

1783.  
June.

maintenance for me into the bargain when ever his exit should happen, which, from his age and infirmities, I had reason to suppose could not be at any distant period: besides which, I had other expectations. I therefore laid those things before my principal creditors, and gave them their choice whether they would immediately proceed to extremeties, or give me time and wait for that event. They chose the latter, but required me to give bonds and such other securities as were in my power; and as I had no intention of doing any thing but what was strictly honest and just, I hesitated not to comply with their demands: but I have since found, that I should have acted more prudently if I had taken good advice first, and had the accompts strictly examined, by which, my debts would have been greatly reduced. I now continued to carry on my business as usual, and every year after met with more misfortunes: in particular, my ship the Countess of Effingham was dashed to pieces in Trinity Bay, in the spring of the year 1781. A new schooner, which had been that year built by my orders at Paradise, arrived at Dartmouth, about Christmas, a mere wreck; with great part of her cargo thrown over board, and only a single hundred pounds insured on her, and that was done, at thirty-three guineas per cent. The next year, she was taken by the enemy. These misfortunes caused great hindrance to my business in Labrador, and prevented the fish, and other things which were procured there, from being sent off the coast to their respective markets. On the eighth of December 1781 my father died; and towards the end of the following year, I discovered, that he had, a little before his death, settled upon my next brother, John, landed estates to the amount of nine hundred and fifty pounds five shillings a year: and that the demands which were upon the residue of his estates and effects, for debts and legacies, would not only swallow up the whole, but were more by a few hundreds than they would satisfy; consequently,