of my money, the man's composition not making above #30 out of his #100.

I had a little plate, but not much, and was well enough stocked with clothes and linen.

With this stock I had the world to begin again; but you are to consider that I was not now the same woman as when I lived at Redriff; for, first of all, I was near twenty years older, and did not look the better for my age, nor for my rambles to Virginia and back again; and though I omitted nothing that might set me out to advantage, except painting, for that I never stooped to, and had pride enough to think I did not want it, yet there would always be some difference seen between five-and-twenty and two-and-forty.

I cast about innumerable ways for my future state of life, and began to consider very seriously what I should do, but nothing offered. I took care to make the world take me for something more than I was, and had it given out that I was a fortune, and that my estate was in my own hands; the last of which was very true, the first of it was as above. I had no acquaintance, which was one of my worst misfortunes, and the consequence of that was, I had no adviser, at least who could assist and advise together; and above all, I had nobody to whom I could in confidence commit the secret of my circumstances to, and could depend upon for their secrecy and fidelity; and I found by experience, that to be friendless in the worst condition, next to being in want that a woman can be reduced to: I say a woman, because 'tis

evident men can be their own advisers, and their own directors, and know how to work themselves out of difficulties and into business better than women; but if a woman has no friend to communicate her affairs to, and to advise and assist her, 'tis ten to one but she is undone; nay, and the more money she has, the more danger she is in of being wronged and deceived; and this was my case in the affair of the #100 which I left in the hands of the goldsmith, as above, whose credit, it seems, was upon the ebb before, but I, that had no knowledge of things and nobody to consult with, knew nothing of it, and so lost my money.

In the next place, when a woman is thus left desolate and void of counsel, she is just like a bag of money or a jewel dropped on the highway, which is a prey to the next comer; if a man of virtue and upright principles happens to find it, he will have it cried, and the owner may come to hear of it again; but how many times shall such a thing fall into hands that will make no scruple of seizing it for their own, to once that it shall come into good hands?

This was evidently my case, for I was now a loose, unguided creature, and had no help, no assistance, no guide for my conduct; I knew what I aimed at and what I wanted, but knew nothing how to pursue the end by direct means. I wanted to be placed in a settle state of living, and had I happened to meet with a sober, good husband, I should have been as faithful and true a wife to him as virtue itself could have formed. If I had been otherwise, the vice came in always at the door of necessity, not at the door of inclination;

and I understood too well, by the want of it, what the value of a settled life was, to do anything to forfeit the felicity of it; nay, I should have made the better wife for all the difficulties I had passed through, by a great deal; nor did I in any of the time that I had been a wife give my husbands the least uneasiness on account of my behaviour.

But all this was nothing; I found no encouraging prospect. I waited; I lived regularly, and with as much frugality as became my circumstances, but nothing offered, nothing presented, and the main stock wasted apace. What to do I knew not; the terror of approaching poverty lay hard upon my spirits. I had some money, but where to place it I knew not, nor would the interest of it maintain me, at least not in London.

At length a new scene opened. There was in the house where I lodged a north-country woman that went for a gentlewoman, and nothing was more frequent in her discourse than her account of the cheapness of provisions, and the easy way of living in

her country; how plentiful and how cheap everything was, what good company they kept, and the like; till at last I told her she almost tempted me to go and live in her country; for I that was a widow, though I had sufficient to live on, yet had no way of increasing it; and that I found I could not live here under #100 a year, unless I kept no company, no servant, made no appearance, and buried myself in privacy, as if I was obliged to it by

necessity.

I should have observed, that she was always made to believe,

as everybody else was, that I was a great fortune, or at least that I had three or four thousand pounds, if not more, and all in my own hands; and she was mighty sweet upon me when she thought me inclined in the least to go into her country. She said she had a sister lived near Liverpool, that her brother was a considerable gentleman there, and had a great estate also in Ireland; that she would go down there in about two months, and if I would give her my company thither, I should be as welcome as herself for a month or more as I pleased, till I should see how I liked the country; and if I thought fit to live there, she would undertake they would take care, though they did not entertain lodgers themselves, they would recommend me to some agreeable family, where I should be placed to my content.

If this woman had known my real circumstances, she would never have laid so many snares, and taken so many weary steps to catch a poor desolate creature that was good for little when it was caught; and indeed I, whose case was almost desperate, and thought I could not be much worse, was not very anxious about what might befall me, provided they did me no personal injury; so I suffered myself, though not without a great deal of invitation and great professions of sincere friendship and real kindness--I say, I suffered myself to be prevailed upon to go with her, and accordingly I packed up my

baggage, and put myself in a posture for a journey, though I did not absolutely know whither I was to go.

And now I found myself in great distress; what little I had in the world was all in money, except as before, a little plate, some linen, and my clothes; as for my household stuff, I had little or none, for I had lived always in lodgings; but I had not one friend in the world with whom to trust that little I had, or to direct me how to dispose of it, and this perplexed me night and day. I thought of the bank, and of the other companies in London, but I had no friend to commit the management of it to, and keep and carry about with me bank bills, tallies, orders, and such things, I looked upon at as unsafe; that if they were lost, my money was lost, and then I was undone; and, on the other hand, I might be robbed and perhaps murdered in a strange place for them. This perplexed me strangely, and what to do I knew not.

It came in my thoughts one morning that I would go to the bank myself, where I had often been to receive the interest of some bills I had, which had interest payable on them, and where I had found a clerk, to whom I applied myself, very honest and just to me, and particularly so fair one time that when I had mistold my money, and taken less than my due, and was coming away, he set me to rights and gave me the rest, which he might have put into his own pocket.

I went to him and represented my case very plainly, and asked if he would

knew not what to do. He told me, if I desired his opinion of anything within the reach of his business, he would do his endeavour that I should not be wronged, but that he would also help me to a good sober person who was a grave man of his acquaintance, who was a clerk in such business too, though not in their house, whose judgment was good, and whose honesty I might depend upon. 'For,' added he, 'I will answer for him, and for every step he takes; if he wrongs you, madam, of one farthing, it shall lie at my door, I will make it good; and he delights to assist people in such cases--he does it as an act of charity.'

I was a little at a stand in this discourse; but after some pause I told him I had rather have depended upon him, because I had found him honest, but if that could not be, I would take his recommendation sooner than any one's else. 'I dare say, madam,' says he, 'that you will be as well satisfied with my friend as with me, and he is thoroughly able to assist you, which I am not.' It seems he had his hands full of the business of the bank, and had engaged to meddle with no other business that that of his office, which I heard afterwards, but did not understand then. He added, that his friend should take nothing of me for his advice or assistance, and this indeed encouraged me very much.

He appointed the same evening, after the bank was shut and business over, for me to meet him and his friend. And indeed as soon as I saw his friend,

and he began but to talk of the affair, I was fully satisfied that I had a very honest man to deal with; his countenance spoke it, and his character, as I heard afterwards, was everywhere so good, that I had no room for any more doubts upon me.

After the first meeting, in which I only said what I had said before, we parted, and he appointed me to come the next day to him, telling me I might in the meantime satisfy myself of him by inquiry, which, however, I knew not how well to do, having no acquaintance myself.

Accordingly I met him the next day, when I entered more freely with him into my case. I told him my circumstances at large: that I was a widow come over from American, perfectly desolate and friendless; that I had a little money, and but a little, and was almost distracted for fear of losing it, having no friend in the world to trust with the management of it; that I was going into the north of England to live cheap, that my stock might not waste; that I would willingly lodge my money in the bank, but that I durst not carry the bills about me, and the like, as above; and how to correspond about it, or with whom, I knew not.