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AN
E S S A Y
ON
Death-Bed-Charity,

Exemplify'd in the Life of
Mr. Thomas Guy,

Late Bookseller in Lombard-Street,

Madam Jane Nicholas,
OF St. ALBANS.

AND
Mr. Francis Bancroft,
Late of London Draper:

Proving that great *Misers* giving large
Donatives to the *Poor* in their *last*
Wills is no *Charity*,

To which is added the last Will of *Mr. Francis*
Bancroft.

Now publish'd as a necessary Appendix to the
Hazards of a Death-Bed-Repentance, of which
the Tenth Edition was lately Published.

L O N D O N:

Printed by D. L. and Sold by J. Roberts near the
Oxford Arms, in Warwick Lane. Where may
be had, *The Hazard of a Death-Bed-Repentance*
1728.



T H E
H A Z A R D S

O F

Death-Bed-Charity,



Having Treated largely, in a Treatise by it self, of the *Hazard of a Death-Bed-Repentance*, and shewn whether or not 'tis possible to be sincere, and having also shewn what great Reason they have daily to fear Hell; that live in the known Sin of Whoredom: I shall now conclude these Essays with a Subject that was never handled before, and which I think is a necessary Appendix to the Essay upon the *Hazard of a Death-Bed-Repentance*, and therefore I Entitle it, *An Essay upon Death-Bed-Charity, or Alms, and no Alms; a Paradox*. In which I shall prove, by the scandalous Avarice of *Mr. Thomas Guy*, and *Madam Jane Nicholas*, &c. that

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great Misers giving large Donatives to the Poor in their last Wills, is no Charity, but as they vainly think, a sort of Compounding with God Almighty for giving Nothing to the Poor in their Life time.

As to Mr. *Thomas Guy* that has left such a large Donative to the Poor of *St. Thomas's Hospital* in *Southwark*, there is never a Book-binder in *London* that has Bound any Books for him (he was a Bookseller by Trade) will give him a good Word, for he never employ'd any Book-binders but such that would Work at under Rates, so that he almost Starv'd the Men he employ'd to bind those Books by which he got his Estate; and as to *Madam Jane Nicholas*, she was as great a Miser as *Thomas Guy*, for (to my great Sorrow) I knew her many Years, and do assert that she liv'd all her Days, in Debt to the Poor, as she never reliev'd them till she could keep her Estate no longer, and then she gave 50 l. a Year to the Poor of *St. Albans*, where she would not have given fifty Pence to have sav'd Fifty Souls in her Life time. In Debt to her Back, in Grudging her self Cloathing. In Debt to her Belly by Pinching her Guts till they rais'd a Tympany, which just Judgment, or uncommon Disease, ended her Lite, *October* the 10th, 1708; for then (like *Father Sparges*) to save the Charge of Physick, she left her great Estate for only her Length and Breadth in the *Abby Church* of *St. Albans*.

And when her Executor ask'd Mr. *H——nt* (the Clark to the *Abby* of *St. Albans*) where *Madam Nicholas's* Relations were bury'd, (she desiring by her Will to lye by her Husband) he reply'd, it was no matter where, for she deserv'd rather to be flung on a Dung-hill, than to be bury'd

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bury'd in a Church-yard; and I cannot see how any *Charitable Man* can blame Mr. *H——nt* for this sharp Reflection; for, Mr. *Blaxton* tells us * in Ancient Times a scraping Miser was so odious among Christians, that if any Man was but suspected to be a Usurer, his House was counted the House of the Devil; no Neighbour would fetch Fire at his House, or have any thing to do with him. And therefore I shall endeavour to treat *Death-Bed-Charity*, which is a sort of *Alms and no Alms*, as it deserves, that is, I shall set the great Vanity and Covetousness of disposing of large Donatives by an Executor, rather than by our own Hands, in a true Light.

Reader, *Death-Bed-Charity* I suppose was never yet thought a *Paradox*, by some Persons; for how often have our News Papers call'd their large Donatives great Charity, that Mr. *Thomas Guy*, and *Madam Jane Nicholas*, left to the Poor in their last Will, but I shall endeavour to prove there never was, nor can be such a Thing as *Death-Bed-Charity*, for how can those Misers be said to be Charitable on their *Death-Bed*, that gave nothing to the Poor in their Life time, or but a few Farthings, which are next to nothing, nor even at their Death would give anything to the Poor or their own Family, could they carry their Riches with them to the other World, which was exactly the Case of Mr. *Thomas Guy*, and *Madam Jane Nicholas*, it is true Mr. *Thomas Guy* has left in his last Will a large Donative to the Poor
of

In his Ingenious Treatise Entitled, The English Usurer.

Death-Bed-Charity.

§

of *St. Thomas's Hospital* in *Southwark*, and *Jane Nicholas* gave 50 l. a Year to the Poor of *St. Alban's* when she could keep her Estate no longer : But all these large Donatives, were but *Death-Bed-Charity*, (that is, they were Alms and no Alms) for they were not given till they could keep their Estates no longer, so that their *Death-Bed-Charity* was no *Alms*; for Charity according to the common Acceptation of the Word is a Free Gift, then I am sure *Thomas Guy's* and *Jane Nicholas's* large Donatives to the Poor on their Death Bed could be no Charity, but as they vainly thought a sort of compounding with God Almighty for giving nothing to the Poor in their Life Time : So that the Charity of these two great Misers being a forc'd Put, was acting like Men in a Shipwreck, that fling all away but one Plank, (to use *Dr. Kennet's* Words at the Funeral of the D_____ of D_____) on which they may swim to Shore ; but sure I am, such a forc'd Charity as this can be no Alms, for what such Misers as these bestow on the Poor at their Death, may indeed be said to be left to the Poor, but can never be said to be given them : So that tho' such Plank or *Death-Bed-Charity*, may indeed relieve the Backs and Bellies of Men in Distress, but it can never save the Soul of the Benefactor, or be pleasing to God. *Death-Bed-Charity*, Eye ! Eye ! 'Tis an Abuse of the Word *Charity* ; for, Reader, do but look into my Answer to *Dr. Kennet's* Sermon, preach'd at the Funeral of the D_____ of D_____, and you'll there find *Death-Bed-Charity* is a sort of *Death-Bed Repentance* : Then how can *Madam Nicholas's* only giving 50 l. a Year to the Poor of *St. Alban's* in her *Last Will* be called any other than *Death-Bed-Charity*, or *Alms and no Alms*, for when she liv'd in *Bull-Head-Court*

in *Jewen-street*, the Reverend Mr. *Smithyes* (then Minister of *Cripplegate*) hearing she had a great Estate, came to her, to request her Charity to the *French Protestants* that fled that Year to *England* for Protection; but all his Importunities could not prevail upon her to give them one Farthing. And Mr. *Blaxton* a Minister, that was then a Neighbour, hearing *Madam Nicholas* was so scandalously covetous as to grudge her self Necessaries, he came to her House to beg (as he call'd it) a Favour of her in private; and 'twas only this, that she would not Starve her self, hearing, as he told her, that she was very Covetous tho' very Rich.

The Righteous, that is, the Good Man, shall be had in *Everlasting Remembrance*, *Psal. iii. 6.* Long after he is dead his Name shall be mention'd with *Honour* for many Ages, and his *Good Deeds*, that is, the Charitable Acts he has done in his *Life-Time*, remember'd from *Generation to Generation*; for, as *Herbert* says,

*Only the Religious Actions of the Just,
Smell sweet i'th' Grave, and Blossom in the Dust.*

But for *Death-Bed-Charity* 'tis no Alms, but, as the Miser thinks, a sort of *compounding with God Almighty* for his giving Nothing to the Poor in his *Life-Time*: So that as much as Men desire Riches, and as great a Value as they set upon them, yet he is reckon'd by the Wise Man the happier of the Two, who leaves a *Good Name*, than he that leaves a *Great Estate* behind him; which *Madam Nicholas* never consider'd, or would ne'er have

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have liv'd a *Wretch*, I mean one that dyed a Thousand Pounds in Debt to her Back and Belly, (as was asserted by her beloved Kinsman and Executor Mr. *Ware*) and dyed a Cheat to her two Sons-in-Law, neither was she less Base and Unjust to her very Husband, Mr. *Edward Nicholas*, tho' he had the Character of being the best of Men and Christians; a Man of Universal Charity, and an able Physitian, and if I am not misinform'd, was chose Mayor of *St. Alban's* that Year he dy'd; and yet to this Excellent Person, who prov'd to *Jane Nicholas* the Best of Husbands, her Unkindness to him was so great, and cruel, that, as I have heard by several, he laid it so much to Heart, that it kill'd him; and this, Reader, is that Cheating, Scraping Wretch, that has left 50 l. a Year to the Poor of *St. Albans*; but still take Notice, this large Donative, was only *Death-Bed-Charity*, or *Alms*, and no *Alms*; for tho' *Madam Nicholas* cheated all her Relations in her last Will, yet she did not bestow this unjust Gift upon the Poor of *St. Alban's*, or her Five Trustees, till she could keep her ill got Riches no longer.

Now if these known, and Beggarly Vices of *Madam Nicholas* were mixt with the Actions of her whole Life (as I solemnly declare they were) I cannot see how Dr. C——— could tell his Hearers in her *Funeral Sermon*, that her whole Life was a Practice of serious Godliness, for tho' she never did any Thing to deserve a good Name in her Life Time, yet it seems The Five Pounds she left to Dr. C——— to Preach her *Funeral Sermon* (with an Annual Legacy to Preach

a Sermon every Year to perpetuate the Remembrance of her *Death-Bed-Charity*) was Meritorious enough to adorn her Hearse with a Panegyrick Sermon, which made Mr. *Ware* say, who heard her Funeral Sermon, that Dr. C——— had Canoniz'd *Madam Nicholas* for a Saint; but by Mr. *Ware's* Saying she dyed a Thousand Pounds in Debt to her Back and Belly, you may Judge, Reader, what an odd scraping Saint Mr. *Ware* thought her; not that it is impossible for a Rich Man to be a good Man, for Riches (as Mr. *Knaggs* observes) are blessings when such a One is Possessor of them who hath a Heart and Wisdom to use them well; then they conduce to our Neighbours good, and to the Glory of God, are a Means of helping on Eternal Salvation, and such a Man shall be Famous both on Earth, and in Heaven; but *Madam Nicholas* applyed her Estate to none of these Pious Ends, she thought her Wealth put her above the valuing a Good Name, and therefore sordidly heap'd up Riches, and made a God of her Money; then no Wonder we find *Death Bed Charity*, was all her Alms, and that she gave 50 l. a Year to the Poor of St. *Albans*, who would not have given, as I said before, Fifty Pence to have sav'd Fifty Souls in her Life Time: Unnatural and sordid Multiplication of Money, was the business of her whole Life, she heap'd up Bag upon Bag, not knowing who should gather them; she never consider'd that the Wealthy Man, knows not but that a Prodigal may be his Heir, that a Stranger, (which was the Case here, for *Madam Nicholas* never saw the Face of two of her Executors) or an Enemy may possess, and enjoy his Estate after he is Dead; so that a Good Name is rather to be chosen than great Riches, because the Richest Man cannot long enjoy 'em,

and he must one Day Part with them, (which *must*) was all the Charity we find in Mr. *Thomas Guy's*, and *Madam Jane Nicholas's* great *Death-Bed Gifts* to the Poor of *St. Thomas's Hospital*, and to the Poor of *St. Albans*; and for that Reason, these two scraping and useless Wretches Mr. *Thomas Guy* and *Madam Jane Nicholas*, liv'd undesired, and dyed unlamented; for as to those large Donatives which they gave to the Poor in their last Wills, as it was only *Death-Bed-Charity*, it was no real Charity, but as these two great Misers vainly thought, a sort of Compounding with God Almighty for giving nothing to the Poor in their Life Time; for that *Death-Bed-Charity is Alms, and no Alms*, I shall prove from the Writings of several Pious and Learned Divines.

For first, *Dr. Kidder* tells us, he that would be Charitable to the Poor, must give freely, as we have Opportunity, or whilst we have Time let us do Good, *Gal. vi. 10*; that is, let us do good in our Life Time, and because our Life is short and uncertain also, let us do it speedily. Let us make our Eyes our Overseers, and our Hands our Executors. To do good when we lye a dying is neither so Praise-worthy, nor yet so safe: Besides, that he was long before he did it, was a great while before he was willing. 'Tis small Charity to bestow that which we can keep no longer, and we run a Peradventure in leaving that to others, which we might see done our selves. He takes the wisest course that takes the present time; and he that does not give presently, perhaps, will never give at all. Indeed our Intention is rewardable, but 'tis so only when it is sincere, and the best Evidence of its sincerity is to do good to our Brother when 'tis in the Power of our Hand. And thus *Solo-*

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man does advise us to do, *Prov. iii. 27. 28.* when we do what we can, our *good will* is Accepted; if we do not this, we have cause to fear we use a subtler refuge. The Apostle hath Ruled this Case: *If there be first a Willing mind, it is accepted according to that a man hath, and not according to what he hath not, 2 Cor. viii. 12.* Our Intention is then accepted when we can go no further. But he that can do it presently, and yet delays, does not do what he can, and according to what he hath. Our Time, and with it our Opportunities of doing good, is flying hastily from us, and there is no Wildom or Operation in the Grave. It hath been thought good Advice that the Jew gave his Scholar, when he bid him Repent one Day before he died; and that because he did thereby require him to Repent presently, because he could not tell but he might dye the next Day. What good we do, let us do it quickly, or else perhaps it will be too late. How many Men have we known prevented in their Charitable Intentions? We know not what a day may bring forth.

Obj. I intend such and such Charities when I dye, and therefore desire not to be importuned till then in Things of this Nature.

Sol. ● That is, in plainer Terms, says the Reverend *Dr. Ford* (in his Sermon intitled, *The Blessedness of being Bountiful*) thou art resolved to part with nothing, (no not for *Blessedness* it self) till thou needs *must*; that thou thinkest thy Executors fitter to be entrusted with thy greatest Concern, (that of *Blessedness*) than thy self, and are willing to hazard it upon their fidelity; that thou art afraid of being *blessed* till thou come to die: as if contrary to the desire of all Mankind) thou thoughtest in out of season to foretaste any part of it in this Life.

Did you ever hear any thing that pretended to Reason and Argument, more unluckily confuting it self, than all these Excuses that I have mention'd do? And yet (such is the Folly of sordid penuriousness) there are a great many more of the same Brand, perpetually in the Mouths of the Men that are *rich in this world*, as our Saviour saith, *but not rich towards God*; which, though I mention not, yet by the measures I have given you from Scripture you may, whenever you meet with them your selves, prove to be no less guilty of a like felonious destroying themselves.

And now the foolish Mammonist, that thinks to hide his Nakedness with these Fig-leaves, may see, that if his own Excuses, taken up for his defence, thus fight against him in the Judgment of Men; they will be more killingly managed against him before, the Judgment Seat of Jesus Christ, who is infinitely better able to manage the Consequences of his own Doctrine, than I or any other Preacher can; and will undoubtedly then shew all the World, what great Fools they are that are so *wise in their own conceits*, to evade the Duty that he requires of them, and cheat themselves.

And are these now the Men, whom the fond World is so apt to admire as *shrewd Men*, for Parts and cunning Contrivances to advance themselves? Whose Examples they set before their Sons, and whose Sayings they are wont to approve and quote as the *great Rules of Living happily*; and prefer them before this and others of like Nature, that are recommended them, from the Mouth of their *Blessed Saviour*, and the holy Pen-men of the Sacred Scriptures? Or are they not rather Persons whose Way is Folly, whose Sayings, indeed, are only

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only worthy to be reckoned among the wild and extravagant Discourses of Children and Madmen; and themselves to be number'd, as the Spirit of God ranks them, among the Beasts that perish?

And therefore *Dr. Asbeton* excites us to *Great and Speedy Charity* (in his Book intitled, *A Theological Discourse of Last Wills*) in these Words, viz. The Apostles of our Lord did recommend this most necessary Duty of Charity.

And as this was the Doctrine of the Apostles, so also of our *Blessed Lord* himself.

Give Alms of such things as you have, and behold all Things are clean unto you, Luke 11. 41. Sell that ye have, and give Alms: Provide your selves Bags which wax not old, a Treasure in the Heaven which faileth not, where no Thief approacheth, nor moth corrupteth, Luke 12. 33. And I say unto you, make to your selves Friends of the Mammon of Unrighteousness, that when ye fail they may receive you into everlasting Habitations, Luke 16. 9. Love ye your Enemies, and do good, and lend, hoping for nothing again; and your Reward shall be great, and ye shall be the Children of the Highest; for he is kind to the unthankful, and to the Evil. Be ye therefore merciful, as your Father also is merciful. Luke 6. 35, 36.

But in no part of the Gospel is this *Duty of Charity* so effectually recommended as in *Matth. 25. v. 31, &c.* The Words contain the Process of the Great and Final Judgment; punctually described by our Saviour, and our Judge. They are of infinite Concernment to us all; and therefore I shall transcribe them at large; and the rather, because, in its proper Place, I shall make some Remarks and Observations upon them.

When

Death-Bed-Charity.

When the Son of Man shall come in his Glory, and all the Holy Angels with him, then shall he sit upon the Throne of his Glory. And before him shall be gather'd all Nations; and he shall separate them one from another, as a Shepherd divideth his Sheep from the Goats: And he shall set the Sheep on his right Hand, but the Goats on the left. Then shall the King say to them on his right Hand, Come ye blessed of my Father, inherit the Kingdom prepared for you from Foundation of the World: for I was an hungred and ye gave me Meat; I was thirsty and ye gave me Drink; I was a Stranger, and ye took me in; Naked, and ye cloathed me; I was sick, and ye visited me in Prison, and ye came unto me. Then shall the Righteous answer him, saying, Lord, when saw we thee an hungred, and fed thee? Or thirsty, and gave thee Drink? When saw we thee a Stranger, and took thee in? Or naked, and cloathed thee? Or when saw we thee sick, or in Prison, and came unto thee. And the King shall answer and say unto them, Verily I say unto you, in as much as ye have done it unto one of the least of these my Brethren, ye have done it unto me. Then shall he say also unto them on the left hand, Depart from me ye Cursed, into Everlasting Fire, prepared for the Devil and his Angels: For I was an hungred, and ye gave me no Meat; I was thirsty, and ye gave me no Drink; I was a Stranger, and ye took me not in; naked, and ye cloathed me not; sick, and in Prison, and ye visited me not. Then shall they also answer him, saying, Lord, when saw we thee an hungred, or thirsty, or a Stranger, or naked, or sick, or in Prison, and did not minister unto thee? Then shall he answer them saying, Verily I say unto you, in as much as ye did it not to one of the least of these, ye did it not

not to me. *And these shall go into Everlasting Punishment : But the Righteous into Life Eternal.*

From these Words of our *Blessed Saviour* 'tis pertinent to observe, that though (as appears from other Places of Scripture) we must be judged for *what we have done in the Body*, i. e. for all the Good or Evil that we have done in this World; yet our Saviour in describing the Process of the Last Judgment, makes no mention of any thing but *Acts of Charity*. From whence you may be admonished, how necessary it is to do all the good you can whilst you live; and to improve all those Talents with which you are intrusted (particularly your Wealth) to the highest Advantage.

The Misers further PLEA.

Pray do not suspect my Charity, but have a little Patience with me : Give me leave to enjoy my Estate whilst I live, and those who best deserve it shall have it when I die. Amongst other Items in my Will, there is so much left to the Poor; and this I hope may excuse me from any further Importunities.

A N S W E R.

Though it seems you are resolved to part with nothing whilst you live, but to keep the Staff in your own Hand, as you phrase it; yet you fairly promise to do some good at your Death. And thus far 'tis well, for *better late than never*; but let me be so faithful to my Office to remind you,
That

that the Charity you intend at your Death, must not excuse you from being Charitable in your Life Time; for, to give you a true State of the Case, 'tis with Charity as with Repentance.

You must repent at your Death; for Repentance, as well as other Graces, must be exercised upon your *Death-Bed*. But 'tis much hoped you do not then begin to Repent; for, a *Death-Bed-Repentance* is neither comfortable nor safe. Repentance then is the Work of your whole Life: For Daily Sins must have daily Repentance. However, though there will be occasion for Repentance all your Life long, yet when you come to dye, you then revise and finish your Repentance, *i. e.* you then exercise these *Penitential Acts* with all the Vigour that you can, and most earnestly beg Pardon for your imperfect Repentance.

And thus it is with *Charity*.

You ought indeed to be Charitable at your Death, (whereby you may supply your former *Defects*, and may still be doing Good when you are removed into another World but this *Death-Bed* or *Testamentary Charity* doth not exclude, but suppose the Charity of your preceding Life. *As we have therefore Opportunity, let us do good unto all Men, Gal. 6. 10.*

The Reverend Mr. Thomas Gouge, in his Book intituled, *The surest and safest way of Thriving*, informs us, that *Daniel Waldow, Esq;* was a Man eminent, and exemplary in the Work of Charity, as appeared by his great Bounty manifested on every occasion. Never any good Man, Minister
of

or other, came to propound any work of Charity, publick or private, that needed to do no more than to propound it: For his Heart was so set upon Works of Mercy, that he prevented Importunity by his Christian and Heroick Liberality. He made no more of giving Ten Pounds to a work of Charity, than many other rich Men make of giving Ten Shillings. His Charity had two singular Concomitants, which mad it the more remarkable and Praile-worthy.

I.

He did good while he lived: He carried his Lanthorn before him: He made his own Hands his Executors, and his own Eyes his Overseers. Some will part with their Riches when they can keep them no longer: This is like a Cut Purse, that being espy'd or pursued, will drop a Purse of Gold, because he can keep it no longer. But to be doing good in our Life Time, while we have Opportunity; this is an Act of Faith, and an Evidence that we can trust God with our Estate, and our Children, that he will provide for them, when our Heads are laid in the Grave.

II.

He dispensed his Charity so secretly, without any self-seeking, or pharisaical vain-glory, that his left Hand did not know what his right Hand did. Therefore did he often go with an Hundred Pounds under his Cloak to some godly Friends, desiring them to distribute it amongst such honest poor People as stood in most need of Relief.

In Brief, He did so much good while he liv'd, as if he meant to have nothing to do when he died; and yet he gave so largely when he came to dye, as if he had done no good, when he lived.

Then who would have his Death wished for and his Name Rot when he is gone ('tis a Scripture Threatning) * that knows the Vertue there is in Gold; certainly to give to our Friends whilst we Live (and not to make 'em wait 'till Death opens our Fists) and not to be Charitable to the utmost of our Power, in our Life Time, is the only way to live Desir'd, and to dye Lamented, which as it is a great Truth, and deserves to be more Practis'd; so I find several Rich Men are now leading the Way, by their own Example; for in the *Flying-Post*, Oct. 10th, 1699; 'tis said *Charles Duncomb*, Esq; one of the Sheriffs of *London* and *Middlesex*, having on Saturday last generously Discharged out of Prison, a great Number of poor Debtors, by Paying their Debts; they Yesterday attended him to Return him their humble Thanks for his great Bounty, and Charity, and we hear he is now carrying on this Charitably Work, to the clearing the Jails of a great Number more; neither is *Ireland* behind Hand in following this Example, for in the same *Flying-Post*, we are told; That *Mr. James Barlow*, as soon as he was sworn Sheriff of *Dublin*, sent 300 l. to the Hospital for putting out Poor Proteitant Children Apprentices. Thus far the *Flying-Post*, of *October 10, 1699.*
And

* *Irov. x. 7.*

And if we consult the *Post-Man* of the same Day, we shall find that the Men are not to Share in all the Honour of Relieving the Poor, but that the Ladies do, as it were, Rival the Gentlemen in their Acts of Charity; for Reader, to the Glory of the Female Sex, in the *Post-Man* of Oct. 10th 1699, 'tis told us for News, that two Charitable Gentlewomen have lately Discharged above Thirty Persons, in several Prisons that lay in for 5 l. and under.

I hope these Brave Examples, for Noble Acts of Charity are not only Pleasing to God, but are the Way to Retrieve or Secure a Good Name, and we ought to be thus Charitable to the Poor in the Time of our Health, for to him that will not be Charitable but in his last Will, or till he comes to lye on his *Death-Bed*, we may say with the Rat, Welcome Death, when the Trap fell down; such Muck Worms as these would be thought Charitable tho' they give not a Penny away till Death constrains them to part with all. They Promise says *Dr. Asherton* * fairly at their Death, and thus far it is well, for better late than never; but the Charity we intend at our Death, must not excuse us from being Charitable in our Life Time.

Reader, having fully prov'd from the Writings of several Pious, and Learned Divines, that *Death-Bed-Charity* is *Alms*, and no *Aims*, I shall next endeavour so to direct your Charity in your Life Time, that you may bestow it to the best

C 2 Advantage

* In his Discourse of *Last Wills*. p. 92.

Advantage, both with Respect to the Good of your own Soul, and the Corporal Wants of such as deserve your Charity.

And here I shall First advise you to give as you would Receive.

Let us do it before we are asked. Let us seek after Objects of our Compassion. Let us prevent with kindness, and be before hand with our Brother. Let us make it appear that we are as willing to give, as the Needy to receive. There are some Cases in which we must do thus ; Some Men having nothing left but great Needs and great Modesty, here we must seek out and Enquire.

I shall not need to say, after all this, that he that gives Alms, must give what is his own, for Justice is Presupposed to Charity: For God hates Robbery for Sacrifice* and therefore no Man can be said to be Charitable either in Life Time, or on his *Death-Bed*, that is not exactly just in giving every Man his due to the utmost of his Power.

And thus Reader having shewn how we may stive to our own Advantage, we may now venture upon a safe Bottom ; I am not able to tell you where any Trading or Wealthy Man can put his Silver to a safer Bank ; there is no Man that Trafficks but runs an Hazard, only the good and prudent Alms-giver runs none at all. It would

* *Isa. 61. 8.*

would have been happy for many Men, that they had put out more of their Wealth this Way; this would have turned to a great Account, when the Course they took turned to none at all; I do not know but they might by this Course have preserved those Estates, which have, for want of this seasoning, Perished and Consumed. For certainly if there be a God, and a Providence, if the Holy Scriptures have not deceived us, there is no Man takes a wiser Course than he that shews Mercy; and it is very sad to think that Men should withhold their Relief from the Poor, and that for fear of wasting their Estates; when the crafty Course they take Ruins and Destroys them

The Story of *Melancthon*, as I find him quoted, tells us of a certain good Bishop, is very proper to this purpose. The Good Man upon a Journey being compassed about by a Crowd of poor People, who, knowing his Charitable Mind, begged his Alms, he commands his Servant that managed his Expences, to give them three Crowns, which fell out then to be all he had in the Purse. The Servant (considering the many occasions that in Travellings fall out) thought in good Husbandry in his present Circumstances, to curtail the Charity of his Master, and save one of the three; withall, telling his Master how thrifty he had been for him. They had not travelled much farther, when certain great Personages meeting them, and knowing formerly the Bishops Charitable Disposition, gave the same Servant for his Master's Use 200 Crowns. Which Bounty when his Master understood, he presently expressed his displeasure thus to his Servant for his former unseasonable Providence. Thou,
faith

saith he, hast clearly lost me an Hundred Crowns, for thou gavest the Poor but two Crowns, when I bade thee give three, and now God hath sent me but two Hundred; *si autem tres dedisses, trecentos accepisses*, if thou hadst given the third Crown too, these two hundred had been three.

Be the Credit of the Story with the Author or Relater; but I am sure, the *Moral* of it, if it be a *Fable*, is good, and fully to our present purpose; to shew how Man's Bounty engageth God's, and we never lose more, than by what we think we save from Pious and Charitable uses to our own Estates.

And first, let us consider, how a good Man may so give Alms as may turn to the greatest Advantage of the Receiver, and do him that takes them the greatest good.

Secondly, The Alms-giver will be oblig'd to find fit objects of his Charity: There are those to whom our Relief will be a double kindness. And it must be our first to find out to whom we may give with the greatest Advantage. 'Tis a kind of Sacrilege to give the Poores Money to those that are not Poor. And 'tis next to it to bestow it where there is least need, and no Reason to give; we are not only to consider what we are to give, but to whom. And where there are a great many Objects before us, and we cannot give to all, we are to consider whom we are oblig'd to prefer.

Thirdly, I commend poor House-keepers who are diligent and industrious; but either through
want

want of Employment, through Sicknefs, and a great charge of Children, or for want of Money to buy in Stock, or to do it at the best Hand fall into great Necessities. There are many of these Persons that are very Diligent, and very Modest, willing to labour and asham'd to Begg; they struggle under great Necessities, and use all Honest Arts to get a poor Livelihood, and yet are not able to get Bread. There are some amongst them that with seasonable relief, and with the loane of a little Money, would have been able to have supported, and to have employ'd themselves and others about them, and by their Labours have subsisted comfortably; But for want of such help, have been either Starved, or have fallen to Beggary, if not to that, which is worse than any of them, dishonest and unjust Courses. The poor Man lies under a great Temptation to doubt of God's Providence and Care; and through our Cruelty, we let him sink under his load, and he falls under the Temptation, and casts off the fear of God, and the poor Man steals and loses his precious and immortal Soul.

I cannot reflect upon these Things without some Consternation of Mind, to think that there should be such Things among us, under the Profession of so Excellent a Religion as ours is. It is great Charity to enquire after such as these; and that we must do, or else we shall not find them out. I deny not but there may be Charity in giving to a Beggar, but I am sure there is much greater Charity in preventing Beggary. And if he do good that gives a Beggar, yet he does it more uncertainly, and is sometimes deceiv'd, and helps to nourish a Vice when he thinks

thinks to help a poor Man ; when we give to Beggars we many times know not what we do, and what we give is sometimes lost, and neither does good to the Giver or Receiver ; but he that helps the Master of a poor Family, and aids his diligence, helps a great many at once. There are some that do not fall alone, and to keep them from sinking is a kindness to them and all their poor Dependants.

In the next place, I would recommend the Widow and the Fatherless. *Pure Religion, and undefiled before God and the Father is this, to visit the Fatherless and Widows in their Affliction, and to keep himself unspotted from the World, James 1. 27.* I do not think any Condition in the World more compassionate than that of a poor Widow : She is bereft of her greatest worldly Comfort and Support, and indeed the one half of her self is taken from her, and yet the whole Burden lies upon her : Her Strength is less, and yet her Burden as great, not to say greater than ever it was. And it being thus, she is a great Object of our Pity and Compassion, and the Care of her is devolved upon us by the All wise Providence of God. And accordingly we find that the Christian Church did at its first Formation and Beginning take care of the Widows, *Acts 6.* And *St. Paul* commands us to Honour, that is, to assist and help the *Widows, that are Widows indeed, 1 Tim. 5. 3.* And who they are he tells us, *v. 5.* And we find that God declares himself greatly concerned for the Widows. He styles himself a Father of the Fatherless, and a *Judge of the Widows, Psal. 68, 5.* And promises that he will establish the *Border of the Widow, Prov. 15. 25.* And God hath given great Demonstrations of his Care of them. He rescues

rescues the Widow of *Obadiab* and her Sons by a Miracle. We read of but three in the Old Testament that were raised from Death to Life, and one of them was the Son of the *Widow of Sarepta*, *1 Kings* 17. Nor do we read of any greater Number that our Saviour raised, and one of them was a Widow's Son of *Naim*, *Luke* 7. 12. They are the Care of God, and they ought to be ours.

And therefore, as my Essay intituled, *The Hazard of a Death-Bed-Repentance*, put many profane Persons upon living a *Pious Life* in the Time of their Health, so 'tis hoped this Essay shewing the Vanity and Covetousness of a *Death-Bed-Charity* did put many Rich Misers upon making their own Hands their Executors, and their Eyes their Overseers, that so they may encrease their Store by giving.




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T H E



THE
L I F E
O F

Mr. Francis Bancroft.

 **R**ANCIS BANCROFT, was the Son of *John Bancroft*, Serjeant Carver to the Lord Mayor; he was an Officer above Forty Years, very well esteemed by the Aldermen, a frequent Companion to several of them, being a Comely Person, and of engaging Conversation; he liv'd about Ninety Years, lies interr'd in the Lord Mayor's Chapel: He was the Son of *Archbishop Bancroft*, who lies bury'd at *Lambeth*.

Francis,

Francis was Born in *Spittlefields*, in the Year 1667, and was put Apprèntice to Mr. *Welch* an Oil-Man at *Billingsgate*, but never set up his Trade. His Father growing very Ancient, was very desirous of getting his Place assigned over to him, which he with much difficulty obtain'd, and accordingly his Son took Possession, who soon got well acquainted with all the Arts, and Tricks too frequently made use of by the Gentlemen of that Profession, and made the most of his Place; there was no Bribery or Extortion, it is said, he was not a good Advocate for, either on his own Account, or for the Sake of others of his Profession.

It is observable, that Usury and Extortion, were his Inseparable Companions; for he had Regard for no Man living.

In the way of his Profession he had uncommon Artifices and Tricks to get Money, some of 'em hardly Honest, and indeed, the best Cruel, and Extortionate; and all this to amass together a vast Sum of Money, to give to Strangers, neglect his own near Relations, who many of them were great Objects of Compassion and Charity.

Some few *Ale-houses* that he was most friendly to, he reserv'd to live upon, instead of taking their Money, for the Use of the Poor, he took it for himself, that is, Eat and Drank it out.

I shall say no more of this Unhappy Creature, than is absolutely necessary to Illustrate and Confirm my present design, viz. to prove, That great *Misers* giving large *Donatives* to the Poor in their *Last Wills*, is no Charity, but, as they vainly think, a sort of *Compounding* with God Almighty for giving Nothing to the Poor in their Life Time.

I call him *Unhappy Creature*, for that as he would not do any Service to the Poor or Rich for God's Sake while living? What can be said to the Ostentations, will he has made, and left it in the Hands of the *Draper's Company* to manage as they shall think fit, who had neither Heart nor Soul to bestow it in his Life-Time.

It was once propos'd to the Governors of *Christ's-Hospital*, to send him a Staff, and the Person that propos'd it, having before acquainted him of his Design, he said he would accept of it; and remember the *Hospital* in his Will; but it being objected to by some that thought his Character and Profession would be a Disgrace to the Worthy Gentlemen, who had taken that Care upon them.

He kept himself from the Livery of the *Draper's Company*, by promising to do something for them at his Death.

In short, there was nothing that he would not do, how servile soever, to save or get Money, as his whole Life was one continu'd Example of.

It is said in his last Sickness, he would not have a Physician, unless he would give him two Visits for a Guinea; at last a Gentleman that had another Patient at *Islington*, (where he dy'd) did accept of it; and after some Visits, order'd him to be let Blood; when the Surgeon came, he would give but 2s. 6d. therefore he did not Bleed him; which 'tis thought might have sav'd his Life for the present. He dyed in the 61st. Year of his Age.

T H E



THE
WILL
OF
Mr. *Francis Bancroft.*



FRANCIS BANCROFT, Citizen
and Draper of London, consider-
ing the Incertainty of Humain Life,
do make my last Will and Testament
in Manner and Form following:
First I recommend my Soul to God
my Creator, humbly hoping through the Mercy
and the Merits of Jesus Christ, my Blessed Saviour
and Redcemer, to receive Pardon for all my Sins,
and Life Everlasting. My Body I desire may be
enbalm'd within six Days after my Death, and
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my Entrails be put in a Leaden Box and included in my Coffin, or placed in my Vault next the same, as shall be most convenient; and that my Coffin be made of Oak lined with Lead, and that the Top or Lid thereof, be hung with strong Hinges, neither to be nail'd, screw'd, lock'd down, nor fasten'd any other Way, but to open freely and without Trouble, like to the Top of a Trunk; and I desire to be buried in a Vault which I have made and purchased for that Purpose under my Tomb in the Parish Church of *St. Helen's London*, within ten Days after my Decease, between the Hours of Nine and Ten o'Clock at Night; and I do direct that the whole Expence of my Funeral, over and above what I have hereafter given for Mourning and Rings, shall not exceed the Sum of Two Hundred Pounds, which I leave to the Care and Management of my Executors herein after nam'd, And as to such worldly Estate as God in his Mercy has been pleas'd to bestow upon me, subject to and charg'd with the Payment of my Debts, Funeral Charges, and Legacies hereby given, I give, devise, settle, and dispose thereof as follows.

Imprimis, I give my Silver Bason to the said Church of *St. Helens*, there to be us'd at the Communion Service, or otherwise in the Service of that Church, and for no other Use or Purpose whatsoever.

Item, I give to my Cousin *William Turner, jun.* a Ring of Twenty Shillings Value and my Diamond
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Table Ring, and Ten Pounds for Mourning: And I give to my Cousin *Martha Turner* a Ring of Twenty Shillings Value and my Role Diamond Ring: I give to my Cousin *Nath. Cole* the Sum of One Hundred Pounds, I give to my Cousin *Tho. Catmore*, Son of Capt. *Tho Catmore*, the Sum of Five Hundred Pounds, in Case he shall attain his Age of Twenty One Years, and serve out the Term of his Apprenticeship, and not otherwise; likewise I give him my large Trunk marked *T. B.* full of Linnen and Bedding and Furniture of my Chamber; and all my Pieces of Tapstery, together with my Books and Pictures, but not to have them remov'd till a Month after my Death, and then to be delivered to him: I give to my Cousins *John* and *Anne Wallis* a Ring of Twenty Shillings Value to each of them, and to their Children *John*, *Robert*, *Thomas*, *Rebecca*, and *Martha*, Five Pounds per Annum each, during their Natural Lives respectively to be paid half-yearly by even Portions: I give to *Francis Howard*, Toy-Man in *St. Paul's Church-yard*, and his Wife, Ten Pounds a piece for Mourning, and Five Pounds per Annum to the said *Francis* during his' Life to be paid half-yearly by equal Portions: I give to *Sarah Marsh* in *Coleman-street*, and her Daughter *Sarah Shaw*, Seven Pounds Ten Shilling each for Mourning and Ten Pounds per Annum each during Life, to be paid half-yearly by equal Portions; and to the said *Sarah Shaw* my Silk Damask night-Gown: I give to *Mr. Robert Dobson*, *Woodmenger*, and to *Mr. Henry Hadley*, *Distiller*, Ten Pounds each for Mour-

Mourning, and to my Cousin *Eade* and his Wife, *Tho. Essington* and his Wife, *Tho. Horton* and his Wife, *Rob. Dobson*, Cornfactor, and his Wife *Mr. Henry Bedell*, Scrivener, *Mark Bates*, *William Phillips*, Distiller, and *Phillis Deane*, and to each and every of them, a Ring of Twenty Shillings Value: I give to my Tennants *James Stokes*, and his Wife, *William Mollofs*, and his Wife, *Edw. Earling* and his Wife, and to each and every of them, a Ring of Ten Shillings Value: I give to *Mr. Mark Bates*, in *St Paul's Church-yard*, *Toyman*, the Sum of Forty Pounds: I give to *Mr. John Turner*, of *Draper's-Hall*, *London*, Twenty Pounds: I release and forgive unto *Natb. Frank* Ten Pounds due to me by a Note under his Hand, and all interest in Respect thereof, and do order the same now to be delivered up by my Executors: I give to *William Burles*, *Wire-drawer*, all my Wearing Apparel both Linnen and Woollen, except what is in the Trunk aforesaid, together with my Hats, Wiggs, and Shoes.

Item, I give and devise to the Masters and Wardens and Brethren and Sisters of the Guild, or Fraternity of the Blessed *Mary* the Virgin of the Mistry of *Drapers*, *London*, and to their Successors, and Assigns for ever, all my Messuages, Lands, Tenements, and Hereditariments, as well Freehold and Leasehold as Copyhold, situate and being in the severall Parishes of *Woodham Ferris*, *Clements Green*, *Dunmore* and *Prittlewell* in the County of *Essex*, and in the severall Parishes of *Chiswick*, *St. Giles* in the Fields, and *St. Margeret's Westminster*,

ster in the County of *Middlesex*, and in the Parishes of *Reydon*, *Layham* and *Hadley*, or elsewhere in the County of *Suffolk*, and in the Parish of *St. Gregory* in *London*, and all other Messuages, Lands, Tenements, and Hereditaments whatsoever and wheresoever, whether Freehold, Leasehold or Copyhold, whereof and wherein I am seiz'd or possessed, or any Person or Persons in Trust for me or to my Use, such of the Premises as are Copyhold having been by me already surrender'd to the Use of my Will: And also all my Goods, Chattels, Ready Money, Plate, Bills, Bonds Mortgages South-Sea-Stock, *East-India* Bonds, South-Sea-Bonds, and all other my Personal Estate, whatsoever, not herein otherwise disposed of, subject unto and charged with the Payment of my Debts, Legacies, and Funeral Expences, all the said Estate Real and Personal, amounting together, as I compute the same, to the Value of 28,000*l.* more or less, to have and to hold all and singular the Premises, before mentioned, unto the said Masters and Wardens, and Brethren and Sisters of the said Guild or Fraternity aforesaid, their Successors and Assigns for ever, so subject nevertheless and charged as aforesaid; the several Trusts, and to and for the several Intents, and Purposes herein mention'd and expressed; and to and for no other Use, Intent or Purpose (that is to say) upon Trust. that the said Masters and Wardens, and Brethren and Sisters of the said Guild or Fraternity, and their Successors, do and shall, out of my Personal Estate, lay out and expend the Sum of Four or Five Thousand Pounds or thereabouts, more or less, as in their

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Discretion they shall see most fitting, in the purchasing of a convenient Piece of Ground of Inheritance within the Weekly Bills of Mortality of *London*, where they shall judge most adviceable, and for the Building thereon Alms-Houses, for Twenty Four Old Men, with a convenient Chapel and School-Room for one Hundred Poor Boys, and two Dwelling-houses for two Masters, and such other out-Building, Walling, and Accommodations as shall be adjudged necessary and commodious for the Purposes aforesaid. And my Desire is, That the said Twenty-four old Men shall be Members of the *Drapers Company*, of good Life and Conversation, and shall from Time to Time be chosen and admitted by the Master and Wardens of the said Company for the time being, or the major Part of them, in Case so many deserving and real poor Objects of that Company can be found; and for Want thereof, then such other poor old Men to be taken from any Place whatsoever as the said Master and Wardens shall best approve of. And I do direct the said two Masters shall from Time to Time be chosen and approv'd by the Court of Assistants of the said Company, and that before they shall be admitted, they do give Bond, with two sufficient Sureties, in the Penalty of one Hundred Pounds or more, to be obedient and conformable to the Order of the said Company, and quietly to leave and depart from the said School and Habitation upon three Months Notice, in Case of Dislike or Misbehaviour, upon Order made for that Purpose by the said Court of Assistants, and that a new Master be afterward by them chosen in his stead. And I do further direct and appoint, That the said one

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Hundred Boys shall be chosen and placed into the said School by the Order and Authority of the said Master and Wardens, subject nevertheless to such Orders and Rules as the said Court of Assistants or Committeethereof shall from Time to Time make for the good Regulation and Government of the said School; and for Breach thereof or other reasonable Cause, that such Boys shall be displac'd and expell'd by the same Authority, and other Boys chosen in their stead; and that no Children shall be capable of being chosen under the Age of Seven Years, nor above Ten Years at their Election, nor be continu'd in the said School after the Age of Fifteen Years; and I do recommend to the said Company those Excellent Rules prescrib'd for the Government of Charity-Schools in *Great-Britain* and *Ireland*, in a Book printed by *John Downing* for *J. Bowyer* in *Ludgate-street*, in the Year One Thousand Seven Hundred and Ten, if the Company shall approve of the same. And my Will and Mind is, That the said Number of one Hundred Boys shall be constantly kept up, in case so many poor Children shall be produc'd, and tender'd for the Choice and Approbation of the said Company at their Wardens Courts, and that they shall be taught to Read, Write, and cast Account, and well instructed in the Principles of the *Christian Religion*, according to the Doctrine of the *Church of England*, as by Law establish'd: . And I do appoint the said Masters shall read Prayers in the Chappel every Morning and Evening alternately, and that the said Old Men unless hinder'd by Sickneis or other reasonable Cause, together with the Boys, shall attend the said Service; and upon further

Trust my Will and Mind further is, that the said Twenty-four Old Men, by, and out of the Rents and Produce of my said Trust Estate hereby devised, shall have Eight Pounds *per Annum* apiece, duly paid them towards their Support and Maintenance, by four even Quarterly Payments, and Six Sacks, or a half Chaldron of Coals each, Yearly, and a Bays Gown every third Year; And that the said two Masters shall have thirty Pounds a piece Salary, to be paid Quarterly as aforesaid; and that Twenty Pounds a Year be allowed to buy Coals and Candles for the Use of the said School and Masters, as the said Court of Assistants shall direct and appoint, together with a sufficient Allowance for Books, Pens, Paper, or other Necessaries, for the said School; and that the said Boys shall be cloathed Yearly with Blue Coats, Caps, Stockings, Shoes, and Linnen, like to other Charity-Children, which I leave to the Discretion and Direction of the said Court of Assistants, or Care of the said Masters and Wardens for the time being; And I do desire the said Masters and Wardens and such other of the said Court of Assistants as are usually appointed for their Visitations, will be pleas'd once a Year (or oftner as Occasion requires) to visit the said School and Alms-Houses, to cause the said Children to be publickly Examined, and Catechized, and to enquire into the State, Condition and Behaviour of the said poor Men, as well as to take a View of, and give Orders for the needful Repairs of the said School and Alms-Houses, and that a Sum not exceeding Five Pounds be expended in a Dinner on that Day for the said Committee, and the two Masters invited to partake

take thereof: Also I desire and appoint two Sermons to be preached on a Sunday in the Forenoon Yearly for ever, in Commemoration of this my Charity, the one in *April*, in the Parish-Church; of *St. Hellen's* aforesaid, by the Minister of that Parish, and the other in *October*, in the Parish-Church of *St. Michael's, Cornhill*, or elsewhere, as the said Master and Wardens for the Time being shall direct and appoint, and that the said Masters and Children and Old Men be then and there present and the Children be publickly examined and Catechised, and that publick Notice thereof be given in the Respective Churches the preceeding Sundays, immediately after Morning and Evening Prayers: And the Ministers, shall have Twenty Shillings each for Preaching the said Sermons, the Readers Ten Shillings each for Examining and catechizing the said Children, and the Clerk and Sextons Two Shillings and Sixpence each respectively; and my Will and Mind further is, That when any of the said Children shall be Fifteen years old they shall leave the said School, and be paid Two Pounds Ten Shillings to buy them Cloaths to fit them for Service, or Four Pounds to place them Apprentices to honest Handicraft Trades, as the said Masters and Wardens and Court of Assistants, shall have full Power from Time to Time to displace and put out the said Masters or Children, or Old Men, or any or either of them, and place in others in their Stead, at their Wills and Pleasure, in case they shall conceive sufficient Cause for their so doing; And whereas I have been at considerable Expence in purchasing a Picce of Ground, making a Vault, and Erecting a Tomb in the Church of *St. Hellen's* aforesaid, I do hereby give and appoint the Sum of Two Pounds

Pounds *per Annum* for ever, and more whensoever needful, for the Cleansing, taking Care of, preserving and repairing my said Vault and Tomb as aforelaid; it being my Intention and express Desire to have the same kept in good Order and Repair for ever, whether the Church be standing or not and to that End I hereby subject and charge all my said Estate in *London* and *Middlesex*, with the Payment and support thereof, before any of the Charities herein before mentioned.

Item, I give to the said Fraternity of *Drapers* the Sum of Thirty Five Pounds to buy six or more Silver-Plates, to be by them used and kept in Remembrance of me, and to the Masters and Wardens and Clerk that shall be in such Office or Station at the Time of my Decease, to each of them a Ring of 20s. in Value, whom I desire to be present at my Funeral, and hold up my Pall; and to the Clerk of the Company for the time being, for his Care and Trouble in receiving my Rents, keeping my Accounts, and looking after my Charities, I give him the Sum of Twenty Pounds *per Annum*, and to his Man for the time Thirty Shillings *per Annum*

Item, I do direct and appoint, that the said Fraternity shall, out of the Rents and Produce of my said Trust Estate, pay, and allow to my Executors, all such Costs and Charges, and Expences, as they shall be put unto on Account of their Executorship, and likewise shall thereout be allow'd and retain to themselves all such Sum and Sums of Money, Costs, Charges and Disbursements, as they shall at any time hereafter be put unto, or reasonably expend, in and about the Proving of my Will, *in perpetuum rei Memoriam*
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in the Court of Chancery or otherwise; and for all Repairs, Views, Journeys, Charges in Law of Equity, Visitations, or other Expences, or Out-goings whatsoever on Account of this my Trust; hereby willing and desiring them, after my said School and Alms-Houses are built and finished, as foresaid, to dispose of the Residue of my Personal Estate in the Purchasing of Lands, or Estates of Inheritance in Fee-Simple to be settled and assured, as Council shall advise, unto, and upon the said Company and their Successors for ever, to answer the several Charitable Ends and Purposes aforesaid, and in the mean time, untill such Purchase or Purchases may be had, to place out or continue the same at Interest, or in any Publick Funds, Stocks or otherwise; for the Improvement thereof, as in their Discretion they shall see fit, or to assign and transfer the same as occasion may require. But my Will is, that neither they, nor any of them, shall be answerable in any wise for any Loss that shall or may happen by Reason of any Purchase or Defect in any Security to be by them made or taken in pursuance hereof, and in Case at any Time hereafter there shall appear any considerable Overplus of my Estate beyond what is herein before by me given and provided for, then leave it to the Masters and Wardens and Assitants of the said Company, for the Time being, to apply and dispose of the same for Improving of this my Charity as they shall think fit: And in Case my said Estate shall prove deficient to answer the Purposes aforesaid, then I likewise leave it to the said Company to make a proportionable Reduction of this my Charity in such Method and Manner as to them shall appear most reasonable; it being my Express Desire
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and Meaning, that neither the said Company, nor their Estate, shall be in any wise lessened, prejudiced or impaired, by Reason of their Acceptance of this my Trust. And I do hereby direct and appoint my Executors to assign, make over, and transfer, all and singular, my several Stocks herein before mention'd, and all other Stocks whatsoever, which I have or am entitl'd unto in any of the Publick Companies or otherwise, unto the said Masters and Wardens and Brethren and Sisters of the Fraternity aforesaid; and shall likewise assign and deliver over unto them all Mortgages and other Securities whatsoever, and all other my Personal Estate before mentioned, to be by me given and devised unto them, to the End that the same may be applied by them to the several Trusts and for the several Charitable Purposes herein before directed and appointed. And lastly I do nominate and appoint my Worthy Friends, *Samuel Webb*, and *John Gould*, of *Hackney*, Esqrs; *Nicholas Cripps*, of the County of *Kent* Gent. *Thomas Barnard*, of *London*, Gent. and *James Jackson* of *Woodford* in *Essex*, Gent. being all of them Citizens and Drapers of *London*, aforesaid, Executors of this my Last Will and Testament; I give unto each of them Twenty Pound a peice for their Care and Trouble in the Execution thereof. And I do hereby revoke and make void all former or other Wills by me at any Time heretofore made; and to declare this present Writing contained on six Sheets of Paper to be my true and only Will.

In Witness whereof I the said *Francis Bancroft*, the Testator to all and every of the said Six Sheets my Hand and Seal have subscribed and set this Eighteenth Day of *March*, in the Year of our Lord One Thousand Seven Hundred Twenty Seven, and in the First Year of our Sovereign Lord *King George the Second*:

Francis Bancroft.

Signed, Sealed, Published, and Declared by the said *Francis Bancroft*, the Testator to be his Last Will and Testament, in the Presence of Us who subscribed our Names as Witnesses thereunto, in the Presence of him the said Testator, this 18th of *March*, 1727.

George Waite, Lecturer of *St. Mary, Islington*.

John Bateman of *Islington*.

William Unwin, Clerk to *Mr. Turner* of *Drapers, Hall*.

F I N I S