“Money Matters and Affairs of Trade”
Snapshots of Colonial Economies, 1705-1762

“Between 1680 and 1770,” writes historian Jon Butler, “the economy of the British mainland colonies in America soared with growth unprecedented by both New and Old World Standards.” With enticing new opportunities for wealth, autonomy, and innovation came the inevitable downsides of economic expansion — volatility, sudden poverty, greed, financial fraud, and the spectre of unforeseen consequences. Seven snapshots of colonial economies are presented here; they illustrate what economic growth (and recession) looked like in individual colonies and individuals’ lives. While reading, consider three aspects of the colonies’ economic growth after 1680 that are highlighted by Jon Butler:

- "One could become richer or poorer in America in new and quite spectacular ways."
- "Taken together, they demonstrated how thoroughly, if quietly, European colonists took command their own economic life."
- “Even amid a European colonial system they shaped a notably autonomous economy that determined much in colonial life, far beyond the economy itself and well past the American Revolution.”

A Plain and Friendly Persuasive
to the Inhabitants of Virginia and Maryland for Promoting Towns and Cohabitation

by Rev. Francis Makemie, 1705, excerpts

For decades in Virginia, the ruling elite of planters had resisted building towns, even on rivers near the ocean that would facilitate the tobacco trade. And for decades critics of this policy urged the building of towns as centers of trade, religion, and education. One such critic was Francis Makemie, an Irish Presbyterian clergyman who had moved to Virginia in the 1680s. In the first part of his “Plain and Friendly Persuasive,” he outlines eight advantages of towns, including lower prices, wider variety of goods, and more efficiency and honest dealing in commerce.

1 It would soon add a Worth and Value upon our whole Country [colony] and all that is in it, which now is but mean [poor] and low. Our Land would soon increase its Value…[B]y the multitude of Sellers [in towns], many things would be sold at easier [cheaper] rates than generally now they are in many places where no Towns

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2 Cohabitation, i.e., people living in residences in close proximity (towns).
3 Spelling and punctuation modernized, and annotations and emboldening added by NHC for clarity.
are. This is verified in part in the three beginnings of Towns, at Williamsburg, Hampton, and Norfolk, where you may frequently buy many things which Strangers have no opportunity of having elsewhere, at any rate. . . .

2 Towns . . . would soon fill our Country with People of all sorts and so add to our Strength, and render us more formidable against all Enemies . . . How large a share of our Country [colony] lies waste and unmanured [unfertilized], and many possessed of larger Tracts than they are capable of improving. . . .

3 Towns and Cohabitation would render Trade universally more easy and less expensive, especially to the Trading Part of England whither Freighters [sellers] or Purchasers; for by our remote and scattered Trade, they are at a great expense and uncertain Charge in keeping Stores [stored goods] at other Men’s Houses at so great and inconvenient a distance from their Vessels . . .

4 Towns and Cohabitation would effectually prevent, and soon regulate, a great many Frauds, Irregularities, Abuses, and Impositions on Trade and Traders . . . I am persuaded that many who now carry on Fraud against Strangers — by trading in a corner, at private Plantations — would soon be ashamed of such things at a public Market, and Traders would have a variety and choice at Towns, and so under no necessity to be imposed on, as now they are.

5 Cohabitation would not only employ thousands of People that plant little or no Tobacco, but also many who have poor Land and not convenient Housing to make Tobacco Crops, as we have many such among us, who at present help to ruin the Tobacco Trade rather than promote it . . . And Tradesmen who are half Tradesmen, half Planters, would altogether follow their Trades and raise many Apprentices, which they are now discouraged to do for want of a full Employ, and from the badness of our Pay — and all for want of Towns.

6 Towns and Cohabitation would highly advance Religion, which flourishes most in Cohabitations . . . it is a melancholy Consideration how many [be]came very ignorant of Religion [on] the Plantations, and by removing to remote Settlements . . . continue grossly ignorant of many necessary parts of the Christian Religion . . .

7 Cohabitation would highly advance Learning and School Education, for this flourishes only in such places [towns], for the smallest and meanest of Schools cannot be maintained without a competent number of Scholars, which has been our great Discouragement in Virginia and Maryland . . .

8 Towns and Cohabitation would prevent many illegal Abuses and Frauds in Trade, and cure intolerable Irregularities in Officers of Navigation Trade; for having Offices and Officers to attend at every Town or Port would prevent a great deal of Trouble, Expense of Time and Money, too, and oft-times Disappointment in travelling 50, 60 or 70 Miles before any Business can be done . . . And what Frauds in Trade can be committed in remote Corners where no Officers are? And Officers in remote Places have all Opportunities and are guilty of many Irregularities by exacting exorbitant Fees, imposing, especially upon Strangers, to the great Discouragement of Trade and Oppression of the People and whole Country.
“New England’s Lamentation of Her Present State”  
by John Saffin, 1709, excerpt

John Saffin was a prominent Boston lawyer and judge, as well as a writer and poet. What prompted his “Lamentation” was the financial crisis facing the Massachusetts Bay colony during Queen Anne’s War, when attempts to defeat the French and Indian enemies failed, the colonies’ debt escalated, and New England colonists found “great cause” for “bitter lamentation.”

If we Consider well our present Station,  
Great cause have we of Bitter Lamentation,  
For lo! all sorts of Persons much Complain  
But their bewailings are almost in vain.  
The Inhabitants of Boston, they complain  
For want [lack] of Trade Sufficient to maintain  
Their families, and divers [others], lately Broken  
Are of their poverty a certain Token.  
Behold! New England, how throughout the land  
Thy Chiefest gainful Trade is at a stand.  
They, Mercuries,\(^5\) by whose Industrious Care,  
They brought into the Land both Money & ware;  
Even then begin to Sink, for want of Trade;  
Yet of the Publick Charge they most are made  
to bear; which with their frequent loss at Sea  
By Shipwreck, Storms, and by the Enemy;  
They’re much Disabl’d, and Discourag’d too;  
They know not where to send, nor what to do.  
Their Ships lie by the walls, and none  
to tend them  
Because for gain [profit], they know not  
where to send them.  

The Countrysmen Complain, and justly, too,  
To pay their Rates they have so much Ado.  
Nothing but money now will serve the turn;  
They sell their Crops so low which makes  
them mourn.  

Brick without Straw is strictly now Requir’d;  
How money they should get is much Admir’d,  
Since when they sell their goods their  
Rates to pay  
With Disappointments they are sent away,  
Sometimes with Scorn: at best with  
Disrespect,  
Shame and Reproach, and sometimes  
base Neglect.  

Yet Ner’theless Our pomp and Gallantry  
To this poor land, did never Run so high  
In Publick State and Grandeur.  

But woe, woe and Alas! the Female Train  
Do make their Husbands scratch their heads  
in vain  
For they are grown to such a height of Pride  
That Sodom-like their sinfulness don’t hide.  
Come down, proud Dames, garments of  
shame put on;  
Sit in the Dust, Daughters of Babylon.  

So here we’ll pause, and terminate our Song  
Which touchest not the Sober, old, nor young,  
But Idle Drones profuse and proud ones all,  
Publick or private, whether great or small.

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\(^5\) Mercury: god of trade [Roman mythology].
“To His Excellency Benedict Leonard Calvert,
Governour, and Commander in Chief, in and over the Province of MARYLAND”

by Richard Lewis, 1728, excerpt

In the mid 1700s, no commodity from the mainland colonies brought Britain more revenue than tobacco. And no factor brought more distress to the tobacco colonies than Britain’s strict controls over the trade, imposed to maximize its profits in the European markets. The supply-and-demand manipulations led to occasional tobacco surpluses and plummeting profits for the colonies. During one such economic crisis in the late 1720s, a Maryland poet wrote, as a preface to his translation of a long poem in Latin, a plea to the governor of Maryland to intercede on behalf of the tobacco planters and traders, who, he begins, are living a “bare subsistence” and have no time to pursue the arts and literature.7

... 

“To raise the Genius,” W E no Time can spare,
A bare Subsistence claims our utmost Care.
But from the Gen’rous Purpose of Your Heart,
Which, in Your Speech you graciously impart;
To give to VIRTUE its deserved Applause,
To punish daring VICE, by wholesome Laws;
To animate the PEOPLE, now dismayed,
And add new Life to our declining TRADE;
We hope to see soft Joys o’erspread the Land,
And happier Times deriv’d from Your Command.
For should Your EXCELLENCY’s Plan take Place,
Soon will returning Plenty show its Face:
The Markets for our STAPLE would advance,
Nor shall we live, as now we do, by CHANCE.
No more, the lab’ring PLANTER shall complain
How vast his Trouble! but how small his Gain!

THE MARINER shall bless you, when released
From Toil, which sunk him down from Man to Beast.
The MERCHANT shall applaud your Care, to free
His freighted Vessel from the Wintry Sea.
And Husbands, Brothers, Sons, from Shipwreck sav’d,
In Climes remote, with Joy shall be receiv’d;
And thankful, tell their Mothers, Sisters, Wives,
That YOU, next PROVIDENCE, preserv’d their Lives.

W H E N Records, which to You their Being owe,
These Acts to late Posterity shall show;
And YOURS shall equal your great GRANDSIRE’S Fame,8
HIM shall they style the Founder of the State,
From YOU, its Preservation shall they date.

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8 Benedict Leonard Calvert was a descendent of Cecil Calvert, Second Lord Baltimore, the founder of Maryland.
Merchant Ship

Arrivals & Departures

reported in the *Virginia Gazette*.

Such lists were regularly placed in the back pages of the *Virginia Gazette*.

--- 12. Brig. Abingdon, of Virginia, Thomas Southwick, Master, from Barbadoes, with 6 Hogheads, 8c Tierces, and 116 Barrels of Rum, 42 Barrels of Sugar, 16 Hogheads and 1 Tierce of Mollasses, and 2 Barrels of Ginger.


--- 13. Ship New-Kent, of Bristol, David Ruffin, Master, for Bristol, with 388 Hogheads of Tobacco, 5070 Staves, and 53 Tons of Iron.

16 June 1738

--- 5. Ship Martin, of Bristol, William Beale, Master, for Bristol, with 401 Hogheads of Tobacco, some Iron, Staves, and returned Goods.


--- 17. Schooner Grampus, of Virginia, John Briggs, Master, for Boston, with 900 Bushels of Pease, 600 Bushels of Corn, 180 Bushels of Wheat, 400 Feet of Walnut Plank, 300 Pipe Staves, and 1 Hoghead of Madeira Wine.

25 August 1738


--- sundry European products

--- hogshead large cask

--- tierce wine cask

--- mellasses molasses

--- staves curved wooden slats for constructing wine barrels

--- “with ballast” carrying no cargo, only some heavy material to provide stability

--- from London, but last from Guinea

--- port previous to London: Guinea in Africa

--- pease peas

In 1750 Rev. Johann Martin Bolzius, a leader of the Ebenezer settlement of German Lutherans in Georgia, published a pamphlet to inform other Germans of the promise and realities of emigrating to Georgia or Carolina, heralding the "opportunity to enjoy with us the good of this land and the complete freedom of the English." Using a Q&A format (not uncommon in promotional literature of the time), Bolzius answers sixty-seven questions from "Herr von N. N.,” probably Christian Von Munch of Augsburg (in present-day Germany), who had helped finance the Ebenezer settlement. Thirteen of the questions are presented here. They reveal the short- and long-term realities of economic life in the southern colonies in the mid 1700s.

37th Question. How much will a genteel family need per year for its upkeep in Charlestown, if it consists of 9 persons including servant girls and one butler, and which is more than well supplied with linen and all necessary housewares, and whether it is possibly believed that 5 to 600 Rthlr. [Rheinthalers] of German money could provide this support is an agreeable way. It does not require carriage and horses, if only it can otherwise live quietly and agreeably.

Answer. It is expensive and costly to live in Charlestown and much more than 600 Rthlr. or £100 would be required yearly for the upkeep of such a family according to its position even without carriage and horses. The splendor, lust, and opulence there has grown almost to the limit. If the family did not go along with it, it would be despised. Young people there are in great danger. I am sorry that I have to write this. In Ebenezer it is comparatively cheap to live, and I could not manage my sparsely appointed household with £50 if I did not at times receive some help from European benefactors and if my wife did not keep several cattle. How much less can such a family manage? Its European clothes it would have to change according to the often changing Charlestown fashion. Otherwise there would be much humiliation and mockery. House rent is excessively dear [costly] in Charlestown.

41st Question. If one brings capital [money to invest for profit] along, whether one can invest it safely and with what percentage of return.

Answer. In this country we have to remember the German saying: watch out whom you trust, carefully, particularly in money matters and affairs of trade. Bankruptcy is a rather common thing in Charlestown, wherefore one reads so much in their papers about large auctions. After the death of great gentlemen particularly, one hears that with all their pomp they had been deep in debt. Interest is now 8 per cent. It is better and safer to bank one’s money in England.
**42nd Question.** Whether people who take along 4 or 5000 Rthl. can achieve a quiet way of life without going into trade, just by cultivating the soil, and about how much time they need for it.

**(Answer.)** A sensible and economically experienced man can with God’s blessing do quite a bit with 4 or 5000 Rthl. On a plantation, so that in two or 3 years he can live comfortably. . . The best plantations are those which have good soil, especially much rice land, good lumber, tall white oaks and cypresses, and are situated close to the river and not far from the capital. . . With such an initial modest establishment, such a gentleman would come to learn by his own industry and intercourse with his neighbors how to proceed with good success. Intelligent planters say that an industrious Negro may earn £10, i.e., 90 fl., apart from his food and clothing, in one year, which I believe too, while however marveling that one feeds these poor creatures so miserably and keeps them in eternal slavery. . .

**21st Question.** What capital is required to establish a plantation with 10 Negroes?

**(Answer.)** On such a plantation there should be reasonably be 7 men, 3 women, and 1 boy of 10 to 15 years to take care of the cattle and fowl. He who can buy 2 or 3 families need not fear that they will run away. For these Negroes one keeps a manager or overseer. If he has a wife, she receives no pay, but her food, half the fowl, and half of the third of the butter. The overseer receives a monthly salary of 30 to 40s.

An estimate of the costs to establish a plantation with 10 Negroes.

- The price of 10 new Negroes, i.e., 7 men and 3 women, altogether is about £286
- Of a boy about 10 to 15 years 21
- Field tools, clothes, food for Negroes 31
- Wages and food for the manager or overseer 28
- The costs of cows, pigs, sheep, and all kinds of fowl; as well as various tools in the house, nails, iron strips, the house of the overseer, a good and spacious barn, machines for peeling and stamping the rice, etc. 90

**Sum** £456

That is how much a newly to-be-established plantation with 10 Negroes and one boy will cost in the first year. The master’s house is not included in these costs. . .

**56th Question.** What the goods are which are exported from there, and where they are sent to.

**(Answer.)** The goods which are shipped from Carolina, i.e., from Charlestown and Port Royal, are rice, Indian corn, beans, beef, and pork, all of which go mainly to the West Indies. Much rice is fetched also by the Northern colonies, as well as sent to Portugal. Most of it goes to England. Also sent to the West Indies, and at times to Bermuda as well, are many staves, cypress shingles, boards, masts, and poles for sails, also rudders. Pitch, tar, deerskins, and beaver pelts as well as indigo go only to England. Some shoe leather is sent to the Northern colonies. Along the ocean and probably in several other regions around the rivers there are cedars and live oaks (a wood nearly as tough as iron), which are also fetched from Carolina and Georgia. The silk is sent to London and is now very welcome and of good value.

**57th Question.** What the European goods are which are most demanded in Carolina, and one would particularly like to know the price of the raw as well as the manufactured iron, copper, lead, tin, etc. No less does one request a report about linen, how much it is worth there and what kind finds the most acceptance, equally a short report of the locally common woolen and silken things, also what mirrors, glasses, tea and coffee cups of china, and similar things are roughly worth, or if such is not possible, at least a general report

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10 Question 21 appears in an appendix of twenty-two questions which Bolzius added to Reliable Answer. It is placed here for continuity.
whether a large profit is to be made from that kind of goods, as well as short goods such as socks, caps, gloves, and similar wares.

**Answer.** In Carolina and Georgia one has nearly all things which are necessary for the wants and refreshment of human life, and [these] can hardly be enumerated. There is no shortage of any things pertaining to clothing and the household. The shops in Charlestown particularly are full of all manner of cloths, materials, white, colored, striped linen, coarse as well as fine. What is made by craftsmen and artists and is needed for the household, for agriculture, and for other vital matters is all to be had in abundance, and must not be made in the land because it comes from England in abundance. Nor is there any shortage of English beer, of French and Portuguese wine, nor of gold and silverware, of mirrors and all kinds of ornaments. . . .

**58th Question.** Whether, at the sale of these wares, one may hope for payment entirely in cash or in goods, or partly in cash and partly in goods.

**Answer.** Cash is very rare in the land, and it is to be feared that one would not receive money for goods from the merchants in Carolina and Georgia, but would have to take barter goods, as has happened to us a few times already with certain German items. . . The granting of credit or borrowing of goods is a common thing in Carolina and Georgia, and a merchant would be able to sell little if he did not give his goods out on credit for 6 and more months. But this makes some come to much grief.

**59th Question.** Whether there are many rich noblemen and merchants in Carolina.

**Answer.** That there might be German noblemen in Carolina and Georgia is not known to me at all. The Englishmen, Frenchmen, and Germans who have some fortune, enjoy esteem or are in office, pass for noblemen, and are called Gentlemen. There are some rich merchants in Carolina, however only few, and there are only two in Georgia, who are my friends. A few years ago they had nothing, and now are blessed people. Many a one is considered rich in Carolina, but when he is dead, his possessions are auctioned off to the highest bidder. I believe they let themselves in too deep for trade, for the keeping of Negroes, and for large households, and keep table and status beyond their means.

**61st Question.** Whether the inhabitants have the liberty to send their goods in their own ships to any place, wherever they please; or whether they are obliged to ship them to England; further, whether they have the liberty to load in those places where they have taken their goods other goods such as linen, copper, tin, iron, lead, china, glasses, socks, hats, boots, shoes, and altogether all goods which are not contraband there; or whether such have to be manufactured in England. . . .

**Answer.** About this point I have to obtain information in Savannah. This much I know: each and every one in Carolina and Georgia is free to trade what he wishes or is able to. Anyone may acquire boats, open or covered barges, small and large ships, as far as his fortune allows, and may load them with anything he wants, provided he pays his duty in Charlestown. Which goods, and where they are sent to, has already been discussed under question and answer 56. This much I know, too, that Dutch and German iron goods are contraband. Indeed it is not even allowed to send manufactured iron such as axes from New England into other colonies, and therefore it will be even less allowed from other countries, which are not subject to the crown of England. Many a merchant deals in contraband goods with Spaniards and Frenchmen in the West Indies without bad conscience.
"The first Experiment of Paper Money"

Report on the State of the Currency, by Benjamin Franklin, et al., Pennsylvania Assembly Committee, 1752, excerpts\textsuperscript{11}

Paper money. One cannot study the financial ups and downs of the 1700s without discussing the woefully technical, highly fraught issue of . . . paper money. On the list of the top ten divisive topics in British America at this time is . . . paper money. Coin money was more stable and dependable — its value was right there, in your hand — but there wasn’t enough of it in colonial America (one reason being Britain’s ban on colonies’ mining their own ore). One by one the colonies issued paper money to jump-start their weak economies, Massachusetts being the first in 1690, and Pennsylvania in 1723. In this report to the Pennsylvania legislature in 1752, a committee including Benjamin Franklin reports on the progress after three decades of the “experiment of paper money.”

In Obedience to the Order of the House, your Committee have inquired into the State and Circumstances of the Paper Currency of this Province, our foreign and domestic Trade, Numbers of People, &c. and do find:

\textbf{THAT} in the Year 1723, the first Experiment of Paper Money was made in Pennsylvania, by striking and emitting on Loan, upon real Securities, the Sum of Fifteen Thousand Pounds. And the ill Consequences apprehended by some as necessarily attending such a Currency not appearing, but, on the contrary, great and manifest Advantages to the Publick immediately ensuing, the Government were induced to pass another Act the same Year for issuing a farther Sum of Thirty Thousand Pounds. . . .

\textbf{THAT} in 1723, and for some Years before, the Trade of this Province languished for want of a Medium [paper currency], Building and Planting [establishing farms] were discouraged, and the Inhabitants in City and Country rather diminished than increased. This is not only consistent with the Knowledge of some of your Committee, who well remember the distressed Circumstances of the People at that Time, that many Tradesmen and others left the Country, and that a great Number of Houses were vacant and untenanted in the City: But the swift Declension of our Trade appears from the Custom-house Entries, where we find, that the Vessels cleared from the Port of Philadelphia in the Year 1721 were 130, in 1722 but 110, and in 1723 only 85.

From that Period both the City and Country have flourished and increased in a most surprising Manner. The Increase of the City appears

even to the Eye of every common Observer, the Number of new Buildings much exceeding the Old. . . .

THAT our Consumption of the Manufactures of our Mother Country has proportionably increased appears from the same Accounts. Since in the Year 1723 we had but two Ships from London; whereas between the 18th of August 1748, and this present Date, they amount to Thirty-seven, which make on an Average nine Ships per Annum, who have generally come full of Goods . . . This increasing Consumption of Goods from England . . . appears more particularly by an authentic Account . . . where we find that the whole Exports to Pennsylvania,

In 1723 amounted but to........ £15,992,194 [£: English pound]
In 1730 they amounted to........... 4,859,275
In 1737 they were ................... 5,669,067
In 1742 they were ................... 7,529,534
In 1747 they were ................... 82,404,177

since which we have no Account, but it is well known that within these five Years the English Trade is greatly augmented.

Our Domestick or Inland Trade is so connected with and dependent on our foreign Commerce as that it is difficult to distinguish or obtain any separate Account of it. But that it must have increas’d proportionally with the People is easy to conceive — that our Indian Trade particularly is extended many hundred Miles farther Westward to numerous new and strange Nations [Indian groups] is well known; and that the Number of Wagons employ’d in exchanging and conveying Commodities from one Part of the Province to another has been very greatly augmented within these few Years is a Matter of common and general Observation. . . .

THAT it should be easy for the industrious Poor to obtain Lands and acquire Property in a Country may indeed be chargeable with one Inconvenience, to wit [which is] That it keeps up the Price of Labour and makes it more difficult for the old Settler to procure working Hands, the Labourers very soon setting up for themselves. (And accordingly we find that, tho’ perhaps not less than 30,000 Labourers have been imported into this Province within these twenty Years, Labour continues as dear [costly] as ever.) Yet this Inconvenience is perhaps more than balanced by the rising Value of his Lands occasion’d by Increase of People, and to the Publick in General, Numbers of substantial Inhabitants have been always reckon’d an Advantage. In fine [In sum], by rendering the Means of purchasing Land easy to the Poor, the Dominions of the Crown are strengthen’d and extended, the Proprietaries dispose of their Wilderness Territory, and the British Nation secures the Benefit of its Manufactures and increases the Demand for them. For so long as Land can be easily procur’d for Settlements between the Atlantick and Pacifick Oceans, so long will Labour be dear in America; and while Labour continues dear, we can never rival the Artificers [manufacturers] or interfere with the Trade of our Mother Country.

All which is humbly submitted to the House, by

Benjamin Franklin, Evan Morgan, Richard Walker,
Peter Worrall, George Ashbridge
Throughout the journals, letters, and reports of colonists who had regular contact with Native Americans, one reads their distress with the introduction of rum to the Indians as a trading commodity. Not only did it foster traders’ cheating the Indians, it was destroying the fabric of Indian life. Some blamed the traders, some the Indians, some both. John Woolman, an itinerant Quaker preacher, expressed his views in 1762 while in western Pennsylvania, appending his concern with colonists’ “inordinate desire after wealth.”

At this place [near Fort Allen in western Pennsylvania] we met with an Indian trader lately come [recently arrived] from Wyoming. In conversation with him, I perceived that many white people often sell rum to the Indians, which I believe is a great evil. In the first place, they are thereby deprived of the use of reason, and, their spirits being violently agitated, quarrels often arise which end in mischief, and the bitterness and resentment occasioned hereby are frequently of long continuance. Again, their skins and furs, gotten through much fatigue and hard travels in hunting, with which they intended to buy clothing, they often sell at a low rate for more rum, when they become intoxicated; and afterward, when they suffer for want of the necessaries of life, are angry with those who, for the sake of gain, took advantage of their weakness.

Their chiefs have often complained of this in their treaties with the English. Where cunning people pass counterfeits and impose on others that which is good for nothing, it is considered as wickedness; but, for the sake of gain to sell that which we know does people harm, and which often works their ruin, manifests a hardened and corrupt heart, and is an evil which demands the care of all true lovers of virtue to suppress.

While my mind this evening was thus employed, I also remembered that the people on the frontiers, among whom this evil is too common, are often poor; and that they venture to the outside of a colony in order to live more independently of the wealthy, who often set high rents on their land. I was renewedly confirmed in a belief that if all our inhabitants lived according to sound wisdom, laboring to promote universal love and righteousness, and ceased from every inordinate desire after wealth, and from all customs which are tinctured with luxury, the way would be easy for our inhabitants, though they might be much more numerous than at present, to live comfortably on honest employments without the temptation they are so often under of being drawn into schemes to make settlements on lands which have not been purchased of the Indians, or of applying to that wicked practice of selling rum to them.

12 Journal of John Woolman, full text online in the University of Virginia Electronic Text Center at etext.lib.virginia.edu/toc/modeng/public/WooJour.html.