the coast are sand banks, thrown up gradually by the sea. The coast of Florida is sandy and unfruitful, but the interior is good land. The native Indians consist of many small nations, each with its own language, quite different from that of their neighbors. They are all of one figure as if descended from a common ancestor,—all brown in color, with straight black hair, eyes all of one color, and all beardless, and they call Europeans the bearded nation. They live in the wilds, except a few that have been gathered in villages and are partly civilized. They live on plants and by hunting, without farms or cattle, chickens, horses etc.

Before the arrival of Europeans, their important plants were Turkish corn or maize; a sort of beans; tobacco. Maize and Tobacco are found only in America, and were brought from the new world to the old. Maize and Beans they cook and use bear fat in place of butter as dressing, but no salt. Smoking tobacco is an old custom, especially at their national gatherings. These three plants they look on as a special gift of heaven. According to an old tradition, an American found a handsome young woman sitting on a hill,—who in acknowledging a deep bow, said she came from above and at the end of a year would come again to the same hill. She was there again at that time, on her right hand Maize, on her left Beans, and on her lap Tobacco, and these three she left as a present for the American. Before Europeans brought them, there were no other grain or vegetables known than maize and beans, but all like the newcomers have increased wonderfully. The Spanish historian de Solis is altogether wrong in saying that Mexico at the time of the invasion, was a populous and mighty state. The Mexicans were savages, without art or knowledge, and how could they form a great state? They had neither farming nor cattle and could not find food for a large population nor had they any means of transportation. The weapons of the savages in North America are bows and arrows, and they shoot with the teeth of wild animals. They recognize some of the principles of natural law and observe them even with their enemies. They scalp usually only the dead,—then they cut it off with a sharp weapon and keep it as a sign of victory. Sometimes the victim comes to life,—some such are in Pennsylvania, for scalping is not necessarily mortal. They fight on foot, for they have no horses. The savages living in western Pennsylvania were called by the French Iroquois. The English call them the Five Nations or the Confederate Indians,—they are united and were so long before the English settled. The Mohawks first united with another nation and others joined later. Now there are seven altogether so united. They have their regular stated meetings and their great council considers the general good. The members are known only by their different languages. They are called subjects of the King, but they are not subject to British laws, and pay no taxes, but the Colonists give them a tribute of presents. Their number does not increase. Those living near the Europeans steadily diminish in numbers and strength. Their two sexes are of a cold nature,—the mothers live alone at and after the birth of children and during the years they suckle them,—often (owing to the absence of soft food) until their young can eat meat. Small pox and rum have played sad havoc among them.

The English settlements in North America have grown much more slowly than those in the West Indies, where they came about 1640, and in twenty years had flourishing Colonies, such as Barbadoes. In North America the Colonists came sixty years before, but at the end of the 17th Century were small in number and in exports. This is due to the rich production of the Sugar Islands, the absence of Indians, and the contraband trade with Spain. The North American Colonies have in the 18th Century greatly increased in population and wealth, far beyond the West India Islands.

Franklin in a book published in 1751 showed that the native born foreigners double every 25 years, in addition is the steady emigration, and some Colonies thus double their population in 18, some in 16, and some in 14 years. This will go on as long as there is plenty of farm land, and this increases largely with the acquisition of Canada and Louisiana. In 1750 there were a million, Douglas in his book estimated that in 1760 there were 1,051,000, besides blacks and soldiers,—

on that basis in 1775 there will be 2 millions, and at the close of the 18th Century, 4 millions. To attract foreigners, an Act of Parliament granted English citizenship to every Protestant after seven years' residence, a right that in England can only be obtained with great expense and trouble by a special Act of Parliament. The Certificate of the Provincial authorities costs only a few shillings and is good through all England.

Near the coast and some miles beyond, all the Middle Colonies are settled, and new improvements are extending deeper in the interior. In Pennsylvania, where the Penn family own all the land, any one who wants to improve the land, chooses a piece, pays the landlord for 100 acres 10 Pound Sterling local money, and binds himself to pay an annual rent of half a penny for each acre,—he then becomes absolute owner, and the little ground rent can never be increased. Sometimes the hunter builds a wooden hut, and the nearest neighbors in the wilderness help cut the timber, build the log hut, fill the crevices with mud, put on the roof and put in windows and doors, and in return the owner pays them with a gallon of brandy, and by a like good service in turn. Then he lays out his garden and pasture and fields, cuts out the underbrush, tops the big trees and strips the bark, so that he can sow and reap, the trees die and hurt neither land nor crops. Many hunters have thus settled the wilderness,—they are soon followed by poor Scotch or Irish who are looking for homes,—these they find in this half improved condition,—they buy from the hunters, get a patent from the Proprietors, paying the usual charge. The hunter moves off into the wilderness and goes to work again. The Scotch or Irishman completes the half finished task, builds a better house of sawed timber, uses the old log hut for a stable, later builds a house of brick and his timber house is a good barn. Scotch and Irish often sell to the Germans, of whom from 90 to 100,000 live in Pennsylvania, and prefer to put all their earnings into land and improvements. The Scotch or Irish are satisfied with a fair profit, put the capital into another farm, leaving the Germans owners of the old farms. In Pennsylvania there is no law to prevent cutting up a farm into very small holdings nor to forbid the purchase of very large bodies of land. There is no danger from either course, for there is land enough for rich and poor, and the former prefer the larger profits from trade to the small return from land. In New England, unlike Pennsylvania, a good deal of land is let to farmers, for there are many rich owners of large estates,—this is so too in the Carolinas, and in other Colonies where owners of 10 or 20 or more thousands of acres bring settlers at their own expense to improve their land. Kalm mentions similar cases in New York.

When an owner of land dies intestate, and there are many children to inherit the father's farm, it is generally taken by the eldest son, and the younger children get in money their share of its appraised value,—the eldest son gets two shares, the other children only one apiece. The father of a large family takes from the Proprietary a large tract of land, which on his death can be divided among all his children. In New England improvement of the land is made in a more regular way than in Pennsylvania,—whole towns are laid out, and as soon as sixty families agree to build a church and support a Minister and a Schoolmaster, the Provincial government gives them the required privilege, carrying with it the right to elect two deputies to the Legislature, from the grant of 6 English square miles. Then the town or village is laid out in a square, with the church in the centre. The land is divided and each works his own, leaving however the forest in common, and with the privilege of laying out another village in time. In this way new settlements grow in New England in regular order and succession,—every new village touching on an old one, and all steadily increasing in wealth and numbers. Nothing of this kind is done in Pennsylvania, where the Proprietor wants only to sell land and as much as any one wants and wherever he likes. The mistake of this was shown in the Indian wars. On the border were scattered houses and farms, which could not help one another, and they were attacked singly, plundered and destroyed, and the ruined owners with their families took refuge with the older settlements, which became burthened with their care.

Blacks are found in Virginia, Maryland and the two Carolinas in large numbers, but very few in Pennsylvania and further north. In Pennsylvania, on principle they were prevented coming as much as possible, partly because there was no such hard work as they were fitted for in raising tobacco, rice and indigo. In Pennsylvania, every negro must pay a tax of 10 pounds sterling and this the master who brings him must pay. These negroes are protected by law in all the Colonies, as much as free men. A Colonist, even if he is the owner, who kills a blackman, is instantly sentenced to death,—if he overworks or ill treats his slave, the latter can complain to the judge. Then in their own interest the masters are obliged not to give their slaves excessive tasks or insufficient food, for their death is a loss. The negro slaves have all the general rights of humanity except freedom and property, neither of which they possess.

The free in the Colonies are of two kinds, the one servant and maid, bound for a half or a whole year, and the term ends by mutual agreement. The other class consists of poor Scotch, Irish and Germans, who to get to America come without paying their passage, and the ship captain finds them a master who pays it and thus secures their service for food and lodging and clothing, without pay, but only for a term of years, never for life. Sometimes a father sells the services of his children to a master, who must teach them some useful trade, farming, carpentering, cooking. This lasts until majority,—with boys at 21, with girls at 18, and in some cases for 8 years, but not longer. Then the children are by law free, and their master is bound to give them the needful articles for housekeeping, a cow, farming implements, tools etc. In this way all poor children have the hope of establishing themselves on their majority in freedom. The poor fathers find their comfort in this expectation, are relieved of the care of their children in the interval, and know that they are learning something useful and will start out in life with money in hand without having to pay anything to the master. The masters in turn are satisfied with the cheap service.

This law has been introduced to cure the old need of servants and apprentices.

There is a special class of servants in the Colonies, between peasants and slaves, those transported from Great Britain for certain crimes for from 7 to 14 years. It is an exile from Great Britain under penalty of prison in case of return. Such an offender is sold by the Courts to a Ship's Captain who takes him to the Colonies and sells him as a slave for a limited period. That over he is free. Formerly such servants were welcomed on account of the demand for laborers, but now they are no longer needed in the populous Colonies, they remain worthless and are soon sent to prison for fresh offences.

The constitutions of the British Colonies differ according to the original grants, 1st Royal, 2nd Proprietary, 3rd Charter Governments, and the British Parliamentary Statutes call them Plantations under Proprietors, under Charters, under his majesty's immediate commission, Stat. 6 Anne, cap. 30, sec. 2. The 1st class are arranged strictly according to the British Constitution, with a Governor, who represents the King, and two legislative branches, 1st the Council, called the Royal Council, 2nd Representatives of towns or counties, belonging to one Colony, these two are like the two houses of the British Parliament, and the Council is called the Upper House, and the body of representatives of the people the Lower House. In these three branches are vested the law making powers of the Colony, but subject to the Crown, hence united they are called the Assembly, although that is popularly limited to the two Houses and often to the Lower or popular House. The King appoints the Governor and recalls him at pleasure. The Council also consists of royal officials dependent on the King as to terms and nature of appointment, but generally selected from the principal persons of the Colony, legal, financial and military officers. Governor and Councillors have fixed salaries and certain fees, the Governor a large fixed salary, provided in advance by the Colonies, thus the Governor of Barbadoes has £2000, the Governor of Virginia £1000. The popular representatives are elected annually and receive a fixed per diem allowance. They look after the rights and privileges of the people, just as do the Council and the Governor after those of the Crown. Every measure approved by the three bodies becomes a law, but only provisionally, for it must be sent to the King for approval, but if not vetoed within three years, it is final. This is the usual rule for Colonial governments, (with some local exceptions) in all the West India Islands, New York, New Jersey, Virginia, both Carolinas, New Georgia, New Scotland, New Hampshire, and I believe Quebec, East and West Florida, and the newly acquired Caribbean Islands, and the English consider it the best way of securing the rights of the Mother Country, that is, Great Britain. The 2nd class is that of hereditary Proprietors, such as those of Pennsylvania and Maryland. In the former the English family of Penn, in the latter the Irish Lords Baltimore are the hereditary Proprietors and Governors, as over lords they draw a certain income from all the Colonists in proportion to their land, and all improved land is sold at a fixed price. Both tax and price are low, but the growth of both Colonies has made both families rich. Lord Baltimore has the right of patron of all churches in Maryland. As hereditary Proprietors both appoint their Lieutenant Governors, who are confirmed by the King, and reside in the Provinces. In both Colonies there are Assemblies,—that in Maryland consists of the Council and the House of Commons, and subject to the right of the Proprietor, has the same jurisdiction as that of any other Colony.

The third kind of government is the Chartered or Free government. This is nearest a Democracy, and is less dependent on the Crown. This form of constitution exists in the three Colonies of New England, completely in Connecticut and Rhode Island,—in Massachusetts with certain restrictions. The two first named Colonies have the right to elect all their own officers, including the Governor and Council, and to make all needful laws without royal approval, nor can the decisions of their Courts be appealed from. In Rhode Island even the ministers of the Churches can be removed at the end of a year, so that they hold office only for one year's salary.

Massachusetts Bay formerly had these popular rights, but owing to abuses their former privileges and freedom were repealed by the King's Bench under Charles the Second, and only partly restored by a new Charter from William the Third. Since then the King appoints the Governor and the chief law and treasury and all military officers. The representatives have the right to elect Councillors, but subject to a negative veto of the Governor. This election in Massachusetts as well as in Connecticut and Rhode Island, is made by both Houses, annually, because the members of the Council hold office only for a year.

Laws passed by the Assembly must have royal approval, and in cases involving over £300, there is an appeal to the Privy Council in London.

The Governor of Massachusetts has no fixed salary, but it is fixed every year by the Assembly. (Kalm says this is so in New York also.) He must therefore be popular with the Assembly or the King will replace him by another likely to be so. This uncertain tenure is unpopular in Europe because it affects unfavorably the interests of the Colony and makes that of Great Britain dependent on the Colony. The Colonists answer that a fixed salary would enable the Governor to live abroad and send only a Lieutenant Governor as substitute.

Pennsylvania has its own Constitution. Penn as Proprietor draws a revenue of a half penny sterling local currency for every acre of improved land, and every purchaser of wild land can buy a hundred acres for £10 and the usual quit rent. As Proprietor he sends a Deputy, whom he pays, and appoints all Judges, but ministers are chosen by their own congregations in every County. The meeting of the Pennsylvania Legislature consists of only one House, (because there is no Council) made up of representatives of the various Counties. These are elected annually October

1, each County holding its own meetings for the purpose,—every inhabitant worth £50, resident for 12 years, has a vote,—these meetings elect 8 Deputies to the Assembly,—every elector is eligible, but mostly well to do citizens are elected. The County gives its representatives six shillings a day, but the Deputies have to spend more out of their own pockets. There is no bribery. Every voter deposits a written ballot, and the persons who have the highest number are declared elected. The purchase of votes would be very unsafe, as the voter could always write another name on his ballot. This House with the Lieutenant Governor is the law making power. The Governor however depends on the Assembly for his salary, as he has no fixed allowance, which is voted only from year to year, and if he displeases the Assembly, it votes him no salary for the next year. The Assembly has been for six years on bad terms with the Proprietor and has made no grant for the Governor. The Assembly wants the Proprietor to pay tax on his property especially towards the extraordinary war expenses. The decision rests with the King in Council, but if the Assembly appealed, it would be sent to the King's Bench. The fact that all Judges are appointed by the Proprietor, makes difficulties, as he is in his own cases both Judge and Plaintiff. The newer Colonies have institutions based on Acts of Parliament for New Georgia, New Scotland, &c., but the older Colonies have Charters from the King, and not from Parliament. These Colonies claim to be subject to the King, but not to Parliament, at least not to its arbitrary power, like the newer Colonies, which owe their existence to Parliament. The latter are called Plantations within his Majesty's Dominions, the former his Majesty's Plantations.

The legal institutions of the Colonies are based on those of England, for these are part of the Englishman's rights. All personal relations are controlled by Statute Law and Common Law. Roman Law is recognized only in Courts of Admiralty. The right of trial by a Jury of twelve men is recognized just as in England. It was one of the grounds of complaint against the Stamp Act, that questions arising under it were not tried by Jury, but by courts specially created.

Most of the Colonists of English descent are Presbyterians. There is not one Bishop of the Established Church in America, although there are many parishes belonging to it. These are all under the Bishop of London, and every one of their clergymen must be examined and ordained in England, at a cost of at least £40 to £50, but their stay in England helps their education. As the Bishops have spiritual jurisdiction, there are no ecclesiastical Courts in the Colonies, and matters pertaining to them are settled partly by local Courts, partly by the Assemblies. The spiritual Lords may have proposed to send a Bishop to America, but since the time of Charles the First, that title has been greatly disliked in the Colonies. Catholic Churches are found in Pennsylvania as well as in Maryland, in the former because freedom of religion is universal, in the latter because the Baltimore family, the Proprietors, were formerly Catholics,—none are found in the other Colonies. There are Jews in Pennsylvania and New York,—in the latter there is a Synagogue, in the former only Schools. Pennsylvania is preeminent for the entire religious equality or toleration, under which it has increased in population and wealth. Roman Catholics are however excluded from all offices and from the Assembly, because they cannot take the usual religious oath and subscribe under the test act. This oath must be taken here as well as in England, as well as that against the Pretender. All other Protestant faiths enable the members to hold office. For education in science there has long been a high school in Boston, the capital of Massachusetts, and there is another founded in 1749 in Philadelphia, the capital of Pennsylvania. Franklin proposed and founded it. The money was raised partly by subscription, partly by Provincial grants. Most of the endowment consists of land, not very productive, but of value hereafter. This University has a President with £250 salary, and four Professors,—two with £200, two with £150, besides fees for private instruction. There is no College and therefore no lodging built yet. It has the right to confer degrees. In 1764 a Medical School was added, and it will no doubt have the power to confer degrees. There is no Law School yet and it is not likely there will ever be one of Theology. The University was chartered by the Assembly for the good of the Colony, but as there are so many religious faiths all enjoying perfect equality, it is enough if the scholars are taught their religious tenets in their own schools with those of their own faith, while Theology is excluded.

Farming, stockraising and fisheries nourish in all the North American Colonies, and the forests supply all that is needed for fuel and industry. Grapes are successfully cultivated in North America and wild grape vines are found in some forests. The cheap wines from Canary interfere with the production. Silk can be cultivated and mulberry trees grow as far north as New England. Cod fishing is more valuable than a silver mine, for it trains up good sailors and helps many industries. New England, New Scotland and New Foundland are most largely interested in it. Colonists have the same fishing rights in these waters as Englishmen. The largest market is Spain and Portugal. These Catholic countries are large consumers, and the fishermen often bless the Pope.

The French fisheries since the recent peace have greatly diminished in extent, but the French take a good deal of the trade, as their own consumption is supplied by French fishing fleets. The New England fishermen supply Portugal, Spain and Italy at a cheaper rate than the French.

Whale fishing is increasing, and the Island of Nantucket owns hundreds of ships in this industry. It stretches from the mouth of the St. Lawrence, on the coast of Greenland, as far south as Florida. Beasts of prey do little harm,—bears and wolves rarely injure men, and bear meat is much liked. Deer are plentiful and Buffalo are easily found and can be tamed and used as in Asia Minor, Persia, Egypt, Ethiopia and the East Indies as draught animals. Kalm praises the Sugar Maple and took some of the young trees to Sweden. The sugar can replace that of the West Indies, although it has not yet done so. The bounty on Pearl and Potashes has made a large

industry,—over a thousand tons are annually produced.

Ship building is growing greatly in the North American Colonies. Ships are all built of oak, some for use at home, others for sale in England.

Pennsylvania is mainly farming and cattle growing, just as are most of the German countries. It has little Fishery trade, as it has a small coast, and it has no products that can be used largely in commerce.

The growth of the neighboring Colonies is due to their Fisheries, Tobacco, Rice and Indigo. Pennsylvania flourishes on its farming and cattle. Horses are raised in some Colonies, but it is better to raise oxen, which can be used for twelve years and then killed or sold.

The farmers are industrious and frugal, educate their families, and are growing rich in land if not in money.

Manufacturing, wool, flax, iron, steel, and copper, is growing,—field pieces, rifled guns for hunters, and iron cannon are all made in the Colonies. England does not interfere with domestic production, but it prevents exportation, and does not allow hats to be made, lest the English production, although made of American beaver, should be lessened in demand in the Colonies. There is little ground for fear of American competition, as workmen are few there, and farming is always preferred to trades. Farmers are good fathers, and large families help economical living. Even if manufacturing increases, it cannot keep pace with the increase of population and the demand for goods. In 34 years the population of Pennsylvania increased fourfold at most, but the importation of English wares increased from £16000 Sterling to £268000,—that is seventeen times greater. In 1725 the value of such importations was £16000, in 1757, £268426. Four times the population uses much more than four times, really seventeen times more goods, because the population grows more rapidly in wealth than in numbers. Manufactures must in time be established in the Colonies, because with their prosperity likely to increase for centuries to come, England and Ireland cannot supply all the wares needed and the Colonies must provide them for their future necessities.

The three largest cities are Boston, New York and Philadelphia. In 1720 the first was as large as the other two together, but since then they have grown faster. In New England there are many sea ports, but the only ports for New York and Pennsylvania are their two capitals, and they are likely to be the largest cities in America. Philadelphia has more than 3000 houses, and more than 20000 inhabitants. It is regularly laid out at right angles, and the streets extend every year.

Virginia has the fewest villages and only one little town, Williamsburg, its capital. The population is scattered and every family lives on its own tobacco plantation. The Chesapeake and its affluents reach every where and the Colonists bring their tobacco by water to the Bay where it is loaded on sea going vessels.

New York has great advantages for trading with the native Indians, by means of the Hudson to Albany, and thence by smaller streams to Oswego and Lake Ontario, where the great fairs for dealing with the Indians are held. From Lake Ontario there is water way to Lake Superior. The Indians bring their skins and hides from the west by water to Oswego, and New York excludes traders from Pennsylvania. Philadelphia trades with New Jersey over the Delaware River. Salt is imported in 50 or 60 vessels from Spanish South America and the Cape Verde Islands and Senegal, where it is made from saltwater, by drying in the sun.

The Colonies are greatly restricted in their export trade, yet they have their own vessels, but they are not allowed to export their products, especially those needed for ship building, such as masts, ship timber, iron, copper, hemp, flax, cotton, indigo, tobacco, tar, potash, skins and furs,—they must all be sent to England and sold there for export in British ships with British sailors, and where there are English Trading Companies, as in the East Indies, the Colonies cannot trade directly. In 1765 the trade with the Spanish and French West Indies was forbidden, but the results were so bad that this restriction was removed. The Colonies ship food stuffs to the Portuguese Sugar islands, meal, butter, meat, grain, wood and timber for house building etc., and bring back Molasses, from which Rum is made. Trade with the Spanish Americas is contraband, but the Colonists run the risk for the sake of the hard money it brings. Great Britain in 1766 established two free ports in the West Indies, one in Jamaica, the other in Dominica, the French have one in St. Domingo, the Dutch one in St. Eustache, the Danes one in St. Thomas,—the English want to prevent the contraband trade with Spain, but have made the restriction that foreigners can receive all goods free of duty, but must sell only for cash, and not in exchange for other goods.

Colonial shipping is important through the trade with the Spanish and French West Indies, the English Sugar islands, and the fisheries. It deals with the regions south of Cape Finisterre, with Africa, the Canary and other islands, and in British ships with Portugal, Cadiz, Malaga, Marseilles, Leghorn and Naples, and it might deal with Turkey. It carries the surplus products of the fisheries, grain, flour, timber, sugar and rice. The trade with Portugal is restricted because all its wine must be brought by way of England, so only salt as ballast is brought back. Sugar is the only cargo which the Colonial shipping can carry and sell through Europe. England reserves the right to import and reship American products, yet it sells more than three million pounds and Ireland and Scotland two million pounds sterling of products in America. Hard money is rare in the Colonies, and is higher in price than in England. An English shilling is 18 pence colonial, as against 12 pence in sterling. A Guinea is 34 shillings, on account of its convenience for exchange

for goods. Spanish pieces of eight, worth in England 4 shillings 8 pence, are worth in the Colonies 7 shillings 6 pence, and gold pistoles have fallen to 27 shillings, because they are so often filled with base metal. A credit on London costs 175 p. c., that is 1 English pound sterling $1\frac{3}{4}$ in Provincial currency, but the price rises and falls, par is $133\frac{1}{3}$, but it often goes up to $166\frac{2}{3}$ p. c. During the late war par was as low as 125, because England spent so much money and so much was brought over by English soldiers,—and it varies in different Colonies. The Colonies have Paper-bills, Bills of Credit and Currency, issued by the authority of the Assemblies which bind themselves to redeem them,—from £5 down to 1 shilling, but they are not good outside the Province that issues them. It is used to raise large amounts for pressing needs, as in the French War to pay the soldiers, arm and clothe and feed them in the field. Sometimes the money is raised by currency bills which are taken in payment of taxes etc. and are cancelled on return to the Treasury office. This was copied from the English Exchequer Bills introduced in the reign of William Third by Act of Parliament, but the English bills carry interest, and those of the Colonies do not. Another sort of currency is issued to meet the demand for money on loan at interest,—the current rate is 6 p. c., but these loans are made at 5 p. c., and the borrower must pay one tenth of the principal annually. Thus the Colony can supply the means of helping farmers to buy cattle, agricultural implements etc. and thus improve the land. The issues were made too freely in some Colonies, and fell 15 to 20 p. c. and even more in the market. All the Colonies used paper currency, until in some the English government restricted its issue by law to a fixed amount. The Mother Country did this to protect its trade from suffering loss. Pennsylvania restricted and regulated its issues also. The question has been much disputed as to whether such issues are advantageous or injurious, but it is still undecided. The taxes in the Colonies are very light,—in Pennsylvania and Virginia there is a tax payable in rent at a very low rate to the Proprietor in the former, to the Crown in the latter Colony, all other taxes are assessed by authority of the Assembly,—generally a land tax, of 6, 12, 18 pence up to $2\frac{1}{2}$ shillings on the pound of rent, and incomes of professions and offices are taxed. There are no taxes on exports and imports or excise. There is a small light house tax on shipping. The Stamp Tax acts met universal opposition,—the Colonies claimed the right to deal with their own finances,—they had accepted all other Acts of Parliament touching their manufactures and trade, limiting their freedom, but these did not affect them as much as this direct attack on their purses. The Colonists would not admit that Parliament had the right to tax them. They claimed to be English citizens, and that no English community could be taxed without its own consent, that is through its representatives in the House of Commons, but the Colonies have none,—such as the Scotch have,—but only their own Assemblies,—there only can taxes be legally levied. Their money should be used to pay their own debts, not the national debt of Great Britain. The last war put a heavy debt on all the Colonies,—this ought to be first paid. The Colonies maintained at their own expense, 25000 men against the French, costing each Colony yearly 20, 30, 50 and more thousands of pounds,—when this debt is paid, the Crown would have the right to require the Colonial Assemblies to raise a similar loan. All the Colonies were unanimous on this point, and for the first time met through their delegates in a Congress called to object to the Stamp Act, and this they did on the right of English citizens to petition against any measure they think wrong, and this right is ensured to any number, whether it be 2, or 100 or 100000.

There are few fortified places in America. Philadelphia is quite open to attack, and has only one Battery on the river, to protect the city against invasion. There are a few forts to protect the settlers from the Indians. The Provinces have their own militia, maintained at their own cost,—the King appoints the officers. New England has the largest body of militia, and the little forts are manned by these troops under the King's commanders. There are English regiments in North America garrisoning the large forts,—these are paid by the Crown. The English like to serve in America, for they are paid in English sterling and are supplied by the local authorities with provisions. The conquest of Canada is advantageous alike to the English nation and to the Colonies, for much of the expense of maintaining troops and forts is no longer required. England supported 25000 men in the Colonies, and the Colonies as many more in the last war. The royal rule in America, when in harmony with the Colonies, is inexpensive in the older Colonies, for the King's Cabinet rules by a stroke of the pen. The Colonies are well pleased that France handed New Orleans over to the Spanish. The Indians are sworn foes of the Spanish, who are neither so intriguing nor so industrious as the French, and hence England can keep on better terms with the Indians.

The general agreement of the Colonies as shown in relation to the Stamp Act, is the more noteworthy, as the Colonies have generally been jealous of one another. There are many disputes between them as to their borders, rivers, trade etc. If the Colonies were entirely independent, they would soon be at war with one another. Only the protection of the King and his authority prevents open outbreaks. This jealousy increases with the growth of the Colonies. Pennsylvania gets along best, for it leaves all trade both import and export open to all other Colonies, only making such restriction in its own favor as may be needed to meet restrictions laid on its trade by other Colonies, but all laws of this kind require the royal approval.

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