

To Charles Bragg, Newcastle upon Tyne.

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The Piquet Berg, near Colan William, S<sup>e</sup>. Africa.

8<sup>th</sup> Mo: 1840.

My dear friend  
Charles Bragg.

In a recent letter to thy dear Mother, & which it is probable, may be transmitted by the same ship as this, I expressed my intention of writing thee on a subject that then occupied my mind, in connection with my proposed settlement in U. D. Land. I have had the matter weightily before me in the interim, & now believe it right to submit to thee my thoughts, in order that they may have thy serious consideration. By the letter above referred to thou wilt be apprised, that I purpose investing a portion of the £600, generously appropriated to my use, in Linen Drapery goods, as a probably safe & desirable means of transferring the amount to the spot where it will be needed. For reasons already explained, & consequent in great measure on my proposed union with my friend Sarah B. Mather, it seems incumbent on me to proceed direct from Africa to V. D. L. in which case I have thought of soliciting thy kind aid in making a few purchases for me when in the Manchester & London markets, & shouldst thou accede to my wishes on this occasion, I would be willing to continue thy occasional services in this way in future, I would cheerfully allow a commission on all such purchases, which as a matter of business, would be at least some compensation for the time & trouble expended. In directing my attention, however, to this subject, it has occurred to me very forcibly, that another arrangement might be made between us, promising to be more mutually advantageous, & which would not in my opinion involve any serious risk.

My object, unless circumstances should occur to divert me from  
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my present purpose, thou art aware, is to establish a Retail Drapery Concern in Hobart Town, wh<sup>ch</sup> is the Capital of V.D.L. & I believe now numbers nearly 20,000 inhabitants. The Drapery trade there is of a very peculiar character in one respect, viz: the mode of laying in stock though in all others essentially similar to that of a populous country town in England: the demand in the latter country regulating in great measure that of V. D.L. where the people are all English, & affect every thing that is English, to the very cut & colour of their garments. But, owing to the great distance of the Colony from the mother country, it is quite impossible for the person engaged in trade to visit the home markets either regularly, or even often, during a life-time. Hence nearly every thing is purchased of Merchants on the spot, who either obtain the goods from England, adapting their orders specially to the demand; or have investments sent out to them by parties at their own risk, & who merely entrust the merchant in V. D. L. with the sale. But in either case the merchant will not break bulk. He receives one or more bales of goods from certain houses - the invoice he shews to the buyer, & offers him the contents of the bales respectively, for a certain per-centage on the amount of the Invoice; but the purchaser must take them as they are, entire. However well selected, therefore, they may be, and adapted to the existing demand, it rarely happens that the buyer is not saddled with something more than he absolutely needs, in order to secure that which he cannot dispense with. This is a very serious inconvenience, & subjects him to an accumulation of stock, that is in effect a great drawback on the profits. But this is not the only evil consequent. The uncertain supply of the market is such, that goods of the most common description & in every day demand, are at times not to be had; or, from the scarcity, only at an immoderate price; to the great annoyance of both buyers in the trade, & the public. Till lately, this mode of purchasing goods

from the Holland Town merchant was nearly the only <sup>one</sup> resorted to. Lately, however, a few have sent orders for particular descriptions of goods direct to English Houses, often making the remittance, in prior payment, under the same cover; & then being completely at the mercy of the house with whom they transact business. Yet English houses would not chuse to send goods out to such a remote part of the world unless paid promptly. To wait till the goods reached their destination & then receive a tardy remittance would not answer their purpose. And I am not aware that a single V. D. house has an agent, or principal, resident in England to whom they refer in their money transactions. There is also another way of obtaining goods, now coming increasingly into vogue, and by which, as I find in a letter I have just received from my fr<sup>d</sup> Jos. B. Mather, his father & he are occasionally supplied. The tradesman makes out a list of his wants, & the merchant transmits it home, & through the medium of his connections obtains the commodities, for w<sup>ch</sup> he charges a certain commission. The tradesman makes an advance at the period when the order is sent off, and completes the payment on receipt of the goods, but I am not prepared to say what are the precise terms. In all of these respective modes of purchasing - it will be seen at once, that the process is either very inconvenient, uncertain, or otherwise disadvantageous to the retail trader. And it is no doubt a principal reason why goods are so much higher than they are in England, for the mercantiles of freight & other contingencies, by no means account for the difference. I have remarked that in the plain articles of Flannels, Calicos, Muslins, &c. as nearly as I could form an estimate, & my opportunities of judging have been frequent, - that they are at least one third higher than at home.

Having had my attention directed to these circumstances, peculiar  
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to the trade of V. D. L., & also of N. S. Wales, it has occurred to me, that the only satisfactory way of obviating them, & of conducting a retail business to the best advantage in either country, would be to have a resident partner in England, who, acquainted with the Markets, should visit them personally, & supply the managing partner in the Colony with the needful goods, laid in on the most advantageous terms. In the selection he would of course be very much guided by the suggestions he w<sup>d</sup> receive from time to time, as to the articles most in demand, & the requisite quantity; especially at the periods when visiting the manufacturing districts in the spring & autumn seasons, against which it w<sup>d</sup> be the care of the partner conducting the business to prepare him. But, as the trade in all its essential features is substantially the same in V. D. L. as at home, as far as the articles in demand are concerned; a considerable discretionary liberty must always be left to the party making general purchases at home. And it is a favourable coincidence, that goods purchased to meet the spring demand, at the season when the right description of goods are in the English market, in their transmission to V. D. L. occupy an interval that exactly suits the variation of seasons between the two countries: the V. D. L. spring being 6 months later than the English. But for this circumstance an inconvenience of a serious nature would arise in having to purchase spring or winter goods at seasons when they were not most abundant in the English Markets. I may add one remark additional on this head, viz: that an individual already engaged in the trade at home, would possess even superior advantages over one who resided in England with the sole object of supplying a retail concern in either of the Colonies. In the latter case his time would be by no means fully employed, & the expence w<sup>d</sup> be very considerable: In the former, the two objects might be pursued with comparatively very little additional tax upon the time of the person so employed, & with still less addition to his expences: thus accomplishing

the object with the least possible expediture of time & of money?

It is under these circumstances, my dear Charles, that I have thought we might greatly & mutually assist each other. There is no one with whom I am acquainted in England to whom I could look with such entire confidence as thyself. We have already been connected both in business, & by the ties of friendship for a series of years. I have hailed thy advancement & prosperity in temporal concerns, & thy settlement in life as auspicious, & as indicative of the Divine blessing resting upon thee measurably (& in no small measure) as it did on thy revered father. The change that has taken place in thy domestic concerns has been calculated to increase my confidence & esteem. These art also acquainted minutely with my character, & qualifications as a man of business, & a member of society; & must judge how far thou couldst feel at liberty to form a partnership with such an one as myself, or how far thy present circumstances would warrant the step. Thou hast an increasing family, for whom it may be a legitimate object — not to lay up great riches, — but, to make suitable provision, both as to pecuniary resources, & occupation; & if I do not greatly err in judgment, the opening that presents might at no remote period tend to both ends. It appears to me also, that the undertaking would involve very little risk; but in this respect we should stand on the same grounds, except that my all would be at stake. It w<sup>d</sup> depend much on ourselves too, what the extent of the risk should be. Moving with due caution, I trust that, with the blessing of Heaven on our honest endeavours, success would be the result. I am aware that partnerships are critical measures; & in the present instance especially, we should have to repose great confidence in each other. Perhaps in this respect thou wilt deem it most prudent to decline such an arrangement as that I am about to propose. Certainly I should not submit such a proposition for thy consideration unless

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we had been long & intimately known to each other. Whichever way thou mayst determine, I trust thou wilt consult with thy dear relatives, & do the thing that is right. My object in proposing it, though originating in my own peculiar circumstances & wants, does not I assure thee, terminate there. I desire if such an arrangement take place, that it should be advantageous to thee & thine, as well as to myself.

The basis on which I propose the connection I propose should be founded, I would suggest might be this: An advance of £500. on each side in the first instance; aiming as much as possible to let the business augment its own resources rather than to embark much capital at the outset. Five per cent interest to be allowed on all advance of capital, after w<sup>ch</sup> an equal division of the profits; thy attention to the purchase of goods standing as a set-off against my management of the business. On this broad basis, if thou shouldst think it necessary to have articles of partnership in event of thy entering into the arrangement, these might be prepared, and any minor clauses that thou mightst think necessary, introduced, & I am persuaded, what thou & thy friends may <sup>prescribe us</sup> deem requisite, I shall be prepared to acquiesce in. Probably thou wouldst wish a term of years - say 5, 7, or 10, as may seem best, during w<sup>ch</sup> the partnership should subsist; - to be specified in such a document. The renewal of the connection at the expiration of that period might be left optional - subject however to a previous notice of at least two years, if either party desires it should terminate. But if articles of partnership were not thought necessary, I do not desire them. A clear understanding between us is all that is absolutely needed. I shall always feel that I am doing business as with a brother - a man of integrity - & a Christian. No bond or contract would make me feel secure unless I believed we both recognized the same great Christian principles as our

standard of action.

In commencing a Retail Drapery Business in Flot<sup>t</sup> Town, I should aim at keeping a good general assortment of the plainer descriptions of goods, avoiding a fancy trade, to wh<sup>ch</sup> I conscientiously object. The line between a fancy trade & the opposite I am aware is not easily drawn, but I should feel best satisfied, as a general principle, for guidance, to decline dealing in articles that are not really useful but are worn merely for decoration; or articles that are expensive & whose principal expence arises from the work that has been bestowed on them for mere show. Laces I would instance as an illustration of the first, & Embroidered muslin Dresses of the second. I should not be anxious to make my assortment very complete in the outset, but merely secure a moderate proportion of the articles most in request, & defer the extension of the business as to variety of goods until I had gained a little <sup>more</sup> experience with regard to what is in demand. To avoid undesirable occupation of capital, & bad debts, I should sell on money terms, but should make my prices subject to a discount of 5 per cent, that where credit might be taken, - wh<sup>ch</sup> would now & then be the case in spite of all precautions, - some hold might be gained of the parties thus taking the advantage. My scale of profits I would make moderate, yet remunerating. I would not affect to undersell any, but seek to deserve the character of selling good articles at as low a price as they could be obtained any where else. Very large profits I have reason to believe are often sought & obtained, & those on inferior goods: the trade has indeed been much confined to goods of a second-rate description I would keep a moderate proportion of these, but would take care to be well supplied with articles of first-rate quality.

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with a view to establish a respectable family trade. The regular marked price should be asked, & rigidly adhered to, unless some obvious reason, such as damage or other cause of detriment, called for a reduction, so as to satisfy the purchaser that ~~at~~ no attempt at imposition had been practised. I am not without hope that a business conducted on the principles - strictly of Friends, or I would say, wh Christianity enjoins, might be made subservient to the moral welfare of the Community, by exhibiting Christian morals carried out into trade, & upholding a higher standard in this respect than, it is to be feared, is generally practised.

There is one point to wh I may advert with respect to the tradesmen of V.D.L. & in wh they in general labour under some disadvantage. Few have been brought up to the business. Driven to shop-keeping by circumstances of necessity, many of them are exceedingly lax in their manner of conducting business, & I only wonder, considering the slovenly & irregular manner in wh it is in some instances maintained, how it should answer so well. R. Mather & his son Joseph have been accustomed to business all their lives; the former in particular is a good tradesman; but I hardly know another, unless it be Jos. Cooke, a young man who is connected with Friends, & assisted in a large Concern when I was last in Hobart Town. R. Mather & Sons began the Hosiery trade about 3 years ago, & to their upright mode of transacting business, & attentive, tradesman-like habits may be chiefly attributed their great success. They began with nothing - the little capital employed being advanced them by their friends, wh they have far more than been enabled to repay. The second year at stock-taking, as my fr<sup>d</sup> Jos. B. Mather informs me, they had cleared during the year £.960. Their shop is considerably less than half



the size of your front shop; & they confine themselves (or did when I knew their business two years ago) very much to  
Flosiery & other small wares, adding occasionally a few  
ready made clothes adapted to the lower classes. They have  
more business now than they know how to manage, & the  
success that has attended them has far exceeded their most  
sanguine anticipations. — In regard to assistance in conducting  
the Business I propose establishing, I trust my Sarah B. Ma-  
ther will be a real help to me; for wh<sup>ch</sup> I conceive her active  
& methodical habits peculiarly qualify her. Nor would she be  
at all averse to such an office if I wished it. I should be soli-  
citous to make her acquainted with all my concerns, that in  
case of sickness or unavoidable absence she might be able to  
take the oversight. I shall also have her brother Joseph as a  
ready helper & care-taker, in case of emergency, in whom I can  
fully confide. — In commencing I do not know that more than  
a youth, as an apprentice, or an errand-boy, would be needed. —

The obtaining of suitable premises w<sup>d</sup> be a matter of consi-  
derable importance. If such a man as T. J. Brouch, who is not  
in business, & probably has a little capital to spare, would have  
built a good shop in a central situation, & have let it me-  
for a certain number of years on moderate terms, such w<sup>d</sup> be a  
desirable arrangement. But this must be left till my arrival  
on the spot.

There are numerous other points that might be adverted to  
connected with the subject, but I apprehend enough may have been  
said to apprise thee of the grounds on wh<sup>ch</sup> I move, & the probabi-  
lities of success; wh<sup>ch</sup> I flatter myself are equal, or even exceed those  
usually attendant of a commencement in business — especially sh<sup>d</sup>st  
thou unite with me in the engagement. In that case I feel assured

we should stand on a foundation superior to that of any other house in the trade in regard to the purchase of goods, which is certainly one of the most essential points in order to establish, as well as maintain a good custom. My own personal acquaintance with a very large proportion of the inhabitants, & the favourable disposition that I have reason to believe prevails towards me, consequent no doubt on the position & character in which I moved among them; would secure me probably a portion of their good will in trade; & it will be my own fault if I do not retain & increase it by my subsequent conduct as a tradesman. — I trust that this communication will reach thee prior to thy leaving home for thy Autumn purchases.

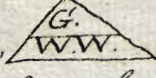
Shouldst thou unite with my major proposition, thou wilt probably think it desirable to give more specific attention to the List. I purpose appending on the other side, & to make numerous additions. I would wish thee to exercise largely thy discretion in correcting, or adding; because the annexed is merely a detail of items that I have reason to believe will meet with a ready sale in bulk, or by retail, whichever way I may ultimately have to decide upon. But in the uncertainty, I find it necessary to limit my list to the amount I have to expend, wh on my own account exclusively ought not to exceed 500, or at the utmost £550.\* I have also quoted prices from my recollection, in considerable degree, of the value & demand that prevailed 10 years ago. ~~But~~ As a general rule it may be laid down, that what is saleable in England of articles in ordinary consumption, will also be saleable in V.D.L. There are notwithstanding a few exceptions. Linin goods, particularly bed, & body linin, are hardly at all used in V.D.L. cotton being regarded more healthy in warm climates: and tho' Woollen goods are extensively used; & the severity of the V.D.L

\* Shouldst thou have the additional £500 placed at thy disposal (see overleaf) the purchase might then with propriety be extended to £800: or still more if thou determine on joining me in partnership.

winter renders them necessary, <sup>still,</sup> a greater proportion than in England of light clothing, both in male & female attire, is resorted to. —

In making the purchases it would be advisable to insure to an equivalent amount. — I suppose the best plan in regard to their transmission by sea w<sup>d</sup> be to have them all forwarded from the respective Houses to one respectable Shipper; & I am much chagrined that I cannot give thee the address of any who are to be depended upon. Thomas Colton, (known to W<sup>m</sup> Manley) & who is intimately conversant with all B. D. concerns, w<sup>d</sup> be an efficient counsellor in the matter — so would W<sup>m</sup> Tindall, who 9 years ago lived in Ball Alley (Lombard St.?) & is an extensive ship-owner, & to whom the Science belonged in wh<sup>ch</sup> we sailed from England. I have not precise knowledge what are the steps to be taken in shipping goods for the Colonies, or consequently the amount of trouble it may involve: But shouldst thou not become a party concerned in a pecuniary point of view, I should be glad that thou wouldst depute any trusty person thou canst lay thy hands upon, to make the arrang<sup>ts</sup>, & let him be properly paid for his services at my expance. — As thou wilt have to visit most of the Warehouses on thy own account, I trust the other part of the commission may in reality prove less formidable than at first sight it may appear, especially if it be on my account alone.

In that case do not go out of thy way, but rather omit items that may not be conveniently accessible to purchase, sh<sup>d</sup> such be in the list. The Stockings J. J. & D. Wilson will best supply, & the Flannels probably Midgley's house, if still in existence — with the exception of the Welsh. — I shall be greatly obliged by thy using thy discretion when quoting the prices from my list. I have sought to avoid getting very inferior, or excessively fine, or high-priced goods, wishing to have the assortments of middle & rather good qualities, without going

going into either extreme. — I suppose the Invoices will have to be forwarded by post (tho' I am not sure on this head;) but if so, a duplicate should be put inside the goods, or they might arrive before the Invoice, w<sup>h</sup> might happen to be sent by a diff<sup>t</sup>. vessel. The address may be made thus,  & in the Bills of Lading, to the care of R. Mathier & Sons, because of the possibility of my not arriving there before the Goods; ~~tho'~~ though is not likely to occur sh<sup>d</sup>. my life be spared & nothing untoward intervene.

10/11 Mo. 1840. I have now completed my List, & again, my dear friend, must beg of thee to rather let it be thy rem<sup>em</sup>brance in the general, than a precise guide. I have aimed, thou wilt perceive to <sup>make</sup> my money spin out as well I could, in the uncertainty of thy concluding to unite with me. I have however come to the decision, shouldst thou decline, — to make an application to my friend Jos. Procter for the loan of a few more hundred pounds; without w<sup>h</sup> I feel I shall be inconveniently cramped, so as even in degree to endanger my success. I should not be able to purchase Silks without such aid, nor indeed many other items that it will be necessary to obtain, so soon as I can ascertain what are the desiderata. I shall therefore address a few lines to Jos. Procter on the subject, w<sup>h</sup> I shall be obliged to thee to hand to him in event of thy deciding not to be a party in the undertaking. But shouldst thou decide in the affirmative, then the letter can be consigned to the flames. I shall request J.P. to communicate with thee on the subject should, the letter be presented; because on his decision thy amount of purchases on my behalf must in measure depend. In case thou becomes my partner; or in the event of it being needful to borrow of J. Procter, he acquiesces in my request, — in either

case, thou wilt be able to make a more free selection on my behalf, both as to variety & quantity. Especially in Silks, in wh<sup>ch</sup> articles I feel much at a loss how to commission thee, thou wilt be enabled to exercise thy own judgment, & select a good assortment of the colours & kinds most in demand. And in many other articles wh<sup>ch</sup> are not included in the list, as well as in some of those that are, thou wilt have it in thy power to purchase more freely; tho' still I trust, concurring with me in judgment, that it is best to confine our purchases to what is necessary, & to avoid speculation as much as possible. The sum I propose to borrow of J<sup>r</sup>. is £500. If I have to depend exclusively on the £600, I shall defer the purchase of a stock of col<sup>d</sup>. Silks for the present till I feel my way a little.

I have now, my dear Charles, adverted to all, I trust, that is essentially necessary, & to as much as is perhaps expedient. I regret that I must necessarily confine myself to mere matters of business. The way has indeed opened rather unexpectedly to myself, & somewhat remarkably, for going into the subject so early. But detention on the road, in consequence of a succession of rainy weather, during wh<sup>ch</sup> we have not made 3 good days journey in the last fortnight, — has afforded me a very favourable opp<sup>o</sup>. for giving it my attention. I shall await thy first communication wh<sup>ch</sup> will of course be address<sup>d</sup>. to V.D. with considerable interest, as thou mayst suppose. Meanwhile,  
I remain,

thy affectionate friend  
Geo. W. Walker.

Pay love to thy Susan B. to whom I believe I am not personally unknown, also to such of thy young men as are known to me.