

ing; so that they have so much more than Half *per Cent.* in this Article, as the Proportion of the exported Tobacco is more than the Home Consumption; which, if the Gentlemen will allow very great Frauds, may be computed, as it always has been, to two Thirds; but if there be no Frauds, it is at least five Sixths.

And if, as they say themselves, this is not sufficient, because they frequently lose great Sums of Money, and for that Reason must have the Advantage of all the Abatements and Allowances at the Custom House which were intended for the Planter, to balance some other Disadvantages and Hardships he lies under, and accumulate Charges they never pay besides; I do not know how any body but themselves can tell what Premium they have for Insuring, perhaps more than ever was given in any Case of equal Hazard.

Yet if this be allowed to be one Instance of their Goodness to the Planters, it is very uncertain how long it will continue; for whenever they cease to charge the Half *per Cent.* a Person who imagined himself under great Security before, may be ruin'd, because his Factor may say he did not insure in that Case; and I wish something of that Sort has not happened very lately.

There-