ſhould ſucceed, at proper intervals, the regular iſſues from the Treaſury and Bank, for the public ſervices, or the payment of intereſt on the ſtocks.

It might alſo be proper, that a bill ſhould paſs, for enabling foreigners to lend money, on mortgages of land or houſes, in Great Britain, at an intereſt not exceeding 5 *per cent.* upon the ſame plan, as has been already adopted, by act of Parliament, with reſpect to mortgages in the Weſt-India iſlands. And whatever obſtructions exiſt, by the laws of Scotland, to loans on the ſecurity of land, from England or other countries, ought alſo to be removed by act of Parliament.

If, notwithſtanding theſe precautions, any doubt or apprehenſion ſhould be entertained, that there would be a want of circulating caſh, to anſwer the ſeveral inſtalments, it would not be difficult, to deviſe a temporary means, of ſupplying that defect, and of rendering abortive, the attempts of the money-lenders, to take the ſame ſort of advantage, of individuals, which they have been accuſtomed to take, of the Public.

I am, however, very well convinced, that there would not be occaſion, for any ſuch temporary expedient. There is no ſcarcity of money in the kingdom; for great ſums are known to be amaſſed in particular hands, to be ready for a loan, and the exchange with other countries, has, for ſome time, been much in favour of Great Britain. The expectation of a high premium from the Public, has been the ſole cauſe, of collecting money, from all quarters, into a few hands, who will not continue,