

**The London School of Economics and Political Science**

**A Faith of Merchants:  
Quakers and Institutional Change in the  
Early Modern Atlantic,  
c.1660-1800.**

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## **Abstract**

Quakers were disproportionately successful in commerce during the period in which Britain emerged as the world's leading trading nation. Analysing the causes of their success sheds light on our understanding of the developments facilitating economic growth in the period immediately preceding the Industrial Revolution. This thesis critically explores how the Society of Friends' religious ideas and institutions sustained its members' businesses. It proves previous explanations for Quakers' success wrong.

It finds that contrary to what has been argued in the literature, the Quakers' business ethics were not unique. The Society of Friends did not police honest conduct in business or enforce the payment of debts before the late eighteenth century. Equally, marital religious endogamy likely only began to facilitate the growth of kinship networks after 1750.

This thesis moreover shows an important institutional change undergone by the Society of Friends in the mid-eighteenth century. As part of the Quaker revival of the 1750s, Quaker meetings began to monitor and police their members' behaviour, including the conduct of business and marital endogamy, to an unprecedented degree. This may have had implications for Friends in business in the proceeding age of industrialisation. However, neither ethics, the enforcement of honesty, or marital endogamy can explain Quaker commercial success during the seventeenth century Atlantic trade expansion.

Instead, this thesis it shows that Quaker meetings in seventeenth century Philadelphia arbitrated commercial disputes between local Friends as well as with Quaker merchants' in England. Further research is required to establish the scale on which this happened, but it is possible that this activity of Philadelphia meetings provided Friends with a competitive edge in the colonial trade.

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## Introduction

The early modern Atlantic witnessed an unprecedented expansion of trade. During this time, London became the biggest port in the western hemisphere. It also became home to the largest single community of Quakers, a community that for almost 400 years has enjoyed a reputation for being disproportionately successful in trade. Quakers occupied a central place in business when Britain emerged as the world's leading trading nation because, so the story goes, they were Quakers.

Trade in the British Atlantic was framed by the Navigation Acts, but otherwise organised predominantly privately. Long-distance trade is characterized by a time lapse between the delivery of goods and the receipt of payment. Self-interest motivates agents to break contracts and deny payment for goods delivered. Identifying new agents to trade with in distant locations was difficult. Even more difficult was monitoring their behaviour and forcing them to keep promises. In order for trade to take place, institutions are necessary to prevent agents from cheating their principals out of their own short-term self-interest. The costs incurred by this are summed up under the term transaction costs. They include the costs of monitoring agents' behaviour, gathering information about trading partners and conditions, and enforcing agents' compliance with agreements. In early modern Europe the state emerged as the most successful organisation to fulfil these tasks. Early modern states agreed to enforce property rights for merchants in return for revenue from trade.<sup>1</sup> States were less engaged in enforcing property rights in their colonies. Contract enforcement often ended at the edge of the European continent, with merchants having to fend for themselves when engaging in intercontinental trade. Collecting debts in the colonies was notoriously difficult.<sup>2</sup>

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<sup>1</sup> Douglass North and Robert Thomas, *The Rise of the Western World: A New Economic History*. London: Cambridge University Press, 1973.

<sup>2</sup> Nuala Zahedieh, *The Capital and the Colonies: London and the Atlantic Economy, 1660-1700*. Cambridge: Cambridge University Press, 2010.

In order to circumvent this problem, merchants preferred to conduct trade with individuals whom they already had connections with. Such connections could include linkages of kin, religion or local origin, with ties being reinforced by communal worship, neighbourhood and friendship.<sup>3</sup> A number of well-known merchant networks were based on local origin, with diaspora merchants trading with others from their home countries or towns.<sup>4</sup>

Perhaps the most widely discussed analysis of the link between institutions and commercial development has been offered by Avner Greif.<sup>5</sup> Greif analysed the informal institutions underlying trade expansion during the commercial revolution in the weak state environment of the medieval Mediterranean. In his classic study, the Maghrebi merchant community formed a 'coalition' in which members shared information and enforced contracts through a multilateral reputation mechanism. This enabled members to stay abreast of developments and collectively monitor each other's conduct over long distances. A breach of contract would lead to ostracism from the community, which would break its economic and social ties with the individual. The agent lost the long-term prospects of trade with the whole community. Therefore, it was in his self-interest to be honest and comply with agreements. The

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<sup>3</sup> J.F. Boshier, 'Huguenot Merchants and the Protestant International in the Seventeenth Century,' *The William and Mary Quarterly* 50, no. 1 (1995); Michel Aghassian and Keram Kenovian, 'The Armenian Merchant Network: Overall Autonomy and Local Integration,' in *Merchants, Companies and Trade. Europe and Asia in the Early Modern Era.*, ed. Sushio Chaudhury and Michel Morineau, Cambridge: Cambridge University Press, 1999; Genevieve Bouchon, 'Trade in the Indian Ocean at the Dawn of the Sixteenth Century,' *ibid.*, ed. Sushil Chaudhury and Michel Morineau; Gershom D. Hundert, 'The Role of the Jews in Commerce in Early Modern Poland-Lithuania,' in *Merchant Networks in the Early Modern World: 1450-1800*, ed. Sanjay Subrahmanjan, Great Britain: Aldershot, 1996.

<sup>4</sup> David Hancock, 'A Revolution in Trade: Wine Distribution and the Development of the Infrastructure of the Atlantic Market Economy, 1703-1807,' in *The Early Modern Atlantic Economy*, ed. John McCusker and Kenneth Morgan, Cambridge: Cambridge University Press, 2000.

<sup>5</sup> Avner Greif, *Institutions and the Path to the Modern Economy. Lessons from Medieval Trade*, Political Economy of Institutions and Decisions, Cambridge; New York: Cambridge University Press, 2006. His work sparked a wave of literature on private order institutions facilitating trade expansion in different parts of the pre-modern world. Recent examples include Edward Stringham, 'The Extralegal Development of Securities Trading in Seventeenth-Century Amsterdam,' *The Quarterly Review of Economics and Finance* 43, no. 2 (2003); Saumitra Jha, 'Trade, Institutions and Ethnic Tolerance: Evidence from South Asia,' *American Political Science Review* 107, no. 4 (2013); Tetsuji Okazaki, 'The Role of the Merchant Coalition in Pre-Modern Japanese Economic Development: An Historical Institutional Analysis,' *CIRJE Discussion Paper F 284* (2004); Janet Tai Landa, 'A theory of the ethnically homogeneous middleman group: an institutional alternative to contract law,' *The Journal of Legal Studies*, Vol. 10, (1981) pp.349-362. Janet Tai Landa, *Trust, Ethnicity, and Identity: Beyond the New Institutional Economics of Ethnic Trading Networks, Contract Law, and Gift-Exchange*. Ann Arbor: University of Michigan Press, 1994. Landa's work pre-dates that of Greif, however the debate seems to have taken off only with his publications.

multilateral reputation mechanism enabled individual merchants to conduct transactions with people they did not know personally, but who they learned about from fellow community members, thus multiplying opportunities for business. Multilateral reputation mechanisms faced limitations however. Membership of the networks operating them was based on non-economic criteria, such as ethnicity, kinship or local origin.<sup>6</sup> This limited the number of possible trading partners, and hence the degree of market expansion.<sup>7</sup> Moreover, agents were chosen for being able to be monitored and pressured, rather than their competence. Agents chosen on the basis of kinship, religious affinity or local origin might turn out to be incompetent, lazy, drink, gamble or be in other ways unsuitable as business partners.<sup>8</sup> This placed a constraint on the pool of talent and limited such networks' ability to support trade, and thus economic growth.

To explain how pre-modern merchants overcame the limitations faced by trade based on informal networks and reputation mechanisms, work on more extensive and heterogeneous commercial environments has centred on more formal institutions. Thus, a case has been made that the inefficiencies of reputation mechanisms caused by the lack of high quality information and the coordination of collective action were solved by medieval merchant guilds and trading fairs, where formal administrative bodies gathered, verified and distributed information.<sup>9</sup> They coordinated collective responses by the merchant members and ostracised offenders.

Recently, the debate has moved towards the view that it is actually the interaction of both private and public order institutions that by complementing each other facilitated pre-modern trade expansion. For instance, Jessica Goldberg contends that the Maghrebis 'took the trouble to

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<sup>6</sup> Laura Jarnagin, *A Confluence of Transatlantic Networks: Elites, Capitalism, and Confederate Migration to Brazil*. Tuscaloosa, AL: University of Alabama Press, 2008.

<sup>7</sup> Bernard Bailyn, *Atlantic History: Concept and Contours*. Cambridge, Mass.: Harvard University Press, 2005, p.96, and Nuala Zahedieh, *Making Mercantilism Work: London Merchants and the Atlantic Trade in the Seventeenth Century*. *Transactions of the Royal Historical Society, Sixth Series* 9 (1999) 'found that in the early modern Atlantic region was a particularly important basis for merchant networks.

<sup>8</sup> David Hancock, 'The Trouble with Networks: Managing the Scot's Early Modern Madeira Trade,' *The Business History Review* 79, no. 3 (2005).

<sup>9</sup> Avner Greif, Paul Milgrom, and Barry Weingast, 'Coordination, Commitment and Enforcement: The Case of the Merchant Guild,' *The Journal of Political Economy* 102, no. 4 (1994); Paul Milgrom, Douglass North, and Barry Weingast, 'The Role of Institutions in the Revival of Trade: The Law Merchant, Private Judges and the Champagne Fairs,' *Economics and Politics* 2, no. 1 (1990).

use contract forms that would also allow them access to the Muslim courts, and often further secured such protection by drawing up the contract before both a Muslim and a Jewish notary.<sup>10</sup> Instead of their transactions and thereby market expansion being restricted to private order institutions, pre-modern trading communities simultaneously accessed public order institutions such as courts. Similarly, during the early modern period, Sephardic merchants organised their trade through networks based on their common Jewish-Iberian background. When the Medici introduced economic policies aimed specifically at supporting the Sephardim's trade, a large part of the community migrated to the Mediterranean port of Livorno. They integrated the newly available public order institutions into their trading practice to the mutual advantage of the merchants and their host town.<sup>11</sup> At the same time, English merchant networks incorporated political and legal institutions in Bilbao in order to defend the interests of commerce, leading to revival of the woollens trade between England and Spain.<sup>12</sup>

There are obvious parallels between these well-studied mercantile communities and the standard analysis of Quaker commercial success. Quaker merchants could rely on English public order institutions for property rights enforcement. They were equally successful, however, in trade with the colonies, where public order institutions for contract enforcement were weak or lacking.<sup>13</sup> The Quaker literature suggests that Friends filled this gap and found support in addition to state institutions by developing their own informal and formal institutions for the diffusion of information, monitoring of agents and enforcement of contracts. These 'Quaker

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<sup>10</sup> Jessica Goldberg, *Trade and Institutions in the Medieval Mediterranean: The Geniza Merchants and Their Business World*, Cambridge; New York: Cambridge University Press, 2012.

<sup>11</sup> Francesca Trivellato, *The Familiarity of Strangers: The Sephardic Diaspora, Livorno, and Cross-Cultural Trade in the Early Modern Period*, New Haven, Conn.; London: Yale University Press, 2009.

<sup>12</sup> Regina Grafe, 'On the Spatial Nature of Institutions and the Institutional Nature of Personal Networks in the Spanish Atlantic,' *Culture and History Digital Journal* 3, no. 1 (2014). See also Oscar Gelderblom and Regina Grafe, 'The Rise, Persistence and Decline of Merchant Guilds. Re-Thinking the Comparative Study of Commercial Institutions in Pre-Modern Europe,' *Journal of Interdisciplinary History* XL, no. 4 (2010); Oscar Gelderblom, *Cities of Commerce: The Institutional Foundations of International Trade in the Low Countries, 1250-1650*. Princeton: Princeton University Press, 2013.

<sup>13</sup> Frederick Barnes Tolles. *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682-1763*. Chapel Hill: University of North Carolina Press, 1948.

institutions' included exceptional business ethics and the expulsion of debtors from the Society. Thereby the Quakers created and protected a collective reputation for honesty, so 'people were glad to deal with them.'<sup>14</sup> In addition, the Quaker doctrine of endogamy prohibited Friends from marrying outsiders, with the result that 'the geographical extent of its [the Society of Friends'] family linkages was unusual and distinctive.'<sup>15</sup> Together, these three institutions are argued to have facilitated Friends' success in trade.<sup>16</sup> What is more, through these institutions the Society has been credited with taking a 'lead in advancing moral standards' in Britain and thereby making an important contribution to the country's economic development as a whole.<sup>17</sup>

This thesis explores the institutions presumed to have underpinned Friends' trade. It argues that much of the historiography on Quakers in commerce suffers from methodological limits which render its conclusions dubious. There have been no comprehensive studies of these Quaker institutions during the seventeenth and eighteenth centuries. Instead, such arguments about Quaker institutions appear often to be based on behaviour that was associated with the Society in the nineteenth century. Its characteristics at that point have been projected back into earlier periods without studying the empirical basis for these assumptions first.

The following chapters contain the first empirical study of Quaker institutions' role in sustaining commercial activity in the early modern period. This is also the first time Quaker institutions are contextualised within contemporary institutional, social and political developments. In turn, chapters one to four explore whether Quaker business ethics were indeed distinct, whether Quaker meetings really comprehensively disowned debtors, and whether

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<sup>14</sup> Tolles 1948, p.59.

<sup>15</sup> Prior, Ann, and Maurice Kirby. 'The Society of Friends and the Family Firm, 1700-1830.' *Business History* 35, no. 4 (1993), p.67.

<sup>16</sup> Tolles, 1948; Arthur Raistrick. *Quakers in Science and Industry: Being an Account of the Quaker Contributions to Science and Industry During the 17th and 18th Centuries*. London: Bannisdale Press, 1950, p.13; James Walvin. *The Quakers: Money and Morals*. London: John Murray, 1997; Isabel Grubb. *Quakerism and Industry before 1800*. London: Williams and Norgate, 1930; Prior and Kirby 1993; Maurice Kirby. 'Quakerism, Entrepreneurship and the Family Firm in North-East England, 1780-1860.' In *Entrepreneurship, Networks and Modern Business*, edited by Jonathan Brown and Mary B. Rose, pp.105-126. Manchester: Manchester University Press, 1993, p.108.

<sup>17</sup> Leslie Hannah. 'The Moral Economy of Business: An Historical Perspective on Ethics and Efficiency.' In *Civil Histories: Essays in Honour of Sir Keith Thomas*, edited by Peter Burke, Brian Harrison and Paul Slack. Oxford: Oxford University Press, 2000, p.291.

Quaker endogamy is really likely to have led to exceptionally dense or far-reaching kinship networks. The study shows that the development and functioning of these institutions has been misunderstood and misrepresented by previous literature. As a consequence, their importance for the development of the Quakers' trade has been exaggerated. Therefore, these three institutions of the Society of Friends most likely did not play an important role for Britain's economic development.

In the introduction, I discuss various issues that are important background to the studies that follow. First, I provide an overview over the origins and characteristics of the Society of Friends during the seventeenth and eighteenth centuries. This is followed by a sketch of the Society's formal organisation of meetings. Next, I turn to the demographic and socio-economic characteristics of the Quaker communities in London and Philadelphia. Special attention is given to the political and religious crisis of the 1750s that beset Friends on both sides of the Atlantic, as it holds important implications for the Society's subsequent institutional development. I then turn to Quaker merchants in particular, discussing what we know, and do not know, about the scale and scope of their businesses. Finally, I turn to the literature on the causes of Quakers' success in trade. Therein I focus on its shortcomings, and discuss what can and cannot be done to remedy these.

## **Quakerism**

Before looking in detail at the arguments for why Quakers succeeded at trade, it is important to understand the development and characteristics of the Society of Friends. The following section gives an overview over the Society of Friends' origins and beliefs. Subsequently I discuss the current state of research on the nature and development of the Society's institutions, the development of the Philadelphia community, and the intertwined histories of the American and English Quaker communities over the eighteenth century, I pay particular attention to the Quaker reformation, or revival, of the 1750s and the Pennsylvanian governmental crisis in the

same period, as these had an important impact on Quakerism across in England as well as the colonies.

Quakers are a dissenting group that emerged during the English Civil War in the 1640s.<sup>18</sup> Their earliest years were marked by their energetic efforts to bring about a radical reform of society. Originating in the north of England, they missionized very successfully, and by 1700 the Society's meeting structure spanned the entire British Empire and comprised an estimated 50,000 members.<sup>19</sup>

Quakerism's core belief is that individuals can communicate directly with God.<sup>20</sup> Correspondingly, they declared intermediaries in the form of a professional clergy obsolete. Friends rejected the authority of the Anglican Church and consequently refused to pay tithes. Instead, Quakers relied on lay ministers, who often travelled between meetings, including making journeys across the Atlantic.<sup>21</sup> Emphasising equality before god, Friends in their first decade rejected secular authority as well. They made their disrespect of authorities and social hierarchies known by disturbing church services, publicly reprimanded traders for supposedly cheating their customers, and 'walked naked as a sign'. They refused to take oaths, and rejected the polite form of address 'you'. Instead they addressed each other, and sometimes outsiders, with 'thee' and 'thou'. Furthermore, they rejected the Latin names of the days of the week and months of the

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<sup>18</sup> William Charles Braithwaite, *The Beginnings of Quakerism*, Cambridge: Cambridge University Press, 1955; Meredith Baldwin Weddle, *Walking in the Way of Peace: Quaker Pacifism in the Seventeenth Century*, New York; Oxford: Oxford University Press, 2001; Barry Reay, *The Quakers and the English Revolution*, London: Temple Smith, 1985; Norman Crowther-Hunt, *Two Early Political Associations: The Quakers and the Dissenting Deputies in the Age of Sir Robert Walpole*, Oxford: Clarendon Press, 1961; Margaret E. Hirst, *Quakers in Peace and War: An Account of Their Peace Principles and Practice*, Place of publication not identified: Allen & U., 1923; Judith Hurwich, 'The Social Origins of the Early Quakers,' *Past & Present* 48 (1961); Geoffrey Cantor, 'Quakers in the Royal Society, 1660-1750,' *Notes and Records of the Royal Society of London* 51, no. 2 (1997); A.T. Gary, 'The Political and Economic Relations of English and American Quakers, 1750-1785', Thesis, Oxford, 1935.

<sup>19</sup> Fredrick Tolles, 'The Trans-Atlantic Quaker Community in the Seventeenth Century,' *The Huntington Library Quarterly* 14, no. 3 (1951). This number of membership seems to be an informed guess. There are no reliable numbers of community membership before the nineteenth century.

<sup>20</sup> Stephen W. Angell, 'God, Christ, and the Light,' in *The Oxford Handbook of Quaker Studies*, ed. Stephen W. Angell and Pink Dandelion, Oxford: Oxford University Press, 2013; Carole Dale Spencer, 'Quakers in Theological Context,' *ibid.*

<sup>21</sup> See for instance, Jordan Landes, *London Quakers in the Trans-Atlantic World: The Creation of an Early Modern Community*. London: Palgrave MacMillan, 2015.

year. Instead, they numbered them as First Day, First Month, etc., as evidenced in some of the primary sources cited later in this thesis.

Perhaps unsurprisingly, their dissent from contemporary social and political order and open protest was met with persecution by the state. Friends' meetings were outlawed by the authorities and disrupted by members of the public. Friends were robbed of their possessions, they were incarcerated, and some died in prison.<sup>22</sup> This continued even after Friends abandoned their radical aim of transforming society and disturbing public order with their Declaration to Charles II in 1660, declaring loyalty to the crown. They became recognized and emancipated with the Toleration Act of 1689.<sup>23</sup>

Friends' experience of persecution was important for the Society's institutional development in three ways: the building of the Society's formal organisation of meetings, the social segregation of Friends from their non-Quaker contemporaries, and the founding and settlement of Pennsylvania. In the following, each of these three developments will be discussed.

### **The Society of Friends' Organisational Structure**

The formal organisation of the Society of Friends consisted of a hierarchical structure of meetings. At the top of this structure stood the London Yearly Meeting. It consisted of representatives of regional Quarterly Meetings who, as the name suggests, met four times a year. The Quarterly Meetings in turn consisted of representatives of Monthly Meetings. The Monthly Meetings consisted of representatives of local meetings for worship in a given area.<sup>24</sup>

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<sup>22</sup> William Charles Braithwaite and Henry J. Cadbury, *The Second Period of Quakerism*, York: William Sessions in association with the Joseph Rowntree Charitable Trust, 1961.

<sup>23</sup> John Miller, "A Suffering People": English Quakers and Their Neighbours, c.1650-ca.1700," *Past and Present* 188, no.1 (2005).

<sup>24</sup> Braithwaite 1955, 1961; Rufus M. Jones, *The Later Periods of Quakerism*, Place of publication not identified: Macmillan and Co Ltd, 1921, p.110; Jordan Landes, 'The Role of London in the Creation of a Quaker Transatlantic Community in the Late Seventeenth and Eighteenth Centuries.' Thesis, University of London, 2011, chapter 2.



The meeting structure allowed congregations to support each other spiritually and financially.<sup>25</sup> Meetings corresponded regularly. Congregations collected money and sent it to sister communities across England and later the whole Atlantic world and northern Europe. This was used to support the poor and those persecuted for their faith.<sup>26</sup> This organisation furthermore served to disseminate information, ideas and values among Quaker communities across the Atlantic world.

The London Yearly Meeting first met in 1668. In addition, in 1675 the Meeting for Sufferings was founded.<sup>27</sup> The Meeting for Sufferings acted as a kind of standing committee of the Yearly Meeting. Both dealt with sufferings and the campaigns for the relief of Friends from persecution. The 'Meeting for Sufferings' stood at the centre of the movement's campaign to combat persecution and achieve recognition on a national level.<sup>28</sup> For this task it required precise accounts of Friends' 'sufferings.' It received reports with evidence of persecution from its members who were organised in meetings on a regional and local level.<sup>29</sup> The meetings' reports to the Meeting of Sufferings included accounts of numbers of Friends imprisoned for their faith and expropriations from Friends refusing to pay tithes.<sup>30</sup> The Meeting for Sufferings used the information it gleaned through the organisation to lobby parliament for the relief of persecuted Friends. It instigated defensive actions against bills about to be introduced to Parliament which

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<sup>25</sup> Walvin 1997; Gary Stuart De Krey, *A Fractured Society: The Politics of London in the First Age of Party 1688-1715*. Oxford: Clarendon, 1985.

<sup>26</sup> Richard T. Vann, *The Social Development of English Quakerism, 1655-1755*, Cambridge, Mass.: Harvard University Press.

<sup>27</sup> This met four times a year from 1675 and appears to have been attended by a more local crowd of Friends than the Yearly Meeting. Their membership, aims and tasks seem to overlap to a great degree. There are several further regular meetings of Friends founded around this time and active in London throughout the period this thesis focuses on. The tasks of these meetings as well as the relationships between them are complex. For the purpose of clarity, I am restricting the discussion here to those institutions with immediate importance to Friends in trade. For more details on the meetings, see Edward H. Milligan, *Biographical Dictionary of British Quakers in Commerce and Industry 1775-1920*, York: Sessions Book Trust, 2007; William Beck et al., *The London Friends' Meetings: Showing the Rise of the Society of Friends in London; Its Progress, and the Development of Its Discipline; with Accounts of the Various Meeting-Houses and Burial-Grounds, Their History and General Associations*, London: Pronoun Press, 2009.

<sup>28</sup> Craig W. Horle, *The Quakers and the English Legal System, 1660-1688*, Philadelphia: University of Pennsylvania Press, 1988, ch.5.

<sup>29</sup> Reports were received not only from England, but also congregations in Ireland, the Netherlands, Danzig, Germany, and the North American and Caribbean colonies.

<sup>30</sup> See Dixon, 'Quaker Communities in London, 1667- c.1714.', PhD Thesis, University of London, 2006, p.145 for more details on Friends' fight against expropriations and sufferings.

were expected to disadvantage or discriminate against Quakers. In addition, positive action was taken, for instance a seven year campaign for the Affirmation Bill. Moreover, there were attempts to organise the Quaker vote in parliamentary elections through the meeting network.<sup>31</sup>

The Yearly Meeting kept the congregations abreast of developments through its annually issued epistles which it sent to all Monthly Meetings. In these, the activities of the Meeting for Sufferings and London Yearly Meeting were reported as well as the state of the different Quaker communities all over the world, especially in respect to state persecution.

The purpose of the Meeting for Sufferings and the London Yearly Meeting changed over time, as persecution lessened and Friends became tolerated with the Act of 1689. They continued to record expropriations from Friends in lieu of paying tithes until the end of the period under observation. The growth of the community and ‘truth’ was summed up, based on reports submitted by the Quarterly Meetings. They now, however, also had capacities free for other concerns, and the epistles – which will be discussed in detail in chapter 1 – demonstrate that the meeting became more and more interested in developing and formalising the Society’s discipline. In other words, they tried to define what it meant to be a Quaker. Hence, over the course of the eighteenth century, the epistles increasingly discussed what conduct was appropriate for Friends, in diverse aspects of life: not only the conduct of business, but the raising of children and protection of young people from worldly influences, as well as references to contemporary political events.<sup>32</sup>

## **The London Quaker Community**

This thesis focuses on the London Quaker community. This constituted the largest single community of Quakers anywhere. In this section, I first give a brief overview of the commercial and demographic development of the city during the period 1660s to 1800. Then, I turn to the

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<sup>31</sup> Crowther-Hunt 1961.

<sup>32</sup> An important aspect of this development was the mid-eighteenth century Quaker ‘revival’, which is discussed later.

Quaker community there. I discuss the size and socio-economic composition of the London Quaker population, as well as the relationship between Friends and the wider metropolitan community.

London had held a central place in the English economy for centuries.<sup>33</sup> Its prosperity was based on the presence of the court, parliament and the central law courts. It was the country's biggest manufacturing centre as well as a hub for local and foreign trade.<sup>34</sup> During the early modern period the city emerges as first the nation's and then Europe's preeminent port. London merchants led the country's engagement in long-distance trade in the second half of the seventeenth century.<sup>35</sup> The most important element of this trade expansion was the increase of exchange with the New World.<sup>36</sup> Colonial commerce rose at about four times the rate of total trade. In the late seventeenth century, London accounted for more than 75% of English plantation trade.<sup>37</sup> By 1700, almost 20% of the city's imports consisted of plantation produce, and 15% of its exports were destined for the Caribbean.<sup>38</sup> By the middle of the eighteenth century, colonial commerce had overtaken trade with Europe, as the consumer revolution required Asian and American goods such as tea, sugar and tobacco.<sup>39</sup> In turn, English merchants exported manufactures and re-exported colonial products.<sup>40</sup> By the 1760s, London merchants traded with the whole known world.<sup>41</sup> As Perry Gauci put it

By every yard stick, London's eighteenth century commercial growth was impressive: in the period 1699-1774 recorded imports were up by 94 %, exports up by 145 per cent, re-

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<sup>33</sup> Perry Gauci, *Emporium of the World. The Merchants of London 1660-1800*, London: Continuum, p.12.

<sup>34</sup> Zahedieh 2010, p.21; A.L. Beier, 'Engine of Manufacture: The Trades of London'. In A. L Beier and Roger Finlay *London 1500-1700, The Making of the Metropolis*. London: Longman, 1986.

<sup>35</sup> Ibid., p.10

<sup>36</sup> Ibid., p.21

<sup>37</sup> Ibid., p.7

<sup>38</sup> Ibid., p.10

<sup>39</sup> Gauci 2007, p.12

<sup>40</sup> Ibid.

<sup>41</sup> Ibid., p.2

exports by 148 per cent, and the official value of London's trade rose from £ 8.8 million to 19.3 million.<sup>42</sup>

The growth of London's trade was closely linked to the metropolis's demographic developments. Between the 1660s and 1760s the city's population grew from about 500 000 to 750 000. By the turn of the nineteenth century, it counted a million inhabitants.<sup>43</sup> Hence, a large market was immediately available to importers of domestic and foreign goods. As the city was also a centre of manufacturing, goods for export were also easily available.<sup>44</sup>

Quakers first appeared in the capital in the 1660s. There are no censuses of London Quaker meetings before the mid-nineteenth century, and we have no information on the extent of their membership before this point. Extensive birth, death, and marriage records for the community are extant. Simon Dixon used these to calculate average birth per marriage ratios, and used this method to estimate rough membership numbers for the period up to 1719. He estimated that the membership of the London Quaker meetings reached its peak in the late 1670s and 1680s. At this point there were between 5000 and 8000 Friends in London. Membership declined from about 1700 onwards.<sup>45</sup> He, however, explained that the method he devised is fraught with problems: there is reason to believe that, over time, the completeness of these records varied greatly, especially the registering of births. He therefore emphasises that his estimate of the demographic development of the community must not be taken as actual numbers, but rather as depicting a trend.<sup>46</sup> For this reason, I make no attempt here to calculate membership numbers for the eighteenth and early nineteenth century. However, the number of marriages taking place in London can be used as an indicator for the relative development of membership numbers over

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<sup>42</sup> Ibid., p.12

<sup>43</sup> E.A. Wrigley, 'A Simple Model of London's Importance in changing English Society and Economy 1650-1750', *Past & Present*, No. 37 (Jul., 1967), pp.44-70.

<sup>44</sup> Gauci 2007, p.13

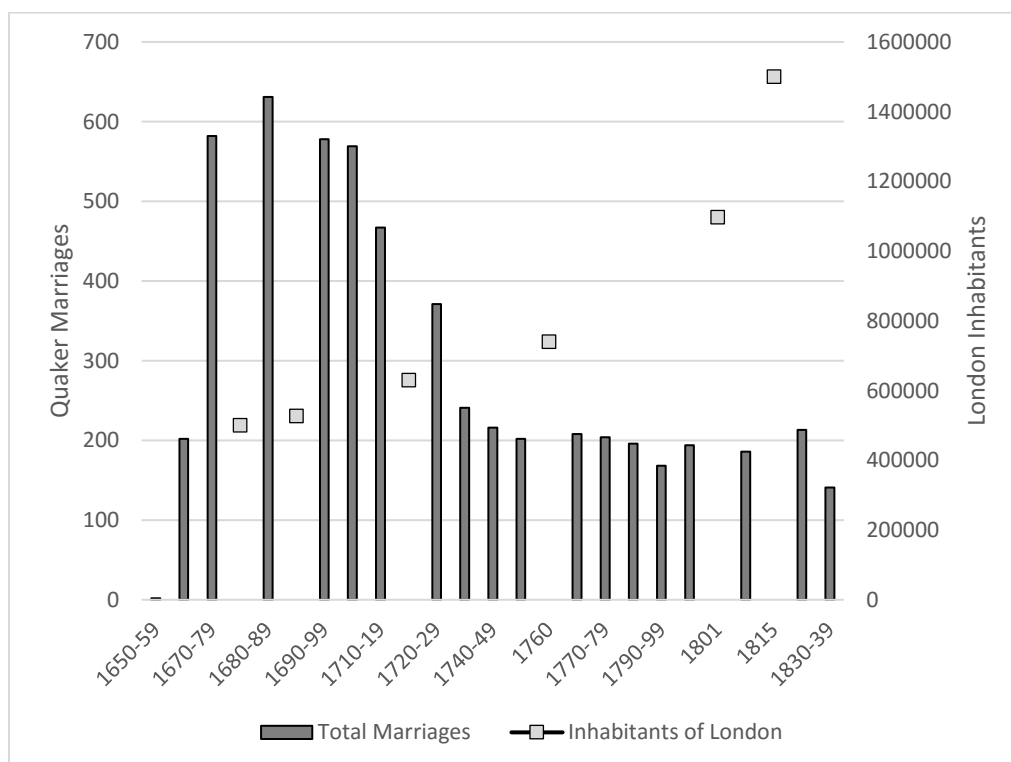
<sup>45</sup> Dixon 2006, pp.42-3. He does not have an explanation for this decline, and assumes that young people drifted away or migrated to America.

<sup>46</sup> Dixon discusses the merits and limitations of his method in detail in his thesis (2006), pp.42-43

time.<sup>47</sup> The marriage data suggest that membership continued to decline until the 1720s.

Afterwards, numbers plateaued until the nineteenth century. As shown in figure 1, over the same period, the overall population of London tripled from roughly half a million in the 1670s to c.1.5 million in 1815. Hence, the Quaker community appears to have shrunk not only in absolute numbers, but even more so relative to the population of the city as a whole.

**FIGURE 1 London Quaker Marriages and London General Population Estimates over Time**



Source: Quaker Family History Society Database, Number of observations: 5571; Old Bailey Online, A Population History of London, <https://www.oldbaileyonline.org/static/Population-history-of-london.jsp#a1674-1715>, accessed 06.04.2016, 08:15 am.

<sup>47</sup> My dataset included 5571 marriages for the period 1650-1840. 3456, or 51.8 per cent of these took place before 1750. For details on how I compiled the data set see chapter 4.

Not only did the size of the community change, but its socio-economic composition did, as well. Simon Dixon found that in seventeenth-century London, Friends were represented in all occupational groups except the learned professions.<sup>48</sup> However, 'Quakers in the humbler industrial trades far outnumbered those from the commercial strata.'<sup>49</sup> In this they matched their non-Quaker contemporaries. Dixon compared the occupations of Quaker bride grooms resident in the inner city to the Poll Tax of 1692.<sup>50</sup> As he points out, this method faces certain shortcomings. The occupational study of London is made difficult because the 'occupations' reported in the Poll Tax often actually reflect which guild the individual was a member of, rather than the activity he made a living off. For example, a Citizen and Fishmonger may not have worked as a fishmonger. Hence, we do not have a good understanding of the actual breakdown as a result. Bearing this in mind, however, Dixon concluded that the distribution of Friends among different occupations was 'remarkably close' to that of the overall population. Dixon moreover identified some changes over time: Until the 1690s, more Friends engaged in 'making' activities than in 'dealing'. This focus shifted in the period 1690-1719, when Friends became increasingly involved in 'dealing'. Dixon interpreted this to mean that Friends belonged increasingly to the middling and upper middling sections of the urban population. Dixon's study ends in 1719. I extended it into the nineteenth century, in order to obtain an overview over the socio-economic development of the community.

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<sup>48</sup> The socio-economic background of English Quakers in general has long been debated, but the question appears to be settled now. They stemmed predominantly from the lower middling strata of society. The debate is summed up in Dixon, 2006. Individual publications which were important in the debate include Adrian Davies, *The Quakers in English Society, 1655-1725*. Oxford: Clarendon Press, 2000; Judith Hurwich 'The Social Origins of the Early Quakers,' *Past & Present* 48 (1961); Vann 1969.

<sup>49</sup> W. A. Cole, 'The Quakers and Politics, 1652-1660', PhD thesis, University of Cambridge, 1956, p.115.

<sup>50</sup> Dixon 2006, p.87. The classification system used was modelled on that applied to the occupational information in the 1692 poll tax returns by James Alexander, 'The Economic Structure of the City of London at the End of the Seventeenth Century,' *Urban History Yearbook* 16(1989). Dixon modified this slightly to include occupations which appeared in the Quaker marriage certificates that were absent from Alexander's scheme.

**TABLE 1 London Quaker Bridegroom Occupations**

<b>Years</b>	<b>Agriculture</b>	<b>Building</b>	<b>Dealers</b>	<b>Manufacturers</b>	<b>Services</b>	<b>Transport</b>	<b>Unknown</b>	<b>Other</b>	<b>Total Known Cases</b>
<b>1660-69</b>	2.4	11.5	20.6	32.7	1.8	9.7	21.2	-	165
<b>1670-79</b>	3.0	10.1	23.2	51.3	3.6	5.7	3.2	-	474
<b>1680-89</b>	4.2	9.2	24.7	49.6	2.2	6.8	3.3	-	546
<b>1690-99</b>	4.0	10.2	31.3	44.1	4.0	5.2	1.3	-	479
<b>1700-09</b>	2.9	8.4	31.2	46.3	4.6	3.4	3.2	-	475
<b>1710-19</b>	4.8	10.2	3.9	34.9	3.8	6.1	2.3	-	393
<b>1720-29</b>	4.9	1.6	29.4	59.2	2.3	2.6	-	11.4	306
<b>1730-39</b>	6.6	6.0	27.6	50.8	5.0	2.2	1.7	21.6	181
<b>1740-49</b>	8.4	2.7	27.3	53.6	5.0	1.1	1.7	19.0	179
<b>1750-59</b>	6.0	3.3	30.0	54.7	4.0	1.3	0.7	15.3	150
<b>1760-69</b>	3.8	3.8	31.6	57.0	2.5	0.6	0.6	11.4	158
<b>1770-79</b>	4.7	2.0	36.9	51.0	4.0	-	1.3	12.1	149
<b>1780-89</b>	4.4	0.7	41.6	48.9	4.4	-	-	9.5	137
<b>1790-99</b>	11.0	2.7	43.1	36.7	5.5	-	0.9	20.2	109
<b>1800-09</b>	5.8	1.5	36.5	47.5	8.0	-	0.7	16.1	137
<b>1810-19</b>	5.6	1.6	58.7	28.6	5.6	-	-	12.7	126
<b>1820-29</b>	2.3	1.6	55.8	31.8	7.8	0.9	-	12.4	129
<b>1830-39</b>	6.9	2.0	51.5	31.7	5.9	1.0	1.0	16.8	101

Source: 1660-1719 Simon Dixon 2006, Dixon, Appendix III. 1720-1839, Quaker Family History

Society Database. The shaded rows are derived from Dixon.

As can be seen in Table 1, there is a break in the trend depicted by the data between the periods 1710-19 and 1720-29. This is likely due to a difference in Simon Dixon's and my own categorizing of individual occupations. The important point, however, is that the continuities Dixon identified in the growth or shrinking of the relative numbers of Friends pursuing different categories of occupations in the period before 1720 are the same as those I found for the period after 1720. In other words, ever more Friends are active in commerce, ever fewer in manufacturing. Looking at merchants specifically, we can again use marriages as a rough indicator for their numerical importance within the London community. Taking ten-year samples at four points in the period studied in this thesis, we find that their share increased until the mid-eighteenth century. It dropped off slightly between 1745-55 and 1795-1805, a difference which however may not be statistically significant. Together, the data presented in Tables 1 and 2 indicates that the London Quaker community continued to grow increasingly prosperous and more closely involved in trade.

**TABLE 2      Merchants among London Quaker Bridegrooms**

<b>Years</b>	<b>Marriages total</b>	<b>Merchant marriages</b>	<b>Merchants out of total marriages in %</b>
1660-1670	225	1	0,4
1695-1705	632	23	3,6
1745-1755	199	13	6,5
1795-1805	193	12	6,2

Source: Quaker Family History Society Database, Marriages.

What was the relationship between Quakers and their non-Quaker contemporaries? Were Friends integrated into local neighbourhoods? Did they take part in community life beyond the meeting house? Or, did they live separate lives, placing social and economic distance between themselves and those who did not follow 'truth'? The level of segregation or integration into broader society



holds important implications for the efficiency of Quaker enforcement institutions. The more cut-off the community was from its surroundings, the more costly exit would have been for individual members, and the greater the effect of the threat of ostracism would have been on individuals' behaviour. Research has suggested that in several areas, Friends had neighbourly relations with non-Friends and were integrated into their local communities.<sup>51</sup> Bill Stevenson and Adrian Davies have argued that Friends were well integrated with wider society, holding parish offices and interacting socially with their non-Quaker neighbours.<sup>52</sup> Miller is more critical. He argues that while Friends did receive support from other community members at times, during the 1650s they were deeply unpopular. From the 1660s onwards, resentment towards them declined somewhat, but Quakers still suffered persecution, even after toleration and well into the eighteenth century.<sup>53</sup> In London, Dixon studied the relations between Friends and their neighbours. Examining several London parishes, he found that during times of persecution from the 1660s to the 1680s Quakers frequently received assistance from their neighbours. When their houses were raided and goods confiscated in lieu of fines, Dixon found several cases from 1683 in which neighbours bought the goods back and returned them to their owners. Moreover, he showed that officers of the parish, who were drawn from the neighbourhood, refused to carry out orders to disperse Quaker meetings. He found that 'By the 1680s entire parishes were adopting a policy of non-cooperation with the London authorities with regard to enforcing the conventicle legislation.'<sup>54</sup> Moreover, Friends often held parish offices themselves. This occurred not only in London, but from the 1660s onwards across England and Wales. After 1689, such offices even included that of churchwarden.<sup>55</sup>

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<sup>51</sup> Bill Stevenson, 'The Social Integration of Post-Restoration Dissenters, 1660-1725,' in *The World of Rural Dissenters 1520-1725*, ed. Margaret Spufford, Cambridge: Cambridge University Press, 1995, and Davies 2000 argue that Friends were well integrated with wider society. John Miller 'A Suffering People': English Quakers and Their Neighbours, C.1650 - Ca.1700.' *Past and Present* 188, no. 1 (2005), pp.71-103, is more critical but leaves some room for integration.

<sup>52</sup> Davies 2000, pp.185-188.

<sup>53</sup> Miller 2005.

<sup>54</sup> Dixon 2006, p.235

<sup>55</sup> Ibid., p.238

Beyond that, it is difficult to assess the degree and nature of interactions between Friends and non-Friends. Data which will be discussed in detail in chapter 4 suggests that Quakers were integrated into the wider community through the London livery companies. During the long eighteenth century, at least 600 Friends were freemen, and about two thirds of London Quaker apprentices trained with non-Quaker masters.<sup>56</sup> As being an apprentice involved living in the household of one's master, this is evidence that London Friends had strong cross-religious ties. Moreover, and perhaps as a consequence of this, evidence suggests that a large part of London Quaker apprentices throughout the period under investigation ended up marrying non-Quaker women.

The limited surviving records of individual Friends, especially for the seventeenth century allow only small glimpses into their daily lives.<sup>57</sup> Dixon analysed the three records which survive for the seventeenth and early eighteenth century. These are the journals of the Quaker clothier Norris Purslow, c.1690-1737, the tobacconist Peter Briggins from 1706-1708, and an account book of apothecary Thomas Mayleigh from roughly the same period. These records contain information on the business and social networks of the three men. All three drew on contacts who were co-religionists, but were also in touch with non-Quakers. Purslow joined an astrological society, and afterwards even became its president.<sup>58</sup> At least one close contact of Briggins can be safely identified as non-Quaker. However, the difficulty of identifying the individuals the three Quakers dealt with makes it impossible to determine whether they particularly preferred trading with fellow Friends, or others. Evidence from records of the chancery court additionally shows that Friends were frequently involved, either as plaintiffs or as defendants, in commercial litigation with non-Quakers.<sup>59</sup> Taken together, the evidence from the

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<sup>56</sup> See chapter 4.

<sup>57</sup> Dixon 2006, p.275

<sup>58</sup> Another case of a Quaker businessman joining a secular club is that of the Birmingham Quaker gun manufacturer and merchant Samuel Galton Jr. in the later eighteenth century. He was a member of the Lunar Society in Birmingham. W.A. Richards, 'The Birmingham Gun Manufactory of Farmer & Galton and the Slave Trade', Birmingham, MA thesis, University of Birmingham, 1972.

<sup>59</sup> See detailed discussion in chapter 2.

personal and the court records suggests that the contacts of Quakers, either socially or commercially, were not restricted to their co-religionists, but the sources do not permit us to assess the degree to which there was any preference for Quaker connections over others.

### **The Quaker Community in Pennsylvania**

The third major consequence of Friends' persecution was their emigration to the New World. For this purpose, William Penn in 1681 procured a royal charter for the founding of Pennsylvania. The settlement of the colony began in 1682.<sup>60</sup> Friends from all over England and northern Europe migrated there.<sup>61</sup> Their goal was to live peacefully and undisturbed in the 'way of truth'.

Economically speaking, the colony was an immediate success. Gary Nash found that "There are few parallels in colonial history to the economic success of Pennsylvania in the first two decades. Only three years after settlement, its capital city was firmly established in the Barbados provisioning trade and had cut deep inroads into New York's control of the middle-Atlantic fur and tobacco markets."<sup>62</sup>

This successful start has been credited to three factors. First, the soil in the Delaware Valley was very fertile, and produced large agricultural yields quickly. These were not only sufficient to feed the population, but also allowed the settlers to export goods to other colonies. Secondly, there was intense immigration. About 2000 Friends are estimated to have arrived in Pennsylvania in 1682, not only from Europe, but also from other American colonies.<sup>63</sup> In 1683

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<sup>60</sup> Together with the colony, Penn founded the 'Free Society of Traders in Pennsylvania'. Its purpose was the administration of the colonial economy. It owned the land on which the colony was built. It was involved in a wide array of economic activities. However, the company had trouble collecting payment for the goods it produced in its tannery, whaling expeditions, and glass factory. Before the eighteenth century began, it had aborted all its activities aside from the administration and sale of its lands. In 1723 the assembly passed an act which appointed trustees to sell the remaining property of the Free Society and to distribute the proceeds among the stockholders. See Gary B. Nash, *Quakers and Politics: Pennsylvania, 1681-1726*, Boston, Mass: Northeastern University Press, 1993.

<sup>61</sup> On Dutch Friends and migration see Sünne Juterszenka, 'Meeting Friends and Doing Business: Quaker Missionary and Commercial Activities in Europe, 1655-1720,' in *German Historical Institute London, Bulletin, Supplement No.2 Cosmopolitan Networks in Commerce and Society, 1660-1914*, ed. Andreas Gestrich and Margit Schulte-Beerbuehl, London: German Historical Institute London, 2011.

<sup>62</sup> Nash 1993, p.56.

<sup>63</sup> Rufus Jones (1911). *The Quakers in the American Colonies*, London: Macmillan, p.422;

another 20 ships arrived, disgorging an additional two thousand immigrants.<sup>64</sup> As the first great wave of immigration ended in 1685, almost eight thousand migrants had arrived in Pennsylvania.<sup>65</sup> In 1690 the population was an estimated 11,000 and by 1700 had reached 18,000. It remains unclear how many of these early immigrants were Quakers. It has been estimated that from around 1700 Friends became outnumbered by other settlers.<sup>66</sup> The rapid growth of the population has been explained by the proprietors' liberal land policies and religious tolerance.<sup>67</sup> By 1780 there were ca. 327,300 inhabitants in Pennsylvania.<sup>68</sup>

The population of the city of Philadelphia in 1690 has been estimated at about 2,000. It stayed roughly the same over the next twenty years before starting a sustained, steady increase, as can be seen in Figure 1. In 1720 the city counted just below 5,000 inhabitants, by 1775 their number had increased to 32,000.<sup>69</sup> We have little information on the exact size of the Philadelphia Quaker community at any point. The first and only census of Philadelphia's Monthly Meeting is from 1760s. This included 2,250 women, men and children.

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<sup>64</sup> Nash 1993, p.50.

<sup>65</sup> Ibid.

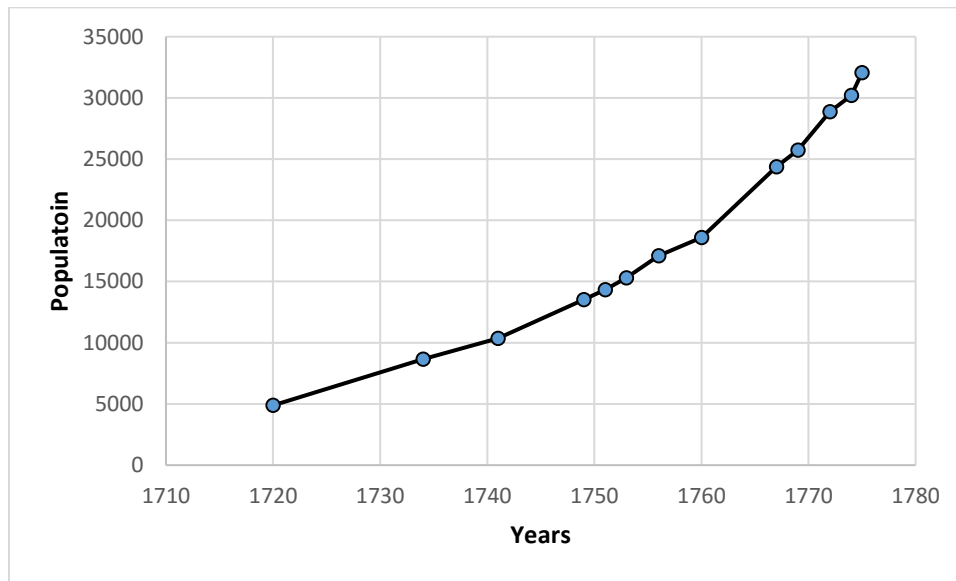
<sup>66</sup> Jack Marietta, *The Reformation of American Quakerism, 1748-1783*, Philadelphia: University of Pennsylvania Press, 1984, pp.138, 47. He bases his estimates on the one surviving census of Philadelphia Monthly Meeting of 1760, and extrapolates membership numbers backwards from there. The method of his calculations is not entirely transparent. I include them only because they are the only numbers available.

<sup>67</sup> Arthur Louis Jensen, *The Maritime Commerce of Colonial Philadelphia*, Madison: State Historical Society of Wisconsin, for the Department of History, University of Wisconsin, 1963, p.6.

<sup>68</sup> John J. McCusker and Russell R. Menard. *The Economy of British America, 1607-1789*. Chapel Hill: University of North Carolina Press, 1986, pp.202-3.

<sup>69</sup> Billy G. Smith, 'Death and Life in a Colonial Immigrant City: A Demographic Analysis of Philadelphia,' *The Journal of Economic History* 37, no. 4 (1977).

**FIGURE 2: Population of Philadelphia**



Source: Billy G. Smith, 'Death and Life in a Colonial Immigrant City: A Demographic Analysis of Philadelphia,' *The Journal of Economic History* 37, no. 4 (1977), p.865.

#### Socio-economic composition of early settlers

In early Pennsylvania overall, the middling sorts predominated.<sup>70</sup> Roughly a third of these early settlers, including half of the men, were indentured servants.<sup>71</sup> Gary Nash estimated that about 80-90 per cent of the non-indentured immigrants were artisans and yeomen. The early immigrants included a wide range of skilled craftsmen and artisans. This overall socio-economic composition of colonial society is reflected as well in the Quaker records. As shown in table 3, the great majority of Quaker bride grooms in the years 1683-1708 were artisans and craftsmen.

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<sup>70</sup> Nash 1993, p.52

<sup>71</sup> Ibid., p.50

**TABLE 3 Philadelphia Quaker Bride Groom Occupations, 1683-1708**

Occupation <sup>72</sup>	Number	Occupation	Number	Occupation	Number
Merchants	16	Turners	2	Sadler	1
Cordwainers	8	Brickmakers	2	Worsted comber	1
Tailors	7	Sawyers	2	Combmaker	1
Carpenters	5	Wheelwrights	2	Blacksmith	1
Bricklayers	4	Husbandmen	2	Bodice maker	1
Bakers	4	Clothier	1	Vintner	1
Weavers	4	Sadler	1	Locksmith	1
Coopers	3	Glassmaker	1	Tobacco pipe maker	1
Joiners	3	Tanner	1	Labourer	1
Shipwrights	3	Glover	1	Clerk	1
Mariners	2	Winedresser	1	Physician	1
Chandlers	2	Clothier	1	Gentleman	1
				<b>Total</b>	90

However, the largest single occupational group represented in the Philadelphia Quaker marriage records – 16 individuals – were merchants. Tolles described this group as follows:

From the outset there was in Philadelphia, as in the other colonial towns, a small nucleus of wealthy merchants who dominated the economic and social life of the community and placed an important role in its religious and political life. One striking fact about the geographical provenance of these early Quaker merchants in Philadelphia is worth noting: most of them came not directly from England, but from the other American colonies, where for a period of years they had had an opportunity to exercise their talents in mercantile pursuits with somewhat less hindrance from persecuting authorities than in Great Britain.<sup>74</sup>

<sup>72</sup> Tolles 1948, p.41

<sup>74</sup> Tolles 1948, p.43 following

Nash also emphasised the early presence of large numbers of merchants in the colony, and their importance for its success. He found that ‘About thirty-five traders, Quaker with few exceptions, converged on Pennsylvania during the first four years.’<sup>75</sup> Contrary to Tolles, however, he argued that ‘The largest group was from London.’<sup>76</sup> They were joined by merchants from other colonies, where they had already established themselves in business and thus started to trade from Philadelphia with already built up commercial networks. Almost all of the early Philadelphia merchants were Quakers, who right away ‘took their place in [the] intercolonial and intercontinental league of Quaker commerce.’<sup>77</sup>

We cannot determine which author is correct here, and neither explains his method of arriving at his conclusion. For our purposes, however, it is sufficient to note that there were many Quaker merchants in Philadelphia from its earliest days, and that through them, the port immediately became connected to trading networks encompassing ports in both the old world and the new.

### Trade & Economic Development

The port town’s development in the early modern period can be divided roughly into three phases. The first phase stretches from the beginning of settlement in 1682 to the 1720s, and is marked by modest but stable trade. The second phase, from about 1720 to the Seven Years War (1756-1763) saw an expansion of external trade. The third phase began with the Seven Years War and lasted into the nineteenth century. This period saw a significant shift in both destinations and volume of shipping.

The first phase was characterized by fairly simple, bilateral trade with the other colonies. Philadelphia exported provisions mainly to the West Indies. These included tobacco, skins, furs, lumber and, of particular importance, flour. The annual exports of flour were as valuable as all

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<sup>75</sup> Nash 1993, p.55

<sup>76</sup> Ibid.

<sup>77</sup> Nash 1993, p.57

other exports combined. In return, Philadelphia's merchants received bills of exchange. These were used to purchase manufactured goods. While these were produced in England, Philadelphia merchants did not buy them there. Instead, they received them from middle men in the New England colonies. Direct trade with England was minimal, both regarding the export of primary products there and the imports of manufactured goods from thence. The port's connections were therefore primarily colonial. This regional pattern of trade, Jacob Price observed, 'encouraged the development of a large community of small merchants in Philadelphia, big enough to trade to the West Indies but not very venturesome outside those familiar waters.'<sup>78</sup>

During the first forty years after its foundation, Philadelphia's export trade, although stable, hardly expanded. After 1720 the export sector became more lively. The West Indian trade declined in relative importance, while more wheat and flour were sold to Southern Europe and Ireland, and the coastal trade with the other colonies grew as well. These developments allowed Philadelphia's external trade to almost triple between 1720 and 1740.

The Seven Years War marked a turning point in the port town's fortunes. An important trigger for this development was the expenditures of the army for supplies which were particularly great in Pennsylvania.<sup>79</sup> The war provided Philadelphia merchants with a windfall of bills of exchange on London. Many used these to enter into direct trade with England. This window of opportunity was sustained through an upswing in cereal prices in Europe at the same time. Populations in Europe grew, and together with a series of bad harvests this conspired to raise grain prices. As Philadelphia was specialised in exporting grain, this combination of factors allowed its merchants to expand their small, pre-existing trade with the Iberian Peninsula, and enter new markets in Europe, France and Britain.<sup>80</sup> Between this war and Independence,

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<sup>78</sup> Jacob M. Price and Paul G. E. Clemens, 'A Revolution of Scale in Overseas Trade: British Firms in the Chesapeake Trade, 1675-1775', *Journal of Economic History*, Vol. XLVII, No.1 (Mar.1987).

<sup>79</sup> McCusker and Menard 1985, p.197.

<sup>80</sup> Ibid, p.194.



Philadelphia's trade grew rapidly and shifted its orientation more dramatically than any other colonial port. Philadelphia's direct trade to southern Europe and Great Britain grew rapidly. In the early 1750s, only about 20 per cent of the port's shipping was directed to Europe. 20 years later, it was more than 30 per cent. By the early 1770s, three quarters of Philadelphia's trans-Atlantic shipping was owned in the colony, which was a similar increase to that of overall shipping to Europe. The grain exported from Philadelphia was drawn not only from its immediate hinterland, but also consisted of re-exports of grain imports from other colonies. Philadelphia merchants were 'taking greater control of their own trade and were sending their cargos to places where they had not previously sailed.'<sup>81</sup> The port's new dynamism is reflected in the fact that between the 1750s and the Revolution, Philadelphia's export trade tripled. In comparison, that of the next largest port, New York, only doubled. Based on shipping records, Menard et al have argued that in the context of this development, the Philadelphia merchant community became 'much wealthier, more sophisticated, better connected, and more aggressive'.<sup>82</sup>

After struggling for several years after the end of the War of Independence, Philadelphia's commerce had recovered by late 1779 and the city received much needed stores. 1780 saw a generally prosperous situation in Philadelphia. New trade began to take place largely with northern European countries, as well as with France and the Netherlands. Still, the colony as a whole experienced mass insolvencies throughout the 1780s. The struggle continued in the 1790s, as the young republic's first financial crisis led to an epidemic of business failures. In Philadelphia in 1796, contemporaries reported 150 failures within a six week period, and 67 individuals were imprisoned for debt in 1796 within just one two week period.<sup>83</sup>

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<sup>81</sup> Ibid., p.195

<sup>82</sup> Ibid., p.194

<sup>83</sup> Bruce Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence*. Cambridge, Mass.; London: Harvard University Press, 2002, p.202.

### Quaker religious and political developments in England and Pennsylvania

Two particularly important religious and political developments took place in Quakerism in England and Pennsylvania during the eighteenth century. The first was the reformation movement which transformed the faith significantly from the 1750s onwards. The second was the Quakers' loss of political power in Pennsylvania during the same period, which had wide repercussions across the Atlantic. Both developments are closely intertwined with each other. As both had important consequences for Friends across the Atlantic world, they are discussed in detail in the following paragraphs.

#### The Quaker reformation of the mid-eighteenth century

Contemporaries and historians regarded the 'revival' of the 1750s as a response to a gradual slackening of Friends' adherence to Quaker values and practices.<sup>84</sup> Travelling ministers in the 1750s complained about the decay of the Society on both sides of the Atlantic. John Churchman, Quaker minister from Chester County, Pennsylvania, spent four years in the British Isles. He went there in 1750, together with other Pennsylvania Friends, including merchant John Pemberton.<sup>85</sup> During their stay, they traveled over nine thousand miles by land and visited over 1000 meetings.<sup>86</sup> Churchman and his colleagues reported endemic 'corruption' among their English brethren. They noted their extravagance, payment of tithes, drunkenness, exogamous marriages, and deism.<sup>87</sup> Hence they saw as their primary task not to convert outsiders to their faith, but to reform the existing Quaker community.<sup>88</sup> Everywhere they went, they preached discipline, right conduct, and education of children in the ways of Truth.<sup>89</sup> They campaigned for the introduction of additional meetings into the Society's organization in order to facilitate better

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<sup>84</sup> Jones 1921, p.142; John Stephenson Rowntree, *Quakerism, Past and Present: Being an Inquiry into the Causes of Its Decline in Great Britain and Ireland*, London: Smith, Elder & Co., 1859.

<sup>85</sup> Marietta 1984, p.33.

<sup>86</sup> Ibid., p.39

<sup>87</sup> Ibid., p.35

<sup>88</sup> Ibid., p.34

<sup>89</sup> Ibid., p.38,39

enforcement of the discipline, and achieved the establishment of Meetings of Ministers and Elders at the London Yearly Meeting in 1754.<sup>90</sup>

During their stay, they had connected with a small groups of similarly minded English Friends. Several of these were to visit America in turn in the coming years, and equally promote a reform of the Society in England. Probably the most important among them was the London Friend Samuel Fothergill. He spent almost two years in America in 1754-46. Marietta esteemed his visit as 'the most important by an English minister since that of George Fox in 1671-73'.<sup>91</sup> Contemporaries described him as a charismatic preacher, but his judgement of American Friends resembled what Churchman thought of the English brethren. He lamented and sought to reform the 'weak & almost ruined state' of Quaker discipline in Pennsylvania and other colonies.<sup>92</sup>

Churchman, Fothergill and their early concerned fellow Friends together triggered a broadly-based movement for reform.<sup>93</sup> They started an exercise to reform the Society and lead it back to the 'pure' state it had enjoyed in its early years. The movement occurred against the backdrop of the 'Great Awakening', i.e. the rise of Methodism, and other, similar religious revivals in the same period. As the Quaker reform focused on internal reform, however, rather than reaching potential new members, the literature distinguishes it from these other contemporary religious developments. Evangelicalism did take hold in the Society, but the literature locates this development firmly in the nineteenth century. However, it seems likely that the context of religious revivals across the Atlantic world at least prepared the ground for the Quaker reformation, and helps explain its success.<sup>95</sup>

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<sup>90</sup> Ibid., p.38

<sup>91</sup> Ibid., p.40

<sup>92</sup> Fothergill, cited in Marietta 1984, p.41

<sup>93</sup> Marietta 1984, p.42. This appears to have been particularly forceful in America, however studies of its development and impact in England are lacking.

<sup>95</sup> Edward M. A. Grubb, *The Evangelical Movement and Its Impact on the Society of Friends. Presidential Address to the Friends' Historical Society, 1923*, Leominster: Orphans' Printing Press, 1924.

In London and Philadelphia, Quaker ministers convinced the Yearly Meetings to introduce a hands-on approach to community reform on the grass roots level. The London and Philadelphia Yearly Meetings appointed committees to inspect Quarterly and Monthly Meetings to ensure that they carried out the Yearly Meeting's admonitions.<sup>96</sup> Moreover, queries, which some Quarterly Meetings had addressed to their Monthly Meetings for years, were codified. It became compulsory for Meetings to submit answers to these queries annually to the Yearly Meeting. They included enquiries about how well meetings of worship were attended as well as whether Friends were 'just in all their dealings, and punctual in fulfilling their engagements?'<sup>97</sup>

The revival had a dramatic impact on Quakerism and the Society's formal organs' interaction with the membership. This has been best studied to date for the Quaker communities in Pennsylvania. Jack Marietta found that the numbers of sanctions administered by Pennsylvania Monthly Meetings increased dramatically during the 1750s.<sup>98</sup> The amount of prosecutions in the six largest Monthly Meetings, which contained two thirds of Pennsylvanian Friends, increased by 75 per cent between 1755 and 1756. Friends after 1755 disowned 62 per cent of offenders compared to 40 per cent before 1755. He estimates that between 1760 and 1775, the Society of Friends in Pennsylvania disowned 22 per cent of its 1760 membership. He argued that it was the intense missionizing within the Society which led Pennsylvania Monthly Meetings to drastically increase sanctions.

Importantly, the reformation coincided with the Seven Years War and conflict between the Quaker-led Pennsylvania Assembly and the colony's proprietors. The reformation contributed to the escalation of this conflict in the 1750s, which is discussed in the next section.

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<sup>96</sup> Marietta 1986, p.75; Jones 1921, p.136.

<sup>97</sup> Marietta 1986, p.54, Jones 1921, pp. 137-143. For a list of the queries see Milligan 2007, p.566.

<sup>98</sup> Jack Marietta counted and categorized sanctions of all Pennsylvania Monthly Meetings up to 1774. He does not explain why he ends there, but this is the year when two additional Monthly Meetings were founded in Philadelphia.

### The political crisis of the 1750s

As founders of Pennsylvania, Friends' political standing in the colony was quite different from that in England from the start. Rather than facing persecution, they constituted the local political and economic elite. Furthermore, while in England the political situation of the Quakers was settled after 'Toleration', in Pennsylvania the Society's relationship with the state underwent major changes during the eighteenth century. These held important ramifications for the History of Friends in Pennsylvania as well as in England.

The charter William Penn received from Charles II in 1681 stated that all laws of the colony had to be presented to the 'freemen' – colonists owning property of £50 or more – and approved by the king. Moreover, parliament in London had the right to tax the colony. All other matters relating to the province's sovereignty were the privilege of the proprietor. The legislative powers were placed in the hands of the assembly. This consisted of representatives of the counties, who were elected annually by the freemen. The proprietor or his representative, the governor, maintained the right to veto all bills introduced by the assembly.<sup>99</sup>

As noted above, Friends became outnumbered by other settlers from around 1700. They however continued to dominate the colony's economic and political life until the 1750s.<sup>100</sup> The business of the Society and that of the colony were often not distinct from each other.<sup>101</sup> The personnel of the Quaker Meetings and the colony's legislative organs overlapped to a great degree. The executive branch or magistracy of Pennsylvania was mostly made up of Quakers. Philadelphia's mayors between 1725 and the end of the colonial period were Quakers about half of the time, as were the holders of many other offices.<sup>102</sup>

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<sup>99</sup> Charter of Privileges of 1701, Philip Shriver Klein, *History of Pennsylvania*, University Park: Pennsylvania State U P, 1980, pp.34-36; Tolles 1950, pp.12-14.

<sup>100</sup> Tolles 1948, pp.12, 64; Richard Bauman. *For the Reputation of Truth : Politics, Religion, and Conflict among the Pennsylvania Quakers, 1750-1800*, Baltimore; London: Johns Hopkins Press, 1971, pp.1,2.

<sup>101</sup> Tolles 1948, pp.64.

<sup>102</sup> Tolles 1948, pp.118-9; Bauman 1971; Marietta 1984, p.43.

For the colony's first sixty years, however, the Quaker population was divided into various political factions with diverging interests.<sup>103</sup> This changed in the 1740s when Friends founded the Quaker Party.<sup>104</sup> It bundled the interest of all Quakers and was also popular among non-Quaker voters. In consequence, Friends were able to win the majority in the annual elections, and came to form the majority in the colonial assembly of 36 representatives.<sup>105</sup> However, their political leadership led to unforeseen conflicts, evolving around the distribution of political power as well as economic and religious priorities. These led to the exclusion of Friends from Pennsylvania politics by the end of the 1750s.

In order to understand the development of Quaker institutions, it is important to look at the conflicts that arouse from Quaker governance of Pennsylvania in some more detail. First of all, the new power of the Quaker party challenged the authority of the proprietors, William Penn's descendants, who by then had left the Society. The new constellation caused ongoing conflict between the proprietor and the Quaker-dominated assembly throughout the 1740s around the question of who had the authority to levy taxes. The conflict came to a head during the French and Indian War (1754-1763), when fighting began to threaten the colony. The assembly took this as an opportunity to try and wrestle control over spending from the proprietor.<sup>106</sup> It refused to allocate money to defence, unless its demand to print currency was accepted. The proprietor in turn worried over losing control over his colony to the strong influence of the Quaker-dominated Pennsylvania assembly.<sup>107</sup> He had the colony's governor, who acted as his representative, veto all the assembly's money bills from 1751 to 1754.<sup>108</sup> For both

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<sup>103</sup> Marietta 1984, p.132.

<sup>104</sup> Ibid, p.132.

<sup>105</sup> Ibid, p.195.

<sup>106</sup> There had been conflict between the North American colonies and London over the emission of paper currency since the 1740s. At the end of King George's War in 1748, the home government aimed to reduce the autonomy of the colonies. Marietta 1986, p.139.

<sup>107</sup> Marietta 1986, p.142.

<sup>108</sup> Marietta 1986, pp.138-9.

sides the conflict was an ideological one about who had the right to decide financial matters: the proprietor or the elected representatives of the people.

These political developments coincided with the ‘revival’ of the Society of Friends in the colony and in England. Quaker missionaries were active in the public realm in Philadelphia, and also addressed the assembly directly. One of the newly promoted concerns was pacifism. At the same time, Pennsylvania as a whole was under the threat of invasion by the French and Native Americans. The increasing pressure of the war, including the threat of French troops and Native American warriors, conflicted with the increasing sensitivity about violence among Pennsylvanian Friends.

The public began to blame the Quakers for the impasse the assembly suffered over allocating funding for defence. The opposition, led by the proprietors and their allies, took the opportunity to launch a propaganda campaign for the exclusion of Quakers from the assembly. The thrust of their arguments was that Friends were not suitable for holding government office, as their pacifism disabled them from protecting the colony and its people. Their campaign was very successful. Significantly, public opinion not just in the colony, but also in England turned against the Pennsylvania assembly as well as Quakers in general.<sup>109</sup>

On October 16<sup>th</sup>, the Delawares and Shawnees began a series of attacks on settlements in Western Pennsylvania, which lasted throughout the winter. The Pennsylvanian frontier collapsed, sending settlers fleeing towards Philadelphia.<sup>110</sup> When they learned of the attack, the assembly passed a £60,000 bill, however including an unprecedented tax on the proprietor’s lands. The proprietor vetoed it. In order to shift the blame on the assembly, he volunteered £5,000 of his own to defend the province. Quickly the Assembly dropped the objectionable tax on Penn’s lands and passed the remaining bill.<sup>111</sup>

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<sup>109</sup> Bauman 1971, p.4.

<sup>110</sup> Marietta 1986, pp.150-1.

<sup>111</sup> Ibid., p.152.

The proprietor's campaign at this point yielded enough influence in London that bills were drafted in parliament to exclude Quakers from office.<sup>112</sup> This triggered the official involvement of the Meeting for Sufferings in London. It tried to solve the conflict between the Quaker assemblymen and the Penns.<sup>113</sup> It managed to broker a deal with the government: Friends would not be banned from holding political office in the colony, under the condition that they withdrew from politics for the duration of the war.<sup>114</sup>

The English Friends had economic interests at heart as well when they intervened in Pennsylvania. For instance John and Capel Hanbury, members of the Meeting for Sufferings, and whom we will meet again in chapter 2, were interested in the defence of the Ohio River Valley due to their tobacco business there, along with Thomas Penn. John Hanbury, together with John Tomlinson, a non-Quaker, had served as paymaster and commissary to the British forces. David Barclay, Quaker merchant and banker, was procuring a thousand muskets for Penn. They all had direct, personal reasons for wanting the conflict between the assembly and the proprietor to end.<sup>115</sup>

It was in this context that the movement for the reform of Quakerism began to have a major impact on colonial politics. Quaker ministers addressed the Pennsylvania assembly and the community at large. Emphasising the importance of pacifism, they argued that it would indeed be difficult for Quaker assembly men to satisfy the people's expectations to defend the colony and still maintain Quaker ethics.<sup>116</sup> Soon after, however, legislators asked the governor to declare war upon the Delawares and offer bounties for their scalps. For pious Friends this was a shocking development, as for them friendship with the Delaware Indians, which dated back to the Quakers' first arrival in America, 'had mythic importance'.<sup>117</sup> Quaker assembly men who had

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<sup>112</sup> Baumann 1971, p.23; Marietta 1986, p.159.

<sup>113</sup> Marietta 1986, pp.142-147.

<sup>114</sup> Ibid., p.161.

<sup>115</sup> Ibid., p.162.

<sup>116</sup> Ibid., pp.148-149.

<sup>117</sup> Ibid., p.156.



signed the petition were disowned.<sup>118</sup> Others resigned. Thus 'began the slow exodus of Quakers from government which, by fits and starts, led twenty years later to the complete divorce of the Society of Friends from the State.'<sup>119</sup> In the election of October 1756, for the first time, Friends no longer held the majority of seats in the assembly. This was the first and crucial stage of Friends withdrawing from government. The process was completed in several stages by the end of the War of Independence.<sup>120</sup>

Thus the eighteenth-century Society of Friends in Pennsylvania experienced a great political transition from the 1750s, with consequences for Friends' standing in England as well. In the face of internal and external pressures, they withdrew from government in 'their' colony and suffered a loss of reputation in both England and the colonies. The literature argues that the crisis and withdrawal from government were a consequence of the reformation, rather than its cause.<sup>121</sup> However, it is likely that the loss of political power in the 'Quaker' colony also influenced the further development of the religious reformation. The economic history literature on Quakers has not considered the implications of either factor on Quakers' trade.

## **The Quakers and Trade**

Early modern Quakers have enjoyed a reputation among historians for being disproportionately successful in trade. In this section, I discuss what we do and do not know about Quakers in trade. This includes the extent of Friends' presence in commerce, as well as the nature of the evidence we have on the scale and scope of their businesses.

Fredrick Tolles traced this back to statements by seventeenth century Quaker authors such as George Fox.<sup>122</sup> Fox recorded in his *Journal* that Quakers in different occupations gained

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<sup>118</sup> Ibid., p.156.

<sup>119</sup> Ibid., p.158.

<sup>120</sup> Ibid., p.195.

<sup>121</sup> Bauman 1971; Marietta 1986.

<sup>122</sup> Tolles 1948, pp.59,60

customers ‘when people came to have experience of Friends’ honesty and faithfulness (...) and that they would not cozen and cheat them.’<sup>123</sup> Later historians, too, explicitly connected Friends’ perceived remarkable success in the Atlantic trade during this period of expansion to long-term British economic development. According to Leslie Hannah, Quaker institutions helped ‘create a climate conducive to rapid economic growth’ in early modern England.<sup>124</sup>

The basis of such claims however has rarely been set out in detail. Perhaps the best argument for the Quakers having an unusual degree of success in commerce is their numerical prominence among traders. There is evidence that a surprising number of Quakers were active as merchants. During the 1690s, there were less than 8000 Quakers living in London. They therefore accounted for at most 1.6 per cent of the city’s total population. Nuala Zahedieh identified ten Quakers among the 59 leading merchants of the 1686 London port books. That makes 16.9% of the total. Perry Gauci compiled a database of 850 London merchants based on tax returns in the 1690s, when wealthy merchants had to pay an extra levy. Out of the metropolis wealthiest traders, he identified 22 as certain, and 1 as a possible Friend. That means at least 2.6 per cent.<sup>125</sup> At the same time, perhaps 0.19 per cent of Londoners were full time merchants, vs a Quaker share of 0,28 per cent.<sup>126</sup> Moreover, as we saw in table 2, earlier in this chapter, the percentage of merchants among London Quaker bridegrooms was multiple times this number,

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<sup>123</sup> George Fox. *Journal I*, p.186, cited in Tolles 1948, p.59

<sup>124</sup> Hanna 2000, pp.290,293,297. Similarly Walvin 1997.

<sup>125</sup> I arrive at these numbers by comparing the findings of various authors: Perry Gauci, Merchant Database, Centre for Metropolitan History. Simon Dixon, ‘Quakers and the London Parish, 1670-1720,’ *The London Journal* 32(2007) estimated that there were at most 8000 Quakers in London in 1700; Zahedieh 1999. See also Jordan Landes, ‘The Role of London in the Creation of a Quaker Transatlantic Community in the Late Seventeenth and Eighteenth Centuries’, PhD Thesis, University of London, 2011. On Quaker success in commerce see Arnold Lloyd, *Quaker Social History, 1669-1738*, London: Longmans; Paul Herman Emden, *Quakers in Commerce. A Record of Business Achievement*, London: Sampson Low & Co., 1940; Robert Allen Davison, *Isaac Hicks, New York Merchant and Quaker, 1767-1820*. Cambridge, Mass.: Harvard University Press, 1964; Richard Grassby, *Kinship and Capitalism: Marriage, Family, and Business in the English Speaking World, 1580-1720*, Cambridge: Woodrow Wilson Center Press and Cambridge University Press, 2001; De Krey 1985; Julian Hoppit, *Risk and Failure in English Business 1700-1800* (Cambridge: Cambridge University Press, 1987), p.15; Walvin 1997, p.207.

<sup>126</sup> Gauci 2001 estimated that in the late seventeenth century, there were about 1000 merchants in the city. The population for the same period is estimated at 527 000.

even higher than this, and increased further over the course of time. Hence, a much greater proportion of Friends acted as merchants than among the general population.

As in London, Quakers in Philadelphia were concentrated in trade. However, we have no evidence on their success relative to other groups. As for the case of London, there are no systematic studies of Quaker merchants' businesses and fortunes. We do not know exactly how numerous they were, whom they traded with, how financially successful they were, or how these factors changed over time. Fredrick Tolles found that merchants made up 17.8% of Quaker bridegrooms in the period 1683-1708, higher than in we observe in London.<sup>127</sup> From about 1700 the percentage of merchants and professionals among Quakers increased steadily: 'Analysis of 189 marriages between 1743 and 1763 reveals a larger proportion of men describing themselves as merchants.' He however does not further substantiate this quantitatively.<sup>128</sup> In 1769, when Friends probably constituted at most one seventh of Philadelphia's population, they made up more than half of those paying taxes in excess of £100. What is more, among the 'wealthiest seventeen person in Philadelphia eight were Quakers in good standing and four were men who had been reared in the faith. Only five were non Quakers, and one of these – William Shippen – owed the basis of his fortune to his Quaker grandfather.'<sup>129</sup>

What is more, Quaker merchants were set apart from others by the scale of their networks. Zahedieh found that the vast majority of English Atlantic merchants in the late seventeenth century focused their trade on either the northern colonies, or the West Indies. She suggests that 'this strong specialisation by port stemmed from the overwhelming necessity of firm, reliable credit networks dependent on little more than the fragile ties of reciprocity and reputation and the difficulty of maintaining more than very few such relationships.' In contrast,

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<sup>127</sup> Tolles 1948, p.41

<sup>128</sup> Ibid., pp.41-2, 116, based on analysis of Quaker marriage records. For the development of the socio-economic status of Philadelphians in general, and merchants of all congregations in particular, see Thomas M. Doerflinger, *A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Philadelphia*, Chapel Hill: University of North Carolina Press, 1986.

<sup>129</sup> Tolles 1948, p.49.

Quaker merchants traded with unusually diverse destinations. She suggests that this was due to the fact that religious minorities, including the Quakers, could resort to ‘ready-made trust networks’ based on religious ties. Indeed, the destinations Quaker merchants traded with were correlated strongly with the presence of Quaker communities and meeting structures.<sup>130</sup>

Zahedieh explained that ‘By the late seventeenth century there was a Quaker meeting in almost every colony as well as in every county of England with a yearly meeting in London acting as the hub for both information and regulation.’ The meeting structure provided channels of communication, through which ‘Distant Quakers would not only provide detailed business information about their own members but also good general intelligence.’<sup>131</sup>

What these findings suggest is that a disproportional amount of Friends were active in overseas trade and that their trade was unusually broad in scope. At the same time, however, we have no reliable information on the scale and scope of their businesses. There are, as yet, no studies giving an overview over how Quaker merchants’ trade developed, or how great their profits were. Nor are there any studies that compare the trade of Quaker merchants with that of non-Quakers. Even though economic historians such as Leslie Hannah speak of ‘very high Quaker incomes’, we do not know for sure, whether Quaker merchants in the late seventeenth and eighteenth centuries were more successful in trade than others in the sense that they obtained higher profits, or increased their fortunes proportionally more than their non-Quaker competitors.<sup>132</sup> In this context it is worth noting that Jacob Price actually thought that most Quaker fortunes from the Atlantic trade were built up between the 1740s and early 1760s, in the context of the opportunities provided by the Seven Years War.<sup>133</sup> Unfortunately, there is no prospect of obtaining the kind of evidence that would allow us to settle this uncertainty.

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<sup>130</sup> Zahedieh 1999, p.155.

<sup>131</sup> Ibid., p.156

<sup>132</sup> Hannah 2000, p.296

<sup>133</sup> Jacob M. Price. ‘The Great Quaker Business Families of Eighteenth-century London: The Rise and Fall of a Sectarian Patriciate’, in *The World of William Penn*, eds. Richard S. Dunn and Mary Maples Dunn. Philadelphia: Penn Press, 1986, pp.363-399, p.384.

What we would be able to explain, ideally, is whether the presence of such a large proportion of Friends in trade during the crucial phase of Atlantic trade expansion in the late seventeenth century reflected an uncommon set of resources that led to greater success. Sources on the trade of London Quakers are extremely limited. No useful records survive from the seventeenth century. We have evidence only of a handful of merchants from the mid-eighteenth century. Unfortunately, no probate accounts of any of the known London Quaker merchants survive, making it difficult to establish their net worth at death. It is useful to review some of the evidence that does survive to illustrate the kind of information which can be derived from their papers.

The earliest English Quaker merchant for whom business records survive is John Eliot of London (1683-1762). He had inherited land and tin interests in Cornwall. He was active trading in the Mediterranean as well as occasionally to the West Indies. His principal income however came from insurance underwriting. His accounts survive from 1722 onwards. At this point, his net personal estate was £ 11,230.2.7. By 1740 this had increased to £39,596. At his death in 1762 he was worth £97,989.<sup>134</sup>

Samuel Hoare, a merchant's son from Cork, Ireland, inherited some money from his father. Born in 1716, by 1743 he appears to have been worth about £11,510. In 1744, with his marriage to Grizell Gurnell of London, who brought a dowry of £4,000 to the marriage, he moved to London, to join his father-in-law's firm. They were active in the Irish, Portuguese, and Dutch trades, and also had connections to Pennsylvania. He seems to have benefited greatly from the Seven Years War, if his increase of annual living expenses from £1,434 in 1764-78 to £1,891 in 1778-90 are anything to go by. His estate kept growing, and by 1795 he was worth £82,651.<sup>135</sup>

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<sup>134</sup> Jacob M. Price. *Capital and Credit in British Overseas Trade: The View from the Chesapeake, 1700-1776*. Cambridge, Mass.; London: Harvard University Press, 1980, p.32.

<sup>135</sup> *Ibid.*, pp.34,35.

Robert Plumsted was another substantial merchant of the eighteenth century. Two of his letter-books from the mid-1750s survive. Trading predominantly with Philadelphia and the Caribbean, he dealt in plantation produce and agricultural tools and machinery. His main trading partners overseas were fellow Quakers. His two most important contacts however, were not only brethren but also relatives, making it more difficult to determine the importance of membership in the Society for his business.<sup>136</sup>

Another London Quaker merchant for whom we have sources is his contemporary and kinsman James Farmer. Farmer acted as the London representative of the Birmingham gun manufacturers Farmer & Galton. As member of the firm he supplied arms to the Royal African Company, while on his own account he traded substantially with Lisbon. We know little details of the precise extent of his interests there, or the goods he dealt with. However, his involvement was enough to cause him to go bankrupt after the Lisbon Earthquake of 1755. He recovered, however, and by 1766 his share in the Partnership with Galton was placed at £13.862.<sup>137</sup>

Yet another contemporary, John Hanbury, became the leading tobacco merchant of the period. His finances were considered so solid that he was made principal contractor for monetary remittances to North America at the start of the Seven Years War. At his death in 1758, he is estimated to have been worth well over £100.000. Note that this was after he had already settled £ 300.000 on his daughter Anna.<sup>138</sup>

Finally, the chemist and drugs merchant Thomas Corbyn traded medical ingredients with the new world. His correspondents were based in Boston, Connecticut, New York, Rhode Island, Philadelphia and throughout the Caribbean. A letter-book of his is extant, covering the period 1742-1755. It is 'a record of success'<sup>139</sup>. His trade seems to have thrived and he became the

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<sup>136</sup> S.D. Smith and T.R. Wheeley, "Requisites of a Considerable Trade": The Letters of Robert Plumsted, Atlantic Merchant, 1752–58, *English Historical Review* (2009).

<sup>137</sup> Karl Pearson. *The life, letters, and labours of Francis Galton, Vol. I*, Cambridge: Cambridge University Press, p.40.

<sup>138</sup> Price 1980, p.21

<sup>139</sup> Richard Palmer, 'Thomas Corbyn, Quaker Merchant.' *Medical History* 33 (1989): 371-76, p.373.

leading supplier of medicine to Barbados. However, the book does not contain enough information to estimate the extent of his wealth.<sup>140</sup>

We have as little systematic information on whom Philadelphia Quaker merchants traded with. Tolles found that ‘By virtues of their commercial, religious, personal, and family contacts, the Philadelphia Quakers were in close touch with the entire north Atlantic world from Nova Scotia to Curacao and from Hamburg to Lisbon.’<sup>141</sup> The development of Philadelphia’s trade out of pre-existing Quaker merchant networks appears to support contemporary accusations that Friends traded primarily amongst themselves. In 1702 Quaker apostate George Keith argued that Philadelphia Friends’ prosperity stemmed from their ‘keeping their Trade within themselves and maintaining a strict correspondence and intelligence over all parts where they are’.<sup>142</sup> Tolles agreed that to a large extent this was true.<sup>143</sup> Thomas Doerflinger argued the same, saying that not just the Quakers, but most Philadelphia merchants traded predominantly with in their own religions and ethnic communities.<sup>144</sup>

Examples of early Philadelphia Quaker merchants who traded extensively with fellow Quakers are Samuel Carpenter and James Claypool. Carpenter had already acted as a merchant for a decade in Barbados, before migrating to Philadelphia in early 1683. He built the first wharf in Philadelphia, which could accommodate ships of 500 tons. By 1685 he had invested in several grain mills, timber lands as well as a lime burning business. His trade with the West Indies was extensive. He speculated extensively in land in Pennsylvania and New Jersey. Within ten years of his arrival, he had become the wealthiest merchant in the province.<sup>145</sup> Similarly, James Claypool was a prominent merchant in London before migrating to the Quaker colony in the 1680s. He

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<sup>140</sup> Ibid.

<sup>141</sup> Tolles 1948, p.89-91.

<sup>142</sup> George Keith. ‘An Account of the State of the Church in North America’, *Collections of the Protestant Episcopal Historical Society for the Year 1851*, New York: Stanfords & Swords, 1851.

<sup>143</sup> Tolles 1948, p.89

<sup>144</sup> Doerflinger 1986, p.59

<sup>145</sup> Nash 1993, p.61

already had commercial ties to the Baltic and the West Indies.<sup>146</sup> Once in Philadelphia, he continued his business. He imported beef, pork, dairy products and a variety of dry goods and tools from England. In return, he sent pipe staves, timber, silver, furs and whale oil.<sup>147</sup>

For the mid and late eighteenth century, Thomas Doerflinger's study on the Philadelphia merchant community provides some information on individual Quaker merchants and the scale and scope of their businesses. In Philadelphia, at the time of the Revolution, a major merchant was worth about £35.000, and any one worth over £20.000 was considered rich. The majority however possessed only a few thousand pounds. To put this into perspective, it may help to note that at the same time, a 'good-sized ship cost roughly £2.000 and a fine town house £3.000-£4.000'.<sup>148</sup> The Quaker dry goods merchant Henry Drinker in 1754 was worth £5.385, for example.<sup>149</sup> Joshua Fischer and Sons, who kept a vessel in the English trade, became financially involved in iron manufacturing, in order to mitigate risk. They supplied lots of short term credit to iron works.<sup>150</sup> In 1770 their company was worth £31.225.<sup>151</sup> These were rather small sums, compared to merchants in the West Indies or England.<sup>152</sup>

These individual examples offer some illustration of the breadth and scale of individual merchants within the Quaker community. Some at least achieved great success. In doing so, Quaker merchants were not isolated from other parts of society. Hanbury's relationship with the State during the Seven Years War is a clear illustration of this. Yet, all the merchants counted fellow Friends among their trading contacts. These relationships may have arisen from encounters within the context of the Society. It is equally possible, however, that they were based on kin relationships. We can therefore not easily determine the importance of the Society of

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<sup>146</sup> Ibid., p.14

<sup>147</sup> Ibid., p.62

<sup>148</sup> Doerflinger 1986, p.129

<sup>149</sup> Ibid., p.130

<sup>150</sup> Ibid., p.153; Thomas Clifford, active in the England trade, equally provided financing for iron production.

<sup>151</sup> Ibid., p.130; Kenneth Morgan (ed.), *An American Quaker in the British Isles. The Travel Journals of Jabez Maud Fischer, 1775-1779*, Oxford: Oxford University Press, p.2. Other Quaker merchants listed by Doerflinger, but not discussed in any more detail include John Head (p.88), Daniel Wister, and Owen Jones (p.96).

<sup>152</sup> Doerflinger 1986, p.139.



Friends for these merchants' businesses. We notice moreover that they traded with a wide variety of goods, ranging from agricultural products over drugs to weapons. Several of them spread risk by investing in businesses aside from overseas trade, such as land speculation and underwriting. Aside from the diversity in trading destinations noted by Zahedieh, nothing immediately stands out about these Quakers' trades that makes them distinct from contemporary non-Quaker merchants. There is no satisfactory way to transform these individual examples into systematic data that could be used comparatively to settle the question of whether they were more successful than their peers.

As the information on Quaker merchants' businesses is so fragmentary, and there are no systematic studies of the trade of Quaker merchants, we have to ask ourselves, where the perception of Friends extraordinary commercial success derives from? This impression may stem from the fact that there are several Quaker names that are associated with particularly successful businesses. For the eighteenth century these include the bankers, Barclays, Gurneys and Lloyds. The vast majority of famously wealthy Friends however belong to nineteenth century industry, including such business dynasties as the Frys, Cadburys, Sainsburys, and Rowntrees. Neither for the nineteenth, nor the eighteenth century, however, do we know whether these cases of successful Friends were representative for the trade and business experience of members of the Society of Friends as a whole.

### **Quakerism and claims for why Friends succeeded in trade**

Economic historians often argue that growth of trade in the Atlantic in the seventeenth century was caused by institutional changes. The same institutional changes are also held responsible for the succeeding diverging economic development and present day global inequality. Details of these transformations however remain disputed. Advocates of the New Institutional Economics stress the importance of institutions for the enforcement of property

rights for this development.<sup>153</sup> Others have emphasised the importance of norms: Deirdre McCloskey in particular argues for a cultural change consisting of a new appreciation of middle class virtues and entrepreneurship as the crucial factor.<sup>154</sup> Finally, the European Marriage Pattern has recently re-emerged as a strong candidate for setting European development on track for economic take-off in the eighteenth century.<sup>155</sup>

In each of these three areas, the Society of Friends has long been credited with exceptionalism. According to the literature, Friends' commercial success rested on their collective reputation for honesty. This reputation, historians have explained, was a result of two institutions: First, the Quakers' distinct business ethics, and second, the Society of Friends' formal system for disciplining members who failed to settle their debts.<sup>156</sup> These made Quaker merchants trustworthy and popular as trading partners among Friends and outsiders alike. In addition, the Quaker doctrine of religious marital endogamy supported their trade by facilitating the development of dense kinship networks.<sup>157</sup> Together, these three institutions are argued to have lowered transaction costs for Friends and provided them with a competitive edge in trade.

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<sup>153</sup> Robin Pearson and David Richardson, 'Social Capital, Institutional Innovation and Atlantic Trade before 1800,' *Business History* 50, no. 6 (2008); Daron Acemoglu and Simon Johnson, 'Unbundling Institutions,' *Journal of Political Economy* 113, no. 5 (2005); Daron Acemoglu, Simon Johnson, and James A. Robinson, *Institutions as the Fundamental Cause of Long-Run Growth* (Cambridge, Mass.: National Bureau of Economic Research, 2004); Ha-Joon Chang, 'Institutions and Economic Development: Theory, Policy and History,' *Journal of Institutional Economics* 7, no. 4 (2011); Douglass C. North and Robert Paul Thomas, *The Rise of the Western World: A New Economic History* (London: Cambridge University Press, 1973); Daron Acemoglu, Simon Johnson, and James A. Robinson, 'Reversal of Fortune: Geography and Institutions in the Making of the Modern World Income Distribution,' *The Quarterly Journal of Economics* 1174, no. 4 (2002); Douglass North and Barry Weingast, 'Constitutions and Commitment: The Evolution of Institutions Governing Public Choice in Seventeenth-Century England,' *The Journal of Economic History* 49, no. 4 (1989).

<sup>154</sup> Deirdre N. McCloskey, *The Bourgeois Virtues: Ethics for an Age of Commerce* (Chicago, Ill.: University of Chicago Press; Bristol: University Presses Marketing, 2006); Joel Mokyr, *The Enlightened Economy: An Economic History of Britain 1700-1850*, New Economic History of Britain, New Haven: Yale University Press, 2009, emphasised the impact of enlightenment ideas as leading to new positive attitudes toward science and innovation.

<sup>155</sup> Tine de Moor and Jan Luiten van Zanden, 'Girl Power: The European Marriage Pattern and Labour Markets in the North Sea Region in the Late Medieval and Early Modern Period,' *The Economic History Review* 1, no. 63 (2010); Avner Greif, 'Family Structure, Institutions, and Growth: The Origins and Implications of Western Corporations,' *American Economic Review: Papers and Proceedings* 96, no. 2 (2006); Ibid. and Guido Tabellini, 'Cultural and Institutional Bifurcation: China and Europe Compared,' (2010); Nico Voigtlander and Hans-Joachim Voth, *How the West 'Invented' Fertility Restriction* (Cambridge, Mass.: National Bureau of Economic Research, 2011).

<sup>156</sup> Tolles 1948; Raistrick 1950, p.13; Walvin 1997; Grubb 1930; Prior & Kirby 1993, p.108.

<sup>157</sup> Petra L. Doan and Elizabeth P. Kamphausen, 'Quakers and Sexuality,' in *The Oxford Handbook of Quaker Studies*, ed. Stephen W. Angell and Pink Dandelion (Oxford: Oxford University Press, 2013); Pink Dandelion and Peter Collins, *The Quaker Condition: The Sociology of a Liberal Religion* (Newcastle: Cambridge Scholars, 2008), p.16; Arnold Lloyd, *Quaker Social History, 1669-1738*. London: Longmans, 1948, p.58; Vann 1969, p.186; Rosemary Moore,

In this thesis I will argue that first, research on Friends in trade suffers from a confirmation bias: practices and norms found in Quaker records are claimed to have been exceptional without comparing them to the practices and values of contemporary non-Quakers. Thus, the literature emphasising the importance of the Quakers' distinct business ethics does not compare these to contemporary mainstream business ethics.<sup>158</sup>

Second, the empirical basis for these arguments is weak. The arguments that Quaker Meetings enforced members' honest conduct of business are based on anecdotal evidence rather than systematic empirical studies.<sup>159</sup>

Finally, the literature on the Quakers' distinct marriage patterns and subsequent kinship networks explained with the doctrine of marital endogamy is rendered questionable by more recent research.<sup>160</sup> What is more, all three institutions, ethics, enforcement, and endogamy, are generally perceived as static. The economic history literature on Quakers has paid no attention to the eighteenth-century revival, for example, or discussed the possible implications of this development for trade. Moreover, it leaves no room for external influences for shaping these institutions. It treats the Society of Friends as existing in a social and economic vacuum and, by extension, assumes that its institutions developed uninfluenced by external factors. As we have seen from the literature on the London community, however, Friends did interact extensively with greater society. Hence, it is problematic to assume that their institutions evolved unimpaired

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'Seventeenth-Century Context and Quaker Beginnings,' *The Oxford Handbook of Quaker Studies*, edited by Pink Dandelion and Stephen W. Angell. Oxford: Oxford University Press, 2013, p.25; Price 1996. Raistrick 1950, p.44; Milligan 2007, p.588.

<sup>157</sup> Walvin 1997; Prior and Kirby 1993; De Krey 1985; Richards 1972.

<sup>158</sup> Raistrick 1950, pp.16,18,44,47; Prior and Kirby 1993, pp.67,68; Walvin 1997, pp. 32, 34, 35; Lloyd 1948, p.70; Grubb 1930; Tolle 1948; Grassby 2001; Hannah 2000, p.289.

<sup>159</sup> See for instance Lloyd 1950, Grubb 1930, Tolles 1948, Hannah 2000. More detailed discussion below.

<sup>160</sup> Classic works on the European marriage pattern include J. Hajnal, 'European Marriage Patterns in Perspective,' in *Population in History: Essays in Historical Demography*, ed. D.V. Glass and D.E. Eversley, Chicago, Illinois: Aldine Publishing Company, 1965; E. A. Wrigley and R. S. Schofield, *Population History of England 1541-1871: A Reconstruction*, London: Edward Arnold, 1981; David Weir, 'Rather Never Than Late: Celibacy and Age at Marriage in English Cohort Fertility, 1541-1871,' *Journal of Family History* 9, no. 4 (1984); E. A. Wrigley, *English Population History from Family Reconstitution, 1580-1837*, Cambridge: Cambridge University Press, 1997. Recent literature on the emergence of the European marriage pattern includes de Moor and van Zanden 2010; Greif 2006; Ibid. and Guido Tabellini 2010; Voigtlander and Voth 2001

from external influences. It is important to determine the influence of contemporary social, political and economic developments in order to be able to understand the functioning of Quaker institutions and the impact these had on Friends' trade in particular and British economic development in general.

This thesis undertakes the first empirical and comparative studies of Quaker business ethics, the Society's formal systems for the enforcement of contracts, and its approach to endogamy. Relying on a wide range of data including the records of London and Philadelphia Quaker Monthly Meetings, I demonstrate that the institutions traditionally believed to explain Quakers' success, namely ethics, enforcement, and endogamy are highly unlikely to have played the role for Quakers' commercial success which has been attributed to them by the literature.

### **The literature on Quaker business ethics and its limitations**

A large part of the historiography on Quakers in commerce argues that Quaker merchants had a strong set of values, and that this contributed to their success in trade. In 1993 Maurice Kirby argued that during the eighteenth and nineteenth centuries, "The Society of Friends (...) was infused with a strong moral culture which redounded to the advantage of the Quaker businessman in terms of confidence and expectations."<sup>161</sup> For the colonial period, Tolles argued that, "Given the identical phenomenon of unusual economic success under markedly different outward conditions in England and Pennsylvania it becomes apparent that the fundamental explanation must be sought in something inherently characteristic of Quakerism and thus common to Friends on both sides of the Atlantic. Where shall we find it except in their religious and social philosophy?"<sup>162</sup> While Arthur Raistrick deemed kinship networks more important for their success, he still concluded that during the seventeenth and eighteenth centuries, "It was this unshakeable honesty of the Quaker that made people willing to place their

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<sup>161</sup> Kirby 1993, p.108.

<sup>162</sup> Tolles 1948, p.51,

money in his hands when most other people were suspect, and which opened the way for the success of the Quaker bankers.<sup>163</sup> Richard Grassby argued for the early modern period overall, that ‘Quakers (...) were subject to their own strict business codes.’<sup>164</sup> Recently, Leslie Hannah claimed for the seventeenth to nineteenth centuries, ‘Quaker values have often been linked to their economic success; and the sect certainly had an unusually demanding and relevant set of spiritual and moral requirements.’<sup>165</sup>

Isabell Grubb, Arthur Raistrick, James Walvin, Ann Prior and Maurice Kirby, among others, have argued that the Quaker code of conduct for the pursuit of business was distinct and superior to that of contemporary mainstream society.<sup>166</sup> This code was based on the virtues of honesty, reliability, risk adversity and the prompt settlement of debts. This worked to their advantage in trade, ‘because Quaker business men were known to be scrupulously honest, people were glad to deal with them.’<sup>167</sup> In other words, Quaker business ethics evoked trust in their trading partners. Thereby they provided Quakers with a competitive advantage in business, facilitating Friends’ trade in the deceitful, low-trust environment that was the early modern economy.<sup>168</sup>

Common elements of definitions of trust are reciprocity and positive expectations about others’ intentions and behaviours.<sup>169</sup> It stems from ‘shared rules and codes of conduct within groups’.<sup>170</sup> These values are introduced during childhood.<sup>171</sup> They regulate behaviour amongst community members, including the conduct of business. According to the literature, trading

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<sup>163</sup> Raistrick 1950, p.48.

<sup>164</sup> Grassby 2001, p.309, citing Price 1986.

<sup>165</sup> Hannah 2000, p.289.

<sup>166</sup> Raistrick 1950, pp.16,18,44,47; Prior and Kirby 1993, pp.67,68; Walvin 1997, pp.32, 34, 35; Lloyd 1948, p.70; Grubb 1930; Tolles 1948.

<sup>167</sup> Tolles 1948, p.59.

<sup>168</sup> Prior and Kirby 1993, p.66.

<sup>169</sup> Friederike Welter, ‘All You Need Is Trust? A Critical Review of the Trust and Entrepreneurship Literature,’ *International Small Business Journal* 30, no. 3 (2012). See also Bill McEvily, Vincenzo Perrone, and Akbar Zaheer, ‘Trust as an Organizing Principle,’ *Organization Science* 14, no. 1 (2003).

<sup>170</sup> Welter 2012, p.196.

<sup>171</sup> Mark Casson, ‘Entrepreneurship and Business Culture,’ in *Entrepreneurship, Networks, and Modern Business*, ed. Jonathan Brown and Mary B. Rose, Manchester: Manchester University Press, 1993, p.40.

partners expected certain behaviour from Quakers because their membership in the Society of Friends implied that they subscribed to a certain set of behavioural rules. They trusted Quakers to honour their contracts and be punctual in paying their debts, as this was central to their ethical code. Therefore Quakers were preferred as trading partners over non-Quakers.<sup>172</sup> The knowledge that somebody was a Quaker would have sufficed to single them out as trustworthy, thereby lowering information costs.

Present day studies indicate that perceptions of trustworthiness in exchange relationships lower transaction costs. They increase information sharing and decrease the need for safeguarding behaviours.<sup>173</sup> The weaker the institutional environment, the more important trust becomes for business relations. It is regarded as a 'means to decrease the costs and risks of business transactions in hostile or turbulent environments'.<sup>174</sup> The early modern Atlantic was such an environment, as state institutions for the protection of property rights had yet to develop.

The perception that Quakers had a special set of business ethics has begun to meet with criticism, however. Sherrilynn Haggerty found that 'Quaker merchants were thought to have a superior moral business culture', but expressed doubt as to whether this claim is correct.<sup>175</sup> Nuala Zahedieh found that 'The importance of Quakers in colonial commerce is well established and their business success is often attributed to unusual virtue'.<sup>176</sup> However, she suggested that the Quakers' code of conduct resembled that 'promoted in contemporary advice books and

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<sup>172</sup> Walvin 1997, p.34; Braithwaite and Cadbury 1961, p.500; Raistrick 1950 p.17; De Krey 1985, p.97; Tolles 1948, p.58.

<sup>173</sup> Jeffrey H. Dyer and Wujin Chu, 'The Role of Trustworthiness in Reducing Transaction Costs and Improving Performance: Empirical Evidence from the United States, Japan, and Korea,' *Organization Science* 14, no. 1 (2003); see also Casson 1993, p.41; McEvily et al. 2003.

<sup>174</sup> Welter 2012, p.194. There is a debate about the nature of trust, with some proponents arguing that it in fact veils monitoring and enforcement institutions. See for instance Timothy Guinnane, 'Trust: A Concept Too Many,' *Jahrbuch für Wirtschaftsgeschichte* 1 (2005).

<sup>175</sup> Sherrilynn Haggerty, *Merely for Money? Business Culture in the British Atlantic, 1750-1815*. Liverpool: University Press, 2012, p.69, see also p.73.

<sup>176</sup> Zahedieh 1999, p.301 and following.

discussions of commercial reputation', and that 'Quakers were not differentiated by their ethical code, but they were differentiated by their capacity to enforce it.'<sup>177</sup>

What is more, among authors contending that there were distinct Quaker ethics, there is disagreement as to how important these figured for Friends' business success relative to other factors. Prior and Kirby in 1993 argued that honesty in trade, including the avoidance of debt, became a condition of membership of the Religious Society of Friends from its inception in the 1660s. During the eighteenth and early nineteenth centuries, their ethics conspired with the oversight of Quaker meetings over their members' businesses, as well as extensive credit networks to facilitate Friends' business success.<sup>178</sup> James Walvin, discussing the seventeenth to twentieth centuries, found the most important aspect in Quaker success was the oversight practiced by the meetings. However, he also discussed Quaker business ethics, arguing that 'Quakers in business were expected to conform to the principles issued from the Yearly Meeting in London and laid down in the Advices', these being honesty, risk adversity and diligence.<sup>179</sup> For Leslie Hannah and Richard Grassby, business ethics also form one, however important institution among others for the Quakers success story.<sup>180</sup>

These authors consider Quaker business ethics, even if not the only, certainly as one important cause behind their business success. Where did this notion of special Quaker ethics originate? Kirby, Walvin, and Hannah do not conduct empirical studies of their own. Instead, recent studies derive their information on Quaker business ethics from literature from the early twentieth century. Kirby relies heavily on Arthur Raistrick's work, Zahedieh and Haggerty cite Fredrick Tolles, Walvin cites Braithwaite. Hannah provides no references at all for his claim, which may serve as further evidence that the idea of Quaker ethics is widely enough accepted not to need much backing up.

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<sup>177</sup> Zahedieh 2010, p.109.

<sup>178</sup> Prior and Kirby 1993

<sup>179</sup> Walvin 1997, p.33.

<sup>180</sup> Hannah 2000; Grassby 2001, p.309.

What we need to ask, therefore, is, how this earlier generation of historians, including Braithwaite, Grubb, Tolles, Lloyd and Raistrick arrived at their conclusions regarding Quaker business ethics? Let us look at the sources they analysed and the methodologies they employed.

The main sources employed in this older historiography by the authors named above, are publications of individual Quaker leaders or the Society itself dating from the seventeenth and eighteenth centuries. Prominently among these figure the epistles of the London Yearly Meeting, as well as pamphlets published by the Society's early leaders such as George Fox and William Penn. From these publications, authors such as Isabell Grubb, Arnold Lloyd, Arthur Raistrick and Frederick Tolles identified the virtues of industry, frugality, diligence, honesty and risk adversity as central to the Quaker code of conduct in business.

William Braithwaite's classic works, *The Beginnings of Quakerism*, and *The Second Period of Quakerism* discuss the seventeenth and early eighteenth centuries. He used the London Yearly Meeting advices on honesty, integrity and risk adversity in business as evidence for Quaker business ethics.<sup>181</sup> The widest range of sources was employed by Isabell Grubb. Focusing on the seventeenth and eighteenth centuries, she analysed not only the epistles of the London Yearly Meeting, but monographs and pamphlets of early Quaker leaders such as George Fox and William Penn, and arrived at the same conclusion.<sup>182</sup> Fredrick Tolles studied the colonial period in Pennsylvania. Based on the epistles of the London Yearly Meeting and to a smaller degree on writings by Fox and Penn, he argued that Quakerism had a distinct religious and social philosophy.<sup>183</sup> Similarly, discussing English Quakers in the period 1669-1738, Arnold Lloyd cited Yearly Meeting epistles and Fox' pamphlets as evidence for Quaker business ethics of integrity, simplicity and moderation.<sup>184</sup>

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<sup>181</sup> Braithwaite 1912/1955, p.500.

<sup>182</sup> Grubb 1930.

<sup>183</sup> Tolles 1948, p.51.

<sup>184</sup> Lloyd 1948, pp.70, 71.



There are two problems with this methodology: first, it lacks a comparative angle.

Arguments for the uniqueness of Quaker business ethics rest upon the reading of Quaker sources alone.<sup>186</sup> Hence, it is first of all unclear whether Quaker ethics indeed differed in their content from mainstream business ethics. In other words, whether the values of honesty, frugality and diligence, which the authors discussed above identified as distinctly Quaker were indeed unique to Friends.

A second problem with the methodology employed in these early studies is the gap between theory and practice. Whether the principles of Quaker business ethics in theory were different from those of mainstream ethics or not, the actual conduct of Quaker merchants in their practice of business, in their dealing with other merchants and business people, constitutes a second, separate question. Whatever Quaker ministers, thinkers and publications preached, it cannot be taken as evidence for actual Quaker behaviour. Real-life Quaker merchants may for instance have been either more or less diligent, honest or risk-adverse than their organisation would have liked them to be.

### **The literature on the Society of Friends' formal enforcement of debts, and its limitations**

The second explanation given for Quaker merchants' success in trade is that Quaker meetings formally enforced contracts. They forced their members to honour their promises and repay their debts. Failure to do so would lead to ostracism from the Society. We find this perspective in the historiography on Quaker business throughout the twentieth century. In 1930 Isabell Grubb claimed that during the seventeenth and eighteenth centuries, 'Great care was taken by the Society to ensure that as far as possible Friends were punctual in paying their debts and in keeping their promises,' and that

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<sup>186</sup> The one exception is Isabel Grubb. Her comparison with Richard Baxter's work however is very brief and not systematic, her methodology remains unclear.

If Friends became aware that members or attenders of the meeting were defrauding the revenue, not paying their debts, or otherwise acting wrongfully, they expostulated with them, and if they did not themselves condemn their own doing, the meeting published a paper, which either expressed disapproval of the actions, or, in bad cases, declared that Friends were not in unity with the offender and disowned him to be of the Society.<sup>187</sup>

Fredrick Tolles in 1948 claimed that Philadelphia meetings during the colonial period disowned all those who refused to give up all their possessions to their creditors.<sup>188</sup> Arthur Raistrick in 1950, speaking of the period 1652-1800, emphasised the formal controls placed on individual business people by the meetings. He based this claim on the advices issued by the London Yearly Meeting, and argued that as these advocated honesty, Quakers indeed were unshakeably honest, creating trust.<sup>189</sup> Based on a single early nineteenth century case, Jacob Price in 1986 argued for early modern Quakerism as a whole: ‘one cannot exaggerate the importance Quakers attached to the payment of debts. Members of the most prominent families (...) were disowned for failure to pay their debts.’<sup>190</sup> This strict policy of the Society meant that membership of the Society signalled solvency, or at least honesty. Therefore, Friends enjoyed very high credit ratings.<sup>191</sup> Citing Isabell Grubb, Julian Hoppit in his 1987 book, which remains the standard work on British bankruptcy in the eighteenth century, explained that

There was a second significant, though limited, unofficial process for dealing with insolvency, constructed by the Quakers to deal with Friends who had failed. Like the law of bankruptcy, the Quakers believed that failure could result either from bad luck or from

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<sup>187</sup> Grubb 1930, p.86

<sup>188</sup> Tolles 1948, pp.73-4, see also Grubb 1930, p.90, Marietta 1984, p.23.

<sup>189</sup> Raistrick 1950, pp.46,47.

<sup>190</sup> Price 1986, p.386

<sup>191</sup> Equally, Richard Brown, *Society and economy in modern Britain, 1700-1850*, London: Routledge, 1990, p.209, ‘In the 18<sup>th</sup> century the Quakers would cut off from membership all Friends who had deviated to the extent of going bankrupt, a form of sanction experienced by Charles Lloyd, uncle of the founder of the bank, in the 1720s.’ Provides no references.

bad habits (...) Where there was evidence of immorality and the good name of the Society was threatened, then the bankrupt Friends could be disowned.<sup>192</sup>

In 1993 Anne Prior and Maurice Kirby, relying heavily on Raistrick, argued that the meetings' oversight of Friends' business activities played a key role for the sect's success in business during the eighteenth and early nineteenth centuries.<sup>193</sup> Drawing on the minutes of the Leeds Friend's meetings and on the advices issued by the London Yearly Meeting they found that meetings became involved in their members' businesses through the oversight of debt, and disownment of culpable insolvents and bankrupts. Discussing the period between the 1650s to the eve of World War I, James Walvin in 1997 argued that 'Friends had a dread of business failure and especially indebtedness', and that an 'efficient bureaucracy was put to work to ensure that even the humblest of Friends accorded with Quaker standards.'<sup>194</sup> He argued that the meetings helped members through giving advice, 'but it also meant that the unsuccessful – those who transgressed the Society's conventions on dealing with the consuming public – were disowned.'<sup>195</sup> He based this claim on Advices of the London Yearly Meeting as well as anecdotal evidence from the secondary literature. Finally, in 2000, Leslie Hannah argued that from the seventeenth century onwards, 'Quaker discipline was direct, relentless, comprehensive and intrusive,' and that 'the power to enforce implicit contracts through the (...) meeting gave a special competitive advantage in (...) long-distance trade'.<sup>196</sup>

However, the empirical basis for these views is remarkably thin. For example, neither Hannah nor Tolles include references to cases of disownments for debts. Jacob Price refers to only one such case. Walvin largely relies on Pressnell's 'Country Banking' for evidence that in Norwich, 60 insolvencies became subject to investigation from 1701-73.<sup>197</sup> Pressnell in turn

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<sup>192</sup> Julian Hoppit. *Risk and Failure in English Business 1700-1800*. Cambridge: Cambridge University Press, 1987.

<sup>193</sup> Prior and Kirby 1993.

<sup>194</sup> Walvin 1997, pp.33, 72-73; equally Milligan 2007, p.582; Raistrick 1950, p.46.

<sup>195</sup> Walvin 1997, p.208.

<sup>196</sup> Hannah 2000, pp.290-7.

<sup>197</sup> Walvin 1997, p.73.

named as a reference A. Eddington's transcript of the Norwich Monthly Meeting's eighteenth century minutes.<sup>198</sup> Upon consultation, it appeared that there were in fact only 29 cases of dealings for debts, insolvency or bankruptcy in the Norwich Meeting's minutes, which involved 33 individuals. Just 22 of these cases led to disownments. Only two cases fell into the period before 1750, and neither led to a disownment. Norwich's first disownment for debt occurred in 1755. Beyond this, Walvin narrated three further instances of York Quakers who in the eighteenth century were pressured by their meeting to repay their debts.<sup>199</sup> Similarly, Lloyd provided one example of an investigation into debt by a meeting from 1673.<sup>200</sup> Grubb cited two cases in which a Monthly Meeting became involved in a member's business, both occurred in Munster and fell 100 years apart.<sup>201</sup> Prior and Kirby cited four cases during the eighteenth century in which a Leeds meeting oversaw the repayment of debts.<sup>202</sup> Only one of them took place before the mid-century, in 1721.

Two additional problems appear with the literature: First, the Society's involvement in business is treated as static. Thin evidence from across the seventeenth to nineteenth centuries is used indiscriminately. Second, there have been no studies of Meetings' capacity to capture misconduct. We do not know whether Meetings sanctioned all bankrupt and insolvent Friends, or only a small fraction of them. Finally, the literature pays little attention to the development of this practice over time. Therefore, Prior and Kirby's conclusion that 'the close internal control exercised by the Meeting in the oversight of debt is of considerable importance to the Quaker success story' seems premature.<sup>203</sup>

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<sup>198</sup> L. S. Pressnell, *Country Banking in the Industrial Revolution*, Oxford: Clarendon Press, 1956; A. Eddington, 'Minutes of the Norwich Monthly Meeting (1701-1771), and Minutes of the Norwich Monthly Meeting (1776-1800), Typescript,' ed. Library of the Society of Friends, 1935; *ibid.*

<sup>199</sup> Walvin 1997, pp.74-5.

<sup>200</sup> Lloyd 1950, p.37.

<sup>201</sup> Grubb, p.69f.

<sup>202</sup> Prior and Kirby 1993, pp.74-5.

<sup>203</sup> Prior and Kirby 1993, p.73, equally Walvin 1997, p.79.

## The literature on Quaker Marriage Patterns, and its limitations.

Quaker marriage patterns and especially their institution of marital endogamy have been attributed an important role for the community's commercial success during the period of merchant capitalism and industrialisation. Friends were prohibited from marrying non-members of the Society.<sup>204</sup> According to the Quaker literature, this rule was strictly enforced by the Monthly Meetings, who disowned those who married outsiders.<sup>205</sup> Over time, the small size of the Quaker marriage market came to force Friends to start marrying kin.<sup>206</sup> Based on a study of 14 leading English Quaker merchant and banking families, Price argued that most wealthy Quaker merchant families had become related by the late eighteenth century. From this he concluded that the 'by endogamy restricted marriage market led to close linkages among the wealthy Quaker families.'<sup>207</sup> Prior and Kirby argued that 'the geographical extent of its [the Society of Friends'] family linkages was unusual and distinctive.'<sup>208</sup> These linkages provided Friends with contacts and funds for business, which allowed them to prosper in business and especially long-distance trade. Thus the practice of endogamy gave Friends a competitive advantage in business.<sup>209</sup>

In short, an institution governing marriage has been credited with causing a commercial elite's success in business in the period immediately preceding industrialisation. Recently, moreover, economic historians have argued that marriage was of crucial importance to early modern economic development. Indeed, some have suggested that the institutions underlying the European marriage pattern lie at the root of present-day global inequality.<sup>210</sup> It is therefore worth

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<sup>204</sup> Lloyd 1948, p.58 and Vann 1969p.186; Moore 2013, p.25.

<sup>205</sup> Jacob Price, *Overseas Trade and Traders: Essays on Some Commercial, Financial, and Political Challenges Facing British Atlantic Merchants, 1660-1775*, Aldershot: Variorum, 1996, p.387.

<sup>206</sup> Doan and Kamphausen 2013, p.16; Lloyd 1950, p.58; Vann 1969, p.186; Moore 1950, p.25; Price 1996; Raistrick 1950, p.44; Milligan 2007, p.588..

<sup>207</sup> Walvin 1997; Prior and Kirby; De Krey 1985, Richards 1972.

<sup>208</sup> Prior and Kirby 1993, p.67.

<sup>209</sup> J. William Frost, *The Quaker Family in Colonial America. A Portrait of the Society of Friends*, New York: St. Martin's Press; London: St. James Press, 1973, and Grassby 2001, p.309, argued that Quakers in particular used family as an instrument for business.

<sup>210</sup> de Moor and van Zanden 2010; Greif 2006; Greif and Tabellin 2010; Voigtlander and Voth 2011.

further investigating Quaker marriage patterns and possible connections to British economic development as a whole.

However, the approach to the analysis of Quaker marriage patterns employed by the literature in the past is at odds with recent research on marriage in other contexts. Recent research has demonstrated that the increase of marriage among kin during the eighteenth century was in fact a wider phenomenon. It occurred all over Europe and was driven by economic change towards greater commercialisation and industrialisation. The resulting growth of marriage based kinship networks was not unique to Friends.<sup>211</sup> The emergence of such networks among the Quakers is therefore unlikely to have been caused by a distinctive doctrine of endogamy. Moreover, some of the empirical foundations of current findings on Quaker marriage are based on dubious assumptions. These include the belief that endogamy was strictly enforced, and that therefore all Friends who do not appear either in Quaker marriage or disownment records must have remained unmarried.<sup>212</sup> However, the literature on Quaker marriage patterns does not consider that first, the meetings' may not have captured or sanctioned all cases of exogamous marriages, and second, is unaware of the mid-eighteenth century Quaker revival and the shift in disciplining measures that followed it. Both possibilities need to be studied and the role of Quaker marital endogamy for the community's prosperity and its potentially wider implications for British economic development reassessed.

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<sup>211</sup> David Warren Sabean, Simon Teuscher, and Jon Mathieu, *Kinship in Europe: Approaches to Long-Term Development (1300-1900)*, Oxford: Berghahn Books, 2007, p.21; Jon Mathieu, 'Kin Marriages. Trends and Interpretations from the Swiss Example,' in *Kinship in Europe: Approaches to Long-Term Development (1300-1900)*, ed. David Sabean and Dimon Teuscher, New York: Berghahn Books, 2007.

<sup>212</sup> Richard T. Vann and David Eversley, *Friends in Life and Death: The British and Irish Quakers in the Demographic Transition, 1650-1900*, Cambridge: Cambridge University Press, 1992, p.108.

## **What can and cannot be done to remedy the shortcomings of the current literature**

### Business Ethics

As outlined above, previous authors have maintained that Quakers were exceptionally honest in business due to their ethics. Economic historians either specified that these Quaker business ethics were distinct from those of mainstream society, or they did not discuss whether their ethics were distinct, but maintained that they made Friends particularly honest nonetheless. Both types of arguments, as we have seen, rest on evidence drawn from publications of the Society of Friends alone. This poses two problems. First, by their nature, these publications discuss the rules of the conduct of business. The Epistles of the London Yearly Meeting, the main source these works draw on, give directions and advice to their readers, on how to transact business. They therefore only provide information on how the Society wanted its members to act, not on how they actually behaved. None of the studies maintaining that Friends were exceptionally honest draw on research of actual business practices of Quaker merchants. None of the studies arguing for exceptional Quaker honesty analyse Quaker merchants' business papers, be it correspondence or accounts. This suggests that the understanding of the distinctness of Quaker business ethics, and their impact on Quakers merchants' behaviour, are rooted in studies with a flawed methodology. Over time, these studies nonetheless continued to be cited, creating the common perception of business ethics governing Quaker honesty that Zahedieh, Haggerty and others noticed.

Secondly, there has so far been no systematic comparison of the business ethics of Quakers, as depicted in these sources, with the business ethics of mainstream society. Hence, even arguments about the distinctiveness of Quaker business ethics, irrespective of their implementation in practice, are problematic. In fact, Nuala Zahedieh noted that the Quaker principles of honesty, reliability and risk adversity appear similar, if not identical to those ethics

propagated by Daniel Defoe in his *Complete English Tradesman*.<sup>213</sup> It is therefore worth investigating, to what extent the principles of Quaker business ethics, if not the actual conduct of Quaker merchants, were indeed distinct.

To pursue this question, in chapter one of this thesis I conduct a comparison of Quaker and non-Quaker publications dealing with the conduct of business. I identify the core themes in both, as well as the mechanisms behind honesty and dishonesty in business which they identify, and the remedies both sets of authors recommend. This approach shows whether the principles of Quaker business ethics, as they emerge from the published sources of the Society of Friends, are indeed distinct from those discussed in non-Quaker publications.

The second problem with the literature, regarding the application of business ethics by Quakers, will not be addressed here. While it is still possible that Friends were more honest than others, the current state of the research gives no valid indication that this was the case. Nor is it obvious that such an exercise could be carried out. Establishing whether Quaker merchants, in general, were more honest and diligent in their conduct of business would be extremely difficult. The sources that probably allow us to get closest to the actual conduct of individual merchants are their letters. These could be analysed regarding the language used to describe the conduct of business, including expectations of the behaviour of others as well as assurances given by the writers. Such a study has been undertaken recently by Francesca Trivellato using correspondence of early modern Sephardic merchants. However, even her analysis restricts itself to the vocabulary employed in this correspondence, and her conclusions stick to what the letters actually depict: the development of a language code of merchant correspondence. Making the jump from what merchants wrote, to what they actually did, would be another step. It might be possible to approach this through the correspondence of entire Quaker merchant networks, in which members comment on each other's conduct. This would then still need to be compared to

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<sup>213</sup> Zahedieh 2010, p.109.



the behaviour of non-Quaker merchants within their networks. But such extensive and complete material is not extant for the period before the mid-eighteenth century. Even if it were, it would be questionable whether valid conclusions could be drawn for Quaker merchants in general from such an individual case study.

### Debt enforcement

The main criticism to be applied to the existing literature on the enforcement of contracts, and especially debts by the Quaker meetings is that it lacks an empirical basis. There are no systematic studies of the conduct of Quaker meetings in this respect. We do not know how frequently they intervened and whether they responded to all cases of insolvency and bankruptcy within their congregations. Chapters two and three address this shortcoming by conducting empirical studies of meetings' sanctioning of indebtedness and bankruptcy in the two largest Quaker communities, London and Philadelphia. These were also located in the period's largest Atlantic ports in England and the colonies respectively. Therefore, findings from these studies are significant for Quakers' involvement in trade in general. The records of the meetings in these two locations are unusually complete and supply a wealth of information on the meetings' involvement in sanctioning, including that of business offences. They enable us to establish the extent of meetings' reactions to its members' insolvencies and bankruptcies. Somewhat more problematic is investigating the question of the completeness of their sanctioning, to what extent meetings captured insolvents and bankrupts among their congregations. The difficulty lies in identifying Quakers among non-Quaker records, as frequently only the name of a person is given, which makes it challenging to link individuals from different records and identify them safely. I was able to identify a small number of Quaker insolvents and bankrupts from non-Quaker records. While it would have been preferable to identify a larger number of delinquents, the cases I do have suffice to show that meetings' sanctioning was not complete, and that meetings did not respond to insolvency and bankruptcy comprehensively.

The biggest challenge was to establish whether Friends feared repercussions from the Society for misconduct in business, and whether this fear led them to act more honestly and carefully. Ideally one would analyse a large body of personal papers of Quaker merchants. Unfortunately, few such papers survive. Letters and journals of Quaker merchants during the key periods of Atlantic trade expansion in the seventeenth century are extremely scarce, as I noted earlier.<sup>214</sup> In chapter three I use the surviving papers of seven Quaker merchants to examine this issue. However a larger body of evidence would have been preferable and would have helped obtain clearer insights. The same problem is attached to enquiries into how those disowned for business-related offences responded to their disownments. We also have very little evidence on how Quaker merchants reacted to news that other Quaker merchants had been disowned.

Moreover, it would be interesting to see how information about somebody's solvency problems was perceived relative to news about his disownment, and which had a greater impact on the unfortunate's reputation. From the evidence we do have, it is impossible to draw general conclusions on how this policy was perceived, whether it was thought to constitute a threat to individuals' businesses or social status in such a way that it would reduce the likelihood of such behaviour.

Finally, no business papers of disowned Quaker merchants survive, which could tell us whether their ostracism had an impact on their trade, for instance, whether they were ostracised from networks or their business opportunities diminished after word of their exclusion from the Society spread. I included the sources that are available, and believe the evidence they contain, and which I discuss in chapters two and three supports my hypothesis that meetings had little interest in the disciplining their members for misconduct in business prior to 1750. However, it is

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<sup>214</sup> Due to limited resources I restricted my search to British archives. However, the catalogues of Philadelphia archives equally yielded very few results of papers for this early period. The larger collections of Quaker papers in the colony stem from the mid to late eighteenth century, i.e., from the period after the disciplinary revival, when, as will be shown, meetings' sanctions were already much more common.

not enough to enable strong conclusions on the impact of formal sanctions on the conduct and trade of individuals.

### Marriage & Kinship

As we have seen, there are two key problems with the literature on Quaker marriage patterns. First, many of the conclusions regarding the reasons behind Quaker marriage patterns, such as the size of the marriage market, have been rendered unlikely by more recent findings on marriage patterns in general.<sup>215</sup> Second, previous authors were unaware of the fundamental institutional change the Society underwent with the revival in the mid-eighteenth century.<sup>216</sup> Therefore, they did not connect changes in marriage behaviour to this wider transformation. These shortcomings can be remedied partly.

Chapter four conducts a large scale study of changing marriage patterns of London Quakers. It investigates among other aspects the numbers of Quaker marriages and disownments for marrying out, as well as how these developed over time. This is possible due to a unique source available for this community: a database compiled by the Quaker Family History Society. This contains information on almost 10,000 Quaker marriages from the mid-seventeenth to the early eighteenth century. This is complemented by London meeting records of disownments.

This study is confronted with the same problems as those in earlier chapters: the lack of Friends' personal papers. The limited sources that do survive provide interesting and colourful insight into the motivation behind marriages and the concerns Friends had about their own and their peers' choices of partners. Again, however, the sources are too few to allow general conclusions. More evidence would be needed to establish the attitudes towards endogamy in the community, and whether and how these changed over the course of the eighteenth century. It also proved difficult to trace individuals who were disowned outside the actual disownment

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<sup>215</sup> Sabeen et al 2007, p.21; Mathieu 2007.

<sup>216</sup> For instance Vann and Eversley 1992.

records, as these often provide only a person's name, but no further information which would make it possible to link them to other records. Equally, it was not possible to establish whom Friends, who do not appear in Quaker marriage records, did marry, as the marriage registers of London parishes and the Fleet usually provide only the names of the partners, but no further information allowing us to identify them as Quakers. Nor could I find out much about the socio-economic status of those disowned for marrying out. Did poorer Quaker women marry out more frequently, as economic incentives, the financial security a marriage to a non-friend might provide, proved a greater pull than membership in the Society? Were poor parents perhaps less able to control their children's marriage choices, as they had no property to confer to them upon death, and could not use disinheritance as a means to exert pressure on their children to marry within the Society? Or was it in particular the wealthier Quaker families, who married their children into non-Quaker business families, as they valued the connections these brought more than their membership in the Society? Could the high celibacy rates of Quaker women perhaps be explained by them choosing to remain unmarried in order to maintain control over their property?

Not all questions can be answered. However, we have sufficient information to show that a number of the main hypotheses are false. First, Quaker ethics, as depicted in the Society's publications, which are also the sources which the literature on Quaker business ethics rests upon entirely, do not appear to have been distinct from those of wider society. Second, Quaker meetings did not sanction insolvency or bankruptcy comprehensively. Insolvencies and bankruptcies did sometimes go not only unpunished, but were not even investigated, in spite of Meetings being aware of them. Moreover, I show that a change in attitudes towards debt took place in the Society from the 1750s onwards, with meetings becoming increasingly sensitive to solvency issues. Finally, endogamy was not enforced comprehensively either. The data I gathered and which is presented in chapter four, suggests that the doctrine became increasingly valued in the second half of the eighteenth century, as more and more Friends appear to have married

within the Society. To sum up, an important institutional transformation took place within the Society of Friends in the mid-eighteenth century, which had an impact on different aspects of Friends' lives, and potentially trade. The economic history literature discussing Friends has so far not been aware of this change. The findings of this study show that it is necessary to re-visit, and re-evaluate the role and impact of Quakers on British economic development during the Early Modern period.

## Chapter 1 Quaker Business Ethics

Chapter 1 undertakes the first comparative study of Quaker and non-Quaker business ethics. Analysing Quaker publications, non-Quaker sermons and contemporary commercial advice literature, it finds that they focused on the same themes, underpinned their arguments with the same scripture verses, and used the same metaphors to illustrate these. It therefore concludes that the principles of Friends' business ethics were in fact not as distinct as has previously been believed historians such as Arnold Lloyd, Richard Grassby and James Walvin.<sup>1</sup>

In this chapter I begin with an overview over the historical literature on business ethics. This is followed by a discussion of the mechanisms of diffusing business ethics within the Society of Friends and English/British society as a whole. In this context, the main primary sources for the study of business ethics, merchant manuals, sermons and the epistles of the London Yearly Meeting of the Society of Friends, will be discussed.

In the second section I first analyse Quaker publications dealing with business ethics up to the year 1800. As I am evaluating the findings of previous researchers, I use the same sources analysed in the literature on business ethics discussed above. These include books and pamphlets by George Fox, William Penn and other leaders and ministers of the Society during the

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<sup>1</sup> Isabel Grubb, *Quakerism and Industry before 1800*. Williams and Norgate, 1930; Arnold Lloyd, *Quaker Social History, 1669-1738*, London: Longmans, 1948, p.70. Frederick Barnes Tolles, *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682-1763*, Chapel Hill: University of North Carolina Press, 1948, p.51; Arthur Raistrick, *Quakers in Science and Industry: Being an Account of the Quaker Contributions to Science and Industry During the 17th and 18th Centuries*, London: Bannisdale Press, 1950, pp.16,18,44,47; Jacob Price, 'The Great Quaker Business Families of Eighteenth-century London: The Rise and Fall of a Sectarian Patriciate', in *The World of William Penn*, eds. Richard S.Dunn and Mary Maples Dunn, Philadelphia: Penn Press, 1986, pp.363-399; Maurice Kirby, 'Quakerism, Entrepreneurship and the Family Firm in North-East England, 1780-1860.' In *Entrepreneurship, Networks and Modern Business*, edited by Jonathan Brown and Mary B. Rose, pp. 105-26. Manchester: Manchester University Press, 1993, p.108; Ann Prior and Maurice Kirby. 'The Society of Friends and the Family Firm, 1700-1830.' *Business History* 35, no. 4 (1993), pp.67,68; James Walvin, *The Quakers: Money and Morals*, London: John Murray, 1997, pp.32, 34, 35; Leslie Hannah 'The Moral Economy of Business: An Historical Perspective on Ethics and Efficiency.' In *Civil Histories: Essays in Honour of Sir Keith Thomas*, edited by Peter Burke, Brian Harrison and Paul Slack. Oxford: Oxford University Press, 2000; Richard Grassby, *Kinship and Capitalism: Marriage, Family, and Business in the English Speaking World, 1580-1720*, Cambridge: Woodrow Wilson Center Press and Cambridge University Press, 2001

seventeenth century, in which they discuss behavioural rules. I will discuss the four key themes of business ethics publications focus on, which are covetousness, debts, taxes and fraud.

The third part of the chapter analyses non-Quaker sources in order to find out whether they shared the four key concerns identified from the Quaker sources. I analyse two types of sources. The first is commercial advice literature, a genre which enjoyed increasing popularity during the seventeenth and eighteenth centuries. The second are published sermons of both Anglican and dissenting – however not Quaker – ministers. Sermons were widely available for purchase in editions affordable to wide range of readers. Based on the analysis of these sources, I argue that the key themes of both sets of sources are similar in content, as well as rooted in the same scripture verses and illustrated by the same metaphors. I then discuss possible reasons for the importance of the topics of covetousness and taxes in the sources, linking them to eighteenth-century debates on luxury and subject duty.

The final section draws together the findings of the chapter. It concludes that the principles of Quaker business ethics were similar, if not identical to those of greater society. Their content can therefore not have caused higher expectations of Quakers' honesty or created more trust in Quakers than in others. 'Quaker ethics' cannot be the explanation for the Quakers' 'marvellous commercial success'.<sup>2</sup> It is, however, possible that Quakers adhered to common ethics more carefully than their contemporaries. Thereby their ethics may have come to have been perceived as stronger than those of others and still have contributed to their reputation for honesty.

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<sup>2</sup> Raistrick 1950, p.13.

## The Historical Development of Business Ethics

The comparative literature on the historical development of business ethics is still limited.<sup>3</sup> Max Weber famously argued that Calvinism introduced to Europe a rational, methodical, and controlled thriving for individual economic betterment, including the virtues of reliability, honesty, and punctuality in business, thereby supporting the development of capitalism.<sup>4</sup> His work on the protestant ethic has fuelled scholarly debates for almost a century, incurring a fair amount of criticism.<sup>5</sup> R.H. Tawney argued that Weber underestimated the evolution of Calvinism from community-enforced asceticism to highly individualistic cultures encouraging the pursuit of wealth through industry, thrift, and diligence.<sup>6</sup> As he argued, Puritanism gave these virtues 'a supernatural sanction, [and] turned them from an unsocial eccentricity into a habit and a religion'.<sup>7</sup> While Weber might propose that Calvinism pioneered the idea of diverting humans' 'passions' towards the individual pursuit of wealth, Albert Hirschman located this in an earlier source.<sup>8</sup> He argued that early modern philosophers, including Montesquieu and Stewart, proposed the economic virtues of frugality, moderation, work, order and regularity, and individual pursuit of wealth as a means of achieving political stability and that these virtues preceded Calvinism.

While certainly influenced by Calvinist and Puritan ideas, Quakerism in fact rejected their core belief in predestination. Instead, Friends emphasised individual agency as the route to

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<sup>3</sup>Gabriel Abend, *The Moral Background: An Inquiry into the History of Business Ethics*, Princeton, Princeton University Press 2014, p.15, traced the concept of business ethics back to c. 1850 and equally found that there has to date been almost no research on the topic.

<sup>4</sup> Max Weber, 'The Protestant Work Ethic and the Spirit of Capitalism', New York: Charles Scribner's Sons, 1958.

<sup>5</sup> R. H. Tawney, *Religion and the Rise of Capitalism: A Historical Study*, London: Murray, 1926; for more recent studies dealing with Weber's theory see for instance Leonard Dudley and Ulrich Blum, 'Religion and Economic Growth: Was Weber Right?', *Journal of Evolutionary Economics* 11, no. 2 (2003); Sasha Becker and Ludger Woessman, 'Was Weber Wrong? A Human Capital Theory of Protestant Economic History', *The Quarterly Journal of Economics* 124, no. 2 (2009).

<sup>6</sup> Tawney 1926, pp.111,115, 227, 272.

<sup>7</sup> Ibid., p.272. He added Puritanism's aversion against gambling, swearing, excess in apparel, self-indulgence in eating and drinking.

<sup>8</sup> Albert O. Hirschman, *The Passions and the Interests: Political Arguments for Capitalism before Its Triumph*, Princeton; Guildford: Princeton University Press, 1977, p.71, citing Montesquieu, *Esprit de lois*, V, p.7.



salvation.<sup>9</sup> Seventeenth-century Quakers aimed at radical religious and political reform, propagating a highly participatory form of worship. They believed that all humans ought to aim at leading a life according to Christian principles. For Friends, the Holy Spirit is more important than the scriptures, and it may speak through anyone. This belief led them to abandon rituals in worship as well as clergy and all hierarchy within the community of believers. However, I argue that these doctrinal differences do not support the existence of a distinct Quaker ethic that explains their business success.

## **The Dissemination of Business Ethics**

Norms are instilled, beginning in childhood, through social networks, kinship groups, clans, or religious or ethnic communities.<sup>10</sup> While much of this process is informal and difficult to study for historical communities, there are formal processes of dissemination of norms which can be traced. Early modern print culture played an important part here. This chapter draws on publications from the seventeenth and eighteenth centuries. Quakers from the earliest times onwards used print extensively to communicate their ideas to the public and within their community.<sup>11</sup>

An important medium in the dissemination of business ethics in early modern Europe were business advice manuals. Some 12 000 commercial advice manuals were published in Europe between 1470 and 1820.<sup>12</sup> The seventeenth century especially witnessed a steady increase in commercial titles. In England, ten such texts were published in the first decade of the century,

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<sup>9</sup> Kate Peters, *Print Culture and the Early Quakers*, Cambridge; New York: Cambridge University Press, 2005, p.2.

<sup>10</sup> Janet Tai Landa, *Trust, Ethnicity, and Identity: Beyond the New Institutional Economics of Ethnic Trading Networks, Contract Law, and Gift-Exchange*, Sheilagh C. Ogilvie, *Institutions and European Trade: Merchant Guilds, 1000-1800*, Cambridge: Cambridge University Press, 2011; Casson 1993, p. 40.

<sup>11</sup> Peters 2005.

<sup>12</sup> Daniel Rabuzzi, 'Eighteenth Century Commercial Mentalities as Reflected and Projected in Business Handbooks,' *Eighteenth Century Studies* 29, no. 2 (1995-1996), p.170.

and 72 in the last. In the period after the restoration, this type of publication emerged as an important genre.<sup>13</sup>

Manuals were frequently published either under pseudonyms or anonymously. Of those authors who can be identified, most were writing masters or accountants.<sup>14</sup> While some authors claimed to be merchants, the secondary literature argues that most probably were not. Hence, they do not present a source for actual mercantile conduct.<sup>15</sup> However, they do provide evidence on the perception of merchants by the reading public, and the behaviour ascribed to them.

Manuals occasionally include information on the readership they sought to address. Some authors advertised their books for the use in writing schools, others addressed merchants and tradesmen.<sup>16</sup> However, no evidence on the actual readership, or the context and purpose of their use is available.

Manuals include advice and instruction to readers, regarding accounting, bills of exchange or letter writing. Others include dictionaries of commercial terms, details of coaches and fairs and general business affairs, such as procedures at a custom house.<sup>17</sup> Therefore, one author speculated that they were aimed less at established merchants, whose main sources for market information would always have been conversations at the coffee house or bourse and letters, as well as hands-on training, but at apprentices and other readers with commercial ambitions.<sup>18</sup> Moreover, the manuals contain large amounts of 'opaque, useless' data, such as lengthy lists of goods and sales catalogue of trading companies.<sup>19</sup> Manuals thereby may have voiced a desire for riches, and their numbers grew with the onset of the consumer revolution.<sup>20</sup> They may also have been aimed at readers who were not involved with trade at all, but wanted to experience the

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<sup>13</sup> Natasha Glaisyer, *The Culture of Commerce in England, 1660-1720*, Rochester, New York: The Boydell Press, 2006, p.104.

<sup>14</sup> Ibid, p.113.

<sup>15</sup> Rabuzzi 1995, p.170.

<sup>16</sup> Glaisyer 2006, p.116.

<sup>17</sup> Ibid, pp.100-103.

<sup>18</sup> Rabuzzi 1995, pp.173-175.

<sup>19</sup> Ibid, pp.170,171,178.

<sup>20</sup> Rabuzzi 1995, p.179.

commercial world so rapidly growing around them. There is little evidence for this, but it has been argued that the manuals were frequently written in a style conducive to spectators and ‘arm chair merchants’.<sup>21</sup> Possibly they were also intended to enable readers to understand this new world.

Finally, the instruction provided by the manuals was not merely technical. They include advice on how to act as a merchant, what behaviour was considered conducive to success in trade.<sup>22</sup> They ‘attempted to infuse their readers with values and a rationale to go along with the techniques required by a given task’.<sup>23</sup> This makes them an excellent source for business ethics.

In addition, sermons constitute an important source for contemporary ethics. This is because of their ubiquity. Most people heard at least one sermon a week, on Sundays. They were also published.<sup>24</sup> Indeed, sermons constituted a major part of the book trade.<sup>25</sup> Printed sermons were available in a wide range of prices, from two penny chapbooks sold on the streets like ballads to expensive folio editions. Some were bestsellers, others printed at the expense of their authors. They included occasional sermons as well as ‘sermons of Learned composure’ by well-educated theologians.<sup>26</sup> From the 1640s onward, the reading of sermons by individuals became to be seen as a sign of seriousness.<sup>27</sup>

All sermons shared a set of generic conventions that made them a recognizable category for contemporary readers: they were headed by a scriptural text, and consisted of its explanation and application.<sup>28</sup> The published sermons of moderate nonconformist ministers were very similar to those of Anglican clergy. They were ‘similar in content, published in similar books by the same

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<sup>21</sup> Glaisyer 2006, p.111, p.142.

<sup>22</sup> Rabuzzi 1995, p. 175.

<sup>23</sup> Ibid, p.171.

<sup>24</sup> John Gordon Spaulding, *Pulpit Publications, 1660-1782*, New York: Ross Publishing Incorporated, 1996.

<sup>25</sup> William Gibson, ‘The British Sermon 1689-1901: Quantities, Performance, and Culture,’ in *The Oxford Handbook of the British Sermon, 1689-1901*, ed. Keith C. Francis and William Gibson, Oxford: Oxford University Press, 2012.

<sup>26</sup> Rosemary Dixon, ‘Sermons in Print 1660-1700,’ in *The Oxford Handbook of the Early Modern Sermon*, ed. Peter McCullough, Hugh Adlington, and Emma Rhatigan, Oxford: Oxford University Press, 2011.

<sup>27</sup> James Rigney, ‘Sermons into Print,’ *ibid.*, ed. Hugh Adlington, Peter McCullough, and Emma Rhatigan., p.205.

<sup>28</sup> R. Dixon 2011, p.461.

printers, sold by the same book sellers, and presumably marketed in the same way to similar audiences'.<sup>29</sup> Hence, in this chapter no distinction is made between conformist and non-conformist sermons.

The majority of sermons dealt with practical subjects, including Christian life and doctrine. They explained to readers, how to live in a Christian manner. They touched upon all areas of everyday life, including the conduct of business. Moreover, sermons frequently constituted reactions to contemporary developments, forming the 'religious response to political events'.<sup>30</sup>

Another major category of sermons in the literature are called 'occasional sermons'. These were preached to important audiences, for instance in court or parliament, or on holidays. They provided an opportunity for preachers to comment on public affairs. The Civil War, the Glorious Revolution, the Jacobite Rebellions were all popular topics for sermons.<sup>31</sup> This chapter draws on sermons written for and preached specifically to merchant audiences. They were frequently published, and in the sources there is a bias towards occasional sermons.<sup>32</sup>

Finally, there were charity sermons, which appealed to listeners and readers to give to a certain cause. When published, sermons reached a wider audience than when only preached once in church. Hence publication was hoped to increase donations in the case of charity sermons.<sup>33</sup> Other reasons for publication were the aim of teaching a broader audience about Christian life and doctrine. They also served to further the reputation and career of the preacher.<sup>34</sup> They served to commemorate events and people, such as funeral sermons, and the large number of 'farewell sermons' given and published by ejected ministers in the 1660 Restoration.<sup>35</sup>

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<sup>29</sup> Ibid, p.471.

<sup>30</sup> Keith A. Francis, 'Sermons: Themes and Developments.', in *The Oxford Handbook of the British Sermon*, Oxford: Oxford University Press, 2012, p.10.

<sup>31</sup> Ibid, p.6.

<sup>32</sup> R. Dixon 2011, pp.432-3.

<sup>33</sup> Francis 2012, p.14.

<sup>34</sup> Ibid, p.14.

<sup>35</sup> Ibid, p.13; R. Dixon 2011, p.473.

There are differences between preached and published sermons. Not all sermons that were preached were also published. Those that were published were sometimes edited and altered for publication. Moreover, sermons were published that had never been preached. This, however, does not limit their usefulness as a source for ethics. The published sermons were widely circulated. Hence they reflect what people read and thought about the issues they addressed.

A difficulty with using sermons as sources is that the date of their first publication is often unclear.<sup>36</sup> Hence in the following comparison between Quaker sources and sermons, no distinction can be made between different periods within the time span of c.1650-1800 covered.

Within the Society of Friends we can assume that values were disseminated informally, as in society in general, within communities and families. Evidence for this is included in the Quaker publications. These frequently remind Friends to marry within the community. The implications for the reproduction of values will be discussed in the final chapter of this thesis. Moreover, we find frequent advice on the raising of children, and wielding a positive influence over servants, apprentices, and young people in general, who were regarded as being in danger of getting ‘ensnared by worldly things’.

In addition, values were disseminated formally through the meeting structure of the Society of Friends. From the very beginnings of the Society in the 1650s, Friends were very active in publishing pamphlets on their beliefs. In addition, leading Quakers published monographs on their ideas. Some of these deal with the conduct of business. These are included as sources in this chapter. They include George Fox’ 1658 *Warning to all merchants in London and such as buy and sell*, which is a key document for early Quaker history as well as Quaker business ethics.<sup>37</sup> Another important source is *A brief and serious warning of such as are concerned in commerce and trading, who go under the profession of Truth* by the Quaker minister Ambrose Rigge, first published in 1678.<sup>38</sup> In

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<sup>36</sup> Gibson 2012, p.22.

<sup>37</sup> George Fox, ‘A Warning to All the Merchants of London, and Such who Buy and Sell’, London 1658.

<sup>38</sup> Ambrose Rigge, ‘A Brief and Serious Warning to Such Who Are Concerned in Commerce and Trading.’ London, 1678.

addition, the books *No Cross, no crown* and *Advice to his Children*, by seventeenth century leading Quaker and founder of Philadelphia, William Penn are included.<sup>39</sup>

The most important Quaker publications for the study of norms, including business ethics, are the epistles of the London Yearly Meeting. From 1675 onwards the London Yearly Meeting issued annual letters, called epistles. They are preserved for almost every year, with the exception of the period 1677-1681. The length of the epistles varied over time, comprising 1-2 pages in the seventeenth century, about 5 pages in the mid-eighteenth century, to become shorter again towards the end of that century. Throughout the Yearly Meeting issued 'advices' regarding good conduct on issues that were discussed during its annual gatherings. These were included in the epistles. These were collected regularly and published in the *Book of Extracts*, comprising the Society's discipline. They form the basis for the Society's discipline until today. The *Book of Extracts* suffers from the shortcoming, however, that it dates its 'advices' further back than they were actually issued by the Yearly Meeting. For instance, a nineteenth-century edition of the *Book* includes detailed advice on how to conduct mediation in Monthly Meetings, and that law suits were to be avoided. The references provided point to several London Yearly Meeting epistles dating back to 1696. Upon comparison with the epistles, however, it becomes apparent that in 1696 conflict was mentioned, however mediation and law suits were not discussed.<sup>40</sup> The same is true for other topics discussed in the discipline: they will include several years' epistles as sources, but these often only mention related topics, as in the case of conflict and mediation. Only the latest year mentioned, usually of the nineteenth century, will actually include the advice as stated in the discipline. Therefore, this chapter relies on the original epistles of the London Yearly Meeting instead. These served as a means of disseminating the Society's doctrine, its values and norms. Moreover, the London Yearly Meeting had other correspondence. It wrote personalised

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<sup>39</sup> William Penn, *No Cross, No Crown*, London, Publisher not identified, 1669; Ibid., *Fruits of a Father's Love: Being the Advice of William Penn to his Children*, London, Publisher not identified, 1726, first published 1669. The reader may be missing references to the works of John Bellers. I have consulted these, they however do not discuss business ethics.

<sup>40</sup> Society of Friends, *Book of Extracts*, London, Publisher not identified, 1861, 'Arbitration'.

epistles to individual meetings, in continental Europe and the Americas, discussing issues of specific relevance to that meeting.<sup>41</sup>

Both the publications of the Quaker leaders as well as the epistles of the Yearly Meeting were disseminated through the meeting structure. Throughout the eighteenth century, there are frequent references to subscriptions for and ordering of several copies of different Quaker leaders' publications. More regular and systematic is the dissemination of the epistles. They were sent to all the Monthly Meetings.

In 1681 the epistle stated that 'every Quarterly Meeting enter this, and all such other papers and epistles as they may have had from the Yearly Meetings, in their book, to be read every Quarterly Meeting; that Friends be reminded of services therein desired.'<sup>42</sup> There is evidence on the practice of this for the London community. Copies of the epistles are included regularly among the London Monthly Meetings' minutes. Horsleydown Monthly Meeting in 1750 noted: 'This being monthly Quarterly Meeting, the last Yearly Meeting epistle was read, and verbal exhortations delivered; recommending to keep in humility, in the fear of the lord & c which we hope will be remembered.'<sup>43</sup> It is also frequently noted that the epistles were read out in the Monthly Meetings themselves. Devonshire House Monthly Meeting in 7<sup>th</sup> month 1800 noted that 'the Yearly Meeting epistle is to be read'<sup>44</sup>; Ratcliff Monthly Meeting in 4<sup>th</sup> month 1700 noted that 'The Yearly Meeting Paper was read & c'.<sup>45</sup> A hundred years later the practice was still ongoing: Peel Meeting in the 3<sup>rd</sup> Month 1800 noted that the 'Yearly Meeting advices were read.'<sup>46</sup> Finally, there is evidence that epistles were to be read in meetings of worship as well. Ratcliff Monthly Meeting in 1750 noted: 'This meeting directs that the Yearly Meeting Epistle be read in

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<sup>41</sup> For instance to Danzig 1684, London Yearly Meeting, Epistles sent, Vol.I, LSF; others to Scotland, Barbados, Amsterdam, up to 1703.

<sup>42</sup> Society of Friends, *Collection of Epistles from the Yearly Meeting of Friends in London*, New York: Samuel Wood & Sons, 1821, 1681, p.12; Epistle 1713, p.108.

<sup>43</sup> Horsleydown MM, Minutes, 2/v/1750, p.279. See also Westminster MM, Minutes, v/1750, p.171.

<sup>44</sup> DSH MM, Minutes, vii/1800, p.431; see also Peel MM, Minutes, 12/iv/1750, NP.

<sup>45</sup> Ratcliff MM, Minutes, iv/1700, p.154.

<sup>46</sup> Peel MM, Minutes iii/1800, p.144; also vii/1800, p.167; Westminster MM, Minutes, iv/1700, p.115; vii/1800, p.316.

the Meetings for Worship at Ratcliff by Thomas Ollive, and at Wapping by Daniel Weston.<sup>47</sup> Peel Meeting in 1800 even decided to distribute copies of the epistle ‘among the families of friends.’<sup>48</sup> This indicates a wide distribution and awareness of their content amongst pious London Friends at least. There is no reason to doubt that similar practices were followed by other Quaker communities across the Atlantic world. It is possible however that the practice of dispersion among meetings of worship and ‘the families of Friends’ increased over the course of the eighteenth century, but we cannot be sure.

### **The Content of Quaker Business Ethics**

I identified four key themes of business ethics in the Quaker sources. The first is the general concern about covetousness, and its implications for business. These implications appear increasingly refined over time as issues specific to the business community. They are debts, taxes, and fraud.

Covetousness appeared as a topic in the Epistles in 1696, when it is also named as the cause of law suits.<sup>49</sup> Covetousness was furthermore related to plainness, in reminders to be modest in dress, furniture and language, which formed part of Quaker ideology from the movement’s beginnings.<sup>50</sup> The avoidance of smuggling and not paying taxes is a theme that appears in almost all epistles, evidence for the labouring of Friends towards a good relationship with the government.<sup>51</sup> Debts and overtrading first appear in 1692.<sup>52</sup> With the reminder not to derive the crown of its revenues, another important theme was introduced in 1693.<sup>53</sup> In the

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<sup>47</sup> Ratcliff MM, Minutes, v/1750, NP.

<sup>48</sup> Peel MM, Minutes viii/1800, p.176. Similarly Westminster MM, Minutes vii/1800, p.183: LYM epistle ‘hath now been read, the following friends are appointed to distribute them amongst our members’.

<sup>49</sup> Epistles, 1696, p.71.

<sup>50</sup> Walvin 1997, p.32.

<sup>51</sup> Later there is also praise of the government: Epistles, 1704, p.87.

<sup>52</sup> Ibid., 1692, p.50.

<sup>53</sup> Ibid., 1693, p.56.



course of the eighteenth century, references to pacifism and the plight of slaves increase, reflecting the increased involvement of the Society with these concerns.

The most dominant of the themes related to business discussed in Quaker publications throughout the seventeenth and eighteenth centuries is covetousness. It is an important theme in the bible, and its prohibition is set out in the tenth commandment. William Penn defined it as

*the love of money or riches; which, as the apostle has it, is the root of all evil.* It branches itself into these three parts: first, desiring of unlawful things; secondly, unlawfully desiring of lawful things; and lastly, hoarding up, or unprofitably with-holding the benefit of them from the relief of private persons, or the publick.<sup>54</sup>

More specifically, in 1797 Quakers distinguished between wealth earned through hard work and covetousness. They called industry ‘praise worthy’ and ‘indispensable’. Rather it is ‘the desire of great things, and the engrossment of the time and attention, from which we desire that all our dear Friends may be redeemed’.<sup>55</sup> Concern arose only when the drive for accumulating wealth distracts Friends from the pursuit of Truth.

The London Yearly Meeting in 1797 identified covetousness as the ‘common, destructive cause (...) of many particulars of deviation’.<sup>56</sup> To emphasise this point, Friends’ publications frequently cite the bible verse 1 Tim vi 9,10,11

They that will be rich, fall into temptation, and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil; which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

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<sup>54</sup> Penn 1669

<sup>55</sup> Epistles, 1797, p.383.

<sup>56</sup> Ibid.

In this vein, the 1720 epistle warned to ‘take heed against pride, covetousness, and hastening to be rich in the world’.<sup>57</sup> The following year the meeting lamented that ‘last year’s advice has not been duly heeded’.<sup>58</sup> This verse is referenced in epistles from the 1740s and 1750s.<sup>59</sup>

Prominent among the deviations caused by covetousness are debts and financial ruin. The 1754 epistle argues that covetousness, and ‘the love of money being the root of all evil’, ‘hath been verified in the ruinous consequences of an earthly, ambitious spirit, pushing men forward, in the pursuit of greatness, upon hazardous attempts, which have too often issued in the fall and ruins of themselves and families’.<sup>60</sup> In the sources, covetousness, and related to this extravagant lifestyles, are frequently held responsible for causing an inability to pay one’s debts.<sup>61</sup> Fox, in an early epistle, warned all those engaged in trading to ‘keep out of debts (...) Go not beyond your estates, less thy bring yourselves to trouble, and cumber, and a snare.’<sup>62</sup> Later Quaker writings on debts are basically repetitions of this idea. Rigge in his 1678 pamphlet warned Friends not to borrow what they would not be able to pay back, especially not from vulnerable people such as orphans or widows. In particular, he warned them not to borrow in order to finance an expensive lifestyle. In a further pamphlet, Fox quoted Romans viii. 8 ‘Owe no man anything, but to love one another: for he that loveth another, hath fulfilled the law’ in an epistle to ‘all of what trade or calling soever, keep out of debts; owe no man anything but love (...) For a man that (...) runs into debt, and lives highly of other men’s means; he is a waster of other men’s (goods) and a destroyer’.<sup>63</sup>

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<sup>57</sup> Epistles, 1720, p.128.

<sup>58</sup> Epistles, 1721, pp.129,30.

<sup>59</sup> For example Epistles, 1741, p.191;1744, p.201; 1746, p.208; 1749, p.217;1752, p.228; 1753, p.232; 1759, p.257.

<sup>60</sup> Epistles, 1753, p.240,1; equally 1746, p.209; 1759 p.259,60; 1759 reproduced in 1786, p.353; also 1781, p.337,8; 1783, p.345; for this verse see also 1740, p.191, related not to financial ruin but ‘fall from your own stedfastness’

<sup>61</sup> Epistles, 1778, p.328; 1797, p.382,3 ‘All these things shall be added unto you’, ‘Your heavenly father knoweth that ye have need of all these things’ Mat.vi.32,33; 1697, p.71; 1724, p.138; 1732, p.159.

<sup>62</sup> George Fox, *The Line of Righteousness and Justice Stretched Forth over All Merchants, Etc., and an Exhortation to All Friends, and People Whatsoever, Who Are Merchants, Tradesmen, Husbandmen or Seamen, ... That Ye Do That Which Is Just, Equal, and Righteous, Etc*, London, Publisher not identified, 1674. George Fox, cited in Grubb 1930, Ch.2, undated and untitled epistle.

<sup>63</sup> Ibid.

He interprets the verse to mean that one ought to pay all one's debts diligently and punctually, love of one's neighbours being the one debt one can never settle.

The epistles contain 27 references to debts between 1692 and 1797. The first epistle dealing with debts elaborated further on Fox' and Rigge's ideas. It recommended that:

the payment of just debts be not delayed (...) nor any to overcharge themselves with too much trading and commerce beyond their capacities to discharge a good conscience towards all men: and that all Friends concerned be very careful not to contract extravagant debts, to the endangering the wronging others and their families; which some have done, to the grieving the hearts of the upright: nor to break their promises, contracts, or agreements, in their buying and selling (or in any other lawful affairs), to the injuring themselves and others, occasioning strife, contention, and reproach to truth and Friends. And it is advised that all Friends that are entering into trade, or that are in trade, and have not stocks sufficient of their own to answer the trade they aim at, be very cautious of running themselves into debt, without advising with some of the ancient and experienced Friends among whom they live; and more especially such trading as hath its dependence upon sea adventures.<sup>64</sup>

Warnings not to break one's debts or launch further into trade than one can afford recur in the epistles from the 1730s to 1750s. In 1735 the Meeting advised 'that Friends everywhere take diligent care to prevent, as much as possible, persons professing with us defrauding their creditors of their just dues'.<sup>65</sup> In 1753 it reminded Friends to 'be careful and exact in performing their contracts, words, and promises ... to which end we advise you, as we have often done, to avoid an inordinate pursuit after riches, and not to launch into trade or business above your

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<sup>64</sup> Epistles 1692, p.50; 1703, p.84 refers also to not defrauding the government; 1708, p.97; 1724, p.138.

<sup>65</sup> Epistles 1735, p.171.

abilities.<sup>66</sup> In 1755 they warned that ‘an eager desire after riches hath ruined many, by pushing them in the pursuit thereof upon dangerous attempts...’<sup>67</sup>

London Yearly Meeting began to discuss the danger of financial ruin as a consequence of covetousness explicitly in 1727. In its epistle of that year it expressed the hope that Friends ‘may be preserved from the two extremes of covetousness on the one hand, and extravagancy on the other; the latter of which has been the occasion of the failings of some among us, in the non-payment of their just debts’.<sup>68</sup> In 1771 the Yearly Meeting referred to ‘divers instances of scandalous failures have of late appeared amongst some in profession with us’.<sup>69</sup> The 1781 epistle found that ‘some have not been sufficiently concerned to keep themselves clear of unadvised and imprudent adventures in trade and business...’<sup>70</sup> Bankruptcies as the consequence of covetousness are mentioned twice. In 1767, with a reminder of the positive example of ancient friends, presently forgotten, Yearly Meeting found that

many have entered large schemes of trade, which has reduced them in their circumstances, but unwilling to lessen standard of living, they used indirect means to procure temporary support, which has led to failures and bankruptcies.<sup>71</sup>

Similar is the 1793 epistle, which found that ‘Many have been of late the overturnings and failures in the commercial world’.<sup>72</sup>

In 1788 the London Yearly Meeting criticised a lack of risk adversity. It asked ‘were all thus awakened, what place would be found for extensive schemes in trade, nor fictitious credit to support them?’ implying that this advice came as a reaction to contemporary practice of using ‘fictitious credit’, which may refer to accommodation bills.<sup>73</sup> According to Hoppit, the post 1770

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<sup>66</sup> Ibid., 1753, p.235.

<sup>67</sup> Ibid., 1755 p.245.

<sup>68</sup> Ibid., 1727, p.145.

<sup>69</sup> Ibid., 1771, p.302.

<sup>70</sup> Epistles 1781, p.337-8; 1783, p.345.

<sup>71</sup> Epistles, 1767, p.289.

<sup>72</sup> Epistles 1793, p.374-5.

<sup>73</sup> Epistles, 1788, p.361.

financial crises were caused 'by the extensive use of credit, in the form of bills of exchange and accommodation notes, to fund expansion'.<sup>74</sup> In the last third of the eighteenth century, complaints about 'fictitious bills' were commonplace.<sup>75</sup> This epistle therefore likely constitutes a reaction to these crises.

The second major theme of business ethics in the Quaker literature is that of the evasion of taxes and customs out of covetousness. Penn reasoned that covetousness was an enemy to the state, as it bred corruption.<sup>76</sup> It lead men to abuse and defraud the government:

by concealing or falsifying the goods they deal in: as bringing in forbidden goods by stealth; or lawful goods, so as to avoid the payment of dues, or wanting the goods of enemies for gain; or that are not well made, or full measure; with abundance of that sort of deceit.<sup>77</sup>

Between 1693 and 1786, eleven epistles dealt with this topic. The 1693 epistle referred to the duty of paying taxes and tributes with reference to the bible, reminding Friends that they were subjects of 'Caesar's kingdom', and therefore ought to pay their 'taxes, tribute, &c.'<sup>78</sup> References to the kingdoms of God and Caesar, and the respective obligations membership in them held for their subjects, was evoked repeatedly throughout the period. In 1703 the meeting explicitly advised to 'avoid all indirect and unwarrantable methods, in trade and merchandize, by which the government may be defrauded of its due'.<sup>79</sup> The same advice was repeated throughout the century. In 1709 Yearly Meeting specified:

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<sup>74</sup> Hoppit, 1990, p.133.

<sup>75</sup> Ibid, p.137.

<sup>76</sup> Penn 1669, p.202.

<sup>77</sup> Ibid, p.202.

<sup>78</sup> Epistles, 1693, p.56.

<sup>79</sup> Ibid, 1703, p.84; 1709, p.99.

not to defraud or wrong any, in any way of commerce, trade, trust, or dealing; much less to put any abuse on the government, by endeavours to diminish any of the customs, excise, or any other publick civil dues. Yet if any, going under our profession, should happen to be so far tempted, through covetousness, and the love of unrighteous gain, as to be drawn into such evil...' Friends should 'deal with such persons, to make them sensible of such corrupt and pernicious practices...'<sup>80</sup>

In 1719 London Yearly Meeting added that the buying and selling of 'goods reasonably expected to be run' was forbidden, and that Monthly Meetings ought to testify against offenders.<sup>81</sup> In 1721 it referred Friends to the 1719 epistle.<sup>82</sup> The same warning reappeared in 1733, this time supported by the scriptural quote 'Render therefore unto Caesar the things that are Caesar's'.<sup>83</sup> In the following year the same biblical text was referred to again.<sup>84</sup> In 1762 it was added that 'in maritime counties especially, some may be exposed to the temptation of buying run goods for private use'.<sup>85</sup> Often reference to this rule was made in the context of summaries of the answers to the Yearly Meetings' annual queries submitted by the Monthly Meetings, which reported on the situation in their communities.<sup>86</sup> The annual reports include observations on whether members paid customs and duties. These annual reports, compiled by the quarterly meetings, began in the eighteenth century. They were formalised and regular from at least the mid-century onwards.<sup>87</sup> It was always emphasised that the relationship to the government was important, and Friends ought to be good citizens.<sup>88</sup>

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<sup>80</sup> Ibid, 1709, p.99.

<sup>81</sup> Ibid., 1719, p.123.

<sup>82</sup> Ibid., 1721, p.130.

<sup>83</sup> Matt.xx.ii.21, Epistles, 1733, p.163.

<sup>84</sup> Ibid., 1734, p.167; 1736, p.175; 1757, p.251.

<sup>85</sup> Ibid., 1762, p.269-70.

<sup>86</sup> Ibid., 1757, p.251; 1786, p.353.

<sup>87</sup> Ibid., 1757, p.251.

<sup>88</sup> The epistles frequently quote Matt.xx.ii.21 on this matter: 'Render therefore unto Caesar the things that are Caesar's': 1733, p.163; 1693, p.56; 1734, p.167; 1736, p.175; 1757, p.251.

The third major aspect of business ethics that Quaker authors derived from the perceived risk of covetousness is that it was believed to incentivise Friends to commit fraud. Fox admonished London merchants for their ‘deceitful merchandize, and cozening, and cheating, and defrauding one another’.<sup>89</sup> Alluding to the sermon of the mount, he appealed to them to ‘keep to yea and nay to all people in their common occasions, for whatsoever is more than these, cometh of evil’.<sup>90</sup> Fox’ warning was wordy and angry, and he painted the local practice of trading in the darkest colours, claiming that ‘this City hath a name and a bad report of deceitful Merchandize’.<sup>91</sup> Equally, the epistles warned ‘not to defraud or wrong any, in any way of commerce, trade, trust, or dealing’.<sup>92</sup> They expressed particular concern that Friends might be ‘defrauding their creditors of their just debts, and not performing their word and promise’.<sup>93</sup>

As we have seen the key business-specific themes of Quaker ethics - debts, taxes and fraud - were all developed out of a general concern with covetousness. Quakers understood covetousness to be a thriving towards wealth that eclipses good sense and the importance of living in the way of Truth. It leads to endangering one’s own and other’s wellbeing by leading into taking risks in the pursuit of wealth. Related to risk adversity is the payment of debts, as being risk adverse in order to ensure that one will be able to do so. The same logic applies to taxes and customs, i.e. fraud committed against the government, as well as fraud committed against private individuals. In spite of the nature of Quakerism as a faith based on revelation rather than the reading of the bible that is central to other forms of Protestantism, Quaker authors drew on scripture to support their arguments. Key bible sections for Friends were 1 Timothy 9-11, including ‘The love of money is the root of all evil’, and verses from the gospels referring to the tributes owed to God and Caesar respectively.

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<sup>89</sup> Fox 1658, p.1.

<sup>90</sup> Ibid, p.1.

<sup>91</sup> Ibid, p.2.

<sup>92</sup> Epistles 1709, p.99.

<sup>93</sup> Ibid, 1729 p.150; 1735 p.171.

## The Distinctiveness of Quaker Business Ethics

This section discusses the question of how different the principles of Quaker business ethics were to the general business ethics being propounded in English society. In order to determine this, a comparison has to be undertaken with non-Quaker business ethics. This will shed light on what these non-Quaker sources say about the topics raised in the Quaker sources.

The Presbyterian minister John Abernethy defined covetousness as having two meanings. First, the desire of another person's possessions, and second, 'an immoderate desire of worldly possessions in whatever way they are to be acquired, even supposing it should be without injustice of any kind'.<sup>94</sup> Just as we saw in the Quaker epistles, Abernethy distinguished between acquiring wealth through diligence, in order to supply for one's family, and endeavours which go beyond this. 'I do not say moderate industry, but the exorbitant passion which is properly called covetousness.'<sup>95</sup> These same commonalities between Quaker and other views are visible in other writings on covetousness. Thus, the Church of Scotland minister David Lamont used similar words, explaining that 'Industry, or proper application to business, does not constitute covetousness'.<sup>96</sup> John Bradford, Church of England clergyman and Independent minister, also acknowledged that gaining wealth through lawful methods and hard work is acceptable, even to a degree greater than required to answer own necessities, if it promotes the well-being of society as a whole, as honest trade and commerce will do.<sup>97</sup> Church of England clergyman Henry Stebbing argued that 'it makes a very essential Difference in this case, whether a Man gathers wealth by honest or dishonest means.'<sup>98</sup>

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<sup>94</sup> John Abernethy, *Sermons on Various Subjects*, London 1751, p.295; see also Henry Stebbing, *Sermons on Practical Christianity*, London 1759, p.79.

<sup>95</sup> Abernethy 1751 p.316; see also William Enfield, *Sermons for the Use of Families*, London 1772; David Lamont, *Sermons on the Most Prevalent Vices*, London 1780, p.131; Stebbing, p.80.

<sup>96</sup> Lamont 1780, p.130.

<sup>97</sup> Samuel Bradford, 'The Honest and Dishonest Ways of Getting Wealth. A Sermon Preach'd in the Parish Church of St.Mary Le Bow, on Sunday, November 20th, 1720.', London 1720, p.21; also Thomas Wheatland, *Twenty Six Practical Sermons on Various Subjects*, London 1739, p.43; James Foster, *Sermons*, London 1744, pp.183-4, quotes verse on p.186; see also Edmund Calamy, 'A Sermon at the Merchants' Lecture in Salters' Hall, on December 7th 1708, Upon Occasion of the Many Late Bankrupts,' London 1709.

<sup>98</sup> Stebbing 1759, p.85.



Presbyterian minister Edmund Calamy's 1709 sermon titled 'A sermon at the merchants lecture in Salter's Hall, Upon occasion of the many late bankrupts' made a connection between covetousness and financial ruin.<sup>99</sup> The sermon is based on the same Bible verse, 1 Tim vi.9-11, which appeared very prominently in Quaker epistles between the 1720s and 1750s: 'The love of money is the root of all evil' and argues that covetousness is the common cause for financial ruin. He opened by stating that:

Among the many complaints of the times we live in, hardly any one is more commonly in the mouths of all, than against the breaking of tradesmen, and that sometimes in such circumstances, as that a great Scandal is brought upon our Holy Religion, and such Enormities are discover'd, as even Heathens themselves would have been ashamed of.<sup>100</sup>

This verse is employed to the same end in sermons by Milbourne in 1709 and William Sheridan, Bishop of Kilmore and Ardagh among others.<sup>101</sup> Similarly, the Bishop of Ely's 1717 sermon on 'The justice of paying debts' attributed 'the late failures of some eminent citizens' to covetousness.<sup>102</sup> Bradford, in a 1720 sermon titled 'The Honest and dishonest ways of getting wealth', argued that recent 'disorder and confusion' was caused by an 'irregular pursuit' of wealth. In other words, covetousness.<sup>103</sup>

Warnings about being risk adverse to avoid failure of the kind found in the Quaker epistles are ubiquitous in business advice literature and sermons. In 1726, Daniel Defoe

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<sup>99</sup> see also Bradford 1720 p.3; Luke Milbourne, 'Debtor and Creditor Made Easy: Or, the Judgement of the Unmerciful Demonstrated in a Sermon,' London 1709; William Sheridan, *Practical Discourses Upon the Most Important Subjects*, London 1720; Calamy 1709.

<sup>100</sup> Calamy 1709, p.3.

<sup>101</sup> Milbourne 1709; Sheridan 1720.

<sup>102</sup> William Fleetwood, *Two Sermons, the One before the King (...) the Other Preach'd in the City, on the Justice of Paying Debts*, London 1718.

<sup>103</sup> Bradford 1720, p.3.

attributed the South Sea crisis to tradesmen's lack of risk adversity.<sup>104</sup> He warned traders 'not to launch out in adventures beyond the compass of their stocks; and withal, to manage those things with due wariness'.<sup>105</sup> N.H.'s '*Compleat Tradesman*' of 1684 also advised readers 'not to engage in too many businesses, lest so many Irons burn, nor in too great Affairs, lest thy loss prove Irreparable...'<sup>106</sup> Delany argued that:

this habit of running thoughtlessly into debt, draws many other worse habits after it: lying, swearing, cheating, and all kinds of vice and villainy, are its sure attendants; nay, sometimes, even murder, and an open defiance of public justice, as hath been seen in more than one unhappy and dreadful instance.<sup>107</sup>

Citing Rom xiii. 8: 'Owe no man anything but to love one another', as Fox had done, he argued that 'the duty of paying debts' was 'a duty of as great consequence to the wellbeing of society, as any other whatsoever; as comprehending under it one great and important branch of commutative justice.' He explained that this was important as trade was linter linked, 'the failure of one man here may affect many others in the remotest regions of the earth'.<sup>108</sup> Yet, he lamented that the duty of paying debts was 'utterly and openly disregarded, as if neither the laws of God, nor Man, nor Nature, exacted it of us'.<sup>109</sup> Berriman's 1763 sermon also discussed Rom xiii. 8: 'Owe no man any thing but to love one another.' In his interpretation it forbade 'such borrowing and dealing with one another, as will sometimes bring men unavoidable in debt', hence he warned of taking risks in business.<sup>110</sup> He applied a broad definition of debts to include taxes and

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<sup>104</sup> Daniel Defoe, *The Complete English Tradesman: Directing Him in the Several Parts and Progressions of Trade, from His First Entering Upon Business, to His Leaving Off... Calculated for the Use of All Our Inland Tradesmen, as Well in the City as Country*, London: C.Rivington, 1738, p.48.

<sup>105</sup> Ibid., p.viii; see also William Berriman, 'Sermon XIV. The Guilt and Danger Of Making Haste to Be Rich.,' in *Christian Doctrines and Duties Explained and Recommended. Forty Sermons, Preached in the Parish Churches of St.Andrew Undershaft, and Allhallows the Great: And Divers of Them, in Eton College Chapel, and Other Places*, London: 1751; Patrick Delany, *In Twenty Sermons on Social Duties, and Their Opposite Vices*, London 1747, p.240.

<sup>106</sup> N.H., *The Compleat Tradesman, or, the Exact Dealer's Daily Companion*, London 1684, p.78.

<sup>107</sup> Delany 1747, p.243, 254.

<sup>108</sup> Ibid, p.250.

<sup>109</sup> Ibid, p.240.

<sup>110</sup> Berriman 1763, p.227.

customs owed to the government. He appealed to his readers to ‘Render therefore to all their dues: tribute to whom tribute is due, custom to whom custom (...) owe no man anything, but to love one another....’<sup>111</sup>

As Berriman’s sermon illustrates, the duty of paying taxes and customs is discussed in sermons as well, perhaps unsurprisingly given the ties between church and state in this period. The Plymouth vicar John Gilbert in a 1699 sermon ‘on the sin of stealing custom and the duty of paying tribute’ supported his argument by citing 13 Rom 7 v ‘Render to all their dues, tribute to whom tribute, custom to whom custom.’ He defined custom as meaning ‘the legal taxes which are appointed for the support of the government, under which we live, and enjoy protection and safety’ as well as the ‘tax laid upon trade’.<sup>112</sup> An anonymous 1795 sermon on ‘The rights of Caesar’ made the same point, defining the ‘things that are Caesar’s’ as all taxes intended for the maintenance of government, and for the benefit of the country as a whole.<sup>113</sup> The sermon on ‘The sinfulness of buying run-goods’ by the Anglican deacon and governor of London’s Christ’s Hospital School William Unwin, made the same arguments.<sup>114</sup> Unwin argued that the government required revenue for its maintenance and offices, and that ‘by purchasing run goods, you wrong the public body’.<sup>115</sup>

Finally, there are several extant sermons warning against fraud that closely shadow Quaker discourse on this issue. Samuel Clarke in a 1660 sermon argued that ‘the foundation of this crime was covetousness’.<sup>116</sup> They range from general warnings not to defraud anyone to

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<sup>111</sup> Ibid, p.224.

<sup>112</sup> John Gilbert, ‘A sermon on the sin of stealing custom, and the duty of paying tribute from the 13.Rom.7.v’, Plymouth 1699, p.3.

<sup>113</sup> A friend to peace and good order, ‘The rights of Caesar: A Sermon. In which the scripture-doctrine of magistracy is opened up and enforced’, Edinburgh 1795.

<sup>114</sup> William Unwin, ‘The Sinfulness of Buying Run Goods, Attempted to Be Shewn,’ London 1773.

<sup>115</sup> Ibid, p.10. For more examples see Berriman 1763, p.224 and Thomas the Elder Gisborne, ‘An Enquiry into the Duties of Men in the Higher and Middle Classes of Society in Great Britain,’ London 1797, p.244.

<sup>116</sup> Samuel Clarke, *One hundred and seventy three sermons, on several subjects, Vol. V*, Dublin, CLXVI (this numeral translates to 166, which does not make sense as a publication years, hence I am citing it is), Sermon CLCXI, ‘Of the Sin of deliberate Fraud’, pp.357-372., p.360.

detailed discussions of what fraud entails. Enfield explained that ‘The seller defrauds his neighbour, when he takes advantage of the ignorance or mistakes of the purchaser, or makes use of arts to impose upon his judgement.’<sup>117</sup> Thomas Wilson argued, ‘I do not mention false weights and measures; oppressing the poor; buying or selling of stolen goods; using oaths and lies to deceive those with whom they deal. Those that do any of these things know that they do ill.’<sup>118</sup> Moreover, taking advantage of others’ ‘ignorance, oversights, negligence or drunkenness in commercial transactions’ was condemned.<sup>119</sup>

The key themes of Quaker business ethics are discussed at great length in non-Quaker sources. Covetousness was the subject of countless sermons. It was defined by these authors not as general ambition to better one’s position by acquiring wealth through hard labour, but as more extreme thrift that outbalances other, more important concerns of religion, just as in the Quaker literature.

The Quaker and non-Quaker authors’ preoccupation with covetousness reflects a contemporary public debate on the dangers of luxury that continued through much of the eighteenth century. Scholars have argued that the debate was connected to the expansion of trade, especially in luxury goods, and increased consumerism.<sup>120</sup> In the early eighteenth century, luxury was regarded as sinful, but as Maxine Berg and Elizabeth Eger describe, it ‘gradually lost its former associations with corruption and vice’.<sup>121</sup> Important in this development was

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<sup>117</sup> Enfield 1782, pp.57-8.

<sup>118</sup> Thomas Wilson, *Sermons*, London 1785, p.32.

<sup>119</sup> Richard Fiddes, *Fifty Two Practical Discourses Preached on Several Subjects*, London 1720. For further sermons on Fraud see Thomas Wilson *Sermons*, Vol. III, Sermon LIII ‘On Fraud’, London 1785, pp.23-40; Clarke CLXVI.

<sup>120</sup> Paul Langford, *A Polite and Commercial People: England 1727-1783*, Oxford: Clarendon Press, 1998, 1989, p.577; Maxine Berg and Elizabeth Eger, *Luxury in the Eighteenth Century: Debates, Desires, and Delectable Goods*, Basingstoke: Palgrave Macmillan, 2003, p.11.

<sup>121</sup> Berg and Eger 2003, p.7.

7-28. Basingstoke: Palgrave Macmillan, 2003, p.7.

Mandeville's 1705 'Fable of the Bees', which depicted trade and luxury as both vicious, and beneficial to the nation.<sup>122</sup> Mandeville summed up contemporary ideas of luxury as follows:

It is a receiv'd Notion, that Luxury is as destructive to the wealth of the whole Body Politic, as it is to that of every individual Person who is guilty of it, and that a National Frugality enriches a Country in the same manner as that which is less general increases the Estates of private Families...What is laid to the Charge of Luxury besides, is, that it increases Avarice and Rapine: And where they are reigning Vices, offices of the greatest Trust are bought and sold; the Ministers that should serve the Public, both great and small, corrupted, and the Countries every Moment in danger of being betray'd to the highest Bidders: And lastly, that it effeminates and enervates the People, by which the Nations become as easy Prey to the first Invaders.

Mandeville then introduced the argument that consumption, in spite of its negative image, was beneficial to the well-being of the nation, through increasing demand and thereby trade, which caused great controversy.<sup>123</sup>

From the mid-1660s onwards denunciations of luxury declined.<sup>124</sup> The traditional moral perspective increasingly came to be replaced by an economic one. Even the clerical contributors to the debate focused more on the economic impacts. Luxury was understood to be closely linked to corruption. Corruption in turn was linked to national debt, stock-jobbing, and the moneyed companies.<sup>125</sup> However, it was no longer only a vice. It was also regarded as beneficial to the country, as it supported trade.<sup>126</sup>

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<sup>122</sup> Ibid, p.10.

<sup>123</sup> Bernard Mandeville, *The Fable of the Bees, Etc.*, London: T. Ostell, 1806.

<sup>124</sup> John Sekora, *Luxury: the concept in Western thought, Eden to Smollett*. Baltimore: Johns Hopkins University Press, 1977, p.65.

<sup>125</sup> Ibid, 64.

<sup>126</sup> Ibid, 113.

Denunciations of luxury declined in Quaker and non-Quaker sources alike in the second half of the eighteenth century, reflecting Berg and Eger's view that by this point luxury was regarded as a sign of 'production [and] trade' that had a 'civilising impact' and benefited the country.<sup>127</sup> The 1750s and 1760s saw broad public debate in periodicals, books, sermons, and pamphlets on the topic of luxury.<sup>128</sup> Early in the 1750–1770 period, authors described it as a 'common current vice', and potentially a threat to the state.<sup>129</sup> In the process of the debate, the definition of luxury 'gradually lost its former associations with corruption and vice, and came to include production, trade and the civilising impact of superfluous commodities'.<sup>130</sup> The term itself was redefined. While in the beginning of the eighteenth century, luxury was understood to include everything that was not a basic necessity for survival, by the end of the century more goods were categorised as necessities, including those 'of the mind', i.e. reading, education, and politeness.<sup>131</sup> An economic and nationalist perspective replaced the traditional moral perspective.

The sources consulted for this chapter reflect the currency of this debate, but they do not relax in their condemnation of covetousness. They worry that people live beyond their means in order to afford luxuries and therefore borrow more than they could hope to repay and engage in risky business transactions. Hence, they regarded being modest and plain in one's life style as a way of meeting the challenge of covetousness. Penn, for example, warned in his *Advice to his children* to

avoid pride as you would avoid the devil, remembering you must die, and consequently those things must die with you that could be any temptation to pride; and that there is a

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<sup>127</sup> Berg and Eger 2003, p.7.

<sup>128</sup> Sekora 1977, p.66.

<sup>129</sup> Sekora places the peak of the controversy in the period from 1753 – 1763, Sekora 1977, pp.: 64-66; Margaret Hunt, *The Middling Sort: Commerce, Gender, and the Family in England, 1680-1780*, Berkeley: University of California Press, 1996, p.50 also found that luxury was 'routinely condemned in the eighteenth century'.

<sup>130</sup> Berg and Eger 2003, p.7.

<sup>131</sup> Christopher Berry, *The Idea of Luxury. A Conceptual and Historical Investigation*, Cambridge: Cambridge University Press, 1994, p.125.

judgment follows, at which you must give an account both of what you have enjoyed and done.<sup>132</sup>

In references spread throughout the period, the epistles mentioned pride, luxury, and extravagance 32 times between 1688 and 1798, referencing ‘outward habits and fashions,’<sup>133</sup> ‘words, ways, fashions and customs of the world’<sup>134</sup> and the ‘glittering gaiety of this vain world’.<sup>135</sup> In 1734, the London Yearly Meeting issued a particularly long epistle regarding the ‘Vain fashions and corrupt customs of the world’.<sup>136</sup> In 1763, it warned the affluent not to get carried away ‘into pride, indolence, and extravagance’ as this had led to debts and ruin.<sup>137</sup> In 1768 it reprinted and distributed Quaker minister Ambrose Rigge’s 1678 epistle quoted above warning tradesmen not to borrow in order to finance an expensive lifestyle.<sup>138</sup> This was nothing unusual: in the same period Delany of the Church of Ireland warned that a ‘spirit of extravagance’ and living above one’s fortune was dangerous.<sup>139</sup> Defoe named extravagant living as a frequent cause for tradesmen’s financial ruin.<sup>140</sup> Many more examples could be given.

As we have seen, non-Quaker authors also made an explicit connection between covetousness and the issues of risk adversity and debts, taxes and fraud identified as its offshoots by Friends. It is interesting that non-Quaker authors appear to attribute as much importance to the duty of paying taxes and customs as did Friends. The concern for taxes can be seen in the context of the early modern theme of subject duty. Obedience to authority had been a common

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<sup>132</sup> William Penn, *Fruits of a Father's Love: Being the Advice of William Penn to His Children*, London 1726, first published 1669, p.42.

<sup>133</sup> Epistles, 1688, p.329 ‘excess apparel and furniture’; 1703, p.85.

<sup>134</sup> Epistles, 1712, p.107.

<sup>135</sup> Epistles, 1704, p.87; 1718, p.122 ‘Growing evil of pride’; 1719, p.124; 1721, p.129 together with covetousness; 1724, p.137 ‘pride in apparel’; 1739, p.185.

<sup>136</sup> Epistles, 1734, p.166, similar content in 1735, p.170; 1736, p.174; 1737, p.178; 1738, p.180 including bible reference Rom. xii.2; 1747, p.213; 1755, p.245; 1771, p.301 ‘fantastic dresses’; 1781, p.339; 1789, p.364; pride 1715, p.112; 1717, p.119 refers to epistle of 1715. The 1732 epistle lamented that ‘the simplicity, and distinguishing plainness of our holy profession is too much lost among us, respecting language, apparel, and behaviour’, p.160. See also epistles, 1720, p.128; 1727, p.145 together with extravagancy; 1721, p.129 together with pride; 1741, p.194; 1754, p. 240; 1798, p.385 quotes William Penn, ‘The trimmings of the vain world could clothe the naked one’; for instance 1719, p.124; 1735, p.170; 1736, p.174; 1789, p.364; 1798, p.385.

<sup>137</sup> Epistles, 1763, p.273.

<sup>138</sup> Ibid, 1768, p.292.

<sup>139</sup> Delany 1747, p.243-45.

<sup>140</sup> Defoe 1738, p.87.

element in business ethics since the middle ages.<sup>141</sup> One might expect that Friends put more emphasis on this point due to their refusal to pay tithes. This caveat in their pursuit of being regarded as good citizens might have motivated them to make up for this by appearing particularly loyal to the crown, if not to the ecclesiastical authorities. Yet, the thrust of their arguments about governmental dues are the same, and they base them on the same authorities from the New Testament, especially 1 Timothy and Jesus' instructions on giving Caesar his dues, that non-Quaker authors referenced.

### **The Metaphorical Framework of Quaker and Non-Quaker Ethics**

The fundamental conceptual overlap between Quaker and non-Quaker business ethics can also be seen in the way that writers of all denominations used the same set of metaphors to illustrate their arguments. In the sources consulted the related issues of luxury, pride and covetousness are frequently likened to an illness or epidemic. For Penn luxury was

A disease as epidemical, as killing; it creeps into all stations and ranks of men; the poorest often exceeding their ability to indulge their appetite; and the rich frequently wallowing in those things that please the lusts of their eye and flesh, and the pride of life...<sup>142</sup>

Moreover, he found the covetous man to be 'a disease to the body politick, for he obstructs the circulation of blood'.<sup>143</sup> Lamont also used the analogy of the sick human body to explain the danger covetousness possessed for society:

A man is covetous, when his heart is set upon keeping money. Money is to the world what blood is to the body. When the blood circulates properly, the body is in health;

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<sup>141</sup> Barrington Moor, *Moral Aspects of Economic Growth, and Other Essays*, Ithaka, New York: Cornell University Press, 1998, p. 10.

<sup>142</sup> Penn 1669, p.218.

<sup>143</sup> Ibid., p.206.



when it flows irregularly, the body is in pain: so when money circulates with sprightliness, the world prospers; when money stagnates, the world declines.<sup>144</sup>

In a similar vein, the 1709 epistle described pride as a 'leprosy':

And let the aged remember, and the youth know, that when apparent signs of the plague of leprosy appeared on the walls in the houses of Israel, it was the care of the priest under the law, to have the houses cleansed, and the lepers also. And surely Christ's priesthood should not fall short of their care to endeavour to stop and remove the manifest tokens of the leprosy of the great sin of pride, and all superfluity of naughtiness. And therefore let all concerned be earnestly stirred up to sincere obedience to this light of Christ, our great high priest; that he may cleanse the hearts and houses of that growing plague, which tends to the ruin of families and posterity.<sup>145</sup>

The Yearly Meeting used the same basic metaphor again in 1773, when it warned of luxury as a 'spreading contagion'.<sup>146</sup> Similarly, Thomas Mun called luxury a 'general leprosie'.<sup>147</sup> Calamy termed covetousness 'a fatal contagion', which loosend 'all the bands of society (...) introducing general confusion'.<sup>148</sup> In 1710 Hacket in a sermon to the Levant company merchants, called pride a 'tumour'.<sup>149</sup> Brent in a 1728 sermon before a merchant audience in Bristol referred to the love of money, i.e. covetousness as 'an evil disease'.<sup>150</sup> Daniel Defoe called 'Expensive living (...) a kind of slow fever (...) fatal and sure to kill'.<sup>151</sup> *London Magazine* in 1758 diagnosed luxury as a 'pestilence' which had spread throughout the nation.<sup>152</sup>

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<sup>144</sup> Lamont 1780, p.135.

<sup>145</sup> Epistles, 1709, p.99.

<sup>146</sup> Epistles, 1773, p.311.

<sup>147</sup> Thomas Mun, *England's Treasure by Forraign Trade, Or: The Balance of Our Forraign Trades Is the Rule of Our Treasure*, London 1664, p.180.

<sup>148</sup> Calamy 1709, p.6.

<sup>149</sup> Laurence Hacket, 'A Sermon Preached at St.Bennet-Finct (Sic) Church,' London 1707, p.31.

<sup>150</sup> Charles Brent, 'Money Essay'd; or, the True Value of It Tryed. In a Sermon Preach'd before the Worshipful Society of Merchants, in the City of Bristol,' London 1728, p.20.

<sup>151</sup> Defoe 1738, p.111, Steele in 1747 quoted Defoe's expression.

<sup>152</sup> *London Magazine* 27, p.223, May 1758, cited in Sekora 1977, p.65

Another metaphor frequently employed in religious and secular publications to highlight the dangers of business are the risks presented by deep water. Drawing on Psalms 69:2: 'I am come into deep waters, where the floods overflow me,' taking risks in business was likened to drowning.<sup>153</sup> Ambrose Rigge warned that:

There are some amongst us (...) [who] have lunched from the Rock which is firm and sure, into the Great Sea of Troubles and Uncertainty, where some have been drowned, others hardly escaping, and many yet labouring for the Shore, with little hopes of coming at it; who have not only brought themselves in Danger of suffering shipwreck, but have drawn in others, and have endangered them also.<sup>154</sup>

Similarly, Steele's *Religious Tradesman* of 1747 recommended 'That you launch out no farther than you can feel ground under you.'<sup>155</sup> Defoe compared a tradesman's overtrading to 'a young swimmer going out of his depth; when help does not come immediately, 'tis a thousand to one but he sinks, and is drown'd'.<sup>156</sup> The reverend William Scott found that the contemporary proneness to extravagance and luxury lead men to 'plunge headlong into engagements immense, distant and dangerous.'<sup>157</sup>

## Conclusion

Already in the mid-seventeenth century, Rigge perceived Friends to have deviated from the way of truth, in having become less careful and reliable than in their early days. Moreover, he mentioned the Quaker reputation:

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<sup>153</sup> John Ayto and Judith Siefring, *From the Horse's Mouth. Oxford Dictionary of English Idioms*, Oxford: Oxford University Press, 2009.

<sup>154</sup> Ambrose Rigge, *A Brief and Serious Warning to Such Who Are Concerned in Commerce and Trading*, London 1678.

<sup>155</sup> Steele 1747, p.39.

<sup>156</sup> Defoe 1738 p.47, similar quote p.48; also *Supplement to Tradesman*: 'ocean of business' p.3

<sup>157</sup> William Scott, 'A Sermon on Bankruptcy, Stopping Payment, Debts, Preached at Various Churches in the City. Previously Published As : The Justice of Paying Debts. A Sermon Preach'd in the City, London 1718,', London 1773.

Many have got Credit upon the account of Truth, because at the beginning it did, and doth Still lead all, who were and are Faithful to it, to Faithfulness and truth, even in the unrighteous Mammon, and to let their Yea be Yea, and their Nay be Nay (...) so that many would have credited one that was called a Quaker with much, and many I believe did merely upon that account, some whereof, I doubt, have just cause to repent of it already.<sup>158</sup>

Presbyterian minister Edmund Calamy equally worried that

’Tis generally observed, that the fair way of Trading that was formerly so reputable, and so successful too, is as good as lost among us, and scarce anywhere to be met with; and that we have nothing but the notion of it left: We run all upon Tricks and projects, and Crafty Undermining arts; as if the rules of honesty were quite forgotten, or of no farther use...<sup>159</sup>

Both indicate that the authors were not happy with the current practice of business in their respective communities. They used the past to throw into relief ideals of ethical behaviour in commerce.

The epistles, pamphlets and books of Friends deal with the same themes as the merchant manuals written by non-Quakers and the sermons of Church of England clergy as well as other dissenters. Their main concerns were covetousness and the vices related to it, as well as its negative implications for society as a whole. This likely reflected increased consumerism, a core social development of the period. All sets of sources reference the same scripture verses, such as 1 Tim 9, 10 and Rom xiii 8. Finally, all sets of sources use the same metaphors. They use the image of deep water for dangerous business ventures and liken pride and luxury to epidemic disease. It can be concluded that the basic elements of Quaker business ethics, as well as their

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<sup>158</sup> Rigge 1678, see also Epistles 1732, p.159; 1767, p.289.

<sup>159</sup> Calamy 1707, p.3.

presentation and the rhetorical framework in which they were discussed were similar, if not identical to mainstream business ethics. Contrary to the arguments put forward by Grassby and Hannah, there is no sign that Friends possessed ‘their own strict business code’, or that the sect had ‘an unusually demanding and relevant’ set of values.<sup>160</sup> Nor do the sources point towards a specific ‘religious and social philosophy’, as Tolles believed.<sup>161</sup>

The possibility remains that Quakers followed the same business ethics with more vigour than non-Friends. Especially the first two generations who were faced with persecution joined the Society at potentially great personal costs. They may have been particularly concerned to not give anyone reason for complaint about them and protecting their communities’ reputation, or simply more committed to maintaining and expressing their faith throughout all sides of their lives. This may have lead to what Raistrick deemed the ‘unshakeable honesty of the Quaker’, and what Kirby called the Society’s ‘strong moral culture’.<sup>162</sup> However, the problems with these authors’ methodologies outlined in the previous chapters remain. Moreover, insistence on exceptional honesty in order to protect the Society during times of persecution cannot have motivated later generations of Quakers, those growing up after toleration and during the eighteenth century. Another possibility is that Friends may have adhered to business ethics more stringently than others because their religious organisation formally enforced these. This possibility will be explored in the next chapter.

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<sup>160</sup> Grassby 2001, p.309; Hannah 2000, p.289.

<sup>161</sup> Tolles 1948, p.51.

<sup>162</sup> Raistrick 1950, p.48; Kirby 1993, p.108.

## Chapter 2 Debt enforcement in the London Quaker Community

For the Quakers honesty was not just a norm. They differ from other faith-based merchant communities, such as the Maghrebis, in that they did not depend only on informal institutions, such as reputation mechanisms.<sup>1</sup> According to the literature, through its Monthly Meetings, the Society provided an institutional enforcement mechanism that sanctioned members' breaches of contracts and kept them to their word, whether the transaction was with another Friend or an outsider.<sup>2</sup> The meeting structure, initially designed to lend support against persecution, soon took on an additional role for Friends' economic activities.<sup>3</sup> The Monthly Meetings, so historians have argued, monitored the business conduct of their members. They forced Friends to avoid risks in business, honour their contracts, and settle their debts diligently.<sup>4</sup> The result was reduced risk for anyone conducting transactions with Friends, making them desirable business partners for Quakers and non-Quakers alike. This, so the argument goes, provided Friends with a competitive advantage.

As discussed above, however, the empirical basis for this argument is extremely thin. In order to determine the actual extent of meetings' sanctioning of business offences, in this chapter

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<sup>1</sup> Greif's argument for the Maghrebis relying on informal institutions alone has been challenged by Edwards & Ogilvie (see for instance Jeremy Edwards and Sheilagh Ogilvie, 'Contract Enforcement, Institutions and Social Capital: The Maghrebi Traders Reappraised,' *Cambridge Working Papers in Economics*, no. No.0928 (2009) and Jessica Goldberg, *Trade and Institutions in the Medieval Mediterranean: The Geniza Merchants and Their Business World*, Cambridge: Cambridge University Press 2012.

<sup>2</sup> Leslie Hannah, 'The Moral Economy of Business: An Historical Perspective on Ethics and Efficiency.' In *Civil Histories: Essays in Honour of Sir Keith Thomas*, edited by Peter Burke, Brian Harrison and Paul Slack. Oxford: Oxford University Press, 2000, pp. 290-7; Frederick Barnes Tolles, *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682-1763*, Chapel Hill: University of North Carolina Press, 1948, pp. 73-74; Isabell Grubb, *Quakerism and Industry before 1800*, London: Williams and Norgate, 1930, p.90; James Walvin, *The Quakers: Money and Morals*, London: John Murray, 1997, pp. 33, 72-73; Edward H. Milligan, *Biographical Dictionary of British Quakers in Commerce and Industry 1775-1920*, York: Sessions Book Trust, 2007, p.582; Arthur Raistrick, *Quakers in Science and Industry: Being an Account of the Quaker Contributions to Science and Industry During the 17th and 18th Centuries*, London: Bannisdale Press, 1950, p.46; Arnold Lloyd, *Quaker Social History, 1669-1738*, London: Longmans, 1948, p.37; Ann Prior and Maurice Kirby. 'The Society of Friends and the Family Firm, 1700-1830.' *Business History* 35, no. 4 (1993), pp. 74-76.

<sup>3</sup> This phenomenon has been described for the emergence of states by Fredrick C. Lane, 'Economic Consequences of Organized Violence,' *The Journal of Economic History* 18 (1958).

<sup>4</sup> Walvin 1997; Tolles 1948; Grubb 1930; It is also worth noting that the Dutch reformed church also ostracised bankrupts. See Oscar Gelderblom. *Cities of Commerce: The Institutional Foundations of International Trade in the Low Countries, 1250-1650*, Princeton, New Jersey: Princeton University Press 2013, p.122.

and the following, I conduct empirical studies of the two largest single Quaker communities in the early modern world, which were also situated in two major commercial centres: London and Philadelphia. Based on records of the monthly meetings of these communities, I study their practice of disownments for debts and especially bankruptcy in order to determine the extent of their involvement. I focus on Quaker formal institutions, not the norm of honesty per se, as this is their distinctive feature, and take repayment of debts as a crucial indicator of contract enforcement and honesty.

In order to understand Friends' relationship to debt, it is necessary to be aware of contemporary attitudes toward credit, as well as the existing legislation on insolvency and bankruptcy. Therefore, this chapter starts with a discussion of attitudes to credit in early modern England. It outlines the legal context of debt and bankruptcy. It highlights changes in bankruptcy litigation in the eighteenth century, as well as public debates surrounding an increase in business failure and imprisonment for debt. Next, I discuss institutions and discipline of the London Quaker community, including the records this chapter is based on. Then I run three tests. First, using collections of sanctioning records of London Monthly Meetings, I investigate whether London Quaker Meetings sanctioned business offences at all. I find that Monthly Meetings only began to regularly sanction any form of disciplinary breaches after 1750. Moreover, they first sanctioned bankruptcy in 1754, and then increasingly in the following decades.

Second, I examine the importance attributed to solvency in Quaker certificates of removal received by London Monthly Meetings. The evidence from the certificates of removal confirms the chapter's first finding that meetings developed an interest in solvency in the second half of the eighteenth century.

Third, I test the Society's commitment to monitoring and sanctioning bankruptcies by identifying a sample of insolvent and bankrupt Quaker merchants from the London Gazette and chancery docket books and comparing them to the Meetings' sanctioning records. I find evidence

for several instances of Meetings being aware of bankruptcies, but failing to act upon this information.

### **Credit in early modern England**

One of the most important factors that shifted English attitudes to debt and bankruptcy came from changes led by the state in the management and distribution of public debt. Successive seventeenth-century governments struggled to finance England's many wars. The reign of Charles II saw the stop of the exchequer and proceeding financial crisis due to the governments' inability to repay the loans it had taken out in order to finance war with the Dutch Republic. After the Glorious Revolution, William of Orange struggled to continue financing the Nine Years War against Louis XIV (1688-1697). The development of a new system of credit 'became an interest of state'.<sup>5</sup> In order to obtain new funds, the government tried a new strategy. It founded the Bank of England. The Bank of England lent the government money to continue the war. It raised these funds by issuing shares, with interest on income and profits then being paid out as dividends.

At the same time, up to 100 new joint stock companies were established 1685-1695.<sup>6</sup> Together, the Bank of England, the East India Company and the South Sea Company came to hold about a third of the government's public debt.<sup>7</sup> The subscriptions to the Bank of England shares were open to all, 'Native and foreigners, bodies politick and corporate'. The same was true for the joint stock trading companies. This constituted an important step: it turned credit into a commodity, which could be bought and sold. This meant that new groups, i.e. anyone with money to buy shares, could purchase government debt. Subscribers to the Bank of England and the joint stock companies came from across the social spectrum. About one third of subscribers

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<sup>5</sup> Carl Wennerlind, *Casualties of Credit: The English Financial Revolution, 1620-1720*, Cambridge, Mass.; London: Harvard University Press, 2011, p.5.

<sup>6</sup> Anne L. Murphy, *The Origins of English Financial Markets: Investment and Speculation before the South Sea Bubble*, Cambridge: Cambridge University Press, 2009, p.37.

<sup>7</sup> The trading companies received monopolies on trades with certain regions in exchange for payments to the government.

consisted of aristocrats, gentlemen, and esquires. The largest groups represented were merchants, retailers, and manufacturers.<sup>8</sup> The rest came from working people. During the South Sea Bubble subscribers came from in and around London, with most traders participating in the market only twice at most.<sup>9</sup> Thus, a connection was established between the moneyed men of the city and the government. The founding of the Bank of England and the stock companies therefore presents a shift in power away from the aristocracy and monarchy towards the bourgeoisie. It also presented a move away from an agrarian society, in which power was vested in owning land, into a commercial one. The 'creation of a direct link between the country's government and the moneyed men through the establishment of the public funds,' caused concern among the public. A debate arose which represented investment in equity and debt instruments as dangerous and dishonest.<sup>10</sup> It was thought that those who speculated in financial instruments sought to profit from the misfortune of others.<sup>11</sup> The spread of debt and equity thus generalised debt across a wider spread of society, but also made it more controversial.

Quakers regarded honesty in business as a core virtue, and Friends were expected to keep all promises. The Quaker discipline expected business people to enter only into contracts they could be certain they would be able to fulfil. This required being risk adverse. This rule was reiterated regularly in the London Yearly Meeting's epistles from 1692 onwards:

the payment of just debts be not delayed (...) nor any to overcharge themselves with too much trading and commerce beyond their capacities to discharge a good conscience towards all men: and that all Friends concerned be very careful not to contract

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<sup>8</sup> Murphy 2009, p.152.

<sup>9</sup> Ann Carlos and Larry Neal, 'The Micro-Foundations of the Early London Capital Market: Bank of England Shareholders During and after the South Sea Bubble, 1720-25,' *Economic History Review* LIX, no. 3 (2006).

<sup>10</sup> Murphy 2009, p.66.

<sup>11</sup> Company monopolies were frequently accused of increasing the cost to the consumer. The 1690s witnessed a great scandal for the paying of unprecedented bribes by the East India Company for renewal of charter. It led to the downfall of House of Commons in 1695 and election of a new, far more company hostile parliament. Murphy 2002.



extravagant debts, to the endangering and wronging others and their families (...) nor to break their promises, contracts, or agreements, in their buying and selling...<sup>12</sup>

Within this sensitive climate, a series of innovations were made to English bankruptcy legislation.<sup>13</sup> Acts 4 and 5 Anne 1 c4 (1706) and 6 Anne 1 c 22 (1707) represented a fundamental change.<sup>14</sup> English bankruptcy legislation had begun under Henry VIII with a law aimed at preventing bankruptcies. A bankrupt at this point was anyone who became insolvent due to her or his own misconduct.<sup>15</sup> The term 'bankruptcy' thus signified culpability, and bankrupts were regarded as defrauding their creditors of their property. The new laws, in contrast, recognized that bankruptcy could arise out of misfortune rather than misconduct. They introduced the concept of 'innocent bankruptcy' in addition to the traditional culpable one.<sup>16</sup> In order to be declared bankrupt, three requirements had to be met: one had to be a trader, i.e. make one's living through buying and selling, one had to owe debts of at least £100 to one creditor, £150 to two or £200 to three creditors or more. Third, one had to have committed an act of bankruptcy, i.e. the 'unreasonable evasion of one's creditors' just demands for repayment.'<sup>17</sup> The law did not allow for voluntary bankruptcy. In order to start the bankruptcy procedure, the debtor had to be sued for bankruptcy by his creditors.

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<sup>12</sup> Epistles 1692, p.50; 1703, p.84; 1708, p.97; 1724, p.138.

<sup>13</sup> In recent years a strand of historical literature has emerged exploring the development of institutions for debt enforcement and bankruptcy in early modern Europe. It finds that innovations in debt and bankruptcy institutions occurred in response to the demand created by crisis events and changing commercial structures. Thomas Max Safley, 'Business Failure and Civil Scandal in Early Modern Europe,' *Business History Review* 83, no. 1 (2009) found that changes in institutions dealing with insolvency and bankruptcy in sixteenth-century Augsburg evolved in response to a far reaching bankruptcy scandal. Dave De Ruyscher, 'Bankruptcy, Insolvency and Debt Collection among Merchants in Antwerp (C.1490 to 1540),' in *The History of Bankruptcy: Economic, Social, and Cultural Implications in Early Modern Europe*, ed. Thomas Max Safley, New York: Routledge, 2013, found that at the same time, in Antwerp new strategies of debt collection were developed in reaction to increased numbers of traders. The 1706 English bankruptcy act equally was at least partly the consequence of a scandal of fraudulent bankruptcy. The relationship between this scandal, some other factors and the new law is discussed to some extent in Emily Kadens, 'The Last Bankrupt Hanged: Balancing Incentives in the Development of Bankruptcy Law,' *Duke Law Journal* 59, no. 7 (2010).

<sup>14</sup> Ann Carlos and Jessica Lamping, 'Conformity and the Certificate of Discharge: Bankruptcy in Eighteenth Century England,' Economic History Association Working Papers, 2010.

<sup>15</sup> Julian Hoppit. *Risk and Failure in English Business 1700-1800*. Cambridge: Cambridge University Press, 1987, p.19.

<sup>16</sup> Ibid, p.20. The same distinction was made in laws of the Holy Roman Empire since the sixteenth century, see Paul Fischer, 'Bankruptcy in Early Modern German Territories,' in *The History of Bankruptcy. Economic, Social and Cultural Implications in Early Modern Europe*, ed. Max Thomas Safley, New York: Routledge, 2013, pp.178-9.

<sup>17</sup> Hoppit 1987, p.36; Kadens 2010.

What is more, the new laws allowed for discharge from bankruptcy. A bankrupt could receive a certificate of discharge, allowing her or him to walk away from unpaid debts, while keeping a certain amount of her or his assets.<sup>18</sup> Once discharged, a bankrupt was no longer liable for previously incurred debts.<sup>19</sup>

Those who did not make their living through trade were not subject to the bankruptcy law. Instead, they fell under the jurisdiction of the standard law on debt. This allowed creditors to have debtors arrested and jailed until the debt was paid. The idea underlying this legislation was that debtors were scheming and hiding assets. Imprisonment would pressure them or their families to settle.

Public institutions for contract enforcement be it under bankruptcy or debt law, required a law suit to be brought against the debtor. In preceding centuries, litigation, including for debt, had been ubiquitous in England. It reached its peak in the seventeenth century, when litigation between traders and customers occurred at an extraordinarily high level. Litigation subsided thereafter. By the early eighteenth century, however, conflict over debts became viewed as negative and was no longer normalised.<sup>20</sup>

Friends shared this distaste for law suits. The London Yearly Meeting advised Friends to avoid conflict and, if this were not possible, to resort to mediation within the Monthly Meetings rather than use litigation. In 1702, in the context of discussing the importance of paying just debts, London Yearly Meeting advised that ‘where it shall happen that differences may arise, to shun going to law one with another; but that such differences may be justly and speedily ended’.<sup>21</sup> Instead, if two Friends come into conflict with each other, ‘effectual care, in the wisdom of God,

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<sup>18</sup> This required the agreement of four fifths of their creditors.

<sup>19</sup> Ann Carlos, Luis C. Penarietta, and Edward Kosack, ‘Bankruptcy in Early Modern England: Discharge and Debtors Rights,’ LSE Economic History Seminar Papers: London School of Economics and Political Science, 2013, pp.3,4. The new laws thereby also allowed entrepreneurs a second chance, and saved the human capital held by business people active in the economy.

<sup>20</sup> Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, Basingstoke: Macmillan, 1998.

<sup>21</sup> Epistles, 1702, p.82.

may be taken by Friends of the meeting or meetings to which such persons belong, to put a full and speedy end thereunto.’<sup>22</sup> This should help ‘to avoid the scandal of going to law one with another, and to shew forth to the world that we love one another, which is a distinguishing mark of being Christ’s disciples.’<sup>23</sup>

The general rejection of debt mediation coincided with a massive growth in imprisonment for debt. Large numbers of insolvents stayed in jail for long periods of time. In the eighteenth century about 90 per cent of English and Welsh prisoners were debtors.<sup>24</sup> Parliament passed 20 temporary insolvent debtors relief acts in the eighteenth century, in order to empty the crowded gaols.<sup>25</sup>

In the second half of the eighteenth century, financial crises began to affect private investors more than before. In England, bankruptcy numbers rose steadily from about 1760 onwards.<sup>26</sup> The average number of bankrupts, which stood at only 44.9 per year in the decade from 1691-1700, increased to 210.2 annually by 1751-60, and to 762.7 per year in 1791-1800.<sup>27</sup> Moreover, the numbers of imprisoned debtors doubled between 1759 and 1779.<sup>28</sup> By the mid-eighteenth century the public had become used to the innovations of public debt and credit, and the debate surrounding them calmed down. Instead, public concern now shifted towards private debt and credit. The colonies witnessed a similar development. There, the Seven Years war played an important role changing public attitudes to debt, as it familiarized everybody with risk. Moreover, the international financial crises of the 1760s and 1770s compelled British merchants to call in debts, which was perceived as crushing in the colonies. In Philadelphia, respected,

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<sup>22</sup> Ibid, 1705, p.89.

<sup>23</sup> Ibid, 1725, p.140.

<sup>24</sup> Ian P. H. Duffy, *Bankruptcy and Insolvency in London During the Industrial Revolution*, New York; London: Garland, 1985, p.372.

<sup>25</sup> Paul Haagen, ‘Eighteenth-Century English Society and the Debt Law,’ in *Social Control and the State*, ed. Stanley Cohen and Andrew Scull, Oxford: Palgrave Macmillan, 1983, p.227-8.

<sup>26</sup> Julian Hoppit, ‘Attitudes to Credit in Britain, 1680-1790,’ *Historical Journal* 32, no. 2 (June) (1990).

<sup>27</sup> Hoppit 1987, p.45.

<sup>28</sup> 1759: 3814 debtors, 1779: 8238 debtors. Duffy, 1985, p.372; See also Margot C. Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914*, Cambridge; New York: Cambridge University Press, 2003, p.109.

wealthy and influential business people became prone to insolvency.<sup>29</sup> On both sides of the Atlantic these developments were discussed in pamphlets, newspapers and fiction. Eighteenth-century 'English novelists were obsessed with debt and credit' from the 1740s.<sup>30</sup>

In summary, the period studied in this chapter was shaped by general social anxiety about debt. It however also saw some fundamental changes. In contrast to earlier periods, contemporaries began to regard litigation for debt as negative. Attitudes to insolvency shifted from a moral one that demonised insolvent debtors, towards an economic one. The experience of increased commercialisation of the later seventeenth and eighteenth century taught society that businesses were influenced by national and international economic developments and that this set limits to individuals' control over their financial situation. This process was reflected in the new bankruptcy law, which allowed bankrupts to walk away from their debts, but remained controversial for much of the century.

### **Sanctions: Types and How They Worked**

The Monthly Meetings, or Meetings for Business, were in charge of the administration of the meetings for worship within their area. Part of their tasks was the enforcement of the Quaker discipline among the congregations they represented. There is evidence of London Monthly Meetings sanctioning members from their foundation in the 1660s onwards. The epistles of the London Yearly Meeting first discussed the Monthly Meetings' responsibility to enforce the discipline among Friends in 1719. This epistle discussed the problem of Friends defrauding the king of his customs, duties or excise. In this context, London Yearly Meeting directed Monthly

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<sup>29</sup> Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence*, Cambridge, Mass.; London: Harvard University Press, 2002.

<sup>30</sup> Finn 2003, p.25; for the colonies see Mann 2002.

Meetings to ‘severely reprehend and testify against such offenders, and their unwarrantable, clandestine and unlawful actions.’<sup>31</sup>

A central part of this discipline was maintaining a high standard of business ethics. In 1729, 1732, 1754 and 1767 the epistles advised Monthly Meetings to testify against Friends who had been ‘injuriously defrauding their creditors of their just debts, and not performing their words and promises.’<sup>32</sup> Meetings were asked to

have a watchful eye over all their members; and where they observe any deficient in discharging their contracts and just debts in due time, so as to give reasonable suspicion of weakness or negligence, that Friends do earnestly advise them to a suitable care, and necessary inspection into their circumstances, in order that they may be helped; and if any proceed contrary to such advice, and by their failure bring open scandal and reproach on the society that then Friends justifiably may and ought to testify against such offenders.<sup>33</sup>

### Self-Condemnations

Monthly Meetings used two types of sanctions to enforce behavioural rules: self-condemnations and testimonies of denial.

Self-condemnations constituted public repentance by Friends for a breach of the discipline. The information on the use and process of self-condemnations available from the London records is limited. The records of the Philadelphia Monthly Meetings record self-condemnations more frequently and in more detail, with self-condemnations appearing regularly throughout the seventeenth and eighteenth centuries.<sup>34</sup> It appears that self-condemnations constituted the last stage of a formal process of reconciliation of offenders with the community.

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<sup>31</sup> Epistles, 1719, p.124.

<sup>32</sup> Epistles, 1729, p.148; 1732, p.158; 1754, p.236; 1767, p.288.

<sup>33</sup> Epistles, 1732, p.158.

<sup>34</sup> See Appendix II.

The first step in the process of repentance and reconciliation was the reporting of an offence to the Monthly Meeting. This could be done by overseers, other Friends, or the delinquents themselves. Next, a committee was appointed by the Monthly Meeting to investigate whether the individuals understood the significance of their failing. The offenders assured them of their comprehension and regret. London Yearly Meeting in its first ever reference to 'papers of condemnation' in its 1708 epistle advised Meetings to 'be careful not to admit such persons into fellowship (...) before the meeting or meetings are satisfied of their repentance or amendment.'<sup>35</sup>

If the committee was convinced, offenders received permission to hand in a letter of self-condemnation. This letter would be read aloud at the next Monthly Meeting and in front of the congregation at the next meeting for worship. The book of discipline of 1719 directed that in cases where misconduct affected only the Society and no public scandal was involved, condemnations were to be accepted right away.<sup>36</sup> If the effects of the misconduct had spread over wider circles, then the letters might be kept under consideration. Jack Marietta argued that if a transgression was widely known, Philadelphia meetings distributed the self-condemnations widely as well. As an example he narrated the case of Edward Shippen, entrepreneur and one time mayor of Philadelphia, copies of whose self-condemnation were distributed all over the colonies as well as being sent to the London meetings.<sup>37</sup>

There is evidence indicating that London Monthly Meetings followed the same procedure. As in Philadelphia, repentant delinquents submitted papers to their Monthly Meetings. The Meetings considered these before deciding whether to accept them. For instance, in 1750 the Ratcliff Monthly Meeting recorded that 'Zachariah Cockfield and Joseph Taylor brought in from

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<sup>35</sup> Epistles, 1708, p.96.

<sup>36</sup> This is an early version of *Quaker Faith and Practice*, circulated in manuscript form, 1719 *Discipline* pp.35, 36; various books of discipline survive from the seventeenth century onwards. Until 1800, they are all in manuscript form. I surveyed them, and they deal very little with business or debts. The edition of 1777 includes a reminder to Friends to pay their debts, as non-payment has recently been a problem. Other than that they include a lot of advice against drinking liquor.

<sup>37</sup> Jack D. Marietta, *The Reformation of American Quakerism, 1748-1783*. Philadelphia: University of Pennsylvania Press, 1984, pp. 9, 10.

Dinah Dury, a paper of condemnation of her practices in Marrying from Friends, said paper continued to be considered, said Friends continued to visit here again.'<sup>38</sup> They noted about another case that 'The paper brought in from Samuel Lawrence is continued to be considered.'<sup>39</sup> There is also evidence that the papers were sometimes rejected and returned to the delinquents to be revised, as demonstrated by the instance when Ratcliff Monthly Meeting noted that 'William Smith and Josiah Hoskins are desired to visit Susannah Brewster and Hannah Renton, and let them know, wherein their papers are dissatisfactory to the meeting.'<sup>40</sup> From the Society's London and Philadelphia records, it appears that few of those who demonstrated repentance in this form were later disowned.

### Testimonies of Denial

The second type of sanction was disownment. This constituted a form of ostracism, in which the Society publicly and in writing declared its disunity with an offender. While the epistles occasionally gave advice on aspects of disownments, such as which meetings were in charge if a delinquent moved into a neighbourhood other than that of their own Monthly Meeting, they gave no detailed instructions on how disownments were to be conducted.<sup>41</sup> From the minutes of the London and Philadelphia Monthly Meetings it appears that the procedure of disownments was as follows: an individual was reported to the Monthly Meeting for a transgression. The Meeting appointed a committee to make inquiries. The committee members visited the accused at their home and questioned them. In addition to that, they questioned witnesses to the transgression. They reported back to the Monthly Meeting. This process could take several months. If the accused was found guilty of breaking the discipline, the meeting would prepare a testimony of denial against them. This testimony explained the offender's crime and stated that the Society no longer recognized him or her as a member. Copies of the 'testimonies' were kept

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<sup>38</sup> Ratcliff MM, Minutes, x/1750, p.294.

<sup>39</sup> Ratcliff MM, Minutes, 7/i/1749.

<sup>40</sup> Ratcliff MM, Minutes, xii/1750, p.295.

<sup>41</sup> Epistles, 1743, p.198; 1782, p.340.

with the Meetings' records and distributed among the London and Middlesex Meetings by the Six Weeks Meeting.<sup>42</sup>

The minutes of Westminster Monthly Meeting of 1700 illustrate this process of ostracism nicely: 'Agreed that the paper given forth agst Hannah Shopboards disorderly walking be entd in ye book & a copy of it to be sent to ye six weeks meeting in London.'<sup>43</sup> The circulated copies were read out in the receiving Monthly Meetings. There is moreover some evidence indicating that copies may have been distributed among the public. Horsleydown Monthly Meeting in 1720 noted that 'John Padley reports that John Glead & himself have delivered to Thomas Steen a copy of this Meeting's Testimony agt him, and have also dispersed coppys & brought in the original'.<sup>44</sup> They also ordered that 'Richard Crofton continued to Deliver Steven Coachman a copy of this Meetings Testimony against him, and to disperse Coppys also to bring a copy to this meeting'.<sup>45</sup>

Disowned Friends were banned from attending Monthly Meetings and receiving poor relief. They could, however, continue to attend meetings for worship and, at a later point, apply for re-admission into membership. Disowned Friends could also be buried in Friends' cemeteries. Hence the process appears to have been aimed at shaming delinquents and making the Society's condemnations of certain practices public, rather than a severe ostracism where the individual was cut off completely and permanently from the community.

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<sup>42</sup> When this practice began is not quite clear. According to William, T. Beck and Frederick Ball, Simon Dixon, and Peter Daniels, *The London Friends' Meetings: Showing the Rise of the Society of Friends in London; Its Progress, and the Development of Its Discipline; with Accounts of the Various Meeting-Houses and Burial-Grounds, Their History and General Associations*, London: Pronoun Press, 2009, this was in 1734. I also found a continuous increase of copies of testimonies circulated by the Six Weeks Meeting among the records of at least two London MMs. All meeting records include copies of testimonies of denial issued by other Monthly Meeting from the 1690s onwards. Ratcliff MM also noted already in 1720 that they received notice of the disownment of one Richard Poutney from the Six Weeks Meeting. I think it is safe to conclude that London Monthly Meetings kept abreast of disownments of their fellow Meetings from the late seventeenth century onwards.

<sup>43</sup> Westminster MM, Minutes 4/i/1700, p.119.

<sup>44</sup> Horsleydown MM, Minutes iv/1720.

<sup>45</sup> Horsleydown MM, Minutes ii/1720, another reference to dispersing copies in Horsleydown MM, Minutes iv/1720 Benjamin Reeve, ToD.



## The Records of the London Quaker Community

The following section outlines the Society of Friends' institutions for administering the community in London. It discusses the surviving records of the London Monthly Meetings. Thereby it illustrates the scope of these formal institutions' duties, which aspects of Friends' lives they became involved in and how the focus of their activities changed over time. Thus, it presents an overview over the Society's formal institutions' interactions with the community. Special attention is paid to the enforcement of the discipline.

The complete minutes of five of the six London Monthly Meetings survive. The minutes range from the mid to late seventeenth century into the nineteenth century and beyond.<sup>46</sup> They reflect what issues the Meetings were concerned with and what they regarded as their primary duties. They are evidence of how the focus of the Meetings' activities changed over time, as well as the shifting understanding of their role within the Society. To examine these changes I took samples of one year in 50 from the minutes of the London Monthly Meetings. I counted the entries for three years of each Monthly Meeting. The minutes grew from an average of 150.6 entries per meeting in 1700 to an average of 211.8 entries in 1750 and 311.2 entries in 1800.

**TABLE 4 Number of Entries in London Monthly Meeting Minutes per Meeting**

Year	Number of Entries per Meeting
1700	150.6
1750	211.8
1800	311.2

Sources: LSF, Minutes of Horsleydown, Westminster, Devonshire House, Peel and Ratcliff Monthly Meetings, 1700, 1750, 1800.

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<sup>46</sup> Westminster MM, minutes: 1674-1982; Devonshire House MM, minutes 1689-1943; Peel MM, minutes 1668-1860; Ratcliff MM, minutes 1681-1970; Horsleydown/Southwark MM minutes 1666-1930. The records of Gracechurch Street MM for before 1800 are lost.

I categorised the contents of the minutes roughly. The category 'discipline' includes actual sanctions administered, as well as readings of the Yearly Meeting epistles, as these contain large sections of advice on how to behave. The category 'unclear' includes mostly minutes relating to individuals' cases being continued. These usually mean disciplinary actions, or enquiries into whether somebody is in need of poor relief. Hence, the majority of unclear cases belong into either of those categories. 'Poor relief' includes decisions to give cash to individuals in need, as well as delivery of coals for poor families and entries on the admittance of adults or children into Friends' workhouse or school in Clerkenwell. The category 'Apprentices' include information on apprentice indentures being agreed, as well as ongoing searches for placements for young people.<sup>47</sup> The category 'Finances' includes accounts and notes on expenses incurred by the Meetings in various ways, for instance money being paid for bills incurred in various ways by the Meeting, such as Ratcliff's 1750 'bill for Publick Friends Horses amounting to five pounds six shillings'.<sup>48</sup> They also include references to subscriptions being raised to pay off the debts of the London Six Week's Meeting. The large category 'Administration' includes general administrative issues, such as the maintenance of meeting houses and burial grounds, and the writing up of answers to Yearly and Quarterly Meeting Queries. 'Appointments' includes the appointments of representatives of the Monthly Meeting to Quarterly and Yearly Meetings, offices within the Meeting such as clerk, as well as, and primarily, door keepers during the Meetings for Worship.

Many categories, including discipline, poor relief and marriages include references to ongoing processes, i.e. a matter of discipline was investigated over several months, every month containing an entry that the 'matter is continued'. I counted each of these entries individually. The same is true for 'marriages'. A couple had to announce their intention to become married three times. Hence, each marriage appears repeatedly in the minutes. The categories 'Certificates' and 'Discipline' include references to inquiries made about individuals in order to issue them with

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<sup>47</sup> In this the meetings followed the parish practice of arranging apprenticeships for pauper children.

<sup>48</sup> Ratcliff MM, Minutes, v/1750, p.279.

certificates or sanction them rather than total numbers of certificates or sanctions. This makes the count a measure of the intensity of Meetings' attention to issues rather than a measure of the scale of particular issues. In other words, the count shows the frequency with which the Meeting would attend to issues of each category.

The by far most important category in 1700 was finances, as table 4 shows. This grew further by 1750. In 1800 however it dropped in frequency and was surpassed by 'discipline' and 'certificates of removal'. 'Certificates of removal' was the strongest growing category, with an increase from 5.7 per cent in 1700 to 27.4 per cent in 1800 of total entries in the minutes. This was followed by 'discipline' and 'administration' with 15.4 and 15.7 per cent of total entries each.

The changes in the importance attributed to different categories over time indicate two things. First, there was a substantial increase in the scale of bureaucracy in the Meetings. Second, throughout the period, the Meetings were involved in discipline. This involvement grew substantially in the second half of the eighteenth century. In addition, we see a great increase in the monitoring of the community through the issuing and receiving of certificates of removal. These developments coincided with a fall in numbers of Friends in London. This implies a great increase in control of the community by the Society during this period.

**TABLE 5 Contents of London Monthly Meeting Minutes**

Category	N			%		
	1700	1750	1800	1700	1750	1800
<b>Finances</b>	210	341	186	27.9	32.2	12
<b>Certificates of removal</b>	43	89	426	5.7	8.4	27.4
<b>Births &amp; burials</b>	21	20	56	2.8	1.9	3.6
<b>Discipline</b>	101	197	239	13.4	18.6	15.4
<b>Administration</b>	92	109	244	12.2	10.3	15.7
<b>Appointments</b>	56	43	42	7.4	4.1	2.7
<b>Apprentices</b>	42	16	55	5.6	1.5	3.5
<b>Poor relief</b>	67	126	86	8.9	11.9	5.5
<b>Marriages</b>	68	25	38	9	2.4	2.4
<b>Unclear</b>	53	93	184	7.04	8.8	11.8
<b>Total</b>	753	1059	1556	100	100	100

Sources: LSF, Minutes of Horsleydown, Westminster, Devonshire House, Peel and Ratcliff Monthly Meetings for the years 1700, 1750 and 1800.

#### Sanctioning Collections of London Monthly Meetings

The Monthly Meetings' minutes are too extensive to be analysed in total. Fortunately, all meetings also kept separate records of sanctions alone. These include sanctions of the Meetings' own disciplinary actions, as well as copies of testimonies of denial received from other Meetings. The years covered by the collections differ. All begin in the later decades of the seventeenth century and end c. 1790, with the exception of those of Devonshire House which end in the late eighteenth century. Table 6 summarises the coverage of the surviving records.

**TABLE 6 Sources for London Monthly Meetings' Sanctions**

Meeting	Period Covered	Sanctions included
Horsleydown	1728-1800 (1805)	245 <sup>49</sup>
Peel	1676? (or earlier)-1773	223
Westminster	1666-1777	30
Devonshire House	1688-1740	46
Ratcliff	1697-1794	670

Sources: LSF, Horsleydown Monthly Meeting, Book of Disorderly Walkers, 2 Volumes, 1728-1805; Peel Monthly Meeting, Book of Sufferings 1753-1776 (containing sanctions 1676-1773); Westminster Monthly Meeting, Condemnations, 1666-1777; Devonshire House Monthly Meeting, Testimonies, 1688-1740; Ratcliff Monthly Meetings, Testimonies of Denial, 1697-1794.

How comprehensive are these records? A comparison of the rough minutes of Meetings, the fair minutes of Meetings of Horsleydown Monthly Meeting, and the Book of Disorderly Walkers for the year 1750 showed that all of Horsleydown's own disownments were recorded in the Book. They failed to include, however, disownments which were reported from other Monthly Meetings. The Peel Monthly Meeting recorded sanctions for the period 1676-1773 in a ledger misleadingly titled 'Book of Sufferings 1753-1773'. This comprises the Peel's own sanctions up to the early eighteenth century, followed exclusively by disownments reported by other Monthly Meetings. Westminster Monthly Meeting's 'Condemnations' include 30 self-condemnations, from 1666-1777, all from Westminster Monthly Meeting itself. Devonshire House Monthly Meeting sanctions include 46 cases from 1688-1740, most of these are the meeting's own sanctions, plus a

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<sup>49</sup> I counted all up to and the year 1800.

few testimonies of denial from Ratcliff Monthly Meeting and the Bull & Mouth Monthly Meeting.<sup>50</sup> The most extensive source is the collection of testimonies of Ratcliff Monthly Meeting. These include 670 testimonies of denial from all London Monthly Meetings for the period 1697-1784. Moreover, this collection contains 71 resignations of membership, which I did not include in the final total sanctions count. I indexed the sanctions recorded in these separate collections by all five meetings, and found that the vast majority of them appear two or three times, indicating a great degree of completeness of sanctions for all London Meetings, including those of Gracechurch Street.

Using the minutes of the London Six Weeks Meeting, Beck and Ball counted 818 Testimonies of Denial for the period 1734-1794. Relying on my sources, the records of the individual Monthly Meetings, I collected 750 testimonies of denial for the same period. My collection therefore misses 68 testimonies of denial registered by the Six Weeks Meeting. However, the sanctioning collections have the advantage that they also include self-condemnations, which the Six Weeks Meeting minutes omit. As self-condemnations formed an important part of the sanctioning process, omitting them would distort the picture of Monthly Meetings' sanctioning practices.

What is more, the sanction collections record sanctions for a longer time period than the minutes of the Six Weeks Meeting. They date back at least to the 1670s and continue up to 1800 and beyond, as table 7 shows.

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<sup>50</sup> Later Gracechurch Street Monthly Meeting.

**TABLE 7 Comparison of Sources for London Monthly Meeting Sanctions**

	<b>Time Period Covered</b>	<b>Testimonies of Denial</b>	<b>Self-Condemnations</b>
<b>Six Weeks Meeting Minutes</b>	1734-1794	818	0
<b>Individual Meetings' Collections of Sanctions</b>	1670-1800	830	95

Source: Six Weeks Meeting: Beck and Ball 2009, p.123; Individual Meetings: Horsleydown Monthly Meeting, Book of Disorderly Walkers, 2 Volumes, 1728-1805; Peel Monthly Meeting, Book of Sufferings 1753-1776 (containing sanctions 1676-1773); Westminster Monthly Meeting, Condemnations, 1666-1777; Devonshire House Monthly Meeting, Testimonies, 1688-1740; Ratcliff Monthly Meetings, Testimonies of Denial, 1697-1794.

Thus, the individual Meetings' collections of sanctions cover a period that is about 70 years longer than that of the Six Weeks Meeting minutes. They include 107 sanctions more. They therefore provide a better basis for an analysis of the institutional changes that the Society underwent in this period.<sup>51</sup>

Testimonies of denial are more likely to survive as they were circulated among the Meetings. Self-condemnations, on the other hand, usually were not. In order to ensure that the results of the study are not compromised by data survival, I took samples from the surviving Meeting minutes. I counted all self-condemnations for one year in 20 from 1680-1800. This showed that self-condemnations were rare in the early decades, and disappeared entirely in the

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<sup>51</sup> Note that two of the self-condemnations recorded by the Meetings are recorded as SCs by one Meeting but as ToDs by another (1690, Thomas Gill and Hannah Timbs, who in their SCs call themselves husband and wife, but the meeting accuses them of adultery, Peel Sufferings No.11).

second half of the eighteenth century. This matches the pattern of self-condemnations found in the sanctioning collections of the individual Meetings. These are therefore reliable.

**TABLE 8 Self-Condemnations in London Monthly Meeting Minutes.**

Year	Horsleydown	Devonshire House	Peel	Ratcliff	Westminster
1680	0	na	0	na	0
1700	0	0	1	0	2
1720	3	3	3	0	1
1740	0	1	2	1	0
1760	0	0	0	0	0
1780	0	0	0	0	0
1800	0	0	0	0	0

Source: LSF, Minutes of Horsleydown, Devonshire House, Peel, Ratcliff and Westminster Monthly Meetings.

### Reasons for Sanctions

The testimonies of denial often list several reasons for a Friend's disownment. The relative importance of different transgressions which were sanctioned by the Monthly Meetings changed over time. The most common reason for both self-condemnations and disownments throughout the period were delinquencies related to irregular marriage: 369 instances between c.1670-1800.<sup>52</sup> Today, Friends are associated with pacifism. The Society adopted this doctrine in the course of the eighteenth century. This process was accompanied by an increase in sanctions for military related offences: From the 1760s onward, enlisting as a soldier became a frequent cause for disownment.<sup>53</sup> John Heydon in 1761 accumulated debts before going 'aboard in the East India

<sup>52</sup> These are discussed in detail in chapter 4.

<sup>53</sup> This process culminated in the banning of any involvement in war and violence-related activities in 1790. R.E. Stagg, 'Friends' Queries and General Advices: A Survey of Their Development in London Yearly Meeting, 1682-1860,' *Journal of the Friends Historical Society* 49(1961), p.218; For more literature on the gradual development of the pacifist doctrine among Quakers in England and the colonies see Margaret Hirst, *Quakers in Peace and War: An Account of Their Peace Principles and Practice*; A.T. Gary, 'The Political and Economic Relations of English and



Company's Service as a Soldier'.<sup>54</sup> Henry Langley in 1788 also 'entered himself as a soldier for the East Indies'<sup>55</sup> as did Edmund Durston in 1763.<sup>56</sup> John Naylor in 1779 was disowned after having 'entred a man of war'.<sup>57</sup>

The Society's decline in membership is also reflected in the sanctions. With 119 cases between 1765 and 1796, absence from meetings of worship became an increasingly frequent cause of disownment. Aaron Mann for example was disowned by Devonshire House Meeting in 1777 after having been 'absent from meetings for thirty years.'<sup>58</sup> Jonathan Hitchcock in 1777 had gotten married by a priest, had his 'children sprinkled & absented himself from the due attendance of our meetings.'<sup>59</sup>

The records include 177 sanctions related to honesty. These contain cases of embezzlement, theft, and fraud. Some are instances of servants and apprentices defrauding their masters. This includes the case of Samuel Arnold, who

hath been guilty of Dishonest, Fraudulent and unlawfull actions, having use of his masters money wherewith he was intrusted, without his privity or consent and embezzled the same for his own private purposes, and is not able to repay the same.<sup>60</sup>

Similarly,

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American Quakers, 1750-1785.' PhD Thesis, Oxford University, 1935; Meredith Baldwin Weddle. *Walking in the Way of Peace: Quaker Pacifism in the Seventeenth Century*, New York; Oxford: Oxford University Press, 2001; Price, Jacob. 'The Great Quaker Business Families of Eighteenth-century London: The Rise and Fall of a Sectarian Patriciate', in *The World of William Penn*, eds. Richard S.Dunn and Mary Maples Dunn, Philadelphia: Penn Press, 1986, pp.363-399.

<sup>54</sup> ToD John Heydon, 1761, Peel Sufferings.

<sup>55</sup> ToD Henry Langley, 1788, Westminster Sanctions.

<sup>56</sup> ToD Edmund Durston, 1763, Horsleydown Disorderly Walkers. See also William Hor, ToD 1757, Peel Sufferings; Richard Manns, ToD 1761, Peel Sufferings; John Cook, ToD 1762, Horsleydown Disorderly Walkers; William Kemp, ToD 1763, Horsleydown Disorderly Walkers; John Ravis, ToD 1763, Horsleydown Disorderly Walkers; Thomas Linnington, ToD 1764, Ratcliff Testimonies; John Thompson, ToD 1765, Ratcliff Testimonies; James Norma, ToD 1770, Ratcliff Testimonies.

<sup>57</sup> Further examples include William Clarkson, who in 1790 had been married by a priest to a non-Quaker, absented himself from meetings and 'gone on board an armed vessel in the kings service', Horsleydown Disorderly Walkers. Other frequent causes for sanctions included 'evil practices', alcoholism and immorality.

<sup>58</sup> Aron Mann, ToD 1777, Ratcliff Testimonies.

<sup>59</sup> Jonathan Hitchcock, ToD 1777, Ratcliff Testimonies.

<sup>60</sup> Samuel Arnold, ToD 1753, Peel Sufferings.

Joseph Cope...has so far sufferd his mind to be carried away by a spirit of pride and vanity, as no longer to submit to his station as a servant, but (contrary to the covenant he entered into) has for a long time absented himself from his masters service without his consent and moreover in concert with another person (of like principles) assumed a different name and character whereby they fraudulently obtained money & goods from sundry persons, & has been guilty of the scandalous actions to the burden of his Friends....<sup>61</sup>

A bit more information is provided in the testimony against Onesimus Glass,

a lad who had a birth right & education among Friends, being some time since apprenticed within the compass of this meeting, became a member thereof. During the early part of his apprenticeship he was tenderly advised & cautioned by Friends but instead of profiting thereby, he had given way to loose & wicked dispositions, which notwithstanding repeated admonitions he has indulged to so great a degree as not only to defraud his master but was so hardened as to endeavour to seduce a younger apprentice to do the like. Whereupon he was again admonished by divers Friends but was apparently attached to evil courses.<sup>62</sup>

Friends were disowned for transgressions against various aspects of the discipline. The frequent sanctions for irregular marriage and addition of pacifism offences later in the century reflect the continuous importance attributed to old elements of the discipline as well as innovations. The sanctions for absence from meetings indicate an increased intervention into Friends' every-day lives. Importantly, testimonies of denial were issued for delinquencies regarding honesty and business. Thus, this aspect of the discipline was enforced in London.

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<sup>61</sup> Joseph Cope, ToD 1766, Peel Sufferings.

<sup>62</sup> Onesimus Glass, ToD 1786, Peel Sufferings. Further examples include Samuel Pilstow, ToD 1779, Ratcliff Testimonies; Joseph Langran, ToD 1782, Ratcliff Testimonies; William Rayner, ToD 1786, Ratcliff Testimonies.

What did this mean for Quakers in business? Were they forced by the Meetings to keep strictly to a virtuous path in their commercial behaviour? The following section will explore the way in which the Meetings used their disciplinary powers to enforce expectations about honesty in business.

### **Did Quakers Sanction Debts?**

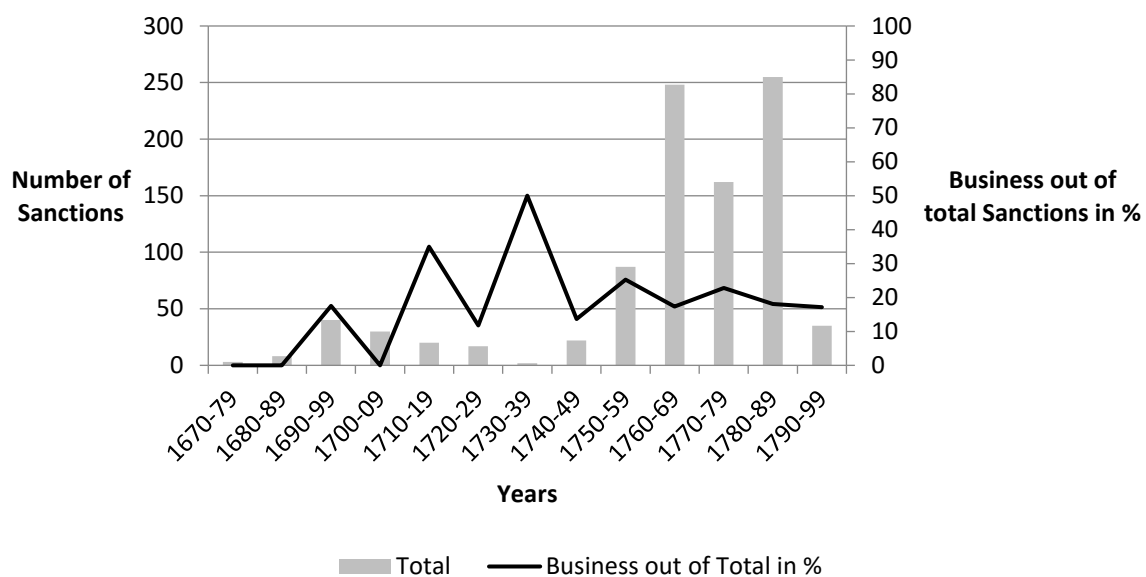
First, I investigate whether London Quakers sanctioned dishonesty in business using the collections of sanctions of the London Monthly Meetings. The vast majority of sanctions related to business and honesty dealt with insolvency and bankruptcy. These can therefore serve as a proxy for commercial misbehaviour. According to the literature Friends distinguished between culpable and innocent bankruptcy and insolvency.<sup>63</sup> Cases in which the cause for the failure lay in circumstances outside the control of the individual were not punished. Friends did, however, persecute cases in which fault lay with the individual. If enforcement of honesty in business took place, we would expect the Monthly Meetings' records to include disownments for insolvency and bankruptcy.

London Monthly Meetings' sanctions include 168 cases relating to honesty. This constitutes 17.9 per cent of total sanctions. Among these are four self-condemnations, the remainder are testimonies of denial. The distribution of these sanctions over time is presented in Figure 3.

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<sup>63</sup> Tolles 1948, p.74.

**FIGURE 3 Sanctions of Offences Related to Honesty in London<sup>64</sup>**



Sources: LSF Horsleydown Monthly Meeting, Book of Disorderly Walkers, 2 Volumes, 1728-1805; Peel Monthly Meeting, Book of Sufferings 1753-1776 (containing sanctions 1676-1773); Westminster Monthly Meeting, Condemnations, 1666-1777; Devonshire House Monthly Meeting, Testimonies, 1688-1740; Ratcliff Monthly Meetings, Testimonies of Denial, 1697-1794.

The overall number of sanctions before 1750 was extremely limited: only 146 cases, or 15.6 per cent fall into this period. Moreover, the number of sanctions related to honesty was tiny. This period saw only 19 cases related to dishonesty, constituting 11.3 per cent of the total of this category.

The first testimony of denial referring to dishonesty was issued in 1694 by Devonshire House Meeting against Elizabeth Nichols, who

under ye pretence of having visions, & hearing voices yt speak locally to her, has presumed through dreams & imaginations to charge divers notorious forgeries, falsehoods

<sup>64</sup> The trend depicted here continues in the nineteenth century. It peaks around 1820 and declines afterwards. See appendix I.

& reproaches upon several honest people [...] also works in her to report by fire & sword the destruction of this nation, such false predictions of hers we doe reject'<sup>65</sup>

The first sanction specifically for fraud in business was that of Joshua Stephens of Broad Street.

In 1699 he was disowned after having

been prevailed upon through ye subtilty of ye devil to fall into many snares in matters relating to conversation and trade of which he was timely caution'd and advis'd, but not regarding ye counsel of his friends, he persisted and run into many irregularities.<sup>66</sup>

The 19 sanctions for dishonesty prior to 1750 included two self-condemnations.<sup>67</sup> In this period none of those whose self-condemnations were recorded appear to have been disowned.

Repentance was a way of avoiding ostracism.<sup>68</sup>

Moreover, it is noteworthy that among the pre-1750 sanctions related to business and financial matters, debts played a minor role. Anti-social behaviour such as fraud and 'drinking to excess' were the prime causes for the sanction. Debts appeared merely as a contributing factor.

Nathan Tillotson in 1749, for instance, had been guilty of

drinking to excess, gaming, and other evils, and late absconded from his family and creditors with great part of his effects, and left his wife and child in a very miserable condition destitute of subsistence.<sup>69</sup>

Similarly, James Hoskins in 1722 was disowned for absconding from his creditors and 'wickedness'.<sup>70</sup>

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<sup>65</sup> Elizabeth Nichols, ToD 1694, Devonshire House MM Certificates, Vol.1.

<sup>66</sup> Joshua Stephens, ToD 1699, Peel Sufferings, No.37. Some of the testimonies included in the Peel ledger are numbered, but not all. Equally, some volumes of minutes of meetings are numbered, but not all. I have included numbers where available.

<sup>67</sup> William Clark, SC 1712, Peel Sufferings, No.32, discussed below, and William Roper, SC 1739, Peel Sufferings No.56, for failing in business. The other cases were testimonies of denial.

<sup>68</sup> There is one later case in which a self-condemnation was regarded as insufficient: Joseph Lovell, ToD 1763, Ratcliff Testimonies.

<sup>69</sup> Nathan Tillotson, ToD 1749, Horsleydown Disorderly Walkers, p.72.

<sup>70</sup> James Hoskins, ToD 1722, Peel Sufferings, No.47.

More elaborate information is given on a fraud committed by George Roberts in 1729.

Ratcliff Monthly Meeting disowned him after

the Testimonies & Evidence of several credible Persons were given in against him, face to face, importing that he the said George Roberts, pretending skill in Alchymistry, or the act of transmuting & working metals to great advantage, did by false & deceitfull speeches, covered with a pretence of Charity & Religion, delude, ensnare, & draw in the said Persons, to erect a large & costly Laboratory or Workhouse, and to make vain & costly experiments, to their very great loss and detriment.<sup>71</sup>

In the course of the eighteenth century the belief in transmuting metals was increasingly rejected.<sup>72</sup> Before then, attempts of transmutation were not only informed by the desire for profit, but also by the scarcity of money in a rapidly expanding market economy.<sup>73</sup> Roberts had used this argument in a petition for a patent in 1720. This stated that

George Roberts of the City of London, Chymist, one of the people called Quakers upon his solemn affirmation saith that he, this affirmant by long study, the experience of many years & numerous tryals hath found out and discovered an art or method by which he can and hath graduated, ameliorated or produced from lead and lead oar a considerable quantity of bullion, more than can be or is produced or extracted by the common & usual methods of smelting or refining the same.<sup>74</sup>

This, he argued, would

be of general use and profit to the Kingdom not only in regard that ye Majesty's silver coin, and thereby the riches of the nation will be much increased, but many lead mines

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<sup>71</sup> George Roberts, ToD 1729, Ratcliff Testimonies.

<sup>72</sup> Lawrence M. Principe and William R. Newman, 'Some Problems with the History of Alchemy in Early Modern Europe,' in *Secrets of Nature. Astrology and Alchemy in Early Modern Europe*, ed. William R. Newman and Anthony Grafton, Cambridge, Mass.: The MIT Press, 2001.

<sup>73</sup> Carl Wennerlind, *Casualties of Credit: The English Financial Revolution, 1620-1720*, Cambridge, Mass.; London: Harvard University Press, 2011, ch.2.

<sup>74</sup> George Roberts, Petition, TNA, microfilm, SP 36 20-22, p.2.

will on this accot be wrought and made to yield considerable profit which at present [?] neglected by reason of their poverty.<sup>75</sup>

This indicates that Roberts may have acted in good faith when he recruited investors for his ‘laboratory’. It was however not the first time Roberts had gotten into serious trouble over business matters.

In 1720, he had petitioned the Court of Chancery for help in a debt case: he claimed that he had been hired by one Francis Richardson of the parish of St Margaret Westminster as a manager for his lead mine in Northumberland. Roberts claimed he never received his payment of £100, nor reimbursement for wages for workmen and other expenses. He sought Richardson out in London, but Richardson hid from him. When Roberts eventually managed to locate Richardson, the latter became ‘so enraged that he threatened to stab ye Orat.’<sup>76</sup> and continued to force him into a ‘house with his drawn sword and carried the Orat. into a chamber up two pairs of stairs where he kept the Orat. for one day and two nights without fire or candle or water or drink not suffering ye Orat. to see or speak to anyone during all that time’. He only let him go after Roberts handed him ‘a bond for payment of one hundred pounds’ as well as linen worth £20. After finally being set free, Roberts explains, he was not able to pursue the case immediately, as his ‘wife being taken sick soon afterwards [...] and at the point of death ye Orat. was obliged to go into the country to take care of her.’ After his return to London, however, he found that ‘the said Richardson [had] died having ye Orat said Bond and note in his custody and without making ye Orat any satisfaction for the money owed to him upon the amount before mentioned of the said cloth which he extorted from ye Orat.’<sup>77</sup> As if this weren’t enough misfortune, Richardson’s widow, executrix of his estate, then sued Roberts for the amount of the bond. Unfortunately we do not know how the case ended. It seems that either Roberts was

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<sup>75</sup> Ibid.

<sup>76</sup> Orat = orator

<sup>77</sup> *Roberts Vs. Richardson*.

exceptionally unlucky, or a very daring con-man, making up elaborate stories in order to escape his obligations. The Meeting may have been aware of the history and may have used Roberts' alchemical project as an opportunity to rid itself of a Friend who continuously attracted scandal.

Nothing in the evidence suggests that London Monthly Meetings were very active in sanctioning offences prior to the mid-eighteenth century. Sanctions peaked with 40 cases in the 1690s, and continued at a much lower level thenceforth. For a community of several thousand members these are very small numbers. They indicate that either, Friends were incredibly virtuous, or the Meetings' enforcement was not comprehensive. Neither does the evidence point towards a particular interest in debts. The 19 cases related to dishonesty in business include many instances of fraud. Debt was not a primary concern even among business-related offences. Bankruptcy was not referred to once in the sanctioning records.

The level of engagement of London's Quaker institutions with business debt changed around 1750, when the Meetings' disciplinary actions increased dramatically: 84.5 per cent of all sanctions in the period, or 793 instances, occurred between 1750 and 1800. The vast majority of these were disownments; 32 self-condemnations also fell into this period.<sup>78</sup> Moreover, the number of disownments for business offences increased dramatically: 148 instances, constituting 88.7 per cent of all the honesty-related sanctions imposed in the seventeenth and eighteenth century fall into the period 1750-1800.

Moreover, in the second half of the century, debts began to appear as the main and even sole reason for a disownment. William Smith's 1760 disownment constitutes the first instance of this. He had

launched into Trade & Business beyond his own Capital & ability to manage, with reputation, whereby he hath frequently been tempted to break his word & fair promises

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<sup>78</sup> Only one of these related to business: Horsleydown MM, Book of Disorderly Walkers, William Roberts, 1771.



& at last hath failed & fell short of paying his just debts, to the loss & damage of many honest & industrious persons.<sup>79</sup>

This period also witnessed the first ever disownment for bankruptcy: In 1754 Horsleydown Monthly Meeting was

informed that Jonathan Hobson is become a Bankrupt (...) found his conduct hath been very blameable & scandalous, having contracted Debts when he was not able to pay; Also his conversation hath been at times very disorderly in being overcharged with strong Liquor, to the great Scandal and Reproach of himself, and the Society,

and decided to testify against him.<sup>80</sup> Similarly, in 1759 Gracechurch Street meeting disowned Benjamin Titley, who

did embark in and pursue divers hazardous and unwarrantable schemes of Trade, whereby he became greatly embarrassed in his circumstances and was guilty of many fraudulent practices to support his credit, which at length being discovered, he clandestinely absconded from his family & creditors, and has not appeared to a commission of bankruptcy taken out against him.<sup>81</sup>

Bankruptcy became an increasingly common cause of disownment in the 1780s.<sup>82</sup> William Crawley was disowned by Peel Monthly Meeting in 1782, for having fallen

into ambitious pursuits, and engaged in trade beyond his capital, and ability, to manage, (...) he proceeded therein till he became a bankrupt, to the great loss of his relations, other creditors, and reproach of our self-denying profession.<sup>83</sup>

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<sup>79</sup> William Smith, ToD 1760, Peel Sufferings.

<sup>80</sup> Jonathan Hobson, ToD 1754, Horsleydown, Disorderly Walkers.

<sup>81</sup> Benjamin Titley, ToD 1759, Ratcliff Testimonies.

<sup>82</sup> Number of testimonies mentioning bankruptcy per decade: 1750s: 4; 1760s: 6; 1770s: 2; 1780s: 9.

<sup>83</sup> William Crawley, ToD 1782, Ratcliff Testimonies.

The same year Devonshire House Monthly Meeting testified against John Fincham, who ‘fell into disorderly conduct, by means of which he became embarrassed in his circumstances, and at length declared a Bankrupt...’<sup>84</sup> Whereas John Bangs, ‘through imprudent & extravagant conduct involved himself in Debt, considerably beyond his ability to discharge, and in consequence thereof has been declared a bankrupt...’. He was disowned by Westminster Monthly Meeting in 1783.<sup>85</sup>

These findings show a shift towards a greater importance of business offences among the Monthly Meetings’ sanctions. Moreover, within this category, the importance of debts grew relative to other offences, such as fraud. This increasing sensitivity towards debts is furthermore evidenced in the introduction of bankruptcy as delinquency meriting disownment.

However, the disownments do more than just show us the shift in Quaker institutional activity that occurred in the middle of the eighteenth century. The aspects of debt that they discuss enable us to map their sense of what forms and causes of debt were more or less unacceptable. We can also explore who was subject to discipline and their relationship to the community.

### Debtors Conduct and Financial Instruments

London Quaker meetings expected their members to be risk adverse in business in order to avoid insolvency and bankruptcy. In this context, the Society condemned some financial instruments and strategies which however legal, it judged unethical. For instance, William Clark’s self-condemnation at the Bull & Mouth Meeting in 1711 explained that he had been ‘going into bonds for others & contracting of debts beyond my power to answer’ and furthermore gone ‘into a privileged place contrary to ye known order of friends.’<sup>86</sup> The term ‘bonds for others’ refers to joint securities, which at the time were regarded as risky and hence controversial. Defoe

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<sup>84</sup> John Fincham, ToD 1782, Ratcliff Testimonies.

<sup>85</sup> John Bangs, ToD 1783, Ratcliff Testimonies.

<sup>86</sup> William Clark, SC, Peel Sufferings No.32.

expressed concern about these in 1726, when he advised tradesmen ‘Never [to] be bound to another tradesman for a debt’ as this was ‘reason for a tradesman’s frequent ruin’.<sup>87</sup> Going into a ‘privelege’d place’ refers to one of London’s debtors’ sanctuaries. Until 1723 several areas in London, such as the Mint in Southwark granted fugitive debtors indefinite protection from their creditors.<sup>88</sup>

Debtors’ conduct remained a concern throughout the eighteenth century, as illustrated by the case of Jane Clark who in 1762 was disowned for having herself ‘arrested in a friendly action and took the benefit of the compulsive clause in the late act of parliament for the relief of Insolvent Debtors, by which means her Creditors were deprived of their just Debts’.<sup>89</sup> Debt law allowed creditors to pursue either the person or the property of a debtor. As soon as any creditor had a debtor arrested, all of that debtor’s creditors lost their right to proceed against his or her property. Debtors could, therefore, protect their property and gain leverage in negotiations with their creditors by having themselves arrested in ‘friendly actions’, and await release through one of parliament’s regularly occurring acts for the relief of insolvent debtors.<sup>90</sup> The Society judged Clark’s conduct as dishonest and fraudulent, in spite of it being legally sound. A related instance is the case of James MacDonald in 1757.<sup>91</sup> He was disowned for fraud, absconding from creditors and, interestingly, using a composition. The use of a composition refers to the freeing from one’s debts by paying a portion to one or several of one’s creditors, but not the full amount of what was owed. Apparently the meeting disapproved of these practices, although they were legal.

Towards the end of the eighteenth century disownments repeatedly include references to accommodation bills. Accommodation notes were a form of bill of exchange, which was signed

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<sup>87</sup> Daniel Defoe, *The Complete English Tradesman: Directing Him in the Several Parts and Progressions of Trade, from His First Entering Upon Business, to His Leaving Off... Calculated for the Use of All Our Inland Tradesmen, as Well in the City as Country*, London: C.Rivington, 1738.

<sup>88</sup> Nigel Stirk, ‘Arresting Ambiguity: The Shifting Geographies of a London Debtors’ Sanctuary in the Eighteenth Century,’ *Social History* 25, no. 3 (2000), p.175; Defoe 1738, p.58.

<sup>89</sup> Jane Clark, ToD 1762, Horsleydown, Disorderly Walkers.

<sup>90</sup> John Sainsbury, ‘John Wilkes, Debt, and Patriotism,’ *Journal of British Studies* 34, no. 2 (1995); Hoppit 1990.

<sup>91</sup> James MacDonald, ToD 1757, Peel Sufferings.

by a guarantor. Hoppit suggests that the financial crises after 1770 ‘were caused by the extensive use of credit, in the form of bills of exchange and accommodation notes, to fund expansion.’<sup>92</sup> This is probably what the disownment of John Thackall in 1788 refers to, which explained that

his failure appears to have arisen from engaging in Trade more extensively than he had property to manage, which led him to unite with others in circulating a fictitious paper currency & thereby involved himself in difficulties he was unable to extricate himself from.<sup>93</sup>

Another case is that of William Kaye, who was not only guilty of using accommodation notes, but also of an inappropriate life style for a bankrupt. He was disowned by Gracechurch Street meeting in 1775, after having fallen ‘short of paying his debts, became a bankrupt, to the great injury of his creditors’ and

since he obtained his certificate, he has engaged in an extravagant way of living, highly inconsistent with his situation, and has been concerned in very unjustifiable methods of supporting it, by raising a fallacious credit, which being discerned, the same friends have again endeavoured to deal with him, but have not been able to much with him.<sup>94</sup>

Similarly, John Bangs was disowned by Westminster in 1783 as he was found to have become a bankrupt due to his ‘wasteful lifestyle’.<sup>95</sup> From this it appears that spending more on a livelihood than could be supported by one’s own income as a cause for insolvency was unacceptable. It was especially unacceptable in the case of debtors who had been discharged of bankruptcy, who the meeting regarded to be living at the expense of their unsatisfied creditors.<sup>96</sup>

Aside from their offences, we know little about those who were disowned. In 74 cases some indication of profession could be identified, either from the testimonies of denial

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<sup>92</sup> Hoppit 1987, p.133.

<sup>93</sup> John Thackall, ToD 1788, Ratcliff Testimonies.

<sup>94</sup> William Kaye, ToD 1775, Ratcliff Testimonies.

<sup>95</sup> John Bangs, ToD1783, Ratcliff Testimonies.

<sup>96</sup> Epistles, 1759, p.257.

themselves, or from the meetings' vital records. They include several apprentices and servants, merchants and factors, as well as drapers, tailors, two watchmakers and one surveyor of ships. For others we have some indication of how they made their living because they were disowned for bankruptcy, which only applied to traders, or for 'trading beyond their means.' As they were disowned for debts, bankruptcy and fraud, there is a bias towards business people in this group. Descriptions of professions in this period were not clear cut, as many people pursued a variety of occupations simultaneously. Moreover, we have no information on their incomes. However, the information we do have indicates a predominantly middle-class background for this group.

Furthermore, the disownments include cases of individuals both from the core and periphery of the Society. Some were officers of meetings, such as Joseph Lovell, officer of Peel Monthly Meeting, disowned in 1757 after becoming a bankrupt.<sup>97</sup> Benjamin Rickman, merchant, and officer of his Monthly Meeting, was disowned by Horsleydown for bankruptcy in 1771, as was John Wallis, who was disowned by the Peel in 1787 and 'who from his station in the church ought to have set a better example.'<sup>98</sup> Contemporary Quaker merchant and diarist James Jenkins commented on the failure of John Wallis in his diary:

This is an extraordinary affair. A very much esteemed Publick Friend, has been found guilty of losing his money in the lottery & afterwards borrowing from several Friends at a time, when he knew himself to be insolvent. I understand that his affairs are compromised at 10f in the £. Jn Wallis was form many years a woollen Draper in Cornhill & retired from Trade a few years ago, supposed then to be rich.<sup>99</sup>

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<sup>97</sup> Joseph Lovell, ToD 1757, Peel Sufferings.

<sup>98</sup> Benjamin Rickman, ToD 1771, Ratcliff Testimonies; John Wallis, ToD 1798, Ratcliff Testimonies.

<sup>99</sup> James Jenkins, 'Diary,' (LSF, 1763-1830). 21/v/1787, emphasis in original; John Wallis, ToD 1787, Ratcliff Testimonies.

Others had lost touch with the Society, such as John Haylor, disowned by Horsleydown Monthly Meeting in 1762, who had been ‘absent from meetings for some years,’ which was also true of James Richardson and his wife in 1786.<sup>100</sup>

What unites those disciplined is that their insolvencies and bankruptcies were identified by the meetings as the consequences of a failure to adhere by the discipline. All those who were sanctioned were considered to have acted dishonestly. They broke the promises they made to their creditors, either by taking undue risks in their businesses, or taking advantage of legal loopholes such as debtors’ sanctuaries or debtors’ relief acts in order to avoid repaying their creditors. The limited number of cases before 1750 emphasised dishonest behaviour independent from insolvency and bankruptcy. Dishonesty was admonished in the same breath as alcoholism, vanity and extravagance. These weaknesses led individuals to violate the discipline and thereby caused their disownments. Bankruptcy emerged in the Quaker mind as a symptom of dishonesty only in the later decades of the eighteenth century.

The Monthly Meetings’ records tell only one side of the story however. The information they give on how delinquents responded to sanctions may be biased. Moreover, they contain no information regarding how severe Friends perceived sanctions to be, whether they feared consequences for their business or social lives. In this context, it is also important to gauge how well news of disownments travelled. Did Friends who were not closely involved with the sanctioning Monthly Meetings learn of disownments? Finally, we learn nothing about how the community responded to sanctions.

Luckily, the journals and correspondence of a small number of eighteenth-century London Friends survive, which help answer some of these questions. The evidence is too limited

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<sup>100</sup> John Haylor, ToD 1765, Horsleydown, Disorderly Walkers; equally Joseph Pearce, ToD 1760, Horsleydown Disorderly Walkers; George Rand, ToD 1768, Ratcliff Testimonies; Thomas Benwell, ToD 1786, Ratcliff Testimonies.

to allow for strong conclusions, but it does provide interesting insights into the community's perception of the Meetings' policing of Friends' conduct.

We have evidence on how disownments by Monthly Meetings were perceived in the community from the journal of James Jenkins. He was a perceptive witness who noted in his diary not only what he heard, but also reflected on individual cases of disownments and on the increase of disownments from the Society in the 1780s and 1790s.

On 17<sup>th</sup> of 1<sup>st</sup> Month 1786 he learned of the disownment of Thomas Wright by the Peel Meeting. He noted that this was 'pretended for non-attendance of meetings, but really for associating with the Disciples of the visionary Swedenbourg'. The testimony of the Peel meeting survives. It does in fact not give absence from Meetings as a reason. Rather, it explains that

Thomas Wright a member of this meeting having lately attended Lectures in the episcopal way of worship conforming thereto (although many years has he had left that profession & joined himself to our Society by convincement) was visited thereupon by appointment of this meeting. At several opportunities which Friends had with him, they endeavoured in Gospel Love to make him sensible of the Inconsistency of such conduct, but in stead of yealding to their reasons he justified himself, pleaded for a liberty to attend what Places of worship he pleased, and expressed a great preference for the above mentioned, yet without disclaiming his pretensions to our Society.<sup>101</sup>

The testimony partly confirms Jenkins' claim that the disownment was due to a conflict of faith, apparently the meeting demanded complete loyalty to Truth from its members. While they make no references to Swedenbourg, they also do not refer to his absence from Meetings, as Jenkins believed, as a cause. This could mean that Jenkins did not read an actual copy of the Testimony

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<sup>101</sup> Thomas Wright, ToD 1786, Ratcliff Testimonies.

of denial, nor heard it read out during a meeting. Instead, his account may reflect the rumours circulating in the community at the time.

While his discontent may have been caused by misinformation, his response is still interesting as it gives evidence of his general attitude towards the Society's disownment policies. He wrote:

When a society, or body of men conceal the motives for their actions, & adduce reasons for their conduct different from the real one, they exercise a (illegible) of low cunning & depart from that dignity which a Religious Community should ever be careful to maintain.<sup>102</sup>

He expressed the same sentiment again more than a decade later. This entry also shows that news of disownments travelled beyond the immediate compass of the sanctioning Monthly Meeting. In 1797 Jenkins wrote of four Friends,

all lately disowned by the Monthly Meeting in Reading for 'opposing the Rules of Discipline'. As far as relates to their conduct at the time this is wrong. It was only one Rule they opposed, which was, that of dealing with a delinquent for paying Tithes. I know this case exceedingly well, & the termination of it, has proved, that in the application of our Discipline by ignorant men, it often happens that it is done left-handedly.<sup>103</sup>

He elaborated that the disownment was not a one-sided act in which the Meeting penalized the delinquents. He explained how the disownment came about:

These men having by withdrawing themselves from all meetings of Business virtually disowned the Society. The Society in turn have disowned them for non-attendance of

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<sup>102</sup> Jenkins, Diary, 17/i/1784.

<sup>103</sup> Ibid., 1/xii/1797.



Meetings, instead of bringing forward a general charge very ambiguously worded & for the punishment of which, our Book of Extracts does not contain any rule.<sup>104</sup>

He ended this journal entry by questioning the logic of the disownment as it was publicised:

‘Besides, how could absentees oppose?’<sup>105</sup> (emphasis in original).

In addition to being sceptical of the Monthly Meeting’s honesty in reporting reasons for disownment, Jenkins also expressed criticism of their judgments. In 1784 he recorded that he ‘Heard that Wm Mathews of Bath was disowned for holding heterodox opinions. These opinions are that no member of our Society should be disowned for offences not immoral or of scandal to the body at large.’ This piece of evidence indicates that there may have been a debate among Friends regarding the Society’s new severity in executing sanctions. Jenkins pondered the consequences of the Monthly Meetings’ strictness with – perceived – delinquents: ‘In case of error, undeserved severity instead of reclaiming will widen the breach’. He himself was more liberal minded, expressing the opinion that ‘surely it is hard to disown a man for having a particular opinion of his own about non-essential matters. It is not always in the power of one man to adopt the sentiments of others & what is not in our power surely cannot be our duty’. Jenkins expressed further criticism of the Society’s sanctioning practices in 1786, when he observed that

A great many have been lately disowned by our Society in London. Were causes of evil removed, effects would cease. I wish our Friends of London were more concerned in promoting the social virtues than they are. Many delinquents have said, that they have never had any converse with the Friends appointed to visit them, previous to their being dealt with.<sup>106</sup>

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<sup>104</sup> Ibid.

<sup>105</sup> Ibid.

<sup>106</sup> Ibid, 4/v/1786.

The last sentence is a reference to the practice of disownments. 'That those disowned 'have never had any converse with the Friends appointed to visit them' implies a lack of pastoral care by the Meetings. The Meetings showed an interest in their members only after their delinquency, but made no effort to guide or support them before.

The same concern for a lack of pastoral care and too hasty sanctioning is expressed in a letter by Quaker merchant John Eliot to a Friend in Oxfordshire. As an officer of Devonshire House Monthly Meeting, Eliot had been given the task of informing a member of the Oxfordshire meeting, who had removed to London some time ago, of his disownment. Oustwick's testimony against Thomas Soundy survives among the London records. According to it, Soundy was disowned for an

inordinate pursuit of concerns in trade too hazardous & extensive for his circumstances to support, and without due regard to the answering his engagements therein, he has thereby become a Bankrupt, greatly to the injury of some individuals & his effects fallen very short of the discharge of his debts, after borrowing & endeavouring to borrow monies immediately before his absconding from his creditors, and he also continuing to afford us no due satisfaction respecting those his proceedings.<sup>107</sup>

Eliot narrated his meeting with Soundy in his letter to the Oxfordshire Friend. He wrote:

In order that I might have a good opportunity of discourse with Thos Soundy, I got him to come last night to my house, when I delivered him the Testimony of Denial given forth by your Monthly Meeting against him. I cannot say he reced it in the manner I wished, but shed resentment reflecting on the conduct of Friends in your Parts towards him, with which I was grieved & told him it would do him hurt. He said diverse things had been reported of him by Friends that were not true and that he wondered you never dealt with him for his failure whilst he was in the Country & thought upon what he said to thee &

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<sup>107</sup> Thomas Soundy, ToD 1780, Ratcliff Testimonies.

John Mathews when you visited him, that the Monthly Meeting wd have born with him longer.

I did not shew my sentiments to him, but indeed I thought the Testimony deficient, no mention being made of any dealing in it, which I believe is very unusual neither do I think it is common to proceed to a Denial on the first Visit. The Distance of the way might be your reason for not repeating it, but in this case you might have put the affair into the Hands of our Monthly Meeting to manage for you & thereby obviated the complaint of an hasty proceeding. He complaind likewise of a want of love & tenderness for Friends towards him whilst he lived in Oxfordshire, wch I hope is without Foundations.

Eliot felt sorry for Soundy. He thought that it might as easily have been him who became bankrupt and hoped that Friends would deal more kindly with him in such a case:

I felt my Bowells roll compassionately towards him, as one that had fallen from a good state being sensible of the like danger attend me, which might overtake me also throu unwatchfulness. In this feeling sense I was enabled to drop some Advice on his present condition, & am not without hopes it may have some weight with him in his cooler moments. I gave him an invitation to come another time, which he was very willing to embrace and I shall use my endeavours with Divine assistance to restore him if possible, as I apprehend there are some sparks of light & life left in him, altho Darkness seems in great measure to have overspread it.<sup>108</sup>

Not all meeting officers investigating delinquencies were as kind and compassionate as Eliot, nor were the responses they met as compliant as that of Thomas Soundy. James Jackson after being questioned about his dissident views on religion wrote an angry letter about his encounter with the Peel Meeting's officers in 1707, exclaiming:

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<sup>108</sup> LMA, John Eliot, Letter Book, Acc/1017/956, 30/vii/1763.

my crude treatment from friends is even as when a combined party of usurping husbandmen seize, bind, strip. & hang up alive one of their fellow tenants to affright offers for disseisin from there Detenure, & cease not sending messengers to see if he will recant & rejoyne them, Give this in answer to them yt sent you from yr dispised persecuted & faithfull frd James Jackson.<sup>109</sup>

This evidence suggests that Friends did not reject the Monthly Meetings' policing activities per se. There was however debate regarding the types of offences persecuted. Moreover, Friends expressed concern that the persecution of delinquencies outweighed the pastoral care Meetings gave their members. Jenkins' diary implies that the increase of disownments in the later eighteenth century was controversial among contemporary Friends.

We also learned that Friends sometimes did mind being disowned. They became offended and at times reacted violently. The sources do not elaborate on what consequences contemporaries expected to follow a disownment. The lack of any references to this may itself be informative, however. For instance, there are not reports that sanctioned Friends, either after receiving their testimonies of denial or in the process of the investigation pleaded for leniency because they were worried about financial or social consequences for themselves or their families. This is even more important considering that Jenkins' report of the sanctioning of Reading Friends showed that news of disownments did travel, not only within the immediate compass of a Meeting but beyond. The evidence is too limited to allow strong conclusions. The sources however contain no indication that disownments caused economic or social hardship for Friends, or that being disowned held more than a threat of embarrassment.

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<sup>109</sup> Peel MM, Minutes, 31/x/1707.

## Certificates of Removal

The lack of sanctions for bankruptcy and insolvency before 1750, as well as their rapid increase thereafter fit poorly with the hypothesis that Quaker institutions enforced discipline against debtors. The change in mid-century may have reflected a broader change of attitude towards debt in the Society. If the Society became more sensitive towards debt over the course of the eighteenth century, we would expect to find increasing references to members' solvency in its records. The problem of debt should then be discussed outside the context of misdemeanour. Fortunately, there is a way to examine how Quakers viewed the significance of debt to individual character in cases that did not involve misdemeanour. For this another set of records from the vaults at Friends House were used.

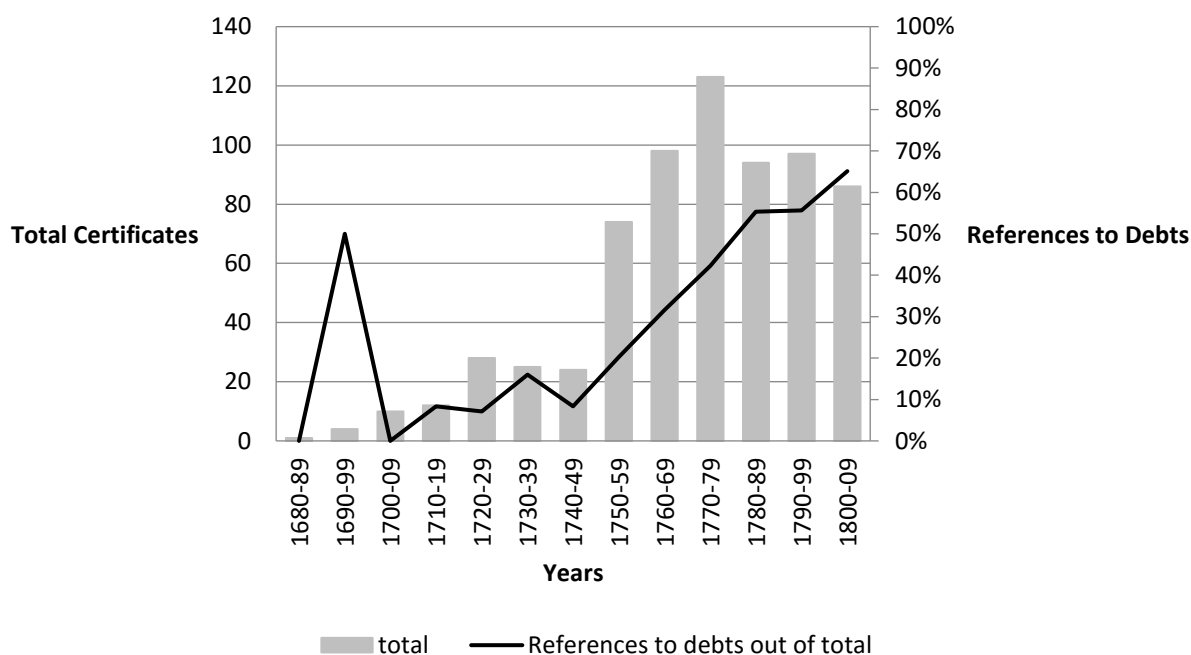
Since the seventeenth century, Quakers who moved from the compass of one Meeting into that of another were required to obtain certificates of removal from their home Meetings. Upon arrival at their new residence, they would hand in this certificate to their new Monthly Meeting, and be received into the community.<sup>110</sup> 676 certificates received by four of the London Monthly Meetings, Devonshire House, Ratcliff, Horsleydown and Westminster, survive for the years from 1680-1809; the distribution of certificates over time can be seen in figure 4. Certificates in these collections stem from all over England, Scotland, Wales, Ireland, and North America.<sup>111</sup>

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<sup>110</sup> This policy closely followed the contemporary Settlement Acts which, as part of the Old Poor Law, regulated in which parishes English paupers were entitled to settle and receive poor relief. See for instance James Taylor, 'The Impact of Pauper Settlement 1691-1834,' *Past & Present* 73(1976). The Quaker literature thus far has not recognized this connection. Certificates were also issued and required by Independents, see for instance 'Lime Street Independent Meeting House,' (LMA, 1692-1764).

<sup>111</sup> In 1700 for instance, four certificates received by London meetings survive: One from Horsleydown MM to Devonshire House MM, one from Burton, Yorkshire, to DSH MM, one from Settle, Yorkshire, to Ratcliff MM, one from Suffolk to Ratcliff MM. In 1770 13 certificates were received and survive, from twelve different locations, including one from New York, one from Edinburgh and the others from places across England, including greater London and Yorkshire.

**Figure 4 Certificates of Removal Received by London Monthly Meetings**



Sources: LSF Certificates received by Devonshire House, Ratcliff, Horsleydown and Westminster Monthly Meetings.

In the early decades of the eighteenth century certificates only rarely mentioned debts, and only if an individual had failed to pay them, as figure 4 shows. Such was the case of Miles Walker and his wife, members of Devonshire House Monthly Meeting, who obtained a certificate upon their removal to Nunington in Kent. Devonshire House Friends certified

that after due inquiry made we do not find but that he & his wife have been of a sober conversation though he hath met with disappointments in the world under which circumstances he advised with Friends in accommodating his Affairs and their removal is with our consent and in unity with us and as such we recommend them to you.<sup>112</sup>

<sup>112</sup> Miles Walker, Certificate 1734, DSH Certificates of Public Friends.

Later, confirmation of clearness of debts became commonplace, as in this certificate sent from Brighthouse Monthly Meeting in Leeds to Horsleydown Monthly Meeting in 1771, on behalf of Ann Kellet:

This may certifie that two Friends were appointed to make the necessary enquirey who report that they find nothing but her conduct has been orderly, that she left us free from Debts & Marriage engagements.<sup>113</sup>

By the end of the century, the majority of certificates confirmed the bearer's solvency. It became one of three attributes mentioned regularly in the certificates. In addition to information about an individual's marital status and the confirmation of the orderliness of their conversation, which are included in the certificates from the earliest days, information about solvency came to be considered part of the essential information required by a Meeting about a new member.

The certificates reflect the same increased interest in debts as do the sanctions. This evidence further supports the findings from the sanctions, that the Society of Friends' attitude towards debt underwent a significant transformation in the second half of the eighteenth century.

## **8 Insolvent/Bankrupt London Quaker Merchants**

The major limitation of the existing literature on the sanctioning of business failure by the Society of Friends is its reliance on internal sources, and this critique can be equally applied to the evidence presented here so far. We learn only of those cases of breaches of the discipline which were dealt with by the Meetings. There has been no attempt to measure meetings' capacity to capture transgressions. The increase in overall sanctions, as well as those for debts and bankruptcy may reflect a decline of honesty and an increased laxness towards the discipline

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<sup>113</sup> Ann Kellet, Certificate 1771, Horsleydown MM, Book of Disorderly Walkers.

among the congregations. Friends may simply have been more disciplined in the seventeenth and early eighteenth centuries than in the later period.

In order to address this issue, a comparison of Quaker records to external records of the kinds of business misbehaviour they were thought to have sanctioned is required. For business failure, the public records on bankruptcy procedures can be used. If the Society of Friends effectively sanctioned business misbehaviour throughout this period, we would expect to find that bankrupts were among those sanctioned – and that few Quakers ever became bankrupt.

Information on those charged with bankruptcy was found in the London Gazette and in the docket books of the office of the Lord Chancellor.<sup>114</sup> The Gazette began to list bankruptcies in the 1680s.<sup>115</sup> It mentions the name and town or county of residence of the bankrupt. The docket books survive for the period 1710 to 1764. They contain the names, occupations and residences of bankrupts as well as the names and sometimes occupations and abodes of the creditors suing them for the period 1710-1764.<sup>116</sup>

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<sup>114</sup> For Joseph Strutt see Perry Gauci, *The Politics of Trade. The Overseas Merchant in State and Society, 1660-1720*, Oxford; New York: Oxford University Press, 2001, p.45.

<sup>115</sup> How thoroughly this was implemented is unclear. However the Gazette published several cases per week. As it is also the only source for the seventeenth century and first decade of the eighteenth century, it has to suffice.

<sup>116</sup> 'Bankruptcy Commission Docket Books,' (TNA); *ibid.* The Docket Books continue after this date, but from then on include only the names of the bankrupts, making it difficult to identify individuals.



**TABLE 9 Insolvent/Bankrupt London Quaker Merchants**

Merchant	Date of Failure	Monthly Meeting
Strutt, Joseph	1697	Ratcliff
Coysgarne, Joseph the Elder	1707	Ratcliff
Ormston, Joseph	1720	Bull & Mouth
Hitchcock, John	1721	Bull & Mouth
Lovell, William	1727	Bull & Mouth
Coysgarne, Joseph the Younger	1752	Devonshire House
Farmer, James	1755	Devonshire House
Barclay, David	1761	Devonshire House

Sources: BL, London Gazette, 17th - 18th Century Burney Collection Newspapers; TNA, Docket Books, QFHSDb.

In order to establish how the Society treated bankrupt Quaker merchants, I began by identifying a sample of 150 Quaker merchants from Quaker birth, marriage and burial records.<sup>117</sup> I then compared their names to the individuals who appeared as bankrupts or insolvents in the Gazette and the docket books. From these sources, I identified eight Quaker merchants who became insolvent and bankrupt in the period 1697 – 1761. They are a diverse group in every respect. The vast majority went bankrupt in the earlier half of the century. Some were established members of London's business community. Joseph Strutt, the earliest case, was a Barbados merchant, trader in coffee and chocolate, and freeman of the City of London. He was

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<sup>117</sup> The source used here is a database developed by the Quaker Family History Society (hereafter QFHSDb) using Quaker digest registers of births, marriages and burials held at the LSF. The QFHSDb was also used to identify the merchants' monthly meetings. As the community was small – less than 8000 at its peak in 1700 and subsiding thenceforth – a sample of 150 individuals for one occupational group is a good size.

incarcerated in the Fleet prison for debts in 1697. After his release he quit trading and became a ship builder instead.<sup>118</sup> Ormston and Hitchcock appear in the 1695 census of the Inhabitants of London within the Walls. They are listed there as owning wealth of £600 or more, which is the highest income category in the census.<sup>119</sup> The merchants belonged to different generations, and had different local origins. Ormston stemmed from a Scottish merchant family, the Coysgarnes from Bristol. From their papers it appears that some of them were religious, others were not. There appears to be no relationship between their social standing, their closeness to the Society or any other aspect of their personal or business lives to the way the Society dealt with their failures.

Having established a group of traders who should, if the Society acted as a contract enforcing agency, be subject to investigation and punishment, I searched the records of the merchants' Monthly Meetings for references to their insolvencies.<sup>120</sup> The results were striking: None of the merchants were sanctioned for their failures. It is possible that none of them were culpable. Still, we would expect to at least find evidence in the minutes that their cases were investigated and the merchants found to be without fault. Yet there is no evidence of enquiries being made by the meetings. This suggests that the Society was not actively enforcing this aspect of its discipline against its members.

The Meetings' lack of action was not due to their ignorance of the insolvency of these traders. Joseph Coysgarne the Older removed from Barking into the city some years after his failure. The certificate of removal he was invested with from his Meeting makes no mention of his bankruptcy, and instead attests that 'his conversation for ought we know appears to us agreeable to his profession, so we heartily recommend him and his family to your meeting'.<sup>121</sup> It is possible, if unlikely given that Barking was a small town at the time, that his Meeting was not

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<sup>118</sup> TNA, Fleet Prison commitment books, PRI510/157, July 1697; Gauci 2001, p.45.

<sup>119</sup> D. Glass, *Inhabitants of London within the Walls, 1695*, London: London Record Society, 1966.

<sup>120</sup> The search included the year the bankruptcy appeared in the Gazette or docket books, as well as the year immediately before and after. In addition, I searched the meetings' collections of disownment records.

<sup>121</sup> Ratcliff MM, Certificates of Removal, Received, 1720.

aware of his failure. In other cases, however, there is evidence that the Meetings did know about their members' bankruptcies. Devonshire House Monthly Meeting knew about James Farmer's bankruptcy, as his brother in law was an officer of the Meeting.<sup>122</sup> William Lovell in 1721 was sued by 'Richard How of Gracechurch Street, linen draper, and John Eccleston', his partner.<sup>123</sup> Eccleston had been an officer of the Society's Six Weeks Meeting since 1713, a role in which he regularly interacted with officers of Lovell's Gracechurch Street Meeting.<sup>124</sup> In 1721, he was still a member of the Six Weeks Meeting, being present at three of its sessions that year. His relative, Theodore Eccleston, was present at five sessions. There, they would have interacted with representatives of Lovell's Gracechurch Street Meeting.<sup>125</sup> The creditors suing Joseph Coysgarne the Younger for bankruptcy in 1752 were John and Capel Hanbury. Not only were they among the richest London merchants of the time – John was one of England's leading tobacco importers - the brothers were also members of Coysgarne's Devonshire House Monthly Meeting.<sup>126</sup> Their names appear throughout the minutes, mostly as they were approached for money and employment possibilities for poor friends by the meeting.<sup>127</sup> Finally, David Barclay of Cateaton Street, merchant and insurer, was sued by his Quaker relatives, John Barclay, and David Barclay the Elder and David Barclay the Younger.<sup>128</sup>

Of course, eight bankrupts are a small sample. It is possible that the knowledge of the threat of disownment was enough to deter most Friends from risky business engagements and sufficed as motivation to avoid taking risks and becoming insolvent. If this was the case, we

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<sup>122</sup> Robert Plumsted, brother of Farmer's wife Priscilla. See QFHSDB for kin relationship, and DSH MM, Minutes of that year for officer status.

<sup>123</sup> Docket Books, Vol.5, 18.5.1727.

<sup>124</sup> See DSH MM, Minutes Vol.6, 9.12.1713, p.232, Minutes of the Six Weeks Meeting, Vol. 7, 1715-1723.

<sup>125</sup> Quarterly Meeting Vol.3, 1713-1724, p.178. Richard How appears in the minutes of the Quarterly Meeting of 30/vii/1717 in respect to his proposed marriage.

<sup>126</sup> Jacob M. Price, *Capital and Credit in British Overseas Trade: The View from the Chesapeake, 1700-1776*, Cambridge, Mass.; London: Harvard University Press, 1980, p.72.

<sup>127</sup> DSH MM, Minutes Vol.7, 2.iii.1750, p.211; Vol. 7, xii.1749/1750, pp.188, 211, 342, 500.

<sup>128</sup> Docket Books, Vol.16, p.217, 21.4.1761.

would expect the threat of disownment to be discussed in the business papers of Quaker merchants, especially those with financial difficulties.

To investigate this possibility, the next section analyses extant letters and diaries of eighteenth-century Quaker merchants. They include papers by one of the bankrupts in the sample, James Farmer, as well as correspondence of Charles Ormston, son of another bankrupt from the sample, Joseph Ormston. In addition it includes evidence from letters and diaries of London Quaker business men Peter Briggins and Thomas Corbyn.

James Farmer was partner and London agent for the Birmingham gun manufacturers Farmer & Galton. They were one of the biggest gun manufacturers of the time and main supplier to the African company.<sup>129</sup> We are lucky to have correspondence written by him to his business partner Samuel Galton as well as Samuel Galton's letters to Farmer. Their business correspondence uses Latin dates and also otherwise contains no indicators of faith. They address each other as well as their other correspondence with 'you' instead of 'thee', suggesting that they were not among the most devout of Friends.

Debt and bankruptcy figured prominently in Farmer's correspondence. Farmer told Galton that he feared having lost a lot of property in the Lisbon earthquake of 1755 that destroyed much of the city.<sup>130</sup> A little while later, Samuel Galton's letters to James Farmer reflect increasing financial difficulties, urging Farmer to remit as promised, which it appears he had failed to do for several months.<sup>131</sup> Farmer reported that a commission of bankruptcy had been set up against him, and his wife summoned to give evidence to the commission. He reassured Galton that they would not be able to prove him bankrupt.<sup>132</sup> Later Farmer told of a committee's order

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<sup>129</sup> W.A. Richards, 'The Birmingham Gun Manufactory of Farmer & Galton and the Slave Trade.' PhD Thesis, University of Birmingham, 1972.

<sup>130</sup> Letters from James Farmer MS3101/C/D/15/1-52, 1748-1760: 15.12.1755.

<sup>131</sup> Letter book of Samuel Galton 1751-1755, MS3101/C/D/15/1/1.

<sup>132</sup> Letter book of Samuel Galton 1755-57, MS3101/C/D/15/1/2, to Brother Galton.

to auction off goods – it does not become entirely clear what committee he was referring too, but presumably it was part of the bankruptcy procedures against him.<sup>133</sup>

The extensive discussion between the two Quaker business men of the bankruptcy procedures against Farmer stand in stark contrast to the complete lack of references to possible responses from the Society to Farmer's failure. We learn from the certificate issued to Farmer years later for his removal back to Birmingham 'that by the late dreadful Earthquake at Lisbon, He sustained so great a Loss, as to Insolve his Estate, which otherwise would have been equal to the payment of all his Debts, and a large Surplus remaining'.<sup>134</sup> Yet, the records hold no indication of questions being asked by the meeting at the time. Upon his bankruptcy, the partnership with Galton was dissolved. However he managed to return to business and re-join the partnership later.<sup>135</sup>

The letter book of Joseph Ormston's son Charles survives for the period 1720-30.<sup>136</sup> Charles Ormston was a merchant and family father resident in Kelso in the Scottish borders. He engaged foremost in trade in clothing, and his letter book contains many letter regarding the ordering of purple silk stockings. He corresponded with business associates and family members all over England as well as in Ireland.<sup>137</sup> A frequent correspondent was his father Joseph in London. They discussed the financial difficulties the South Sea Crisis had caused for many merchants in London and the lack of availability of Bills of Exchange in Newcastle that the crisis caused.<sup>138</sup> Joseph's bankruptcy is however not discussed in the letters. Charles' letters are full of references to his faith and his involvement in the Society. In the vast majority of letters he

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<sup>133</sup> Letters from James Farmer MS3101/C/D/15/5/35 and 36.

<sup>134</sup> DSH MM, Certificates Issued, 1765.

<sup>135</sup> Papers relating to the financial affairs of Farmer & Galton 1754-1770.

<sup>136</sup> Letter book 28.4.1720-26.3.1730, of Charles Ormston of Kelso, 1692-1773, merchant and Quaker; Item 384 National Library of Scotland, NRA Acc.6974; Original folio, 514 pp, beginning at p.47, and containing c. 1500 letters.

<sup>137</sup> There is evidence of one correspondent from the North American colonies, who judging from the address Ormston uses for him is not a Quaker: Charles Ormston, to J.Honeyman, April 6<sup>th</sup> 1720, p.87. More references to his business: p.371, 30/v/1727; pp.368-9, 28/v/27, p.370 28/v/1727, p.371, 30/v/1727 and following letters.

<sup>138</sup> Charles Ormston p.67, November 19<sup>th</sup> 1720 and p.69, undated.

addresses his correspondence Quaker-style using 'thou' and 'thee' and Quaker dates instead of Latin ones.<sup>139</sup> Of his father he enquired about details of the London Yearly Meeting, explaining that he himself was planning to attend the Scottish Yearly Meeting in Aberdeen soon as a representative of his Quarterly Meeting, and would like to attend the London one as well.<sup>140</sup> He also reported of his travels as a minister to several meetings in the region.<sup>141</sup>

The problem of collecting debts, both such owed to himself by others as well as debts he was trying to collect for his correspondence constitutes a dominant theme in Ormston's letters.<sup>142</sup> They show him resorting to the full range of usual legal mechanisms. In 1723 there are several letters in which he related the problems he was having collecting outstanding debts from one James Kerr, against whom all available legal measures had been taken, 'and all that remains is to have him thrown into prison to make him pay.'<sup>143</sup> Moreover, he threatened William Norton, Ironmonger of Birmingham in 1720 with a law suit, stating 'I have good evidence against you.'<sup>144</sup> The correspondence however includes no references to the meeting as a possible source for help in enforcing debts. Nor did this pious Friend appear to fear repercussions of the Society against his father.

A similar impression arises from the journal kept by London tobacconist Peter Briggins.<sup>145</sup> His journal contains frequent references to the running of errands and pursuit of business of the Peel Monthly Meeting. During 6<sup>th</sup> month 1708 he recorded 'I went & met several friends at ye Peel in order to consider abt ye enlargement thereof: this day it rained most of ye

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<sup>139</sup> In xi/1720 he wrote to an aunt thanking her for an epistle she had sent him. Charles Ormston, p.71 7/xi/1720/21.

<sup>140</sup> Charles Ormston, pp.73, 4/xii/1720/21.

<sup>141</sup> Charles Ormston, pp.82,3, 6/ii/1721.

<sup>142</sup> On November 24<sup>th</sup> 1723 he asked Wm Seller, 'Writer' in Edinburgh for assistance in a not specified legal matter Charles Ormston, p.201.

<sup>143</sup> Charles Ormston, p.198 30/viii/1723, also p.200 Nov/20<sup>th</sup>/1723 debt problems with James Kerr continue dealings with other debtors described. For more correspondence about problems enforcing debts see p.326, 12<sup>th</sup>/8br/1726, p.99 15/6/21, April .6<sup>th</sup> 1720 p.87.

<sup>144</sup> Charles Ormston, first letter in book, undated, must be early 1720; Charles Ormston p.54, 26/v/1720.

<sup>145</sup> See Simon Dixon, 'The Life and Times of Peter Briggins,' *Quaker Studies* 10, no. 2 (2006).

day wind easterly.<sup>146</sup> In 8<sup>th</sup> month he reported 'In ye morning abt 7 o clock wt to D Quarus & we wnt wth W Widowson to ze B of Yorks about 3 suffering frds cases'.<sup>147</sup>

Briggins repeatedly represented his Monthly Meeting at gatherings of other Meetings of the Society. In 3<sup>rd</sup> month 1707 he noted that he attended the Yearly Meeting.<sup>148</sup> During 5<sup>th</sup> month he went 'to ye 6WsMt at Devonshire House'.<sup>149</sup> His activities on behalf of the Peel Monthly Meeting in one instance included the drawing up of a testimony of denial against a delinquent. In 7<sup>th</sup> month 1707 he recorded 'In ye evening wt wth Jno Staple, I Butr, W.Widow & Jn Stringelo to Rd Millers about drawing up a papr about I.I'.<sup>150</sup>

The minutes of the following Monthly Meeting at the Peel contain further information on this paper. Apparently it was an investigation into the disorderly conduct of a Friend who had been preaching ideas the Meeting did not agree with. The minutes state that

A paper was brt in as desired last Mt relating to James Jackson as follows:

We whose names are under written being desired by ye Peel Mo meeting ye 24 of 7 mo 1707 to visit J.Jackson & signify their dissatisfaction with his appearing in publick as also his late printed book entitled ye Greate Question answered in Defence of ye camisers wherein he passes a severe sentence against all yt will not own yem & c.

Did repeatedly visit ye sd J.Jackson and laid before him our sense of his present state & errors in Judgment & did as much as in us lay endeavour to bring him to a sense thereof in much love & tenderness with him yet he roughly & absurdly treated us & sd if you reject me & those lines inserted in ye above sd book god will reject you & ym yt sent you & farther sd yt if he was deceived God had dewaved him.<sup>151</sup>

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<sup>146</sup> Peter Briggins, 'Diary,' (LMA, 1711-1713), 7/vi/1708.

<sup>147</sup> Briggins, 16/viii/1707. For further examples see entries for 24/xii/1706, 12/ix/1706.

<sup>148</sup> Briggins 17/iii/1708.

<sup>149</sup> Briggins, 22/v/1707.

<sup>150</sup> Briggins 24/vii/1707.

<sup>151</sup> Peel MM, Minutes, 29/viii/1707.

None of the instances in which Briggins referred to Meetings' activities related to business disputes. Nor did he himself resort to the Meeting to exert pressure upon debtors.

A different pattern emerges from the letter book of London Quaker drugs merchant Thomas Corbyn. Contemporaries considered him a particularly stern and pious Friend.<sup>152</sup> Betty Fothergill met him during her visit to London and described him as 'an extremely worthy religious man who perhaps a little too severe in his notions – but we ought not to judge.'<sup>153</sup> He traded a lot with the north American colonies. His international network consisted mostly of Friends. He used Quaker dates and forms of address throughout.<sup>154</sup> He performed various offices for the Society: he acted as an officer for his own Monthly Meeting as well as the Meeting for Sufferings.

There is plenty of evidence that Corbyn, like other Quaker merchants, resorted to public order institutions in the conduct of business and particular for the enforcement of contracts and collection of debts. In his letters he frequently referred to the employment of attorneys for the collection of debts. He seems to have used these institutions mostly in dealings with debtors overseas. He did this in three different ways. First, he granted correspondents power of attorney, which required the drawing up of an official document and the signature of witnesses. This allowed the person who received the power of attorney to act on his behalf.<sup>155</sup> In addition, he invested agents with the power of attorney 'under the city seal', which gave the attorney more power, including the filing of law suits on the principal's behalf. Corbyn considered taking out such a power under the city seal when engaging a contact in Jamaica to try and collect some debts for him. He explained that he was sending him a copy of

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<sup>152</sup> Richard Palmer, 'Thomas Corbyn, Quaker Merchant,' *Medical History* 33(1989); Roy Porter and Dorothy Porter, 'The Rise of the English Drugs Industry: The Role of Thomas Corbyn,' *ibid.*

<sup>153</sup> Betty Fothergill, 'Diary,' (LSF, 1769-70), p.122.

<sup>154</sup> Porter and Porter 1989, pp. 277-295.

<sup>155</sup> Thomas Corbyn, 'Foreign Letter Book,' (Wellcome Library, 1741-1755), p.210, undated, likely 1753.



his acct with a power of Attorney to settle it, tho not sufficient to sue him upon. Such a power with our city seal, would have cost near £ 3.0.0 besides I have some regard to his Family, part of whome I deal with, being reputable men, This may serve to awe him & the not executing it he may construe forbearance. But if his future conduct merits it shall furnish thee with full power to demand it.<sup>156</sup>

Three years later, the affair was still ongoing, as Corbyn's correspondent to whom he issued power of attorney in 1750 had gone silent. Upon asking 'my Frd David Barclay for a Trusty Correspondent', the latter recommended another contact in Jamaica to him. Corbyn wrote to him that 'he recommends me to thee as a punctual man to be depended on which I own is a great character for a Jamaica merchant so few adapting the old maxim Honesty the best policy'. He wrote that his dispute was with Robert Penny of Jamaica, whom he could not locate. He wrote:

Herewith send a power of attorney under the city seal with account current properly attested also his own letters the first parcel was delivered to himself in London for which he was to have given security for payment in 12 months but went off privately and left us to pay shipping expenses.

He continued to advise:

Lance Esqr at Orange Bay, Hannover parish I suppose has the care of his negroes, the manner of proceeding agst him I must leave to thy prudence. Please to acquaint him thou has order to arrest him unless immediately he pays or gives security for the Balance if the gentleman or any reputable person will joyn with him in a bond to pay it in 3 or 5 years with interest at 5 per cent at 3 or 5 payments.<sup>157</sup>

In 1754 he reported to a correspondent:

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<sup>156</sup> Ibid, p.143, 6.October 1750, to Frds Monthly Meetings.

<sup>157</sup> Ibid, p.216, 10/xii/1753.

I have had a great deal of trouble about Captain Honey's money. The receipt was so lame not being mentioned on board the ship nor the ships name, the owners refused paying it however I found out the ship's name and employed a very eminent lawyer who made the owner believe would sue him, which brought him to some terms which was to pay five guineas and the law charges which we thought much better to accept of than to hazard a suit might have cost 15£ or 20£.<sup>158</sup>

Finally, he referred to 'bringing people to justice' and 'seizing them', in other words having them arrested for not paying their debts. In one case he complained of being unable to have an absconded creditor arrested, as 'not one of the Judges would grant Writ to Seize him'.<sup>159</sup> Three months later he wrote to the same correspondent:

I receed a Letter from thy Frd Charl Harrison dated from Philadelphia 25<sup>th</sup> 11 mo  
Wherein he order me to send thee all the papers relating to Martin's affr having heard of him lately in America; accordingly have inclosed them whc hope will come safe to hand & heartily wish may lay hold of him & bring him to justice.<sup>160</sup>

In addition to these formal instruments for contract enforcement, Corbyn sometimes resorted to mediation. In 1751 he wrote to his correspondent Thomas Lightfoot in Philadelphia:

As I think it my duty I have studies to be as punctual as possible in all my dealings, & I thought in my proposal to thee, there was not room left, for the misunderstanding which hath since happened, but as it is possible for us to be partial in our own way of thinking & acting & thou mentions thy willingness to submit the affair to an impartial judge I readily joyn with it, to be left to Israel Pemberton Junr. alone, or thy Brother & Isaac Greenleaf. I am not easy to lay under the severe charges of falsehood & c. therefore

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<sup>158</sup> Ibid, p.222, 31/i/1754, to Tho. Say. On another case he employed a public notary in Cork, Ireland, to obtain a debt, p.120, undated, probably autumn 1749.

<sup>159</sup> Ibid, p.148, 14/x/1750, to Elija Collins.

<sup>160</sup> Ibid, p.156, 18/i/1750, to Elija Collins.

desire thee to produce my letter & thy answers (which no doubt thou has copies of) & also their letter for altho I have no life in contention, neither is the affair large, yet the imputation of such gross things to a person professing Religion I think is quite necessary to be cleared up & the sooner the better. I have no advantage in it, only proposed to serve my relations on whose probity I depended for goodness & price, being a judge of neither, but ventured to recommend them on the credit, they had obtained in considerable quantities sent to New York, Rhode Island, New England & Antigua, at a higher Price than thy parcel. But if it appears they are charged higher than common or inferior in quality it's highly reasonable to be allowed for. The whole I submit as above mentioned & shall be willing to acknowledge if I have done wrong, & hope to meet with the like candid treatment from thee.<sup>161</sup>

The letter book does not tell us how the dispute ended. From this letter it becomes apparent however, that Corbyn was worried about his reputation, and found this especially important in reference to somebody 'professing Religion'. This may have been an attempt to advertise his own character and reassure his correspondent of his honesty. We also learn that Corbyn was keen to avoid lingering conflict with Lightfoot. Lightfoot was a prominent merchant and member of the Philadelphia Quaker community, as was Israel Pemberton who he suggested as an umpire.<sup>162</sup> It is not clear whether he had a formal mediation by the Philadelphia Monthly Meeting in mind, or an informal arrangement among friends who were part of the same network.

Similarly ambiguous is a 1754 letter to Frd. Vaumorell, in which Corbyn described 'friends' involvement with the insolvency of a fellow merchant:

Thine of 22d last I reced and communicated the contents relating to John Le Capla to a pretty many Friends met together. They are unanimously agreed in judgement that it will be the best way for him to offer his creditors 5s or 6s in the £ if each one will clear him

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<sup>161</sup> Corbyn, p.160, 1/vi/1751. For more information on these Philadelphia Friends see chapter 3.

<sup>162</sup> See following chapter.

which money will be gathered for him if does not exceed £10. Friends desired me to press it upon him that he follows their advices otherwise they will not care to assist him any further. They think there is nothing in his scruple of compounding his debts because if ever he should be able he may and ought to pay the remainder the same as tho he had no discharge. Therefore I hope he will not hesitate about it. When Friends are satisfied that he [?] quite clear they may raise something to help in trade but if he refuses there is nothing to be expected.<sup>163</sup>

It remains unclear whether this was an informal gathering of Le Capla's friends, as in contacts and business partners, or an interference by a Monthly Meeting. La Capla does not appear in any of the London Quaker vital records. In combination with his foreign sounding name, this indicates that he was not a Friend.

Corbyn was more explicit about involving the Meeting in a 1754 letter to a Friend in Philadelphia, making an interesting reference to the use of Meetings there:

I think R. Penny has manifested himself (to say no more) to be very disingenuous, I have repeatedly desired thee to lay the affair before Frds so I now again urge it, as thou would in the like case desire of any Frd in England to act for thee.<sup>164</sup>

His use of Meetings for contract enforcement becomes evident again in a letter discussing another conflict a few years later. This was about a dispute with one of the Friends he suggested as an umpire in the conflict with Thomas Lightfoot. As he complained in a letter to 'Lovg Frd. T. Richardson,'

I am very much dissatisfied with the manner Isaac Greenleafe has settled the acct. with Jno. Easton (tho I believe the best he could do) it appears by John's own acct that one half of my goods sold the first year 1742-3 amounted to more than now the whole is

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<sup>163</sup> Corbyn, p. 233, 15/viii/1754.

<sup>164</sup> Corbyn, p.251, 1754 to Tho Richardson.

settled for viz £72.18 Sterlg. Had he been just to have remitted it directly & not made use of my money. But he keeps & uses it about 4 years, till it sunk in value above half & only allows 5 per cent interest, which included in the £72.18 is not half the value strlg. he sold the goods for. It was inconveniency enough to me to be kept so long out of the money & likewise loss of sale of more drugs, without losing £70 sterling, and how it can be reconciled that this loss should fall on me neither I nor my Frds here can conceive. I desired Isaac to lay it before your Monthly Meeting. I am persuaded you would have had justice done here by Frds.<sup>165</sup>

The same letter contains a further reference to the use of meetings for dispute resolution. Corbyn explained:

We esteem it little better than robbery for a Factor to use moneys w<sup>n</sup> recede instead of remitting or answering the owners draughts, but much worse w<sup>n</sup> they break & never pay. But as this is not the case with Jno but he has sufficient effect, it must be want of an honest principle which I think merits the notice of a Religious Professing People, & althou it may not now be regular (because it's settled) to lay it before the meeting.<sup>166</sup>

From these merchants' writings we learn two things. First, neither James Farmer, his Quaker correspondents, nor Joseph Ormston's obviously religious son Charles betray any concern for possible repercussions for their bankruptcies by the Society. Secondly, they resorted to litigation for the resolution of debt conflict. In addition to their discussion of law suits in their correspondence, there is evidence of Quaker merchants' involvement in debt litigation among the

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<sup>165</sup> Corbyn, p.93-4, 25/ii/1748, to T. Richardson.

<sup>166</sup>Corbyn, p.93,4, 25/ii/1748, to T. Richardson.

court of chancery records.<sup>167</sup> Friends appeared both as plaintiffs and defendants.<sup>168</sup> What is more, there is evidence of Quaker merchants going to law not just against outsiders, but with each other.<sup>169</sup> We do not know how normal it was for Friends to go to law. No formal study has investigated this question yet. The London meeting minutes include no disownments or self-condemnations for law suits. However, the meeting records do include occasional references to both litigation and mediation. The minutes of Westminster Monthly Meeting in 1700 report of the Meeting

having a letter before ym wch was sent from ye Meetg for Sufferings in London on ye 10th 11th mo 1700 wch came from ye Quart. Meet. at Northampton datd 26th 10th month 1700 complain of a law suit commenced in Chancery in ye Names of certain Friends some of wch belong to ye Savoy meeting for Westminster & upon enquiry into ye matter this friends it finds that ye suit was commenced by Thos Arnold (as of his own acknowledgement in [?] appeared) in ye names of Tho. Lower & Tim Emerson.

Apparently the organisation was alerted in order that it could put pressure on Lower and Emerson to withdraw their suit. The Westminster Meeting told them to 'withdraw ye said bill & discharge ye said suit in Chancery concerned agst ye said Edws. Cooper...'<sup>170</sup> In the same year, at Devonshire House Monthly Meeting, 'a fresh complaint being made against Philippa Phillips for continuing her prosecution of Tho Barker at law.'<sup>171</sup> The case disappeared from the minutes after

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<sup>167</sup> Peter Briggins (TNA C 11/2212/7, 1716), John Eliot and Philip Eliot (TNA C 11/519/23, 1732; C 11/512/24 1733; C 11/614/18, 1731), John Eliot Jr (C 11/613/11, 1730; C 11/501/15, 1730), John Eliot (C 11/2069/16, 1736; C 11/2070/14 1737, C 11/2393/10, 1726; C 11/2488/31, 1743), Joseph Ormston (SP 54/12/26, 1716; C 7/94/41, 1710 (affirmant); C 5/329/40, 1706).

<sup>168</sup> Examples of Quaker merchants as defendants: Joseph Coysgarne C 7/371/28, 1710 – this is a bankruptcy suit; John Hitchcock C11/1168/2, 1720; C 11/275/51, 1716; C 11/2365/1, 1718. Examples for Quaker merchants as plaintiffs: John Hitchcock, C 11/1744/2, 1714; C 11/2735/10, 1718; C 11/331/20, 1736; James Farmer, C 11/2518/7, 1753.

<sup>169</sup> Richard How and John Eccleston vs. William Lovell, Docket Books, Vol.5, 18.5.1727; John Barclay, David Barclay the Elder and David Barclay the Younger vs. David Barclay of Cateaton Street: Docket Book Vol.16, p.217, 21.4.1761. For more details see section on bankrupt Quaker merchants above.

<sup>170</sup> Westminster MM, Minutes, xi/1700, p.120.

<sup>171</sup> DSH MM, Minutes, Regular Meetings, 1700, p.147.

this and seems not to have been further persecuted. Perhaps Philippa Phillips complied and withdrew her suit.

On the other hand, none of the Friends for whom evidence of instigating law suits survives were sanctioned. For the purpose of this thesis it is therefore safe to conclude that Friends were no strangers to litigation, even if the Society as a whole frowned upon this use of the law. Quakers made use of public, formal institutions for contract enforcement just as their non-Quaker contemporaries.

While all the merchants resorted to public order institutions, such as courts in their business dealings, none applied to the meeting structure for help with their trade with the exception of Thomas Corbyn. Together with the evidence from the two quantitative studies and the evidence that at least three bankrupt Quaker merchants' meetings were aware of their failures, this strongly suggests that the Society at least until the mid-eighteenth century did not interfere in its members' conduct of business, and insolvent or bankrupt Friends did not have to fear disownment.

Second, we saw that only one merchant, Thomas Corbyn, constituted an exception in this regard. Why is it that Corbyn's letters contain the only evidence of the use of Quaker Meetings for the resolution of business disputes? Possibly this was because he was active in the 1750s, and thereby was on the cusp of the new era of meetings' sensitivity to debt and bankruptcy. An alternative explanation may lie in the geographical scope of his business: He was the only one trading with the colonies. All the cases of dispute resolution by Meetings refer to instances in Philadelphia. Although Corbyn makes one reference to the fact that he would lay disputes before the meeting in London, if asked to, this appears to have been a rhetorical tool to emphasise good will and reciprocity in order to convince a Philadelphia contact to do the same for him. Perhaps the Society in Philadelphia had developed institutions for contract enforcement that London Meetings did not possess. This possibility will be explored in the next chapter.

## Conclusion

This chapter has shown that, contrary to what Tolles, Raistrick, Hannah and others have argued, London Monthly Meetings did not police honest behaviour among their members before 1750.<sup>172</sup> Monthly Meetings only began to disown debtors and bankrupts regularly after 1750. The certificates of removal received by London Monthly Meetings from across the Atlantic world equally began to contain information regarding their bearers' solvency in the second half of the eighteenth century, indicating that interest in debts in this period took place among meetings beyond the metropolis.

The sample of eight bankrupt or insolvent Quaker merchants from before and after 1750 showed that none of them were disowned. For several of them there is evidence that their meetings were aware of their failures. Yet, they did not react. The London Meetings' disownment of bankrupts was therefore certainly not comprehensive, nor did Quaker merchants' deep commitment to their faith prevent them from the risks that trading brought.

In their journals and correspondence Quaker merchants, including bankrupts, did not discuss possible repercussion from the Society for failure in business. Nor did they – with one exception – turn to the organisation for help in enforcing contracts and claiming debts. Instead, they all resorted to public order institutions for contract enforcement, such as debt litigation. This strongly indicates that London Monthly Meetings did not usually become involved in Friends' businesses before the latter half of the eighteenth century. The available evidence suggests that bankrupt and insolvent Friends did not fear punishment from the Society. Hence, the arguments put forth in the literature that the Society's formal monitoring of its members' businesses and enforcement of debts were crucial to Friends' commercial success during the seventeenth-century expansion of the Atlantic trade, at least for its biggest port and Quaker community, have to be rejected.

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<sup>172</sup> Tolles 1948, Raistrick 1950, Hannah 2000, Prior and Kirby 1993, Grubb 1930, Walvin 1997.



## Chapter 3 Debt Enforcement in the Philadelphia Quaker Community

Philadelphia was home to the second largest Quaker community after London, and in the course of the eighteenth century became the second largest port in the Atlantic trade, the biggest one in the British American colonies.<sup>1</sup> Rather than being persecuted, Quakers dominated the political and economic life of the colony from the beginning. Moreover, in contrast to the metropolis with its sophisticated legal system protecting property rights, the institutional environment in the colony was weak. Enforcing contracts in Philadelphia, especially for overseas merchants, was notoriously difficult.<sup>2</sup>

Surprisingly little research has been conducted of the role of Quaker institutions for trade in the colony, especially given the role attributed to Friends for its overall development. In this chapter I explore this possibility. This furthers our understanding of the development of public and private order institutions and may offer an explanation for Quakers' success in the hazardous environment that was the colonial trade.

In the previous chapter we saw that contrary to what has been argued in the literature, London Meetings only began to police honest behaviour and sanction business offences regularly after 1750. The evidence moreover showed an increased sensitivity about debt in that period.

In this chapter I pursue the same tests as in the previous one. I explore the Philadelphia Meetings' policing of honesty through the sanctions they administered. Their general interest in

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<sup>1</sup> Both Philadelphia and New York surpassed Boston in the eighteenth century, and 'during the second half of the eighteenth century, Philadelphia was preeminent.' John J. McCusker and Russell R. Menard, *The Economy of British America, 1607-1789*, 2nd print. ed., Chapel Hill, [N.C.]: University of North Carolina Press, 1986, pp.189, 193.

<sup>2</sup> Nuala Zahedieh, *The Capital and the Colonies: London and the Atlantic Economy, 1660-1700*, Cambridge: Cambridge University Press, 2010.

debt is tested through the certificates of removal they received and issued. Finally, I test how comprehensively they sanctioned known bankrupts and insolvents.

Jack Marietta has shown that the Quaker reform movement of the mid-eighteenth century led to a staggering increase in sanctions executed by the Monthly Meeting of Friends in Philadelphia. He did however not discuss possible implications of this development for trade. What is more, his count of sanctions for business offences displays certain methodological problems. The trend he depicts for debt and other offences potentially relevant for trade therefore needs revising. Fredrick Tolles stressed the role of Monthly Meetings for enforcing contracts not only through sanctioning offences of the discipline, but also by arbitrating disputes among Friends. The empirical basis for his argument is weak, the evidence anecdotal. This is however the only lead we have on a formal involvement of the Society in trade in early Pennsylvania. I pursue this avenue and show that this activity of the meeting may indeed have contributed to Friends' success in the Atlantic trade in the seventeenth century.

### **Insolvency and Bankruptcy in Pennsylvania**

Unlike in England, with its increasingly elaborate bankruptcy and insolvency legislation, merchants in Pennsylvania had limited access to public order institutions for debt enforcement. Pennsylvania's courts were open to hear debt litigation at most twice a year. Waiting periods for the reclaiming of debts through law suits often took up to two years.<sup>3</sup>

A debt suit commonly began with a writ of attachment. Upon being served, a debtor had to either supply security for the money he owed, or was arrested. Release from debtors' prison occurred either upon payment or supply of security. A further avenue for release from prison was petitioning the assembly of Pennsylvania. Such a petition could lead to the passing of a 'private

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<sup>3</sup> Bruce H. Mann, *Republic of Debtors : Bankruptcy in the Age of American Independence*, Cambridge, Mass.; London: Harvard University Press, 2002, p.21.

law' releasing the debtor from prison. The assembly passed 81 such laws during the eighteenth century. They liberated the debtor from prison, but not from the obligation to repay his debts. Any future earnings could be claimed by the creditors. There was no provision for discharge from debt.<sup>4</sup>

In contrast to England, for most of the seventeenth and eighteenth centuries Pennsylvania had no bankruptcy legislation. A bankruptcy law, modelled upon the British one and allowing discharge from debts was introduced in 1785. It expired in 1793 and was not renewed. While the law was in place 172 petitions were filed against 184 debtors, 145 of them doing business in Philadelphia.<sup>5</sup>

Eighteenth-century Philadelphia developed into a thriving commercial centre, its merchants traded not only with other colonies in the Americas, but also with England and, in the later period, destinations in Mediterranean Europe. At the same time, the city was subject to frequent political and economic crisis, as warfare threatened it throughout much of the mid- and later eighteenth century, and financial crisis took their toll. Philadelphia merchants therefore operated in a high-risk environment, which was reflected in waves of mass insolvencies and bankruptcies. Yet, there were virtually no state institutions for the pursuit and resolution of debt disputes available. What did the Quaker institutions that were so central to the colony, do to support this problem?

### **Records of Philadelphia Monthly Meetings**

As the organisation of the Society in the colonies was the same as in England, the types of records they left us are also similar. The minutes for the Monthly Meeting of Friends in Philadelphia begin in 1682, when the first Quaker settlers arrived.<sup>6</sup> It was located at the corner of

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<sup>4</sup> Creditors were however barred from arresting a debtor for the same debt twice.

<sup>5</sup> Mann 2002, pp.177-8.

<sup>6</sup> Kept at Haverford College Library, Special Collections.

4<sup>th</sup> and Arch Streets, where the meeting house still stands today. After 1772 two additional Meetings were created, one in the Southern District and one in the Northern Liberties. For all these meetings uninterrupted minutes survive covering the period from their founding to the year 1800 and beyond. As in London, the extent of the minutes grew over the course of time. Minutes in the seventeenth century usually consisted of less than a page per month, while by 1800 the average was 26.4 pages per year. As will be discussed further below, the number of Friends in Philadelphia roughly doubled between 1690 and 1760. In the same period, the length of the Meeting's minutes increased about 26-fold. This demonstrates an intense increase in the Meeting's effort of administration per capita. The trend is similar to that seen in London.

The content of the minutes changed as well. The following table shows the frequency with which different categories of issues were addressed with in the minutes.

**TABLE 10 Contents of Philadelphia Monthly Meeting Minutes**

	N			%		
Years	1690	1750	1790	1690	1750	1790
Marriages	9	16	15	14	7	5
Certificates	6	48	94	10	20	32
Mediation	19	3	1	30	1	0
Administration	21	94	58	33	40	20
Discipline	8	76	125	13	32	43
Total	63	237	293	100	100	100

Source: Haverford College Library, Special Collections. MMFP, Minutes. 1690: JB1.5; 1750: JB1.9; 1790:JB2.6.

The category ‘discipline’ includes concerns about drinking, ‘extravagancies of wedding dinners’, sanctions and public readings of the epistles of the London Yearly Meeting. The category ‘administration’ includes looking after meeting houses and other properties, as well as poor relief.

The trend of the changing relative importance of different categories in the Philadelphia Monthly Meeting minutes bears both resemblances and divergences from those of London Meetings. As in London, Philadelphia Meetings were interested in discipline from the beginning. Also as in London, the relative importance of this category grew, as did that of the related category of certificates of removal. Over the course of the period, the monitoring of the community and enforcement of the discipline became central tasks of the Meetings. The community became ever more tightly monitored and controlled.

A striking difference to the London Meetings is the importance of dispute mediation in Philadelphia up to the mid-eighteenth century. It appears that in the early years of the colony, into the first decade of the eighteenth century, mediation was one of the main tasks of the Monthly Meeting. Aside from marriages, they are frequently the only entrances in the minutes for any one month. Over the course of the eighteenth century, this changed. Both the total amount of instances of mediation and their importance relative to other entries in the minutes decreased.

### **Sanctions by Philadelphia Monthly Meetings**

The next section takes a closer look at the Philadelphia Monthly Meetings’ enforcement of the discipline in the Quaker community. If the Meetings’ policing and enforcing of the discipline supported Philadelphia Friends’ trade we would expect them to sanction delinquencies, including dishonesty and debt offences. This section therefore surveys the sanctions administered by the Philadelphia Monthly Meetings 1682-1800.

The pattern of sanctions in Philadelphia diverges from that of London in several ways. First, self-condemnations occur much more frequently, and they appear increasingly throughout the period, rather than being concentrated in the early decades as in the metropolis.<sup>7</sup> They were rarely concerned with business matters.<sup>8</sup> Moreover, we find a great number of delinquencies relating to slavery and pacifism. The buying and selling of slaves, the participation in local riots and ‘joining the American army’ became ubiquitous causes for disownment in the second half of the eighteenth century.<sup>9</sup> As we saw in the previous chapter, pacifism appeared occasionally in the London records, while slavery offences were completely absent. Philadelphia Friends furthermore appear to have been more socially conservative than their London brethren. Visiting the theatre was a frequent reason for censure, as was fornication. There were fairly frequent investigations and disownments when a married couple had a baby less than nine months after their wedding.<sup>10</sup> None of these concerns figure prominently in the London minutes.

We also see more important similarities between the two communities. For one, Philadelphia Meetings, like those in London, were interested in enforcing the discipline from the beginning. Equally, irregular marriage also constituted the most frequent cause for sanction. As discussed in the introductory chapter, Marietta found an increase in overall sanctioning activity by Philadelphia Monthly Meeting in the mid-eighteenth century, similar to the patterns displayed by London meetings which I discussed in the previous chapter.

I tested Marietta’s numbers for sanctions for business offences for four sample years, comparing his data to the original minutes. In total, the Monthly Meeting of Friends in Philadelphia disowned ten Friends in the years 1740, 1750, 1760 and 1770. Two of these, one in

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<sup>7</sup> For instance MMFP 1770:12, 1730:1; 1740:3; 1750:9; 1760:22; 1705: 2; 1690:1; 1710:1.

<sup>8</sup> See Appendix II.

<sup>9</sup> Discussed in detail by Richard Bauman, *For the Reputation of Truth: Politics, Religion, and Conflict among the Pennsylvania Quakers, 1750-1800*, Baltimore ; London: Johns Hopkins Press, 1971, p.165. At war’s end there were 908 such cases.

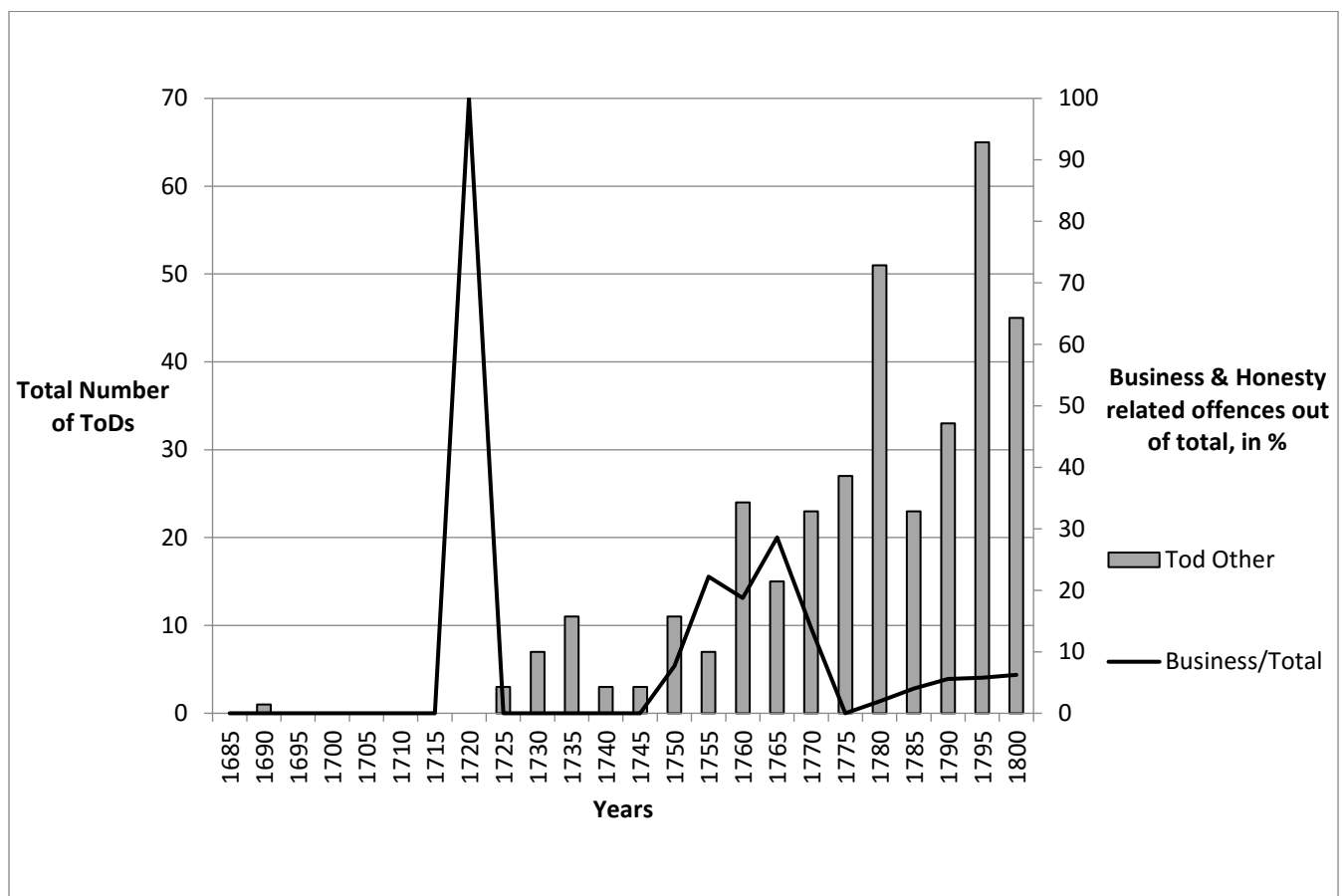
<sup>10</sup> For Philadelphia see Jack Marietta, *The Reformation of American Quakerism, 1748-1783*, Philadelphia: University of Pennsylvania Press, 1984, p.11.

1740 and one in 1770, do not appear in Marietta's data.<sup>11</sup> Moreover, Marietta's study ends in 1774. As a consequence he missed the opportunity to examine the impact of the important institutional changes brought by American Independence, which may have had an impact on the Meetings' activities. Finally, Marietta included cases of dispute mediation by the Meeting among delinquencies, even if they did not lead to a disownment or self-condemnation. He thereby lumped together activities of the Meeting which I argue were distinct from each other. Thus, rather than relying on Marietta's data, I counted sanctions in sample years of one year in five for all three Philadelphia Monthly Meetings. I did not include self-condemnations in the study of Philadelphia Monthly Meetings' sanctions, as they proved difficult to count. They might or might not be followed by disownments. Hence there was a risk of counting the same offence twice.

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<sup>11</sup> For his study Marietta compiled a table of all sanctions of Pennsylvania Monthly Meetings up to 1774. It is available at Haverford Library.

**FIGURE 5 Disownments by Philadelphia Monthly Meetings.**



Sources: Haverford Special Collections, MMFP: JB1.5-JB2.7; MM Northern Liberties: JK2.1-2.3, JK2.5; MM Southern District: JN1.7-JN1.9.

The sample includes 383 Testimonies of Denial. Of these, 31, or c. 8 per cent were related to business. The trend displayed in figure 5 shows that the amount of disownments administered was very low in the period up to 1750, in contrast to those of subsequent decades. It also shows an increasing interest in debts and business related offences in this period. This development peaked in the 1760s. The two sample years 1760 and 1765 saw six disownments for debt related offences each.<sup>12</sup> They include the case of Peter Widdowfield, who was disowned after having been reported by the overseers for having ‘been frequently treated with for his idle course of life, neglect of attending meetings for publick worship, breach of promises, running in debt &

<sup>12</sup> MMFP, minutes, JB1.11 1754-62, 14/viii/60, 30/xii/60 (ToD).



neglecting the necessary care of his family.’<sup>13</sup> A 1765 case is that of Timothy Matlack who was disowned for absence from meetings, neglecting his business, and having requested to be left alone and not be ‘treated with’ anymore.<sup>14</sup> Equally, William Parker was found guilty of neglecting his business, keeping loose company, pursuing disreputable schemes in business and, finally, debts.<sup>15</sup> Finally, Nathaniel Goforth was disowned for ‘imprudent conduct in involving himself in debt’, neglecting attending meetings of worship, and joining the military.<sup>16</sup> None of the disowned were sanctioned for debt alone, testimonies of denial always listed several offences, among which indebtedness often played a minor role. Moreover, after the 1760s sanctions for debt dropped to four cases in 1770 and no cases at all in 1775 - possibly because priorities had changed during the War of Independence. Disownments for business offences remained low until another ‘peak’ of four cases in 1795, which roughly coincided with the United States’ first financial crisis and mass insolvencies in Philadelphia.

Marietta argued that ‘Cases of delinquent indebtedness did not consistently show up at expected times and places. Although the number of cases rose to their highest point in the depression following the French and Indian War, they did not increase during the depression of the 1720s.’<sup>17</sup> My findings support this observation. While we can see a certain correlation between disownments for business offences and times of economic crisis in figure 5, the qualitative data does not confirm a causal connection.

The strongest indication of the lack of a clear relationship between disciplinary activity and economic cycles is that sanctions for business offences did not soar during the South Sea

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<sup>13</sup> 1765-71 KB2.2 31/v/65; 28/vi/65; 26/vii/65 (ToD). See also Owen Roberts, ToD 1760, JB1.11; Brown, Thomas, ToD 1756, JB1.10; Wilson, Robert, ToD, 1759, JB1.11; Goforth, Nathaniel, SC and ToD 1759, JB1.11; 1765 (all JB2.1): Elmslie, Wm, ToD; Carpenter, Thomas, ToD; Coarse, Isaac ToD; Roberts, Isaac, ToD; Matlack, Timothy, ToD, Stretch, Thomas, ToD. Later cases: 1780: Thomas Altherton Northern Liberties JK1.4; 1785: MMFP William Jackson, xi/1785 JB2.5; 1790: Sarah Dougherty JN1.8 Southern District, Joseph Lynn JB2.6 MMFP; 1795: Richard Adams iii/1795 JB2.6 MMFP, Everard Bolton 7/v/1795 JB2.6 MMFP, William Parker 26/vi/1795 JB2.6 MMFP, William Trotter JK2.3 Northern Liberties 24/ii/1795.

<sup>14</sup> Thomas Matlack, ToD, 1765, JB2.1.

<sup>15</sup> William Parker, ToD, 1743, MMFP JB2.1.

<sup>16</sup> Nathaniel Goforth, ToD, 1759, MMFP, Minutes, HB1.11,

<sup>17</sup> Marietta 1984, p.24.

crisis. The year 1720 saw only one testimony of denial, that of John Locke, who ‘ran away with an infamous lewd woman, thereby abandoning his family’ and absconding from his creditors.<sup>18</sup> This inclusion of business misbehaviour as part of a condemnation for a range of more general moral failures is also seen elsewhere in the sanctions, just as in London. Almost 30 years later, John Cresson was reported to the Meeting for excessive drinking. Eventually he was disowned for embezzling funds of ‘some orphan children under his care.’<sup>19</sup> Similarly, Jonathan Lewis was disowned for the frequenting of taverns, keeping idle company and, finally, engaging in business beyond his means and non-payment of debts.<sup>20</sup> In each case, the Meeting’s primary concern was not the Friends’ lack of honesty or risk adversity in business. Instead, it focused on other offences, and dishonesty and debts were added to the list of delinquencies later.

Who was subject to discipline by the Philadelphia Meetings? Among the sanctioned Friends no pattern is discernible regarding their economic position or role in the Society. For several, their only appearance in the Society’s records is in the context of this transgression.<sup>21</sup> Others, including William Fishbourne whose case will be discussed below, were officers of the Meeting or even prominent public figures of the colony.<sup>22</sup>

The Philadelphia Meetings’ disownment records show that, as in London, business offences were regularly sanctioned only after 1750. However, unlike in London, Friends were not regularly sanctioned for debt offences alone even after 1750. Nor did bankruptcy ever appear as a cause for disownment – likely because of the lack of such a legislation during most of the period made this a practical impossibility.

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<sup>18</sup> John Locke, ToD 24/iv/1720, MMFP, Minutes, JB1.9.

<sup>19</sup> John Cresson, ToD 25/v/1749, MMFP, Minutes, JB1.9.

<sup>20</sup> Jonathan Lewis, ToD 28/xi/1755, JB1.9; and Ibid 30/i/56; Robert Owens, ToD, ibid 20/xi/55; 26/xii/55.

<sup>21</sup> For instance Judah Foulke, ToD 1750, 1.9; Robert Wilson, ToD 1760, 1.11; Caleb Evans, ToD 1760, 1.11; Peter Widdowfield, ToD 1760, JB1.11; Isaac Coarse, ToD 1765 JB2.2; Isaac Roberts, ToD 1765 JB2.2; Thomas Stretch, ToD 1765 JB2.2; Joseph Lynn, ToD 1790 JB2.6.

<sup>22</sup> Timothy Matlack ToD 1769, JB1.9; Nathaniel Goforth, ToD 1760 JB 1.11; Elijah Brown, ToD 1768 JB2.3.

## Certificates of Removal Received

The Philadelphia Monthly Meetings received certificates of removal throughout the period. What is more, copies of certificates the Meetings themselves issued departing Friends with survive for the second half of the eighteenth century. I use both to survey the interest in debts among new arrivals' home meetings, as well as among the Philadelphia Meetings themselves. If these became more sensitive about debt, we expect to find increasing references to solvency independent from failure in the certificates, as was the case for the certificates received by London Meetings.

First, I surveyed references to solvency in the certificates Philadelphia Meetings received. For the years between 1681 and 1800, 4316 certificates of removal received by Philadelphia Monthly Meetings survive. Certificates were received increasingly from the 1710s onwards, which correlates with increased immigration to Philadelphia.<sup>23</sup> The total number of certificates received slumped during the 1770s. This mirrors the pattern of Pennsylvanian archival records in general, which are scarcer for the years around the Revolutionary War. The war may also have curbed migration flows. After the war the number of certificates increased again steadily until the end of the century.

There appears to be no pattern regarding the local origins of arriving Friends. They came from the area surrounding Philadelphia, from other colonies, as well as from England, Scotland and Ireland. In 1797, a Friend arrived from France.<sup>24</sup> Moreover, it appears that it was not uncommon for Friends to move to a different Meeting, either in Pennsylvania or another colony, for a few months and then return. Sometimes self-condemnations occurred just before somebody requested a certificate, implying that the offenders felt these were useful or necessary.<sup>25</sup> The Monthly Meeting of Friends in Philadelphia occasionally prosecuted non-deliverance and

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<sup>23</sup> McCusker and Menard 1986, p.202.

<sup>24</sup> MMFP, Removals Received, 1797 from Congenie, France, JA4.9.

<sup>25</sup> MMFP, Cert Received, No.1492, JA4.3.

non-application for certificates. For instance in 1750, Joseph Harvey Jr was disowned amongst other reasons for having 'liv'd some years in this city, and never produced any certificate from Darby Monthly Meeting from whence he came.'<sup>26</sup>

While many certificates were issued to a couple or an entire family, I counted each certificate only once. As demonstrated by the table and graph below, the trend of references to solvency displayed by the Certificates of Removal received by the three Philadelphia Monthly Meetings resembles that of London. The appearance of debts in these certificates grew steadily, with a brief slump in the 1740s and a more significant one in the 1770s. It however never reached the altitude of over 60 per cent that we saw among the certificates received by London Meetings. The qualitative change that we saw in London at mid-century, of certificates increasingly confirming the bearer's solvency rather than pointing out unpaid debts, appears in the Philadelphia records, as well. Before 1750 references were usually negative, i.e. they mentioned failure to pay or settle debts. After 1750, references to the bearer being clear of debts, or having settled their debts to satisfaction, grow substantially.

**TABLE 11 Certificates of Removal received by Philadelphia Monthly Meetings**

	<b>Total certificates received in this period % (n)</b>	<b>Certificates containing references to debts received in this period % (n)</b>	<b>References to actual solvency problem out of total containing references to debts % (n)</b>
<b>1682-1749</b>	17.35 (769)	9.62 (74)	6.76 (5)
<b>1750-1800</b>	82.65 (3664)	29.09 (1,066)	0.56 (6)
<b>All</b>	100 (4433)	25.72 (1,140)	0.96 (11)

Sources: Haverford Special Collections, Certificates of Removal Received, by MMFP: JA3.6.2; JA3.7-JA4.9, JA 4.9.1, JA4.10, JA5.1; MM Southern District: JN1.1; MM Northern Liberties: JI4.7, JI4.9.

<sup>26</sup> MMFP, Minutes ix/1750, JB1.9. See also Thomas Maybury, merchant, ToD for not applying for a certificates, MMFP, JB2.6, p.19.

The Monthly Meeting of Friends in Philadelphia received 74 certificates containing references to debts before 1750. Among these, five mentioned actual solvency problems. All referred to cases in which irregularities had occurred in the bearer's finances in the past. Elizabeth Thomas, who moved to Philadelphia from nearby Radnor was actually free from debt, however her certificate specified that her husband had been disowned for indebtedness some years before.<sup>27</sup> About John Crew, his former Meeting in Dunn Creek, North Carolina wrote in 1748 that 'unpaid debts remain'.<sup>28</sup> William Nichols' certificate from Horsleydown meeting in London also stated that he left in debt.<sup>29</sup> Interestingly, in spite of the fact that he must have been aware of having left debts behind, Nichols had actually written back to a Friend in London after already having arrived in Philadelphia in 1748, asking him 'to get me a certificate as I find it would be a great help to my settling myself in business'.<sup>30</sup> Either Nichols had forgotten about certain debts, or a certificate stating that he had left in debt was still better than no certificate at all.

After 1750 both the total amount of certificates received by the Philadelphia Meetings, as well as references to debts in these increased significantly. Of 3664 certificates, almost 30 per cent included references to debts. The vast majority of these were positive references, i.e. they stated that the bearer was either clear of debt or had settled his affairs to satisfaction. As can be seen from table 10, only six of the certificates in this later period include reference to actual solvency problems. Thus the number of certificates containing 'negative' references remained almost unchanged, in spite of the overall number increasing dramatically. The six certificates with negative solvency information resemble the pre-1750 certificates. John Bezer received a certificate from his Meeting in Middleton, Buck County in 1757, stating that he left in debt.<sup>31</sup>

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<sup>27</sup> Cert No.458, 1722, JA3.11.

<sup>28</sup> Cert. No.806, 1748, JA3.13.

<sup>29</sup> Cert. no. 834, 1748, JA3.13

<sup>30</sup> Horsleydown MM, Minutes 1748, p.211.

<sup>31</sup> Cert. no. 1203, 1250, JA4.2. Also Thomas Cooper, from Brighouse Monthly Meeting, in Yorkshire, 1795 JM4.21.

Benjamin Hough left Newark in 1760. His certificate stated that ‘after enquiry made we do not find but he hath been to a good degree of an orderly conversation, except his going away in debt, for which his acknowledgement hath since been received & his affairs are now settled to satisfaction...’<sup>32</sup> A similar case was that of John Nancarrow, who arrived in Philadelphia in 1774.<sup>33</sup> His home Meeting recommended him as an

esteemed a valuable member of our Society – we apprehend he is clear of any engagement respecting Matrimony – At the same time we have to inform you that by his connexions in some unsuccessful mining partnerships he has been somewhat embarrassed, through which he has conducted himself to the general satisfaction of Friends of this Meeting.<sup>34</sup>

In spite of having made amends, the legacy of past insolvency followed these Friends to the New World. Finally, John Stall and his family removed from the Southern District in Philadelphia into the compass of the Monthly Meeting for the Northern District. Southern District Meeting described them as having been

in a good degree orderly in life & conversation, frequently attended our religious meetings, yet we may further observe that for want of due & timely care respecting the situation of their outward affairs have been under necessity of making composition with their creditors and transferrance of their property.<sup>35</sup>

It is worth noting that the settling of debts did not necessarily mean their full payment. Rather, it implied that agreement on their payment had been reached between debtor and creditor, and that therefore the departing Friend was not absconding and trying to avoid payment.<sup>36</sup> The Friends’ whose certificates mentioned unpaid debts may therefore still have been

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<sup>32</sup> Benjamin How 1760, cert. no. 1324.

<sup>33</sup> 1773-84, JA4.9, MMFP, JA4.2.

<sup>34</sup> John Nancarrow the Younger, 1774, no certificate number, JA4.9.

<sup>35</sup> Certificate of John Stall & family, i/1792, JI4.7, p.282.

<sup>36</sup> Mann 2002, p.22.

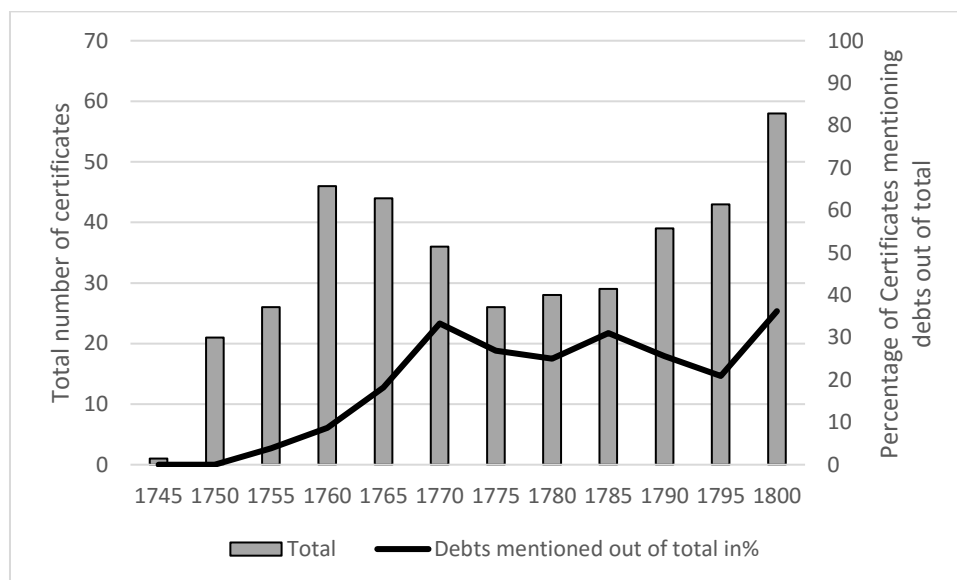
honest people who arranged later payments with their creditors. The mentioning of unpaid debts, if not otherwise specified, did not have to constitute a negative verdict on the person's character. Perhaps the fact that they remained in the Society, and could therefore easily be tracked down and confronted, even worked as a form of insurance, or at least assurance, for creditors.

When we compare this finding to that of London, we see some important resemblances. The overall number of certificates the Meetings received grew substantially over time, as did the number of references to debt. Moreover, the same qualitative change took place that we observed in the London certificates: they move from flagging up Friends' financial problems to confirming their clearness from debts. What distinguishes these certificates from the ones received by London Meetings is that references to clearness of debts never become quite as ubiquitous. References to debts among the Philadelphia certificates peak at about 30 per cent. At the same time, in London, they reached over 60 per cent.

### **Certificates of Removal Issued**

Second, I surveyed references to debts in the copies of certificates Philadelphia Meetings issued their own members with. This sheds light on whether the smaller relative increase in sanctions for debts by Philadelphia Meetings compared with London Meetings and the lack of an appearance of debt and bankruptcy on their own among delinquencies also reflects a lesser increase in the Philadelphia Meetings' sensitivity to debt in general. If the certificates issued by Philadelphia Meetings include less references towards debts than those received by Philadelphia or London Meetings, this confirms that the Philadelphia Friends were indeed less concerned about debt than their metropolitan brethren. The archives contain 396 copies of certificates, their distribution is shown in figure 6.

**FIGURE 6 Certificates of Removal Issued by Philadelphia Monthly Meetings**



Sources: Haverford Special Collections, Certificates of Removal Issued. MMFP: JA3.1, JA3.2, JA3.4; Monthly Meeting for the Southern District: JN1.5, JM4.23; Monthly Meeting for the Northern Liberties: JK1.4.

The trend depicted in figure 6 resembles those we saw in the certificates received by London and Philadelphia Meetings. They mention debts with increasing frequency from the 1750s onwards. The vast majority of these confirm clearness from debts. This development peaks in 1770 at just over 30 per cent of cases, drops to about 20 per cent in 1795 and rises again sharply thereafter. However, as in the certificates received by Philadelphia, references to debts in the Philadelphia Meetings' own certificates never become as common as in those certificates received by London Meetings.

Philadelphia Monthly Meetings' interest in debt emerged at roughly the same time as in London, possibly with a few years' time lag. The reasons for the increased including of confirmation of solvency in the certificates may lie in Philadelphia's emergence as the period's leading colonial port. As discussed above, between mid-century and the eve of the War of



Independence, Philadelphia's trade increased significantly.<sup>37</sup> The city and its merchants accessed new markets, made new contacts, and presumably new Friends entered trade. This made obtaining references as to one's financial standing and credit history more attractive to Friends than before. It is also possible that the Revolutionary War made it particularly tempting for individuals not to repay their debts, especially to merchants in England. This may have made it more difficult to obtain credit and positive credit references particularly sought after by Philadelphia Friends.

The surveys of both the collection of certificates received by Philadelphia Monthly Meetings as well as of certificates issued by Philadelphia Meetings confirm an overall increase of sensitivity about debts among Friends in the second half of the eighteenth century. Thus the trend observed in the London records, however less intense, was an Atlantic-wide phenomenon.

### **Bankrupt, Insolvent, Fraudulent Philadelphia Quaker Merchants**

A final test of Philadelphia Meetings' enforcement of the discipline focuses on the comprehensiveness with which they captured insolvencies and bankruptcies among their congregations. This tells us whether Philadelphia Meetings' enforcement of honesty was comprehensive. Insolvency and bankruptcy records for Philadelphia survive from 1786 onwards. They consist first, of 216 petitions for the relief of insolvent debtors incarcerated in Philadelphia's jail, submitted from 1789-1800.<sup>38</sup> Sometimes such petitions resulted in the passing of 'private laws' which released the debtors from jail. These constitute a second set of sources for this study. 81 such laws were passed in the eighteenth century, the vast majority falling into its later decades.<sup>39</sup> The great advantage of this source is that the laws provide detailed descriptions of

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<sup>37</sup> McCusker and Menard 1985, p.79; Marc Egnal, *New World Economies: The Growth of the Thirteen Colonies and Early Canada*, New York; Oxford: Oxford University Press, 1998, p.41.

<sup>38</sup> Held by Philadelphia City Archives, PCA 20.30 Common Pleas Court Index of Insolvency Petitions and Bonds: 1790-1868; missing: 1791-1795.

<sup>39</sup> They are available online among the statutes of Pennsylvania, see appendix III.

the debtor's situation and history.<sup>40</sup> Third, records of 124 bankruptcy suits survive for the years 1786-1790 when Pennsylvania's short-lived bankruptcy law was in operation.<sup>41</sup> As all these sources stem from the late eighteenth century, when the Meetings were already regularly sanctioning debtors, we would expect Quaker merchants included in them to be sanctioned, or at least investigated by the Meetings.

In order to identify a sample of Quaker bankrupts, I searched for the names of insolvents and bankrupts from these sources in the Quaker records.<sup>42</sup> I searched for each name in the minutes of meetings for the five years preceding and following the date on the record. I excluded common names as well as names with suffixes such as Jr., Sr., the older and the younger as these were not used consistently. I identified eight certain Friends among those for were sued for bankruptcy or for whom private laws were passed. Most of the eight bankrupts and insolvents were merchants. Abraham Howell was identified as a saddler, he may have traded in leather.<sup>43</sup> Allen Ridgeway was a lumber merchant, and Joshua Pusey a merchant and miller.<sup>44</sup> Both lumber and flower were important export products of Pennsylvania. William Fishbourne was an attorney, as well as a public servant.<sup>45</sup> The bankrupts are listed in table 12.

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<sup>40</sup> Appendix III includes an example of such a law passed for William Griffiths, whose case is discussed below.

<sup>41</sup> Pennsylvania State Archives, Harrisburg, PA. RG 027 Pennsylvania's Revolutionary Governments, 1775-1790. Bankruptcy File, 1785-1790, ID: RG/027/E/23.

<sup>42</sup> The only earlier records (from before c. 1760) available for a Philadelphia court are those of the court of common pleas. However, from the entries it is impossible to tell whether a dispute was about debt or a different issue.

<sup>43</sup> Howell was identified as this in his ToD, MMFP, JB2.2, vii/1768.

<sup>44</sup> 'Petitions, 1781-1815,' ed. Supreme Court of Pennsylvania, Pennsylvania State Archives, Harrisburg, PA.

<sup>45</sup> Statutes 1/iii/1717, p.28; MMFP Minutes JB1.8. Note that Fishbourne's law was not about debts. There is no evidence that he ever failed. He is included as a Friend who was convicted for dishonesty in relation to money.

**TABLE 12 Insolvent/ Bankrupt/ Fraudulent Philadelphia Quaker Merchants**

Name	First Name	Year Failure	Year Sanction	Type of Failure	Sanctioned
Sykes	William	1788	1789	bankrupt	yes
Pusey	Joshua	1787	-	bankrupt	no
Garrigues	Samuel	1786	1786	bankrupt	yes
Meng	John	1786-87	1787	bankrupt	yes
Ridgeway	Allen	1788	-	bankrupt	no
Fisbourne	William	1731	1731	law	yes
Howell	Abraham	1769	1769	law	yes
Griffitts	William	1761	1761	law	yes

Source: see text.

In contrast to the sample of failed Quaker merchants in London, only one of the Philadelphia cases fell into the period before 1750. Moreover, unlike their London brethren, the majority of these Philadelphia Friends were disowned. The only two not sanctioned were Allen Ridgway and Joshua Pusey.<sup>46</sup> Four of the others were disowned swiftly after their bankruptcy suits or private laws were issued. William Sykes and William Griffitts were disowned after complaints against them regarding unpaid debts were brought before the Meeting for mediation.<sup>47</sup>

The degrees to which these Friends were involved with the Society varied. Abraham Howell and Samuel Garrigues appear in the Quaker records only in connection with the offences

<sup>46</sup> MM Philadelphia, Northern Liberties, Minutes, JK2.2. Pusey had been disowned for irregular marriage in 1784, but appears to have been reinstated by the time of his failure x/87.

<sup>47</sup> Sykes xi/81, JN1.8; Griffitts iv/61 JB.1.11.

they were eventually disowned for. Sykes' and Griffiths' marriages were recorded in the meeting minutes.<sup>48</sup> John Meng and William Fishbourne were officers of their Meetings.<sup>49</sup>

The greatest amount of information is available on the cases of Fishbourne and Griffiths, as the laws passed for and against them describe their circumstances in detail. Taking place 30 years apart, Philadelphia Monthly Meetings' response to both differed significantly.

On February 6<sup>th</sup> 1731 the assembly of Pennsylvania passed 'An act to disable William Fishbourne from holding any office of trust or profit within this province and to secure the payment of a provincial debt due from the said William Fishbourne.'<sup>50</sup> Fishbourne was a prominent figure among Quakers and Philadelphia society. He was an officer of the Monthly Meeting of Friends and Trustee of the general loan office of Pennsylvania. The law stated that during his eight years as a trustee, from 1722 to 1730, it had become

manifest, by several accounts and reports of the committee of the general assembly of this province, and it hath appeared upon a full hearing before the house of representatives of the freemen of the said province, in the presence of the said William Fishbourne, that during his continuance in the said office of trustee of the general loan office aforesaid he had fraudulently concealed and applied to his own use a considerable sum of the said bills of credit in high violation of his trust and in open breach of the duty of his office and contrary to the tenor and directions of the said laws, to the great damage of the public and to the great disappointment of many of the inhabitants of this province who had occasion to borrow the said bills of credit upon good land security, as by the said acts is provided [...] And whereas the said William Fishbourne stands indebted to the province of Pennsylvania in the sum of one thousand seven hundred and seventy-nine pounds eighteen shillings and three farthings, which ought to be forthwith paid unto

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<sup>48</sup> Sykes: 2/86 MMFP JB2.5 and 3/86 JN1.8 and Membership list 1782 JA2.10 of MMFP; Griffiths: MMFP 1751-56 JB1.10 ii/1752 and iii/1752.

<sup>49</sup> Meng iii/84 Northern Minutes JK2.2; Fishbourne for instance 27/viii/27 JB1.9 9/22, 11/23.

<sup>50</sup> The Statutes at Large of Pennsylvania, Chapter CCCXXVI, 1730-31.

the trustees of the general loan office in order to be let out upon loan on good land security to persons having occasion to borrow the same...

Fishbourne was disowned by Philadelphia Monthly Meeting the same year.<sup>51</sup> The testimony of denial is very elaborate, explaining how he had come to be disowned, and reinstated repeatedly since 1724. In previous years he had been disowned for his 'scandalous conduct towards women'. Interestingly, however, his latest misconduct is referred to only as 'some late reports concerning his continued unchaste practices and other unrighteous proceedings.' This sounds as if the fraud he committed was not the meetings' main concern. On the other hand, we do not know the details of his 'unchaste practices', perhaps these were even more scandalous than the committed fraud. After submitting another self-condemnation, he was readmitted as a member in 1739.<sup>52</sup>

In stark contrast to this stands the case of William Griffitts, who in 1761 was disowned for malpractice in business. His disownment closely followed the adoption of a law introduced upon a petition by him. This law explained that Griffitts had become unable to pay his debts. Upon realising this, he came to an agreement with the majority of his creditors, to divide what money and assets he had among all his creditors. What was more, Griffitts' wife 'also added all her estate, amounting to several thousand pounds, on condition that the said William Griffitts' body should be free from arrest and imprisonment.' A minority of his creditors however refused to agree to this arrangement, 'thereby obliging the trustees of the said estates to suspend making the intended dividend thereof amongst all his creditors' and threatening Griffitts such that he expected 'himself daily to be closely confined in gaol.'<sup>53</sup> His petition was signed by a long list of his supportive creditors. It includes prominent Quaker merchants and politicians, such as Jacob Schoemaker Jr, Israel Pemberton and Thomas' Corbyn's correspondent Isaac Greenleaf.<sup>54</sup> All of these were active on behalf of Philadelphia Monthly Meeting, appearing throughout its records.

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<sup>51</sup> MMFP, Minutes, JB1.8, x/1732.

<sup>52</sup> MMFP, Minutes, JB1.9, vi/1739.

<sup>53</sup> Statutes, 1761, No.0471, Relief of William Griffitts.

<sup>54</sup> Ibid.

Yet, the Meeting proceeded to disown Griffitts after 13 months of enquiries. This process began when

John Reynell as attorney to Elias Bland, complains against William Griffitts, that he is indebted to said Elias which he neglects paing, or giving sufficient security for payment, that he has had Gospel Order & Notice that the matter would be laid before this meeting.

The Meeting thereupon appointed several Friends to speak with Griffitts. They requested

that he should exhibit and account of his affairs for the satisfaction of his creditors & Friends, & offer the best securities in his power for an equitable settlement with them in order to remove any just cause of complaint...<sup>55</sup>

For reasons that do not become clear from the minutes, the Meeting in the course of its dialogue with Griffitts decided that 'no condemnation of his misconduct can be acceptable', unless he included that his failure was caused by his 'having been addicted to excess in the use of strong Drink.'<sup>56</sup> Griffitts refused this last demand. The Meeting thereupon proceeded to issue a testimony of denial against him. This did not refer to his alleged drinking. Instead, it explained that Griffitts

hath conducted with so much imprudence as to involve himself in great difficulties in his temporal affairs, whereupon it became the concern of Friends to visit & advise him to an adjustment thereof for the satisfaction of his creditors, which he neglected to do, & hath been so unjust, as to satisfy some of his creditors to the prejudice of the rest, on which it became the further care of Friends to visit him, in order to bring him to a just sense of his reproachful conduct, but he not appearing convinced of the evil tendency thereof, so fully, as to condemn the same to the satisfaction of this meeting.<sup>57</sup>

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<sup>55</sup> MMFP, Minutes, iii/1760, JB1.11.

<sup>56</sup> MMFP, Minutes, ii/1761, JB1.11.

<sup>57</sup> MMFP, Minutes, iv/1761, JB1.11.

While the assembly believed Griffitts and his petitioning creditors that he was working at settling his affairs and discharging his debts as quickly and justly as possible, the Meeting came to a different verdict. It is not clear why this was the case, and it is also odd that the charge of alcoholism appeared so suddenly, its recognition being made a requirement for his being forgiven, but then was not included in the testimony of denial. The minutes contain no evidence of a later re-instatement of Griffitts into the Society. Neither Griffitts' nor Fishbourne's testimonies of denial referred explicitly to the laws passed about them.

With the exception of William Fishbourne, all the Friends in this study failed in their businesses in the later part of the eighteenth century, i.e. during a period in which sanctions by Philadelphia Meetings had already increased substantially. Six of the eight delinquents were disowned, two were not. The two who were not reprimanded were also not investigated by the Meetings. We do not know enough about their cases to be certain, but they do indicate that the Meetings' enforcement of the discipline, just as in London, even after 1750, was not comprehensive. The six remaining Friends were disowned. These include two cases of Friends for whom laws were passed, William Fishbourne and William Griffitts. The fact that their cases were discussed in the assembly, essentially the colony's main government body, tells us that they must have been widely known about. If it was the Meetings' aim to clear the Society's name of scandal, as they stated in all their testimonies, it had to respond to cases with that much publicity.

The case of William Fishbourne may be unusual, but it still contains some interesting implications. Not only was the Society willing to re-admit repeated offenders, who presumably had caused great scandal. It was also in the interest of such offenders to be re-included into the organisation. Membership at least in this early period, when Quakers still dominated the political and economic life of the colony likely brought benefits great enough for Fishbourne to go through the presumably embarrassing process of applying for re-entry and condemning his behaviour.

Over 30 years later, when the situation for Friends in Pennsylvania was much changed, William Griffitts still did not accept his disownment easily. From the minutes it appears that he cooperated with the Meeting, discussed his accounts with its officers and assured them of his regret for his failure. His desire to remain a member of the Society was however not great enough to make him admit to the charge that he had brought his failure about by excessive drinking. Possibly, such an admission would have done more harm to his reputation and credit than ostracism from the Friends. Griffitts' case also shows us that knowing important people within the Society, such as those of his creditors supporting his petition to the assembly, did not necessarily protect individual Friends from sanctions.

Notable in both cases is that the Meeting invested a great amount of time in investigating the cases and maintained a dialogue with the offenders. The Philadelphia Monthly Meetings were clearly interested in keeping their members. Even in the second half of the eighteenth century, disownments did not come easily.

## **Mediation**

While the overall trend in the interest in debts displayed in Philadelphia meeting records resembles that observed in London, there is one aspect in which the New World Meeting differed strikingly from the Old: Philadelphia Meeting arbitrated disputes between its members.<sup>58</sup>

The procedure for mediation was as follows: An individual complained to the Meeting about a fellow Friend. It was important that the individual being complained against previously received a warning in the form of 'gospel order'. This refers to Mathew XVIII: 15-1, describing the process of having tried everything else to solve a dispute beforehand.<sup>59</sup> The minutes regularly

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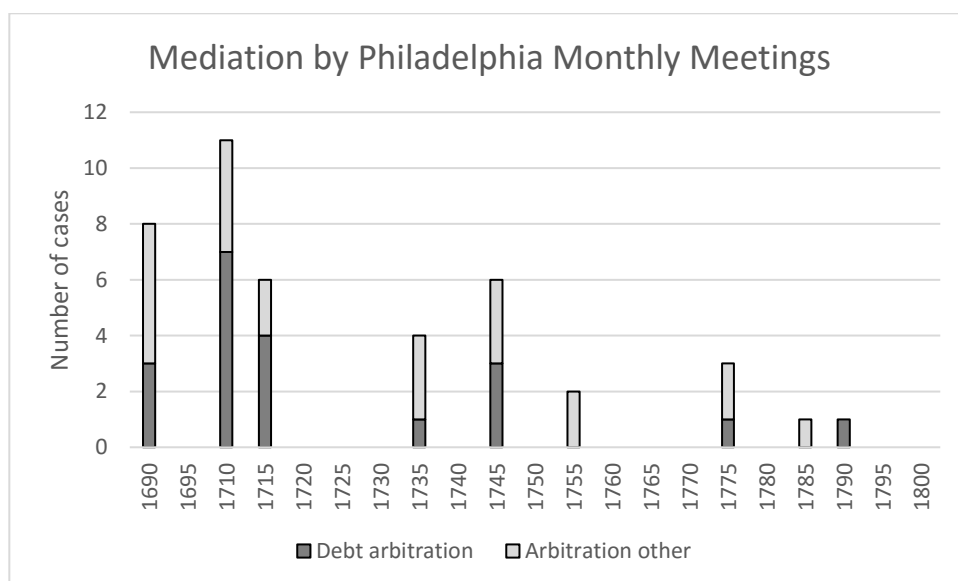
<sup>58</sup> There is evidence of Meetings' involvement in mediation in the London Meeting minutes as well, however this is extremely limited. See Appendix IV.

<sup>59</sup> According to Mann 2002, this practice was not specific to Quakers, but commonly used. It formed the bases of congregational church discipline, and facilitated reconciliation but only upon the offender's repentance. See also Tolles 1948, p.75.



state explicitly that gospel order had been given, and the complainant had warned the other party that they would apply to the meeting.<sup>60</sup> It may have functioned as a threat in a negotiation process over debt, as the threat of secular litigation was used among creditors and debtors in England. The Meeting then appointed umpires to investigate the dispute and suggest a resolution. The umpires reported back to the Meeting. A dispute could be solved within the course of a month or drag on for many months.<sup>61</sup> Any verdict reached by the umpires was binding. If the parties refused to comply, they could be disowned. If the meetings' mediation attempts were not successful, the plaintiff was given liberty to pursue his case at law.

**FIGURE 7 Mediation by Philadelphia Monthly Meetings**



Sources: Haverford Special Collections, Minutes of Monthly Meetings: MMFP JB1.5-2.7; mm Southern District: JN1.7-1.9; mm Northern Liberties: KL2.1-2.4. Data was collected for the years 1690, 1710, 1715, 1735, 1745, 1755, 1765, 1775, 1785, 1790, 1800.

<sup>60</sup> For instance Joseph Jones 28/xii/1770, JB2.2; Mary Childs 1/iii/17, JB1.8; Thomas Pryor, 30/iii/17, JB1.8.

<sup>61</sup> In some cases umpires' reports are included in the minutes. However, these are often vague and provide little information on the cause of the dispute. See for instance MMFP, Minutes, 11/xii/60, JB1.11.

A survey of one year in five of the minutes of the Monthly Meeting revealed that most issues submitted for mediation were either related to business or were unspecified. The unspecified causes of complaint might have been business complaints, too.<sup>62</sup> The frequency of business cases did not fluctuate according to economic developments, recessions or financial crises. For instance in 1720, the year of the South Sea crisis, no business conflicts were arbitrated by the Meeting.

Significantly, the Philadelphia Meetings' involvement in mediation developed contrary to their sanctioning of debt offences. As figure 7 shows, Philadelphia Monthly Meeting was extremely active in mediation during the colony's first decades. Indeed, in those early years, mediation together with marriages would make up the entire business of a Monthly Meeting's gathering. However, after 1710 the Meeting's involvement in Friends' disputes decreased, as did the share of definite debt cases among these. There was another peak in 1745, with an equal amount of definite debt cases. After that year, however, mediation dropped off, never to recover. Moreover, with only one case each in 1775 and 1790, definitive cases of debt disputes disappeared almost entirely. Essentially, the Meeting stopped arbitrating (debt-) disputes as the city's overseas trade took off in the second half of the eighteenth century. Perhaps the expansion of the market and increased numbers of traders made debt disputes too ubiquitous for the Meeting to handle.

Debt complaints submitted for mediation often marked the beginning of a disownment process. This is illustrated by the case of Samuel Garriegues. The minutes report that the Meeting had 'been frequently applied to by persons having demands on Samuel Garrigues desiring that according to our wholesome order he might be treated with and urged to do them Justice.' Apparently the Meeting had been approached repeatedly. However, they chose not to interfere for a while. It intervened only after 'the increase of these complaints of late' had 'occasioned

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<sup>62</sup> In my one year in five sample I found a total of 30 cases of arbitration in business-related conflicts. Most of these were complaints about unpaid debts.

much concern on account of our Christian Testimony which has suffered thro his failure in that punctuality and care which is consistent therewith.' Apparently the Meeting started to worry after it felt that Garrigues' conduct had begun to harm Friends' reputation. On top of that, they had meanwhile learned that 'he had entered into large and extensive contracts and involved himself in a load of Debt, without making a proper or prudent provision for the payment thereof to the great disappointment and injury of his creditors.'<sup>63</sup> The Meeting made efforts to advise Garrigues how best to settle his debts and satisfy his creditors. However, he rejected their council. Only then did the Meeting begin the process of disowning him.<sup>64</sup> Garrigues' offence therefore consisted of more than insolvency. It was three-fold: he had taken undue risks, the amounts he owed were substantial, and he failed to engage with his creditors in a satisfactory manner.

Another frequent cause submitted for mediation were demands on the estates of deceased Friends, either against or by the executors of wills. In 1715

Isaac Norris & Thomas Masters complain that they have money due unto them from a person deceased, Elias Hugg being the surviving executer, and they have given him gospel order, but he not appearing, the meeting desires [...] to enquire into the matter, and endeavour to persuade Elias to make them some satisfaction before the next Monthly Meeting, or otherwise we think it unreasonable for them to be prevented of taking their due course at law to right themselves.<sup>65</sup>

The dispute was carried on over several months. In Eleventh Month the Meeting received report that 'Elias makes no objection to the justness of the complainants' demands, but alledgeth that the effects is not in his hands.' However, there were debts owed to the deceased, which would be

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<sup>63</sup> MM Northern Liberties, Minutes, v/1786, JK2.2.

<sup>64</sup> Ibid, v/1786. His testimony was issued three months later: viii/1786. For similar cases see Parker, William 1743, JB1.8; Edlgridge, Obadiah & Wife 1749, JB1.9; Griscomb, Tobias 1749, *ibid*; Iden, John Jr., 1749 *ibid*; Folke, Judah, 1750, *ibid*.

<sup>65</sup> MMFP, Minutes, 7/1715, JB1.9, p.8.

sufficient to satisfy the creditors. The Meeting thereupon advised Elias ‘to assign such debts to Isaac Norris and Thomas Masters as they shall approve for satisfaction of their demand.’<sup>66</sup>

To assess whether the Meeting’s mediation of disputes may have supported Friends involved in trade in the Atlantic, we have to ask whether they were accessible to individuals overseas. In this context Fredrick Tolles argued that the Monthly Meeting of Friends in Philadelphia was sometimes ‘asked to communicate with Friends’ meetings on the other side of the Atlantic in order to collect debts owed to its members.’<sup>67</sup> I have found no evidence of this. However, there were cases in which the Meetings were approached by Friends overseas for dispute resolution. We can see some of the basic characteristics of this role if we look at one example of this, the dispute between the Philadelphians John Birstow and John Fell and the Bristol merchant William Steele, which occupied the Philadelphia Meeting for six months in 1690.<sup>68</sup>

In this instance, it is not clear who submitted the conflict for mediation, or whether the meeting acted upon its own initiative. The dispute was first mentioned in the Seventh Month 1690, when the minutes record that the meeting had requested two Friends ‘to write to John Birstow and desire him to come to our next Monthly Meeting, and likewise John Fell’, with the intention of ending the dispute between them over ‘six barrels of beef, belonging to William Steele’.<sup>69</sup>

It never becomes quite clear what the core of the disagreement actually was. Apparently Birstow was accused of not having paid for a delivery of beef from William Steele in Bristol, via John Fell, who was possibly Steele’s factor in Philadelphia. The next month, Birstow appeared at

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<sup>66</sup> Ibid, xi/1715, p.12.

<sup>67</sup> Tolles 1948, p.77.

<sup>68</sup> I checked the Quaker birth, marriage and burial records on ancestry.co.uk, but could not identify him there. However, he later wrote to the Meeting asking them ‘to take further care of his plantation and concerns in these parts. The meeting taking of it into their consideration, have thought fit to request Samuel Carpenter (...) to join with some friends of Newton as they shall think fit, and write to the said Steel, that it is the meetings desire that he would appoint some particular friends as attorneys to act and do in his business as need shall require, which cannot conveniently be done as a meeting,’ MMFP, Minutes, xi/1690, JB1.6. This indicates that he was a Friend.

<sup>69</sup> MMFP, Minutes, vii/1690 JB1.6.

the Meeting, and 'solumly declared (...) that he never received no more Beef out of the Bristol merchant, upon no acctt but six burrells, neither from William Steel any at all'. Moreover, he declared that 'for the foresaid six barrels' he had 'paid the said Fell Forty five pieces of eight'.<sup>70</sup> The Meeting was convinced by Birstow's account, and concluded that it 'was a mistake of William Steele'.<sup>71</sup>

However, this was not the end of the matter. The following month, the Meeting received a letter from Birstow, 'concerning a Note in Robert Turner's hands'.<sup>72</sup> The meaning does not become quite clear to the reader. Luckily the Meeting was equally confused, 'knowing little of this note, it 'requests that John Birstow may be himself at the next Monthly Meeting at this place to speak further of the matter, if aggrieved'.<sup>73</sup> In the following, the Tenth Month, there was no entry concerning the matter or either of the parties involved. At the Meeting's Eleventh Month assembly, Robert Turner was present. He 'delivered up the said Birstow's bill to the meeting'.<sup>74</sup> However, because Birstow and Fell were not present, the Meeting 'thought fit to leave the matter to Samuel Carpenter, John Goodson, Thomas Budd & Robert Ewer to enquire further into the matter'. It was only if they were satisfied 'with the said Birstow's payment of the bill dated the Tenth of the seventh month 1685 for 45 pieces of eight, or the value, that then they should deliver him up his bill'.<sup>75</sup> At the following Twelfth Month meeting, both Birstow and Fell were present. They 'satisfied friends that the said Birstow had paid the four pieces of Eight, and for the barrels of beef it is supposed to be William Steels mistake, this being a final end of that matter'.<sup>76</sup> From this case it becomes evident that the Meeting was willing to invest substantial time on arbitrating disputes for its members. They pursued cases over the course of many months. As when investigating delinquencies or issuing certificates, the Meeting was careful to

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<sup>70</sup> Ibid, viii/1690.

<sup>71</sup> Ibid, viii/1690.

<sup>72</sup> Ibid, viii/1690.

<sup>73</sup> Ibid, viii/1690.

<sup>74</sup> Ibid, x/1690.

<sup>75</sup> MMFP, Minutes, xi/1690, JB1.6.

<sup>76</sup> Ibid, xii/1690.

collect information and appointed and heard reports of investigative committees before reaching a verdict.

The other international case I came across is from 1710, when Griffith Owen 'layd before this meeting that Jon Martin was indebted to a person in England which lies unpaid to the reproach of Friends.'<sup>77</sup> No information was provided as to who that person in England was, or whether or not that person was a Friend. Tolles identified one case of a non-Quaker using the Meetings' mediation institution in a complaint against a Friend in 1714. Here, Andrew Hamilton, a future attorney general of the province, submitted a dispute between himself and Friend Pentecost Teague to the Meeting for mediation.<sup>78</sup>

It is possible that international cases were more common than this would suggest. There were a few cases in which a Friend submitted a dispute to the meeting in his role as attorney for somebody else. In 1717 William Fishbourne, as attorney of Thomas Story, submitted a complaint against Nathan Starbury for a debt.<sup>79</sup> Such cases, in which attorney's brought complaints before the meetings, could indicate that the complainants themselves were not in the colony. Moreover, Thomas Corbyn's dealings with Philadelphia Friends discussed in the previous chapter, as well as the case of William Steele included above, indicate that this may have not been uncommon practice, or at least, that English Friends believed that turning to the Monthly Meetings for help was an option. If this was the case, then the mediation of debt disputes by the Philadelphia Monthly Meeting may have significantly lowered transaction costs for Friends in the colonial trade. Indeed, it may hold the key to Friends' commercial success during the late seventeenth-century trade expansion.

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<sup>77</sup> Ibid, 1710, p.102.

<sup>78</sup> Tolles 1948, p.75.

<sup>79</sup> MMFP, Minutes, ii/1717, JB1.8, p.47; see also complaint by John Reynell on behalf of Elias Bland against William Griffiths discussed above, MMFP, Minutes, iii/1760, JB1.11.

## Conclusion

This chapter aimed to establish whether Quaker Meetings in Philadelphia policed Friends' conduct of business and enforced debts, thereby facilitating the Quakers' reputation for honesty and thus Friends' success in trade during the seventeenth century.

The evidence from Philadelphia Meetings' sanctions for business offences and from the certificates of removal showed that the Meetings' capacity to enforce trustworthy behaviour was limited in the period before 1750. Disownments for debts were few, and certificates of removal received by the Meetings referred to debts usually only if the Meeting was concerned about the bearer's solvency. These findings resemble those from the London records. The Philadelphia Meetings' concern for honesty and debts appears to have been less intense than that of London meetings. This may be explained by the different realities the two communities were living in. In the commercial and financial centre that was London, debt and credit were of central importance. In Philadelphia on the other hand, warfare was a more immediate concern. We know that sanctions for offences against the doctrine of pacifism for instance increased greatly. This may have been a consequence of the loss of reputation the Society suffered during the political crisis of the 1750s, when Friends were accused of hypocrisy in this regard. This issue may have crowded out concerns over debt.

Strikingly, the chapter showed that Philadelphia meetings were involved in conflict mediation, especially business disputes. They provided a site for resolution of disputes, rather than judging the behaviour of those who got involved in business problems against the standards of the Quaker discipline. In contrast to enforcement, mediation aims at solving a disagreement and reconciling the parties with each other. This is preferable for a community that wishes to continue good relations between its members. In the case of the early Quaker settlers, this was particularly important, considering that they were newly arrived on a strange continent. The

community falling apart over disputes could have posed a serious threat to their survival in the colony or their influence within it.

The Meeting's involvement in mediation constitutes a significant difference to London. During the first decades of settlement, mediation constituted one of the main tasks of the Monthly Meeting of Friends in Philadelphia. Until about the middle of the eighteenth century, it appears to have been very accessible to Friends requiring assistance in solving business disputes, including the settlement of debts. As litigation in Pennsylvania was cumbersome, the threat of a law suit probably carried less weight than in England. This legal deficiency may be the cause why Monthly Meeting of Friends in Philadelphia became involved in debt mediation on a much larger scale than did Meetings in London. In the face of lacking legal institutions for debt litigation, the Meeting acted as a substitute institution for the resolution of debt disputes.

The lack of records means that we cannot draw firm conclusions regarding the existence and extent of overseas mediation or accessibility of this institution to non-Friends. It is however possible that, in the face of the lack of public order institutions for debt enforcement, access to the Meeting's mediation process held important advantages for Friends conducting trade in, and with the colonies. Certainly, the evidence from the Philadelphia Meeting records matches that found in Thomas Corbyn's correspondence, who as we have seen, repeatedly referred to the use of the Philadelphia Monthly Meeting for solving disputes between himself and Philadelphia Friends such as Isaac Greenleaf.



## Chapter 4 Endogamy and Quaker Marriage Patterns

The final chapter explores the role of endogamy for Friends' trade. Using Vann and Eversley's classic study of English Quaker demography as a starting point, it explores London Quaker marriage patterns through samples of widows and Friends from different occupational groups, as well as journals and letters of eighteenth-century London Friends. It shows that the doctrine of endogamy is unlikely to have led to the formation of exceptional kinship networks prior to the mid-eighteenth century.

### The European Marriage Pattern

The following section discusses the research on the emergence of the European Marriage Pattern and its consequences for economic development. It outlines the changes early modern societies underwent during the European kinship transition. It contextualises the literature on Quaker marriage patterns within this broader field of research.

While the Quaker literature has defined the role of endogamy as facilitating the growth of kinship networks through limiting the size of the marriage market, more recent research on marriage patterns rejects such a connection. It suggests that ages and rates of marriage were not determined primarily by the number of potential partners available. Rather, research on the historical development of marriage patterns has shown that in Europe, first ages at marriage and overall rates of marriage were determined by wealth and the underlying institutions governing property transfers and household formation. In Europe, young couples married only if they could afford to set up a household of their own.<sup>1</sup>

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<sup>1</sup> Classic works on the European marriage pattern include J. Hajnal, 'European Marriage Patterns in Perspective,' in *Population in History: Essays in Historical Demography*, ed. D.V. Glass and D.E. Eversley, Chicago, Illinois: Aldine Publishing Company, 1965; E. A. Wrigley and R. S. Schofield, *Population History of England 1541-1871: A Reconstruction*, London: Edward Arnold, 1981; David Weir, 'Rather Never Than Late: Celibacy and Age at Marriage in English Cohort Fertility, 1541-1871,' *Journal of Family History* 9, no. 4 (1984); E. A. Wrigley, *English Population History from*

This dependence of marriage on couples' economic situation means that ages at marriage reflect the economic conditions of the time. Rates of marriage in England were strongly correlated with the development of real wages. The mean ages at marriage of English women were at their highest in the mid-seventeenth century. In the course of the eighteenth century the average age at first marriage of English women fell from just under 27 years to just under 24 years.<sup>2</sup> Overall female celibacy equally decreased, from about 25 per cent in the late seventeenth century to about six per cent in 1800.<sup>3</sup> According to the institutional interpretation of the European marriage pattern, this reflects the increased prosperity that accompanied the period before and onset of industrialisation. However, mean ages and rates of marriage conceal significant variations within societies.<sup>4</sup> Indeed, English Friends at times display marriage patterns that were quite contrary to those of the general English population.<sup>5</sup> Friends' ages at first marriage rose steadily from the seventeenth century into the nineteenth. During the seventeenth century, Friends' married at roughly the same ages as their non-Quaker contemporaries. However, 'as early as 1750 the English Quakers began going counter to the national tendency by entering marriage at ever-increasing ages.'<sup>6</sup> They married even later than the nobility, as table 13 shows.

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*Family Reconstitution, 1580-1837*, Cambridge: Cambridge University Press, 1997. Recent literature on the emergence of the European marriage pattern includes Tine de Moor and Jan Luiten van Zanden, 'Girl Power: The European Marriage Pattern and Labour Markets in North Sea Region in the Late Medieval and Early Modern Period,' *The Economic History Review* 1, no. 63 (2010), pp.1-33; Avner Greif, 'Family Structure, Institutions, and Growth: The Origins and Implications of Western Corporations,' *American economic review: papers and proceedings* 96, no. 2 (2006), pp.308-312; Avner Greif and Guido Tabellini, 'Cultural and Institutional Bifurcation: China and Europe Compared,' *American Economic Review: Papers and Proceedings* 100, no. 2 (2010), pp.135-140; Nico Voigtlander and Hans-Joachim Voth, *How the West 'Invented' Fertility Restriction*, Cambridge, Mass: National Bureau of Economic Research, 2011.

<sup>2</sup> Wrigley and Schofield 1981, pp.423-4. Their study consists of the analysis of data from 404 parishes. These however not selected randomly, but picked according to survival of data for long run of years. Hence regional differences, including differences in wealth in different parts of the country, are glossed over. Moreover, London is underrepresented in their study. See also Margaret Hunt, 'The Middling Sort: Commerce, Gender, and the Family in England, 1680-1780,' (Berkeley: University of California Press, 1996), pp.99, 100.

<sup>3</sup> Ibid, pp.99, 100.

<sup>4</sup> Bridget Hill, 'The Marriage Age of Women and the Demographers,' *History Workshop Journal* 28, no. 1 (1989).

<sup>5</sup> As did the children of peers. We have no explanation for their marriage behaviour.

<sup>6</sup> Richard T. Vann and David Eversley, *Friends in Life and Death: The British and Irish Quakers in the Demographic Transition, 1650-1900*, Cambridge: Cambridge University Press, 1992, p.104.

**TABLE 13 Friends' Ages at Marriage**

	Urban Quaker Male	Urban Quaker Female		Peer s' Sons	Peers' Daughters		Clerkenwell Bachelors	Clerkenwell Spinsters
1650- 99	32.49	28.05	1650-74	30.33	23.78	1660- 1709	29.3	27.5
			1674-99	30.83	24.08			
1700- 49	31.65	28.94	1700-24	32.75	27.75	1710- 1749	27.7	25.9
			1725-49	32.25	25.25			
1750- 99	30.81	28.63	1750-74	35.5	25.08		-	-
			1775-99	32.42	26.33			
1800- 49	30.86	28.77	1800-24	33.92	26.25		-	-
			1825-49	33.58	26.5			

Source: Table from Vann and Eversley 1992, p.105, Clerkenwell Data from Gill Newton,

'Marriage among Londoners before Hardwicke's Marriage Act of 1753: When, Where, and

Why?,' *Working Paper. Cambridge Group for the History of Population and Social Structure.* (2012), p.18.<sup>7</sup>

<sup>7</sup> She also supplies numbers for Aldgate, however these include more variation within time periods and also end in 1709, hence I am here using the Clerkenwell data only.

There were significant differences between the sexes. Male Friends' ages at first marriage resembled those of the British nobility, who also married late, as well as those of middling sort suburban London bachelors. Quaker women during the early eighteenth century married at the same ages as the British nobility, but were already leaving the suburban London spinsters behind, whose ages at marriage dropped in this period. From the mid-eighteenth century onwards, however, Quaker women's age at first marriage increased a great deal. By the 1825-50 cohort the Quaker women were 'almost off the chart, almost four years later than the British nobility.'<sup>8</sup> The average population began to catch up with them only in the second half of the nineteenth century.<sup>9</sup> Controlling for occupational distribution, Vann and Eversley moreover found that the 'common fact of being Quakers had more to do with the ages of marriage than the particular occupation which was followed.'<sup>10</sup> What is more, there was a striking difference between male and female celibacy rates, as table 14 shows. In the first half of the eighteenth century more than twice as many Quaker women as men remained unmarried. The gap widened greatly thereafter, and by the nineteenth century female celibacy was about 20 times as high as that of men.

**TABLE 14 Friends' Celibacy Rates**

Period	Male %	Male n	Peers Sons %	Female %	Female n	Peers Daughters %
<b>1700-1749</b>	1.2	209 (19.1)		3.5	199 (14.1)	
<b>1750-1799</b>	2.7	285 (22.5)	20.1%	14.7	308 (11.7)	20.2%
<b>1800-1849</b>	0.9	289 (24.2)	17.8%	20.0	291 (5.5)	23.8%

Source: Vann and Eversley 1992, p.108, Table 3.9, p.109.<sup>11</sup>

<sup>8</sup> Vann and Eversley 1992, p.104.

<sup>9</sup> Ibid, p.101.

<sup>10</sup> Ibid, p.115.

<sup>11</sup> Based on T.H. Hollingsworth, 'The Demography of the British Peerage,' *Population Studies* 18, no. Supplement No.56 (1969).

Vann and Eversley explained Friends' late ages at marriage by the Society's cultural norm of late marriage. This norm was enforced through the Quaker marriage procedure, which required permissions and certificates from various parties and meetings. This was time consuming and thereby served to delay marriage. Moreover, the Meeting's requirement of parental consent for marriage to take place deterred people who may have married at younger ages against their families' will.<sup>12</sup> Their explanation for the high celibacy rates of Quaker women after 1750 was more complex. They hypothesized that the immediate cause was a sex imbalance among the Society's membership. This sex imbalance was itself the result of two factors. First, before 1750, more men than women were being disowned, a tendency they observed through the disownment records of Horsleydown Monthly Meeting. Second, the sex imbalance was further increased by emigration. They argue that men were more likely to emigrate than women, although without offering evidence for this. This combination of factors led to a lack of Quaker men and a surplus of Quaker women in London after 1750. As a result, they argue, as fewer Quaker men were available, Quaker women began marrying non-Quakers, which led in turn to an increase in the number of women being disowned for marriage delinquencies after 1750.<sup>13</sup>

As discussed above, more recent research suggests that this may not be the whole story. It is likely that Friends' ages at, and rates of, marriage were at least partly determined by their economic situation. Marriage establishes legal connections between families and serves as a vehicle for transferring property between them. This transfer can take the form of dowries, portions, bride prices or inheritance. Depending on local property and inheritance legislation, marriage could be beneficial or detrimental to the accumulation of wealth of individual families. Under common law women were not usually able to hold property. Hence their marriage meant a one way transfer of property from their families to their husbands. It is possible that this played a

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<sup>12</sup> Vann and Eversley 1992, p.84.

<sup>13</sup> Ibid, pp.124-5.

role for Quaker marriage patterns, as well. That this may have been the case becomes evident from studies of other population groups.<sup>14</sup>

Another problem with Vann and Eversley's explanation for Friends' celibacy rates is that they assume that the Meetings' sanctioning of offenders, i.e. Friends who married non-Quakers, was complete. In other words, they assumed that all Friends who did not appear either in Quaker marriage or disownment records remained unmarried. There is, however, no evidence that this was indeed the case. Friends may well have married outsiders without being sanctioned.

What is more, research shows that the increase of kin marriages observed by the Quaker literature reflected a cross-European trend. Kin marriages used to be a great taboo across medieval Europe, with marriages between individuals related up to the fourth degree of kinship being barred. This included both consanguineal kin, which are 'relationships of shared blood' and affinal kinship, i.e. relationships through marriages, for instance deceased spouses' siblings.<sup>15</sup> This changed however during the early modern period. While there is little evidence in England and other parts of Europe for repeated consanguineal marriages in the seventeenth century, marriages between close relatives multiplied in various parts of Europe in the eighteenth and nineteenth centuries.<sup>16</sup> Previously frowned upon or even prohibited marriages became 'part of the overall strategies of noble, middle class, and peasant families.'<sup>17</sup> Swiss marriage dispensations for instance

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<sup>14</sup> Lawrence Stone and Jeanne C. Fawciet Stone, *An Open Elite? England 1540-1880*, Oxford: Clarendon, 1984; Judith Hurwich, 'Marriage Strategy among the German Nobility, 1400-1699,' *Journal of Interdisciplinary History* XXIX, no. 2 (1998); J.P. Cooper, 'Patterns of Inheritance and Settlement by Great Landowners from the Fifteenth to the Eighteenth Centuries,' in *Family and Inheritance. Rural Society in Western Europe, 1200-1800*, ed. Jack Goody, Joan Thirsk, and E.P. Thompson, Cambridge: Cambridge University Press; Olwen H. Hufton, *The Prospect before Her: A History of Women in Western Europe. Vol.1, 1500-1800*, London: HarperCollins, 1995; Gillian Hamilton and Aloysius Siow, 'Gender, Class and Marriage,' *Review of Economic Dynamics* 10, no. 4 (2007); Maristella Botticini and Aloysius Siow, 'Are There Increasing Returns in Marriage Markets?,' *Boston University - Department of Economics - Working Papers* WP 2006-050(2006); Vivienne Brodsky-Elliott, 'Single Women and the London Marriage Market: Age, Status and Mobility, 1598-1619,' in *Marriage and Society: Studies in the Social History of Marriage*, ed. R.B. Outhwaite, New York: St Martin's Press, 1982, pp. 81-101.

<sup>15</sup> Ralph A. Houlbrooke, *The English Family, 1450-1700*, London: Longman, 1984, p.39. The rules were set out in the Church of England's 'Table of Kinship and Affinity'.

<sup>16</sup> David Warren Sabean, Simon Teuscher, and Jon Mathieu, *Kinship in Europe: Approaches to Long-Term Development (1300-1900)*, Oxford: Berghahn Books, 2007, p.21. Jon Mathieu, 'Kin Marriages. Trends and Interpretations from the Swiss Example,' in *Kinship in Europe: Approaches to Long-Term Development (1300-1900)*, ed. David Sabean and Dimon Teuscher, New York: Berghahn Books, 2007.

<sup>17</sup> Sabean et al., 2007, p. 21.

included few petitions for exceptions to marriage laws in order to marry relatives until the middle of the eighteenth century, but accelerated in the last quarter of the century.<sup>18</sup> Across Europe this development peaked in the nineteenth century, when ‘enormous energy’ was spent on the creation of ‘extensive, reliable and well-articulated structures of exchange among connected families over many generations.’<sup>19</sup>

An important driving force behind this transition were economic changes.<sup>20</sup> Increased commercialisation required credit. ‘The issue for those undertaking risky adventures in mining, metallurgy, textile production, and international trade was [...] how to bring [...] investment capital through credit and assemble reliable staff or correspondents.’<sup>21</sup> An early modern firm’s survival depended on its access to credit. This could be made and undone by the partners’ reputation for sound character.<sup>22</sup> Marriage to kin provided an answer to these challenges. It constituted a means of recruiting partners and agents for a firm whose behaviour was easy to monitor.<sup>23</sup> The monitoring of partners’ conduct was important to early modern firms, as their reputation could make or break access to credit. Hence, junior partners married the daughters of senior colleagues, masters married apprentices’ sisters and partners married into the same family. In the Levant Company relation through marriage was extremely common, and most East India servants were related.<sup>24</sup>

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<sup>18</sup> Mathieu 2007; Gabor Gyani, ‘Middle-Class Kinship in Nineteenth-Century Hungary,’ in *Kinship in Europe: Approaches to Long-Term Developments (1300-1900)*, ed. David Warren Sabean and Simon Teuscher, New York: Berghahn Books, 2007, found that among aspiring, first generation Hungarian entrepreneurs in the nineteenth century, kin marriages were employed to improve business ties. However, such considerations did not characterize the well-established middle and upper middle classes as a whole: it was mostly the haute bourgeoisie. Peasants and small town residents rarely married cousins.

<sup>19</sup> Sabean et al 2007, p.3 gives the example of a Unitarian business family; intermarriage for business interests since later eighteenth century in England in general, Ibid., p.18.

<sup>20</sup> Ibid. They also discuss the extension of the nation state increasing its reach into communities as a second driving force.

<sup>21</sup> Ibid, p.17.

<sup>22</sup> Leonore Davidoff and Catherine Hall, *Family Fortunes: Men and Women of the English Middle Class 1780-1850*, London: Hutchinson, 1987, p.200.

<sup>23</sup> Gabor 2007, p.291. This was particularly important as there was no limited liability for firms before the second half of the nineteenth century. Naomi Tadmor, ‘Early Modern English Kinship in the Long Run: Reflections on Continuity and Change,’ *Continuity and Change* 25, no. 1 (2010), p.29; Davidoff and Hall 1987, p.200.

<sup>24</sup> Richard Grassby, *Kinship and Capitalism: Marriage, Family, and Business in the English Speaking World, 1580-1720*, Cambridge: Woodrow Wilson Center Press and Cambridge University Press, 2001, pp.306-7.

Moreover, marriage served as a way to transfer resources between generations and families. It helped obtain funds for business ventures.<sup>25</sup> Marrying someone from a wealthy family provided access to that family's assets.<sup>26</sup> In England, married women were not allowed to sign contracts, were not liable for their own debts, and therefore did not become partners in firms.<sup>27</sup> Through marriage, their funds however could flow into their husbands' businesses. Dowries were at women's own disposal, and could be conveyed to another husband.<sup>28</sup>

Finally, marrying kin was a way of keeping money in the family. Price argued that this was particularly necessary for Friends, as they did not practice primogeniture. As a result, family fortunes were divided among all children. Kin marriages helped to counter this trend.<sup>29</sup> Based on a sample of fourteen Quaker merchants' and bankers' wills, Price argued that Friends 'almost never practiced primogeniture' and that 'by contemporary standards [Friends] treated younger sons and daughters well.'<sup>30</sup> He overlooked the fact that primogeniture was restricted to landed families. For the commercial urban classes, to which the Friends he listed belonged, it was usual to split inheritance between all sons or even all children.<sup>31</sup> Thus the fortune built up by one generation was immediately decreased by being divided up among all children of the next generation.<sup>32</sup> Kinship marriages presented a way to counteract this tendency and secure family fortunes.<sup>33</sup> While the literature on the kinship transition supports Price's and others' interpretation

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<sup>25</sup> In the Barbados trade business marriages were standard practice among merchants and shipmasters. Bankers married the daughters of other bankers. Grassby found that 'loans to kin were almost universal.' Grassby 2001, p.235; see also Houlbrooke 1984, p.47.

<sup>26</sup> Houlbrooke 1984, p.228.

<sup>27</sup> Davidoff and Hall 1987, p.200.

<sup>28</sup> As was the 'widow's third', i.e. the minimum amount a widow would always inherit in English towns. Unlike the dower of aristocratic and noble widows, which was not at their disposal, see Houlbrooke 1984, p.243; on the economic significance of dowries see Maristella Botticini, 'A Loveless Marriage Economy? Intergenerational Altruism and the Marriage Market in a Tuscan Town, 1415-1436,' *Journal of Economic History* 59, no. 1 (1999).

<sup>29</sup> Primogeniture = males excluded females of equal degree (e.g. a brother would exclude a sister). Among males of equal degree only the eldest inherited, but females inherited together as co-heiresses. A dead descendant was represented by his or her descendants. This rule overrode the preference for males, so that, for example, the daughter of a dead eldest son excluded a younger son. The widow had a right to dower, but for her life only. Houlbrooke 1984, p.229.

<sup>30</sup> Price 1996, pp.386-7; Quakers proved wills at ecclesiastical courts: Vann and Eversley 1992, p.16.

<sup>31</sup> Mary Abbott, *Family Ties: English Families 1540-1920*, Routledge, 1993, p.99; Davidoff and Hall 1987, p.206.

<sup>32</sup> Davidoff and Hall 1987, p.221.

<sup>33</sup> See Gyani 2007, pp.284-300, for examples of Jewish entrepreneurial and other haute bourgeoisie families pursuing marriage policies to this aim.



that partible inheritance incentivised kin marriages in order to keep fortunes together, the practice of partible inheritance was not specific to Quakers, rather, it was the norm among European middling sorts in this period. The Quaker practice of marrying kin may then be explained by factors other than the doctrine of marriage within the Society and does not immediately suggest an exceptional development of kinship networks. The role of endogamy for the growth of Quaker kinship networks and thereby their commercial success need to be reassessed.

Equally, Vann and Eversley's findings on Quaker marriage patterns need to be reviewed. While their study remains extraordinarily impressive, it is not clear that their analysis of marriage trends, and celibacy in particular, is well founded. One key assumption that they make is that the Quaker meetings captured all marriages, either in the meetings' marriage records or among the sanctions for irregular marriage. As a result, they conclude that women in their reconstitution for whom they observe a death and know the exact age of death, but have no observation of a marriage must have remained celibate.<sup>34</sup> This assumption can no longer be relied upon. As we have seen in the earlier chapters of this thesis, sanctioning was far from complete, and many errors and misdemeanours were never sanctioned. That this was the case for marriage delinquencies as well, is indicated by the fact that after 1750, individuals came to be sanctioned for *repeated* offences for irregular marriage. The period between 1750 and 1786 includes seventeen such cases. None of their names are to be found among earlier self-condemnations. This is particularly important in the light of the question whether disciplinary measures increased after 1750 out of a change of attitude within the Society or due to an actual increase of offences. Among these offenders, at least four registered children from their previous marriages with their meetings.<sup>35</sup> This strongly indicates that in these cases, the Monthly Meetings were aware of the

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<sup>34</sup> Vann and Eversley 1992, p.108.

<sup>35</sup> Births of the children: Sarah Smith (late Derson), registered with Horsleydown 1750,2; Edward Povey registered with DSH 1722,7; Thomas Horne registered with DSH 1738, 42; William Littell registered with Peel MM 1761,62,63,64,67.

individuals' marital situation, i.e. that they had married outside the Society. What is more, half of these delinquent parents had children born after 1750, at a time when the Meetings' enforcement of the discipline had begun to tighten. Yet still, the meetings did not react to these births from irregular marriages. It is therefore possible that some, if not all of the Quaker women whom Vann and Eversley counted as unmarried, had in fact married non-Friends. Indeed, they themselves admit that there is a worrying imbalance within their results. Their sample includes a much larger proportion of cases for men where marital status is unknown (22.5 for urban men in the later eighteenth century) than for urban women (11.7 per cent in the same period), and they point out that 'the figures for men (...) must be a considerable understatement'.<sup>36</sup> In fact, depending on the unknowns, it is possible that more men than women remained unmarried.

The emphasis that Vann and Eversley placed on marital outcomes being driven by opportunities to marry – so women were squeezed out of the marriage market by the lack of potential spouses – also sits uneasily with subsequent scholarship. Instead, we need to explore the potential role economic factors may have played in this process.

Finally, it is striking that the changes in Quaker marriage patterns which Vann and Eversley identified coincide with the Society's mid-eighteenth century revival. This calls for an investigation of a possible connection between the two events.

## **Part I Marriage Procedures in the long Eighteenth Century**

Quaker marriage was distinctive in several ways. Perhaps the most visible was that Quakers rejected church weddings as part of their doctrine against 'hireling ministry', i.e. their rejection of professional clergy, due to their belief that every individual was equally able to communicate with God directly and intermediaries unnecessary.<sup>37</sup> Hence, Friends were

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<sup>36</sup> Vann and Eversley 1992, p.108.

<sup>37</sup> Thomas Hamm, 'Chipping at the Landmarks of Our Fathers': The Decline of the Testimony against Hireling Ministry in the Nineteenth Century,' *Quaker Studies* 13, no. 2 (2009).

prohibited from marrying outside the Monthly Meetings. A marriage by a priest or a magistrate was considered irregular and would lead to reprimands by the Society.

In addition, the Society had a doctrine of religious marital endogamy. Friends were allowed to marry co-religionists only.<sup>38</sup> Both George Fox and Robert Barclay argued that marriage to non-Quakers would have a negative spiritual impact on Friends and was therefore prohibited.<sup>39</sup> According to the Quaker literature, the practice of endogamy was strictly enforced until 1859 when the rule was abolished.<sup>40</sup> Until then, endogamy offers one of the main institutional foundations for taking the Society of Friends as a relatively closed network that generated high levels of mutual interconnection, and through that trust.

In order to qualify for a Quaker wedding, a couple had to attend the Monthly Meeting on three First Days (Sundays) to announce their intention of marriage. This allowed members of the community to raise objections, for instance because one partner was already engaged to someone else, or the couple were too closely related to each other.

In this the Quaker practice of marriage closely followed the practice of parish churches. Under canon law as codified in 1604 Anglican weddings were supposed to take place in the parish church of one or both of the parties, during divine service, between 8-12am. There were two possible procedures: The first of these was following the publication of banns on three Sundays or holidays. The calling of the banns gave members of the public the opportunity to object to the marriage taking place.<sup>41</sup> Banns were unpopular and considered embarrassing. This motivated some couples to choose the second marriage procedure: Marriage by licence, which

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<sup>38</sup> Lloyd 1950, p.58; Vann 1969, p.186; Rosemary Moore, 'Seventeenth-Century Context and Quaker Beginnings.' In *The Oxford Handbook of Quaker Studies*, edited by Pink Dandelion and Stephen W. Angell. Oxford: Oxford University Press, 2013, Moore 2013, p.25.

<sup>39</sup> Robert Barclay, *Truth Triumphant through the Spiritual Warfare, Christian Labours and Writings Of ... R. Barclay. [Collected Works. With a Preface by William Penn.]*, London: Thomas Northcott, 1692. George Fox in 'Swarthmore Women's MM, Vol. II, 2.i 1701, cited in Lloyd 1950, p.58.

<sup>40</sup> Pink Dandelion and Peter Collins, *The Quaker Condition: The Sociology of a Liberal Religion*, Newcastle: Cambridge Scholars, 2008; Lloyd 1950, p.58; Vann 1969, p.186; More 2013, p.25; Price 1996; Raistrick 1950, p.44; Milligan 2007, p.588.

<sup>41</sup> Roger Lee Brown, 'The Rise and Fall of the Fleet Marriages,' in *Marriage and Society: Studies in the Social History of Marriage*, ed. R.B. Outwaite, New York: St Martin's Press, 1981.

allowed for the banns to be dispensed of. Licences offered greater privacy, sped up the process, and allowed the couple to marry in a parish other than the bride's own. They however also cost money.<sup>42</sup>

One aspect where Quaker marriage continued to differ from Anglican practices was in the lack of any equivalent to the clandestine marriages which were becoming so popular in this period. Clandestine was the term applied to Anglican marriages breaking any of the restrictions applied to marriages by cannon law as discussed above.<sup>43</sup> The Restoration saw the emergence of clandestine marriage as a social custom of huge popularity in the London suburbs.<sup>44</sup> Their exact extent is unclear. For England it has been estimated that clandestine unions reached, at their peak, only 14 per cent of all weddings at the end of the seventeenth century. However, studies for London estimate that clandestine marriages accounted for more than 40 per cent of total marriages.<sup>45</sup>

Clandestine marriages were conducted in various parts of town, which, for historical legal reasons – or perhaps just tradition – were exempt from certain ecclesiastical laws. Due to a change in legislation in the 1690s, they were later restricted to the area around the Fleet prison.<sup>46</sup> Here a couple could get married in a chapel – or even in some taverns – without any advance planning, calling of banns, or other bureaucratic hurdles. The incomplete evidence from Fleet marriages makes it difficult to calculate annual numbers of marriages that took place in the Fleet area.<sup>47</sup> They have been estimated to have been between 2251 in 1700 and 6609 in 1740, probably even higher. By the 1720s, the Fleet may have been the normal place to get married for the

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<sup>42</sup> Kathleen Davies, 'Continuity and Change in Literary Advice on Marriage,' in R.B. Outhwaite 1981, p.62.

<sup>43</sup> Ministers breaking these rules were liable to a three year suspension. Jeremy Boulton, 'Clandestine Marriages in London: An Examination of a Neglected Urban Variable,' *Urban History* 20, no. 2 (1993); Martin Ingram, 'Spousal Litigation in the English Ecclesiastical Courts, C.1350-1640,' in Outhwaite 1981, p.40.

<sup>44</sup> Boulton 1993, pp.192-3,197.

<sup>45</sup> Moreover, other estimates and contemporary observers were all agreed that, in rural areas, clandestine unions had ceased to be a problem on any scale well before the mid-eighteenth century: Boulton 1993, p.203. See also Newton 2012.

<sup>46</sup> Boulton 1993, pp.192, 201; R.L. Brown, 'The Rise and Fall of the Fleet Marriages,' Outhwaite 1981.

<sup>47</sup> Boulton 1993, p.197 estimates that about 42 per cent of all weddings in London between 1650 and 1700 took place in two main clandestine churches.

‘working classes’.<sup>48</sup> The motivation for clandestine marriages are disputed. They may have been financial. While the cost of the ceremony was often similar to those of the city churches, the couple could avoid taxes, the fees for the calling of the banns and costs of entertainment.<sup>49</sup> It has also been suggested that the increased popularity of clandestine marriages was due to their becoming a consumer good. Private marriages had been popular with the upper classes for a long time. Now, middling people followed their social superiors and made them popular.<sup>50</sup>

It has been argued that the main appeal of clandestine marriages lay in that they afforded greater privacy, allowing the couple to avoid a public ceremony during regular Sunday service.<sup>51</sup> There is evidence that at least some Friends envied the possibility of private marriages. Betty Fothergill described a wedding ceremony she attended in London in 1769. Fothergill was a niece of the prominent Quaker physician and minister Samuel Fothergill, and visited her uncle and his family for several months in London in 1769-70.<sup>52</sup> Her extensive journal survives. She had recently become engaged to be married herself, and her distaste of the ceremony she witnessed at the Savoy Meeting House becomes obvious from her diary entry.<sup>53</sup> The crowd, she wrote

was as large as the confined walls of that little meeting house will permit. Was I often to attend these occasions I almost think it would deter me from the thoughts of matrimony...what must be the poor brides situation to sit and be stared at and endure the remarks and criticisms of every impertinent observer, the tremor that attacks when she is going to speak gives me some little idea what I should feel were it my own case...surely Friends marriages in this Respect are exceptionable for I cannot see one

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<sup>48</sup> Brown 1981, p.123.

<sup>49</sup> Ibid, p.124.

<sup>50</sup> Boulton 1993, p.197.

<sup>51</sup> Ibid, p.197.

<sup>52</sup> Oxford Dictionary of National Biography Online: see John Fothergill, physician and naturalist, 1712-1780.

<sup>53</sup> Fothergill married Alexander Chorley October 18<sup>th</sup> 1770, see first page of her diary.

substantial reason for their being so public and most people can find reasons against it...<sup>54</sup>

Clandestine marriages were outlawed by Hardwicke's Marriage Act of 1753. It made marriage in a church in the parish of residence of one of the parties mandatory, and thus also necessary to establish property and hereditary rights.<sup>55</sup> Quakers and Jews were exempted from the new legislation and Quaker marriages continued to be recognized *de facto*.<sup>56</sup>

As well as its unavoidable public character, in the Quaker meeting the consent of both partners' parents was required before the ceremony was permitted, and the meeting required assurance that neither of the parties were previously engaged.<sup>57</sup> The degree to which entry to marriage was subject to investigation offers a further difference between Quaker and Anglican marriage. Monthly Meetings undertook enquiries into the parties' circumstances before giving their permission for the wedding. If the partners belonged to different Monthly Meetings, the wedding usually took place in the bride's meeting. The groom had to produce a certificate from his own Monthly Meeting stating that they had no objection to the marriage. It did happen at times that the meeting objected, as illustrated by the case of James Hoskins, whose request for permission to marry was declined by his meeting, which advised him 'to see how his business will succeed before he marries'.<sup>58</sup> During the actual Quaker wedding ceremony the couple exchanged the promise of 'taking each other in marriage'.<sup>59</sup> Then the couple and several witnesses present

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<sup>54</sup> Betty Fothergill of Warrington, Quaker (1752-1809): diary of lengthy visit to London visiting her uncle Dr John Fothergill. Typescript, 123 pages, Friends House, MS Vol. S; MS Box 4 (8), p.82.

<sup>55</sup> Davies 1981, p.67.

<sup>56</sup> Vann and Eversley 1992, p.16; see Craig W. Horle, *The Quakers and the English Legal System, 1660-1688*, Philadelphia: University of Pennsylvania Press, 1988 on the problem of non-recognition of Quaker marriages in the seventeenth century.

<sup>57</sup> Vann and Eversley 1992, p. 84; also Vann 1969, pp.181-188.

<sup>58</sup> Horsleydown MM, Minutes, iv/1720. We do not know if he heeded the meeting's advice, he does not appear in either the surviving Quaker marriage records, any parish or Fleet records. I searched for him in these records via ancestry.co.uk. Nor was he sanctioned for irregular marriage by a Quaker meeting. He does reappear in the records however two years later when he is disowned after having 'absconded from his creditors & thereby & his other vile & unjust actions, brought reproach on us & our holy profession.' Peel Sufferings No.47, 1722.

<sup>59</sup> The legal context for this is discussed on the following page.

signed a marriage certificate. Couples could present these certificates to the authorities in case evidence of their married status was required.<sup>60</sup>

Quaker marriages were not formally recognised as legal institutions until the Marriage Act of 1836, however they were ‘repeatedly held valid in the courts (when, for instance, the legitimacy of children was questioned)’.<sup>61</sup> This was important not only in questions of inheritance, but also as illegitimate children were excluded from important aspects of civil life, such as joining livery companies or claiming urban citizenship. A series of court cases during the early decades of the movement were decided in favour of Quaker marriages. These included cases of inheritance. In 1658 a Lincoln man argued his deceased brother’s Quaker wedding was invalid, making the deceased’s child illegitimate and therefore unable to inherit. Instead the surviving brother himself ought to be considered the heir. The court decided against him. A manor lord in Carlisle in 1681 tried to end the tenancy of a Quaker widow and her daughter of their deceased husband and father’s land, arguing that the child was illegitimate and could not inherit. This was overturned by the court. In 1679, the Meeting of Sufferings consulted the attorney Thomas Corbett of Grey’s Inn on the matter. He argued that marriages, though in catholic tradition understood to require presence of a priest for validity, in fact only required the mutual consent of both parties. Neither a priest nor a church were necessary.<sup>62</sup> Hence, over time the validity of Quaker marriages in practice, as well as the legitimacy of children born into Quaker marriages was established.

It is worth noting at this point that at least one of the factors that Vann and Eversley identified behind the distinctiveness of Quaker demography – the connection they draw between Quaker marriage processes and the late age of marriage – seems unlikely to have had a substantial impact. While Quaker marriages did require preparation, such as obtaining the permission of meetings and parents, these do not seem likely to have required much more time than the calling

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<sup>60</sup> Lloyd 1950, p.55; on marriage procedures see also Edwina Newman, ‘Quakers and the Family,’ in Dandelion and Angell 2013.

<sup>61</sup> Vann and Eversley 1992, p.15.

<sup>62</sup> Horle 1988, pp.234-238.

of banns for a marriage in a parish church. It seems highly unlikely that they were time-consuming enough to delay Friends' marriages by the several years needed if they were to raise Friends' mean age at first marriage several years above the national average.

The proximity between Quaker and non-Quaker practices is also apparent if we consider their attitudes towards the choice of partners and the appropriate foundations for marriage. We can obtain some insight into views on marriage from the surviving correspondence and diaries of four contemporary Friends, James Jenkins, Philip Eliot and John Eliot III, who were all introduced in previous chapters, and in addition, Betty Fothergill.<sup>63</sup> All the authors were upper middle class, urban Quakers, which limits the scope of our understanding of other parts of Quaker society. Nonetheless, they offer a view of attitudes that are otherwise lost to us.

As with non-Quaker comments on marriage, one important factor in the choice of partner that appears throughout the sources is love. James Jenkins married out of affection, as he wrote of his proposal to his future wife: 'staid there [in London] a few days during which I made an offer of Marriage to my dear, little, innocent Betsy Lamb'.<sup>64</sup> The marriage lasted almost 30 years, until the death of his wife, whom he then described as 'my entirely beloved, & ever dear Eliza'.<sup>65</sup> Betty Fothergill also married for love, describing her fiancé in her diary as 'that person who is dearest to me and in whom all my earthly happiness is centred'.<sup>66</sup>

Both Fothergill and Jenkins moreover display a sharp awareness that their fellow Friends sometimes married out of financial interest rather than affection. Fothergill's time in London seems to have been filled almost entirely with social engagements with the upper echelons of London Quaker society, especially other young Friends. Among themselves they frequently

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<sup>63</sup> Jenkins, 'Diary.'; Philip Eliot, 'Letter Book,'(LMA). 'Honoured Father', 8/vii/1749; John Eliot, 'Letter Book,'(LMA). 2/vi/1764; Fothergill, 'Diary.'

<sup>64</sup> Jenkins iii/1778, Elizabeth Lamb, born 1759 (QFHSDB), see also Jenkins v/1780, his marriage to 'Elizabeth Lamb, daughter of Benjamin & Mary Lamb, Colebrooke Row Islington, a sweet, innocent, & good tempered girl'.

<sup>65</sup> Jenkins: 23/xii/1806.

<sup>66</sup> Fothergill, p.1, no date. See also John Eliot, 'Letter to Sister Mariabella,'(LMA, 1763).



discussed their peers' marriages and marriage prospects. One evening Betty pondered the prospects of two of her friends, both daughters of the Barclay banking family:

Friends Barclay along with her Sistr Prissy and the two lovely cousins Agatha and Lucy drank tea with us. A critic in beauty would find employ in deciding which of these amiable girls deserved the palm – nature and fortune have conspired to render them two of the greatest prizes in our Society and I doubt they will occasion considerable contention amongst the other sex. I hope the men they favour with their hands will consider themselves independent of their large fortunes, as the most valuable it would be a pity indeed if such merit as theirs should be less dazzling than a certain shining metal.<sup>67</sup>

Fothergill identified three factors as important for the girls' marriage prospects: their beauty, their personalities, and finally their wealth. While she seems to have believed that the first two should be the most important, she worried that the last might crowd out the others in the minds of potential suiters. Interestingly, her observation that they were 'two of the greatest prizes in our Society' may indicate that she did not consider non-Quakers as potential future husbands for the girls. About another acquaintance she wrote: "Prissy seems to be good natured and obliging though no ways else particularly agreeable. But she possesses a power of attraction which few men pretend to resist that is a fortune of 8 or 9 000£."<sup>68</sup> About yet another visitor to the house she wrote: 'Frd Bourn was raised from a low situation by marrying a man of considerable fortune. Tho what attracted him I can't tell, for she has not the least remains of anything more than tolerable either in her person or manners.'<sup>69</sup> This comment smacks of disapproval and her own opinion of strategic marriages becomes even clearer when she describes a Friend who is courting her cousin Elizabeth:

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<sup>67</sup> Fothergill, p.114, undated.

<sup>68</sup> Fothergill, p.45, 1<sup>st</sup> Day, 14<sup>th</sup> of January.

<sup>69</sup> Fothergill, p.22, 4<sup>th</sup> day (November).

If cos Elsy accepts of him I shall always attribute her motives to interest and convenience. The idea of raising herself into ease and affluence may for the present have charms...but these will soon grow familiar and tasteless without a union of minds the most exalted station may become wretched...and within the lowest station may in part become happy. It is not external circumstances on which our satisfaction depends, the mind is the source of both happiness and misery.<sup>70</sup>

Parents also showed concern over their daughters' financial security after marriage. William Somerton struggled to obtain the consent of his future wife's father to their marriage, due to William's perceived lack of income. Parental consent was crucial to Friends' marriages, and no marriage could take place in a Quaker meeting without either the couple's parents being present or their written permission for the marriage being presented. Somerton had apparently asked Philip Eliot to speak to his potential father in law on his behalf, after having been rejected himself. Eliot answered:

If your affections are engaged to each other I should be pleased if it were the will of Providence that you came together and accordingly I have spoke to her uncle since the receipe of thy letter together with [illegible] & Jn Townsend and we laboured to persuade him to obtain his Brother's consent. He assured us that his Brother's objection to thee was that he thought thee not in a capacity at present to maintain a wife & family, having all along declared this as his mind to thee, upon thy informing him of thy circumstances. I know that delays in such cases as these are disagreeable, but if thou could jst wait till the objection was removed as I hope by the blessing of providence on thy industry it may

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<sup>70</sup> Fothergill, p.68.

before long, it might end in thy satisfaction. I just think to remind thee of good Jacob, how long he was willing to wait for his beloved Rachel.<sup>71</sup>

How Somerton received this advice we do not know. He and Rachel Power, 'daughter of Thomas Powell, late of Battersea in the county of Surrey, Schoolmaster & Maria his wife, him surviving' were married two years later.<sup>72</sup> Whether he had made enough money or their path was merely cleared by the late Thomas Powell's death is unclear.<sup>73</sup>

Upon the occasion of his father, Zephaniah Fry's death, Jenkins in later years reflected on how the former came to be married. He judged that the wife he chose, 'Abigail Hiscocks was (however qualified in some respects) an unsuitable partner for Zephaniah Fry.' This was because 'her personal charms were below mediocrity & she was many years older than him.' Jenkins explained this apparent mismatch with the fact that, 'if she was older, she was also considerably richer & it therefore seems reasonable to suppose that neither the dictates of prudence or the natural bias of youth, had upon this occasion their usual influence.'<sup>74</sup>

As Fry's illegitimate son by a servant, Jenkins' take on his father's marriage may have been biased.<sup>75</sup> He emphasised the age difference between the two, which he thought as in need of explanation. However, he was equally critical of age differences in other Friends' marriages, as becomes apparent of his diary entries about their weddings: 'Obed Cocke married to a young woman abt half as old as himself. A strange mixture of Dotage, & Folly in this affair.'<sup>76</sup> In another entry he noted that age differences were also regarded critically by others. In this they

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<sup>71</sup> John Eliot, Letter Book, 1757, 2/vi/1764.

<sup>72</sup> January 1<sup>st</sup> 1766, Piece 1108: Kingston MM: Marriages (1672-1776), via ancestry.co.uk.

<sup>73</sup> I was not able to find a will for Thomas Powell, and he does not appear in the London Quaker burial records.

<sup>74</sup> Jenkins, vii/1791.

<sup>75</sup> On the family history see Gil Skidmore, *Strength in Weakness: Writings of Eighteenth-Century Quaker Women*, Walnut Creek, Calif.; Oxford: Altamira Press, 2003.

<sup>76</sup> Jenkins 4/iv/1784.

conformed to a growing contemporary criticisms of unequal marriages, including difference of age.<sup>77</sup>

Quakers faced – and recognised – much the same risks through marriage as other members of English society. First among these was this risk that the restrictions common law placed on early modern English women's property rights. Upon marriage, women entered into the legal status of coverture. This meant that wives were included into the legal person of their husbands. Their property, their debts, as well as any inheritance made while married became that of their husbands. As Davidoff and Hall put it, 'on marriage a woman died a kind of civil death.'<sup>78</sup> The limitations extended beyond their husbands' deaths. Married women were not able to make wills. If inheriting property from their husbands, this was often limited either until male heirs reached adulthood or the widow remarried.<sup>79</sup> In essence, as wives, women served as mediums for the transfer of property between families, and as mothers between generations, but they rarely controlled property themselves. Contemporaries were aware of the disadvantages this brought for women, and femmes coverts were often 'likened to slaves.'<sup>80</sup>

Evidence for the importance of relative property brought into a marriage by the two partners, and family's concern over female family members' husbands' motives for the marriage is included in Philip Eliot's letter to his father. In this he discussed the marriage his father had arranged for Philip's sister. He warned: 'the offer thou has accepted off bears no proportion with

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<sup>77</sup> Barbara Todd, 'Demographic Determinism and Female Agency: The Remarrying Widow Reconsidered...Again,' *Continuity and Change* 9, no. 3 (1994).

<sup>78</sup> Davidoff and Hall 1987, p.200. Disadvantages of coverture included that women were not able to sign bills of exchange or contracts, instigate law suits or be sued themselves, collect debts or stand surety. Therefore they could not act as partners in firms. Exceptions from these laws existed in London under the tradition of 'feme sole', which allowed women to obtain the same economic rights as their husbands and was used by female traders. See Marjorie McIntosh, 'The Benefits and Drawbacks of Feme Sole Status in England, 1300-1630,' *Journal of British Studies* 44, no. 3 (2005); Maxine Berg, 'Women's Property and the Industrial Revolution,' *Journal of Interdisciplinary History* 34, no. 2 (1993).

<sup>79</sup> Davidoff and Hall 1987, p.276.

<sup>80</sup> Paul Langford, *A Polite and Commercial People: England 1727-1783*. Oxford: Clarendon Press, 1998, 1989, p.110.

such who are esteemed in any degree answerable to what she has.’ He supported his argument by analysing his future brother-in-law’s supposed income, claiming that it was exaggerated:

I notice thou says he has improved five hundred pounds to seven thousand pounds & has been at it only thirteen years, & that this trade produces him now six hundred pounds per annum, which certainly must be considerably increased then what it was in ye beginning. Now pray take notice that six hundred pounds for thirteen years produces no more than seven thousand eight hundred pounds. So then by this calculation for House Keeping, Servants Wages & other incident charges his expenses had not exceeded to more than & 61.10.9 per annum [illegible] unless calculations set off for that (a Fine trade indeed) which gives me just cause to call the truth of the whole in question & to believe his fortune to be only an imaginary one.<sup>81</sup>

James Jenkins, at the time an apprentice to ‘Hannah Joseph, grocer, near two years’, upon her death expressed a similar concern as Eliot: ‘I have often thought it a pity that an elderly woman with a large fortune acquired by industry should have married a man with 5 children, & leave her near Friends & native country’.<sup>82</sup> Her ‘fortune acquired by industry’ should have enabled her to remain independent. He regarded her marriage as a loss for her. Surely his concern was partly caused by the fact that the marriage meant a move of his mistress, away from her home and friends to her new husband’s native Ireland. It appears that his mistress’ friends had also been opposed to the union. Some time before the marriage, Jenkins wrote in his diary:

My mistress has received a letter form Geo Boon [...] of Birmingham who is often here in the course of his services in trade, annexed to a bill of parcel, he advises against an union with RD & cautions her to guard against [illegible] [...] I hinted that it was indelicate to put such advice at the bottom of a Bill of parcels. She replied ‘Yes, but let

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<sup>81</sup> Philip Eliot, Letter book, Honoured Father.

<sup>82</sup> Jenkins, 23/i/1773.

him advise as he will, I must attend to my own sense of Duty' – from this I have learned two things – that she inclines to have RD & thinks it is her duty & that almost everyone else thinks it her duty not to have him.<sup>83</sup> (emphasis in original).

Upon her death he wrote again of her motives for the marriage:

My mistress died this morning at 3 o'clock full of hope & comfort & in a firm belief that her union with Robert Dudley, & consequent removal to Ireland was an act of religious duty. I am of a different opinion & believe it possible that a person of good sense may mistake their own motives or in other words the origins of action.<sup>84</sup>

There were ways to limit the impact of coverture on married women. Women, or their families, could arrange prenuptial contracts to regulate the use of property during the marriage.<sup>85</sup> Brides' families could use these to protect their daughters' portions from being spent by sons-in-law. They could ensure that a woman's property would pass onto her children, rather than the children of her husband from previous or future marriages. When remarrying, widows could negotiate the entitlements of their children from previous marriages, and the control over assets they had inherited from deceased husbands, and their own right to make a will if they died in coverture.<sup>86</sup> At least ten per cent of married men's probate accounts in Lincolnshire and Northamptonshire included marriage settlements for their wives' benefit. The vast majority of settlements were made by wealthy middle class couples below the status of gentry.<sup>87</sup> The women

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<sup>83</sup> Jenkins, 8/ii/1770.

<sup>84</sup> Ibid, 23/i/1773.

<sup>85</sup> Two forms of protecting the property rights of women upon marriage were particularly common. First, general marriage settlements. These regulated women's property and access to it for the duration of the marriage. There are different types of marriage settlements. 'Strict' settlements were used only by the wealthy, other types were more wide spread. See Amy Louise Erickson, 'Common Law Versus Common Practice: The Use of Marriage Settlements in Early Modern England,' *Economic History Review* XLIII, no. 1 (1990). For the historical development of Marriage settlements, in particular in relation to the dower, see Lloyd Bonfield, *Marriage Settlements, 1601-1740: The Adoption of the Strict Settlement*, Cambridge: Cambridge University Press, 1983.

<sup>86</sup> Erickson 1990. Such contracts were upheld and enforced by equity courts, instead of common law courts in which married women's contracts were invalid.

<sup>87</sup> Erickson 1990. More than half of the settlements were for the benefit of the bride's children from a previous marriage. A marriage settlement could also include a number of other agreements for the wife's benefit such as the right to make a will, obligations of a second husband to pay portions to the wife's children from a previous marriage, or 'simply to leave his wife worth so much money at his death.'

who did have settlements included a disproportionate amount of widows – i.e. women with previous experience of coverture, who knew the risks they were taking on their own and their children's behalf upon entering into a new marriage.<sup>88</sup> Furthermore, eighteenth-century marriage settlement commonly included the provision of jointures for wives. These were a legal agreement which regulated wives' maintenance after their husband's death. This was often in form of a lump sum or an annuity.<sup>89</sup> Among the gentry and wealthy citizens provisions often lay in the mid-hundreds of pounds.<sup>90</sup> Marriage settlements became increasingly common during the eighteenth century.<sup>91</sup>

Still, Philip Eliot's letter suggests that these legal instruments were at times considered insufficient. He emphasised his sister's future dependence on her husband's good will and the dangers this bore:

so then if he dyes & leaves her childless her estate or jointure is absolutely out of her power, it going to such whom her husband has thought proper to give after his death by will, & by this means she is deprived of second marriage in case her inclinations lead thereto & at the same time liable to be ill used by her Husband, who probably has more ill humours than good, in order to procure the whole possession into his own hands [...] Every penny she wants application must be made to ye husband for if she dyes childless her husband increases his fortune, but on the other hand if he dyes first she has only the income of her jointure ye principal he bequeathes away as he sees meet by will, so that

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<sup>88</sup> Susan Staves, *Married Women's Separate Property in England, 1660-1833*, Cambridge, Mass.; London: Harvard University Press, 1990, p.177. A second form of contract protecting married women's property during marriage was the trust. This regulated the separate use of some of a wife's property by her only. This was enforced by equity courts.

<sup>89</sup> Erickson 1990.

<sup>90</sup> Staves 1990, p.96.

<sup>91</sup> Still, it appears that only a minority of brides and their families resorted to this. For a large part of the population, this may be explained by the lack of knowledge of the law. This is unlikely to have been the case for upper middle class London Quakers, however, many of which as merchants made frequent use of the courts.

she is doomed to a single life , having nothing for a second adventure in case her inclination leads thereto.<sup>92</sup>

Marriage settlements might protect women from losing money to their husbands. However, they did not help them gain economic or social advancement. This could only be achieved through marriage to a spouse who was wealthier or of higher social status. Any marriage that was not to a richer person, or someone with good prospects of becoming rich, either by inheritance or industry, bore no economic advantage. As there were few other options to improve their position, female Friends who were not too religiously committed likely preferred marriage to a wealthier outsider, who could offer certain living standards and an improvement of their economic situation, to marriage with a Friend in the same or lower position than themselves. The nature of parish marriage records makes it impossible to identify Quaker women among the brides. Hence we cannot prove this hypothesis. There is, however, some evidence that contemporaries at least perceived female Friends to be at greater risk of marrying out than male Friends. While the records of the London Monthly Meetings include five disownments of parents for allowing their daughters to marry out, there are no disownments for allowing sons to marry out.<sup>93</sup> All five cases took place after 1750. There is however no information on when these marriages took place, i.e. whether they were recent events or lay further in the past.

One example of the difficulties of this evidence can be found in the case of Mary Magdalen Crosby, disowned in 1787 for ‘absence from meetings,’ and giving her consent ‘for her daughter to be married to a person not of our religions persuasion.’<sup>94</sup> Mary Magdalen Crosby at

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<sup>92</sup> Philip Eliot, Letter Book, Honoured Father, London, 8/vii/1749.

<sup>93</sup> In addition to the two cases discussed in this section there was the 1758 ToD of Barbara and Jabez Willet, Peel Sufferings; 1772 ToD of Elizabeth Moore, Ratcliff Testimonies; 1799 ToD of Ann Patching, Horsleydown Disorderly Walkers.

<sup>94</sup> Mary Magdalen Crossby, ToD 1787, Ratcliff Testimonies. She appeared as mother of three daughters 1764-1772 in the Quaker birth records. Her husband was named as John Bromly Crosby. The daughters were called Mary Magdalen, Rachel, and Teresa Bromley. Their residence is given as Broad Street, Stepney. A John Bromly Crossby, ‘Tinplate worker, of Broadstreet, Stepney died in 1777 of ‘paralytic stroke.’ Given the overlap in address and profession, and the fact that the death occurred some years after the last child birth was recorded, it is safe to conclude that this was Mary Magdalen’s husband.



the time of the sanction had been a widow for ten years. None of her three daughters appear in the Quaker marriage or burial records. We do not know which of the daughters was the one marrying a non-Quaker.<sup>95</sup> Nor do we have information on their financial situation. It is possible that the widowed mother was poor and therefore valued financial security through marriage for her children more than membership in the Society. The financial security that would come with a good match may have outweighed the poor relief and community support provided by Friends. On the other hand, as Mrs Crosby had apparently also been absent from meetings, she and her family may have drifted away from the Society, found other contacts, possibly attended different places for worship and in the context of this life, her daughter found somebody she wanted to marry who was not a Friend, and Friends' disagreement with the match may not have figured prominently in the decision making process.

The case of George and Ruth Fletcher on the other hand implies that necessity was not a factor. They 'indulged their children in more liberty in dress, conduct, and conversation than is consistent with that simplicity which becomes a religious and self-denying people', and 'permitted them to frequent public places of amusement'. This behaviour alone was contradictory to Friends' ideal of a simple life-style. It was made worse by the fact however, that they also allowed their daughter to marry an outsider.<sup>96</sup> As in Mrs Crosby's case above, their daughter's out-marriage was not the primary cause for censorship, but it did constitute a delinquency that justified disownment.

For women who were just wealthy enough not to have to work, it could be preferable to remain single than to marry someone from the same or a lower income group than themselves. That the social status that came with marriage alone was not valued higher than maintaining

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<sup>95</sup> The oldest one, Mary Magdalen (Jr) would have been 23 years old.

<sup>96</sup> George and Ruth Fletcher, ToD 1783, Ratcliff Testimonies. They do not appear in any other Quaker records, and I was not able to identify a will for either of them.

control over one's assets is indicated by Philip Eliot's letter to his father. He wrote about his sister:

It's true in one light, she may be called a wife, but as the case now stands it no other than an upper servant, for I will make it appear that she has need of all her understanding to support herself & formerly with any common decency, & when done noe more power of the improvements which by her care she has gained then they have, all she saves is her husbands, if trade do not succeed the fault lays at the door of his wife.<sup>97</sup>

The concern for the loss of women's independence after marriage went beyond purely financial concerns. At least some educated polite women of the eighteenth century advocated an early form of feminism. They argued that 'women, as rational and accountable beings, are free agents as well as men', and that married women therefore should be treated as equals by their husbands.<sup>98</sup> That middle-class Quaker women shared these concerns is evidenced in a debate Betty Fothergill and her cousins had with her uncle Dr Samuel Fothergill. In her diary she reported how he

drew us forth into a dispute upon the prerogative of husbands and wives. He insisted upon blind obedience of the latter to the former and we as strenuously opposed him. After he had diverted us a little he placed the affair upon a proper footing that there should be no obligation on one side more then another but a mutual endeavour to promote each other's happiness. We all concurred in this sentiment and the affair was amicable settled.<sup>99</sup>

Betty was aware, however, that such equality was not the norm, and contemplated that remaining single would really be the wiser choice. On December 21<sup>st</sup> she wrote:

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<sup>97</sup> Philip Eliot, Letter Book, Honoured Father.

<sup>98</sup> Langford 1998, p.112.

<sup>99</sup> Fothergill, p.48, 4<sup>th</sup> day.

this day I shall remember for taking the first Solemn step towards matrimonial preparations. I may well sigh at the name...these men! How came I to be entangled with one of them – tho really and impartially my better judgement pleas for a single life. Yet I cannot help proceeding from one step to another for when any of my former objections occur...this AC [her fiancé] by one means or another persuades me to think different so this I suppose is the case with other poor women who are cajoled by degrees to lose their liberty and then they have nothing to do but quietly submit [...] but my reflections come too late they ought to have arisen before the table linen, etc etc was bought...<sup>100</sup>

In light of the centrality of keeping marriage within the Society of Friends to the theory of Quaker marriage, these contemporary discussions offer us a rare chance to see how marrying outside the Society of Friends was regarded by contemporaries, and the attention they paid to the potential cost, in terms of disownment and discipline by the Society, that might be incurred by those who breached this aspect of the Society's norms.

Marriage out appears in two of the texts. First, Jenkin wrote in 1786:

I am informed by a letter from my kinsman Jn. Fry Junr. That he was married to Elizabeth Head of Philadelphia the latter end of the 9<sup>th</sup> month last. Most of his Friends are sorry that they were married out of the Society & that she is 10 years older than him; however, all accounts (...) allow, that she is very sensible & accomplished, & has a moderate fortune.<sup>101</sup>

In this entry the fact that the bride was not a Friend is listed as a negative point – as is Jenkins' standard concern about the age difference between partners. However, the tone of his account suggests that the former was not necessarily a major impediment to a marriage. Rather, it was one

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<sup>100</sup> Fothergill, p.36.

<sup>101</sup> Jenkins, 12/xi/1786.

factor weighed against others, such as the person's character and income. Marriage out was regrettable, not disastrous. From Jenkins' entry it appears that contemporary Quakers approved or at least sympathised with Fry Jr.'s choice of marrying out.

The degree of tolerance towards such a choice may have depended on commentators' piousness. The second example comes in the letters of the deeply religious Philip Eliot, who had a very different take on marriage outside the Society. When his father arranged a marriage for Philip's sister to the non-Quaker Edward Lambert, the gloves came off. He accused him of arrogance as apparently 'none in the Society could be thought worthy to be thy son in law'. Philip Eliot warned that this marriage would lay 'fresh foundations of unhappiness both as to herself & Friends'. He went on to attack his father's perceived materialism and cynicism about religion:

In the first place the principal point wch appears so strong in my view is with regard to ye difference of religion, which I find has not that weight wth thee as I could wish. Neither has it ever appeared that thou was once (not) sanguine in ye promoting such alliance always judging the people thou professed religion with not sincere, having other motives in view than honesty, & therefore al such was slighted & even not allowed the common civilities that was necessary in such cases, greatness & grandeur being the principal thing in view. Nothing less than nobility or men of large estates when Earthly homage was to be paid was looked at.<sup>102</sup>

Still, it is important to note that among the various arguments Philip Eliot put forth, possible disciplinary repercussions from the Society of Friends did not figure. Moreover, Eliot Sr. does not appear among the parents sanctioned for encouraging their children to marry non-Friends.

As these sources illustrate, Quaker marriages were formed for various reasons, including both love and financial interests, and brought many of the same risks of economic dependency and uncertain relationships that afflicted all English marriages in this period. All the sources stem

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<sup>102</sup> Philip Eliot, Letter Book, Honoured Father.

from the later eighteenth century, hence they do not provide insights into any changes in attitude towards religious endogamy over time. From the surviving records it appears that keeping marriages within the Society was considered important, but that it was not necessarily decisive. What is more, there is no evidence that the writers took the possibility of sanctions from the Monthly Meetings into consideration when making their choice of spouse or commenting on the out-marriages of others. This is particularly important as all the sources used here stem from the later eighteenth century, when disownments for out-marriages were already much more common than in earlier periods. This sample of journals and letters is too small to allow strong conclusions on this point. However, their omission of references to Monthly Meeting sanctions reflects the same finding made in the merchant correspondence regarding sanctions for debts from the previous chapters. It indicates that even if sanctions took place, they were not perceived to be a very strong penalty, let alone a sufficient deterrent to stop people from taking certain actions.

### The Character of Quaker Marriage in the long Eighteenth Century

The validity of Vann and Eversley's work on marriage, and particularly female celibacy, is open to question for several reasons, as mentioned earlier. To explore alternative ways in which we can assess Quaker marriage trends, in this section I analyse several different indicators of marital behaviour that provide complementary tests to the basic – and unobservable – issues we are concerned with: levels of celibacy, and their relationship to changes in the degree of endogeneity within London's Quaker community.

To do this, I use a large body of vital data on the Quaker community drawn from the London Monthly Meetings' digest registers of births, burials and marriages. The digest registers were compiled by the Meetings in the nineteenth century. They were based on the Meetings' original birth, burial and marriage records. These were similar in form to parish registers. These records were surrendered in the context of the non-parochial registers act of 1840. The digest

registers contain data on the London Quaker community from the founding of the London Monthly Meetings in the 1660s up to the year 1837.

Until the Toleration Act of 1689 London Friends suffered persecution, which may have had an impact on their record keeping. Simon Dixon observed a drop in marriage registration in 1670 which coincides with a period of intensified persecution. Later periods of persecution, however, were not reflected in the number of marriages registered.<sup>103</sup> Vann and Eversley tested the completeness of the digest registers for Horsleydown Monthly Meeting. They compared requests for certificates for clearness of marriages in the meeting's minutes to the marriages listed in the digest registers. They found that only a handful of marriages were omitted during the period from 1667 to 1837. Some of these may simply not have taken place, or occurred outside London.<sup>104</sup>

For my study of the London community, I used an electronic version of the Digest Registers, as the originals are no longer publicly accessible. The Quaker Family History Society entered the information from the digest registers into excel files. These include the entries of marriage from both the Monthly and Quarterly Meetings. Most marriages therefore appear at least twice in the files, usually once under the name of the groom and once under the name of the bride. I made a separate file using only the entries from the Monthly Meeting records, thus eliminating multiple entries. I then deleted further double entries manually, until each marriage appeared only once in the file.

In order to test the completeness of the data, I undertook a comparison of the data in the file with the minutes of Peel, Devonshire House, Westminster and Ratcliff Monthly Meetings for the year 1750. I left out Horsleydown Monthly Meeting as Vann and Eversley already undertook such a comparison. For the other four meetings I found that of twelve marriages appearing in the minutes eleven also appeared in my file. As the entries in the minutes refer to proposals of

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<sup>103</sup> Simon Dixon. *Quaker Communities in London, 1667- c.1714*, PhD Thesis, University of London, 2006, p.42.

<sup>104</sup> Vann and Eversley 1992, pp.21, 29. They discuss the accuracy of the records in detail.

marriage submitted to the meetings, the remaining one may have been proposed but eventually not taken place. I therefore concluded that both the Quaker Family History Database is complete enough to work with, and that I did not lose any observations of marriages through the indexing and transcription process. My dataset includes 5,571 marriages for the period 1650-1840, of which 3456, or 62 per cent, took place before 1750.

### Re-marriage Rates and Duration of Widowhood of London Quaker Widows

We may not be able to observe celibacy rates directly, but one indicator of whether or not women were more or less likely to marry can be found in the rates of remarriage for widows and widowers. At the most basic level, if the marriage market is ‘tight’ and partner choice is limited, as Vann and Eversley suggest, we would expect that this would also lead to a lower share of widows finding partners. This test in itself is vulnerable to the problem of unobserved remarriage outside the community that affects the original data on celibacy. However, we can also look at the duration of the gap between marriages as a sign of whether remarriage is expected and easy or difficult and slow.

Vann and Eversley do themselves discuss remarriage. They found that re-marriage rates for English urban Quakers increased slightly during the first half of the eighteenth century, followed by a sharp drop – almost by half – among women in the second part of the eighteenth century and a further, less pronounced drop in the first half of the nineteenth century (see table 15). For men, the later eighteenth century saw a much less sharp decline in remarriages. It was only after 1800 that male remarriage rates fell markedly. This corresponds with Lawrence Stone’s findings, who argued that the rate of re-marriages in English society as a whole dropped during

the eighteenth century. Unfortunately Stone does not provide us with detailed numbers for the different periods that would allow us to compare Quaker and other rates.<sup>105</sup>

Vann and Eversley do not provide us with data for the London Quaker community on its own. It has been remarked that the capital's marriage patterns were in some ways distinct from other contemporary English towns.<sup>106</sup> As the first stage, we therefore need to test whether their findings hold for London Quaker widows. The Quaker marriage records only include information on widowhood for women. Women were identified by their marital status or relationship to men, as widows, daughters, or occasionally spinsters. Men were most often identified by their occupations or guild membership. Hence the records usually do not tell us whether bridegrooms were married before.

The records of 5,571 Quaker marriages in London and Middlesex 1658-1837 include 583 definite widows. They were involved in 10.46 per cent of marriages. As table 15 shows, remarriage rates for women in the late seventeenth century were even higher among Quakers in London than in the estimate for urban England in general constructed by Vann and Eversley. Quaker poor relief was well established by the 1680s, but overall the community was still poorer in the seventeenth and early eighteenth centuries than in the later period. Hence economic necessity may have led more widows to marry again, and quickly, in those early decades.<sup>107</sup> The highest number of re-marriages of London Quaker widows took place in the late seventeenth century. After this, the share of widows among brides decreased. By the second half of the

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<sup>105</sup> Lawrence Stone, *The Family, Sex and Marriage in England, 1500-1800*, Harmondsworth: Penguin, 1979, p. 48.

<sup>106</sup> Jeremy Boulton, 'London Widowhood Revisited: The Decline of Female Remarriage in the Seventeenth and Early Eighteenth Centuries,' *Continuity and Change* 5, no. 3 (1990).

<sup>107</sup> Whether poverty made widows more or less likely to remarry is debated. See Vivienne Brodsky, 'Widows in Late Elizabethan London: Remarriage, Economic Opportunity and Family Orientations,' in *The World We Have Gained: Histories of Population and Social Structure*, ed. Lloyd Bonfield, Richard Smith, and Keith Wrightson, New York: Blackwell, 1986; Boulton 1990; Todd 1994.



eighteenth century, widows' remarriage rates were extraordinarily low, accounting for only 3.4 per cent of all marriages.

There are several sources of contemporary data of remarriage rates which we can use to compare with the Friends. Jeremy Boulton studied widowhood in the London parish of Stepney during the long seventeenth century. He found that in Stepney, during the later seventeenth century about a third of brides were widows. This was about twice the amount as for the London Quaker population. It has to be born in mind however, that Stepney was a predominantly poor parish, while the widows in the Quaker sample came from a cross section of society. Moreover, Boulton points out that the Stepney rates are the highest so far found in any English setting. Interestingly, during the first half of the eighteenth century, the proportion of widows among Stepney brides fell significantly. Unfortunately Boulton does not provide numbers for the later eighteenth or nineteenth centuries, so we cannot tell whether this trend continued. However, this evidence suggests that decreasing remarriages of widows was a London-wide phenomenon.

**TABLE 15 Percentages of all Marriage which were Remarriages**

	<b>'Urban England'</b>		<b>London Quakers</b>		<b>Stepney</b>	
<b>Period</b>	<b>Male</b>	<b>Female</b>	<b>Female</b>	<b>Female</b>	<b>Female</b>	<b>Female</b>
	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(n)</b>	<b>(%)</b>	<b>(n)</b>
<b>1650-1699</b>	20.4	11.3	16.7	334	32.8	2294
<b>1700-1749</b>	21.6	11.5	11.1	206	25.8	2153
<b>1750-1799</b>	17.6	6.3	3.4	33	-	-
<b>1800-1849</b>	8.5	4.6	1.4	10	-	-
<b>All</b>			10.4	583	29.01	4447

Sources: Vann & Eversley, p.111, Table 3.11 (Urban sample); London dataset, see text. Stepney: Boulton 1990.

A rougher comparison with the non-Quaker population is possible using Laurence Stone's research. He estimated that a quarter to a third of early modern English marriages included one widowed party.<sup>108</sup> If we assume the same number of re-marriages for men as for women, we arrive at a maximum estimate of roughly 21 per cent of partners having been married before. This is a little below Stone's estimate of a quarter to a third of partners. This could be explained by the possibility that some widowed parties married other widows and widowers. If we assume twice the number of re-marriages for men as for women, as suggested by Vann and Eversley, we arrive at a total of about 31 per cent of re-marriages. This is at the higher end of Stone's estimate. This comparison however ignores the significant differences in rates of re-marriages at different points in the eighteenth century. The amount of widows among Quaker brides in London diverges from marriages of English society as a whole, from overall urban Quaker population, and from marriages in Stepney. However, the trend towards smaller numbers of widow remarriages may not have been restricted to London Friends.

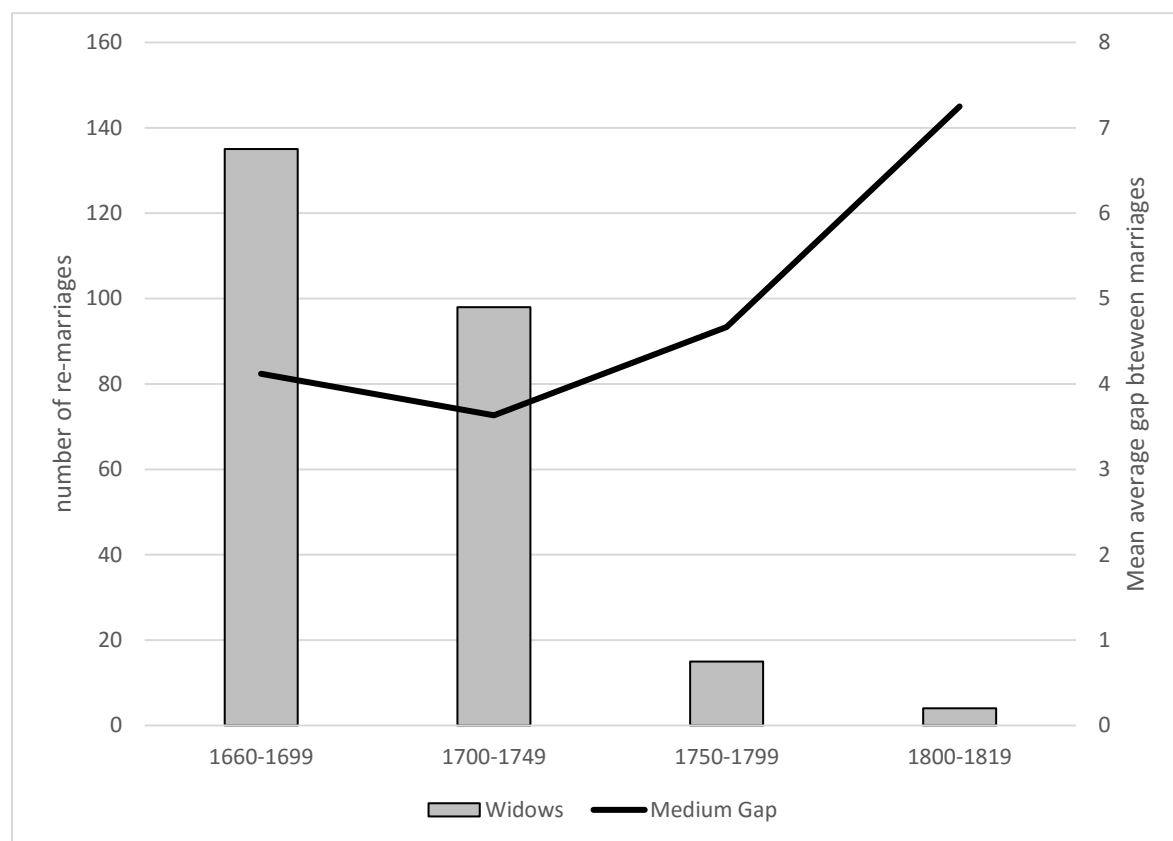
Another way of looking at the development of widowhood is by measuring the gaps between first and second marriages. I calculated the duration of widowhood for 221 widows I identified among the Quaker marriage records and for whom I could identify the first husband's death years for the period 1660-1819. Breaking the duration of widowhood down over different time periods, it becomes apparent that it underwent marked changes (see figure 8). The sample sizes are adequate to allow tentative conclusions only for the period up to the mid-eighteenth century. The mean duration of widowhood seems to have dropped slightly from 4.1 to 3.6 years during the early eighteenth century, but then increased sharply to 4.7 years during the second half of the eighteenth century and further to 7.3 years in the early nineteenth century. Unfortunately

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<sup>108</sup> Stone 1979, p.47.

there is no comparable data in the secondary literature for the general London or Urban English population available to compare this with.

**FIGURE 8 Duration of Widowhood**



Sources: Quaker Family History Society Database and Quaker Marriage records from [ancestry.co.uk](http://ancestry.co.uk).

Overall, London Quaker widows remained unmarried for longer and got re-married ever less frequently as the period progressed. It is possible that these changes are caused by changes in registration, or that the lower share remarrying was due to an increased number marrying out. The general pattern could also be interpreted to mean that marriage was becoming more difficult for Quaker women in the second half of the eighteenth century, as Vann and Eversley suggested.

In this context it is worth noting that the overall trend of urban sex ratios were tilted towards a greater number of women than men.<sup>109</sup>

### Apprentices and Quaker Marital Endogamy

Vann and Eversley imply that marital endogamy within the Society of Friends was a general rule across the long eighteenth century, due to the application of the Quaker discipline. They do not offer any direct evidence for this. Given the changes in the rigor with which Meetings applied the discipline discussed in earlier chapters, it seems reasonable to ask the question of whether endogamy was practised equally over the entire period.

We can explore the consistency with which marital endogamy was practiced through the marriages of Quaker apprentices. If the Society's commitment to marital endogamy was constant, we would anticipate the frequency with which Quaker apprentices married Quakers women to remain constant over time. To test this, I constructed a sample of 264 Quaker apprentices, identified from Quaker birth records and Stamp duty records.<sup>110</sup> I searched for these apprentices among the Quaker marriage records that survive for England and Wales.<sup>111</sup> I found that 49 of the 264 apprentices, that is 18.6 per cent, can be identified as having definitely married Quaker women. The remaining 218, that is 82.6 per cent, did not appear in Quaker marriage records, either in the London and Middlesex area nor elsewhere in England and Wales.

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<sup>109</sup> This has been named by Jeremy Boulton (1993) as an important factor explaining the decline of Stepney widows' remarriage rates. However, the persuasiveness of demographic determinism for explaining widows' marriage behaviour has not gone unchallenged. Barbara Todd (1994) demonstrated that communities in Berkshire which experienced the same trends of decreasing remarriages at the same time as London, showed no comparable changes in sex ratios. She argued that widows were encouraged by parish institutions and cultural norms to remain single, and for a decisive role of women's preferences.

<sup>110</sup> I thank Chris Minns for identifying these apprentices for me by linking Quaker birth records with his and Patrick Wallis' database from Stamp Duty Records. For details on the database see Chris Minns and Patrick Wallis, 'Why Did (Pre-)Industrial Firms Train? Premiums and Apprenticeship Contracts in Eighteenth Century England,' *LSE Economic History Working Paper* No.155/11(2011).

<sup>111</sup> Via ancestry.co.uk. The original records for all England and Wales are kept at the National Archives and are no longer accessibly to the public.

Table 16 shows how the frequency with which Quaker apprentices appear in Quaker marriage records did change over time. Apprentices drawn from later birth cohorts were much more likely to be found marrying fellow Quakers than those born in earlier cohorts. The percentage of Quaker apprentices marrying Quakers began to increase significantly from 1750 onwards, rising from just over one in ten in 1700-1749, to one in three after 1750. The small number of Quaker apprentices appearing in Quaker marriage records in the seventeenth century may be due to limited record survival. The difference between the 1700-49 and 1750-99 cohort is however large enough to suggest that there is indeed a trend towards greater persistence within the religion in the later eighteenth century. This corresponds to the development of the London Meetings' membership, which dropped from the late seventeenth century until about 1720, and then stabilized.

**TABLE 16 Quaker Apprentice Marriages**

<b>Birth cohort</b>	<b>Apprentices Total</b>	<b>Apprentices marrying Quakers (n)</b>	<b>Apprentices marrying Quakers (%)</b>
<b>1650-1699</b>	72	7	9.7
<b>1700-1749</b>	97	11	11.3
<b>1750-1799</b>	92	31	33.7
<b>All</b>	218	49	18.6

Source: See text. Note that this table allocates apprentices to each half century based on their birth year, not the year they were married. Thus, an apprentice included in the table in 1749 will have married in the 1760s at the earliest.

As discussed above, the Quaker marriage records may not be 100 per cent complete, but they are very good data by the standards of the time. It is therefore likely that the vast majority of the 218 Quaker apprentices who did not subsequently appear in Quaker marriage records did in fact not get married in Quaker meetings. Some may have died young: Schwarz estimated that due to the urban disease environment about ten per cent of London apprentices died during their term.<sup>112</sup> Others may have been married by a priest without being caught. Still others may have remained unmarried or emigrated. Vann and Eversley estimated that in the period 1700-49 at least 1.2 per cent of the urban male Quaker population remained unmarried, and 2.7 per cent for the period 1750-99.<sup>113</sup> Bearing all this in mind, however, it is likely that the vast majority of them indeed married non-Quaker women, and that the amount of those doing so dropped after 1750. Significantly, none of the apprentices appear in the London Monthly Meetings' sanctioning records, underlining their lack of full coverage of Quaker marriage defaults. This suggests that the strength of the expectation that Quakers would marry Quakers grew in the second half of the eighteenth century, in line with the enforcement of other aspects of the Society's discipline, and that before 1750 institutional policing of marriage was weak.

It is possible that some of the apprentices captured in the sample in the pre-1750 period were only loosely associated with the Society by the time they started or finished their apprenticeships. The degree to which the Quaker discipline was enforced by the meetings may have depended on how closely involved the apprentice was with the Society. Families who registered the births of their children with meetings might easily have drifted away from the community in later years and their children may no longer been part of the community.

We can test the effect of this possible source of error by using the apprentices' entry into a contract with a Quaker master as a proxy for their continued integration within the community.

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<sup>112</sup> Leonard Schwarz, 'London Apprentices in the Seventeenth Century: Some Problems,' *Local Population Studies* 38 (1987).

<sup>113</sup> Vann and Eversley 1992, p.108.

The assumption we are making here is that Quaker apprentices who trained with Quaker masters were more closely involved with the community and thus more strongly inculcated with the Quaker norm of marital endogamy; they were also unlikely to come from families who had abandoned the faith. If we find that apprentices who trained with Quaker masters were more likely to be found marrying Quaker women, then we might conclude that the norm of marital endogamy was strong within the community, and that the small share of these apprentices who appear in Quaker marriage records in the pre-1750 period is due to the misidentification of former Quakers as active Quakers in the sample. If, on the other hand, we find that Quaker apprentices training with Quaker masters did not preferably marry Quaker women, this indicates that the norm of marital endogamy was not very strong, and offers some reassurance about our sample.

To carry out this test for error, I searched for the masters of the 264 Quaker apprentices in the Quaker marriage records. Among the Quaker apprentices, 78, or 29.5 per cent trained with Quaker masters. The share of Quaker apprentices who trained with non-Quaker masters was not significantly different after 1750 than before 1750.<sup>114</sup> As can be seen in table 17, the share of Quaker apprentices marrying within the Society is very close in both groups. It appears that serving an apprenticeship in a Quaker household had no impact on the likelihood of marrying a Quaker woman.

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<sup>114</sup> Share of Quaker apprentices training with non-Quakers: 1700-49: 30.1%; 1750-99: 28.3%.

**TABLE 17 Quaker apprentices training with Quaker masters**

	Quaker Apprentices (n)	Marrying a Quaker (n)	Marrying a Quaker (%)
<b>Quaker master</b>	78	15	19.2%
<b>Non-Quaker master</b>	186	34	18.3%

Source: see text.

While training with a Quaker may not have affected apprentices' choice to marry fellow Quakers, it may have influenced longer term patterns of settlement. This appears to be the case if we examine the training of 584 Quaker freemen, identified from the Quaker marriage records where they stated they were citizens.<sup>115</sup> I searched for these Quaker freemen's names in the apprenticeship and freedom records of the corporation of London to obtain information on their masters, and then searched for these masters in the Quaker marriage records. Out of 584 Quaker citizens, I could identify 193 in the apprenticeship and freedom records. Of these, 54.4 per cent had certain or likely Quaker masters.<sup>116</sup> Among this group who all married and set up businesses in the city – for that was the reason to become a citizen – we find markedly more cases of training with Quaker masters than we did with the sample of Quaker apprentices, among whom only 29.5 per cent of those who married had served Quaker masters.

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<sup>115</sup> Using the stamp tax duty database compiled by Chris Minns and Patrick Wallis and the Freedom of the City papers kept at the London Metropolitan Archives and available through [ancestry.co.uk](http://ancestry.co.uk) I identified the masters under which these Friends served their apprenticeships. In a second step, I identified Quakers among those masters using Quaker marriage, birth and burial records. I identified them as Friends if an entry in the vital records matched name, time period, and occupation of that known for the Quaker citizen and master. I tried to do the same for a sample of 234 merchants, who partially overlap with the freemen. I searched for half of them in freedom of the city records, but found very few matches. The matches that were there were cases of receiving freedom either through patrimony or redemption, meaning that the records included no information on masters.

<sup>116</sup> I categorized an individual as a certain Quaker, when their name was not too common, occupation/livery company, and time of appearance in Quaker marriage records made them likely to be the same person as in the stamp tax. In some cases abode matched, too. I classified individuals as likely Quakers if their occupations did not match, because one source listed their livery company membership, while the other provided an actual occupation, but abode was still the same.



These apprentices also shed some light on migration trends. Of the 49 Quaker apprentices we can trace, nine married Quaker women from outside London. Of these only one, Joseph Gunn Palmer trained with a Quaker master. Both Palmer's first and second wife stemmed from Quaker families from outside London, and both marriages took place after 1800.<sup>117</sup> One of the apprentices who did not train with a Quaker master, Edward Grey, was also twice married to Quaker women from outside London, first in 1784 to Lydia Bowly of Cirencester, Gloucestershire, and in 1794 to Rachel Satterthwaite of Yealand in Lancaster.<sup>118</sup> If these are representative, and we have no reason to suspect that they are not, then roughly twenty percent of the Quaker males who trained in London married Quaker women from further afield. Of the nine apprentices who married out of London, five can be linked to further events listed in the Quaker vital records after their marriages. Four of them, including Edward Gray and Joseph Gunn Palmer appear to have continued to live in London after their marriages.<sup>119</sup> Edward and Lydia Grey registered the birth of a daughter in 1786 with a London meeting.<sup>120</sup> Joseph Gunn Palmer's first wife Mary, was buried in Ratcliff in 1820.<sup>121</sup> We do not know the birth places of these apprentices. It is possible that their wives stemmed from their own home areas, and that this is how they met. It is also possible, that the Quaker institutions of regional meetings and travelling ministry facilitated marriage linkages between Friends from distant places, with implications for the building of far-flung kinship networks.

To what extent did business links created during apprenticeship turn into kinship ties? Among these pairs of Quaker masters and apprentices there are merely five instances of

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<sup>117</sup> Mary Pritchett, Poole, MDX, Quarterly Meeting of Dorset and Hampshire: Marriages (1805-1837); 1830 Ann Luxon, Birmingham, Monthly Meeting of Warwickshire North: Marriages (1794-1837). Both records accessed via [ancestry.co.uk](http://ancestry.co.uk).

<sup>118</sup> 1784 Lydia Bowly, Cirencester, Gloucestershire, and 1794 Rachel Satterthwaite, Yealand, Lancaster.

<sup>119</sup> The others are Thomas Shewell and Richard Bevington. Both Thomas Shevell and his wife Ann were buried in Ratcliff, for Anne see Horsleydown and Southwark Burials 1795-1837, for Thomas Monthly Meeting of Ratcliff and Barking 1784, Burials 1776-1795. For Richard Bevington see birth notes of several children in the records of the Quarterly Meeting of London and Middlesex, Birth notes 1792-1794, for instance Elizabeth Bevington 23 September 1794.

<sup>120</sup> Birth of Lydia Grey, Quarterly Meeting of London and MDX, birth notes 1785-1787.

<sup>121</sup> Mary Palmer, spouse of Joseph Gunn Palmer, buried in Ratcliff 1820, MM of DSH, London: Burials 1795-1837.

apprentices marrying their masters' daughters. There is no data for the general population for London for this period to compare Friends to. However, this trend stands in contrast to Grassby's argument for a strong pattern of marriages taking place between apprentices and their masters' families.<sup>122</sup>

The percentage of Quaker apprentices training with Quaker masters did not change significantly over the course of the period. It appears that serving an apprenticeship in a Quaker household had no effect on the probability of marrying a Quaker woman. Whether young Friends trained with a Quaker master or a non-Friend had no impact on their choice of marriage partners, although it may have affected their path in the longer-term. Moreover, the non-disownment of apprentices marrying out before 1750 was not seemingly caused by them having drifted away from the community at an early age. This further supports the possibility that Quaker meetings did not comprehensively enforce marital endogamy, either before or after 1750.

### London Quaker Marriage and Occupational Mobility

Although the apprentices are unusual in offering us a direct insight into marriage choices among Quakers, the size of the sample is limited and their social position is distinctive. It is possible that they are not representative of the degree to which the general Quaker population engaged with endogamy over time. Fortunately, there are other ways in which we can seek to explore this question. In this section, I use one such approach, by studying the occupational endogamy of Quaker marriages.

One of the features of the early modern kinship transition was that marriages became increasingly horizontal, i.e. spouses increasingly stemmed from the same occupational groups.<sup>123</sup> If Friends married into occupational and socio-economic groups other than their own, on the

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<sup>122</sup> Grassby 2001, p.50.

<sup>123</sup> Grassby 2001.

other hand, this would suggest that it was more important for Friends to marry co-religionists than to marry 'strategically'. It would indicate that religious marital endogamy was practiced. Changes in this pattern over time may therefore indicate changes in the enforcement of endogamy. This section therefore examines whether Quaker marriages took place predominantly between individuals from the same socio-economic groups as a test of endogamy.

Categorizing individuals into socio-economic groups is fraught with problems. First, the occupational term used in the marriage record may indicate either the individual's actual occupation, or the livery company he belonged to. Frequently, the record specifies this, as in the entry 'Citizen & Draper', but not always. A livery company membership in this period no longer indicated an occupation. A Citizen & Draper may well have been a cheesemonger, a Citizen & Weaver may have earned his living in trade. The term 'mariner' could refer either to a shipmaster, or a sailor. The sample includes a marriage in 1681 between Samuel Groome, Jr., a mariner and Sarah, daughter of the merchant Francis Moore. This may be evidence of an unusual love story across social divisions, or not: the mariner may have been as wealthy, or wealthier than the merchant family. Equally, an occupational label may include both established masters and more humble journeymen of a trade, both within very different income groups. What is more, early modern households often relied on a variety of part time activities for their income. The job title given in any records may therefore reflect only the main occupation. As occupational terms also served to signal social status, individuals may have self-identified under different labels in different circumstances.<sup>124</sup> This study uses the occupational terms that Friends used to describe themselves in the records.

From the Quaker records I identified two sample groups of Friends in different occupations as well as the occupations of their wives' fathers. Merchants were included because

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<sup>124</sup> For a discussion of these issues see Dixon 2006, pp.82-84; J.P. Corfield, 'Defining Urban Work,' in *Work in Towns, 850-1850*, ed. J.P. Corfield and D. Keene, Leicester: Leicester University Press, 1990, p.217; Peter Earle, *The Making of the English Middle Class: Business, Society and Family Life in London, 1660-1730*, London: Methuen London, 1989.

for them marriage patterns may have mattered as an institution supporting long-distance trade. Moreover, they constituted an important part of the business community and present a large portion among overall Quaker bride grooms. As representatives of the poorer part of society I chose mariners.<sup>125</sup> The port was an important employer in London. They were a distinct group who lived concentrated in east London and their marriages tell us whether they married endogamously within that community, or chose wives from across the Quaker population. The sample of merchants includes 115 cases, the sample of mariners only 37. However, as London Friends were a small community, which moreover grew wealthier over the course of the period, 37 cases of a non-elite occupational group is an adequate sample size.

**TABLE 18 Mariners' and Merchants' Marriages**

	Mariners		Merchants	
Years	Same group % (n)	Other group % (n)	Same Group % (n)	Other Group % (n)
up to 1699	50 (8)	50 (8)	66.7 (6)	33.3 (3)
1700-1749	19 (4)	81 (17)	15.9 (7)	84.1 (37)
1750-1800	0	0	24.2 (8)	75.8 (25)
1800-1836	0	0	6.9 (2)	93.1 (27)
Total	32.4 (12)	67.6 (25)	20 (23)	80 (92)

Source: Quaker Family History Society Database

As table 18 shows, both merchants' and mariners' marriages became increasingly occupationally exogamous during the period under observation.

Mariners disappear from the Quaker marriage records in the second half of the eighteenth century. This corresponds with the increased prosperity of the London Quaker community. The sample however shows an increase of occupationally exogamous marriages

<sup>125</sup> On mariners' poverty and marriage patterns see Boulton 1990.

between the late seventeenth century, when exactly 50 per cent of Quaker mariners married the daughters of other mariners, to over 80 per cent marrying women from other occupational backgrounds in the eighteenth century. Among these, there were two sailmakers and two shipmasters each. All other wives' fathers' occupations are not obviously related to seafaring.

A similar trend is visible from the sample of merchants. Of the nine merchant wives in the seventeenth century, six were also the daughters of merchants. This trend was reversed in the eighteenth century. In the period 1700-1749, only 15.9 per cent of merchants married merchant daughters. The vast majority of them, 84.1 per cent, married women who did not come from merchant families. This figure rose again to roughly 25 per cent of brides being merchant daughters in the second half of the eighteenth century. By the early nineteenth century, however more than 90 per cent of merchants married women whose fathers had different occupational backgrounds. Taken together, 80 per cent of merchants' wives' fathers followed other occupations. Among these, 25, or 27 per cent had fathers who were also involved in trade in some way, their descriptions in the marriage registers ranging from mealmen and coal factors to tea dealers and tobacconists. Of these 25 women, ten each fall into the first half of the eighteenth and nineteenth centuries respectively. The community may therefore have been slightly less exogamous than depicted in table 14, however the overall trend would remain the same.

The increasing tendency of Friends to marry outside their own occupational groups runs contrary to what has been found for marriages in this period in general: rather than becoming more horizontal, the Quaker marriage pattern became more vertical. This suggests that Friends' priorities when choosing marriage partners differed from those of surrounding society.

We can apply the same methodology to widows' remarriages as a further test of attitudes towards martial endogamy. The advantage of using widows as a sample population is that they stem from a wide range of socio-economic backgrounds. The only thing the women in this sample have in common is that they married more than once. I identified a sample of widows for

whom the occupations of both their first and second husbands are known. Among these I removed all for whom either the first or second husband was identified in the marriage records as a liveryman, such as ‘Citizen & Draper’, as these terms veil actual occupation and social status. The final sample includes 185 cases in which the second marriage took place from 1669-1799.

**TABLE 19 Widows’ Second Marriages by Husbands’ Occupational Group**

Years	Different Occupation % (n)	Same Occupation % (n)
1674-1699	84.6 (77)	15.4 (14)
1700-1749	90.6 (77)	9.4 (8)
1750-1799	88.9 (8)	11.1 (1)
<b>Total</b>	87.6 (162)	12.4 (23)

Source: Quaker Family History Society Database

The trend displayed by the marriages in the sample of widows resembles that found for the merchants and mariners above. Widows’ second husbands in most cases did not follow the same occupation as their first husbands. The highest degree of occupational endogamy is found in the late seventeenth century, when 15.4 per cent of widows chose second husbands who pursued the same occupations as their first husbands. Moreover, exogamous marriages became more common in the eighteenth century than they had been in the seventeenth. As discussed above, this trend is contrary to that displayed in the marriage patterns of the overall population in the same period.

Together, the marriage patterns of Quaker mariners, merchants and widows indicate that the preference of marrying a coreligionist among religiously interested Friends during the eighteenth century was greater than the desire for strategic marriages that may have brought advantages for their career or social status. This indicates that the doctrine of marital endogamy was being followed.

## **Part II Quaker Marriage Discipline**

Quaker marriage patterns look to have been characterised by growing marital endogamy in the eighteenth century, compared to the seventeenth, as well as low rates of marriage among women during the second half of the eighteenth century. What role did the Society's institutional actions have in this? As we noted earlier, Vann and Eversley argued that the high celibacy rates they observed for female Friends were caused by a sex imbalance in the Society's membership after 1750 which was, they claim, itself caused by the gender balance within disownment patterns as well as out migration. Their data is for urban Quakers in England and Wales as a whole. We do not know how much of this data is from London, and therefore whether their overall findings are representative of the London community on its own. Nor do they have a large sample of sanctions on which to build their argument. In previous chapters, we have seen considerable evidence for a simple but profound increase in levels of sanctioning among the Society. Stricter observation of marriage rules may also have been a consequence of this increasing rigour. Quaker institutions may therefore have influenced marriage patterns in several ways: they may have directly generated the higher levels of endogeneity we see in the data; they may also have led to a countervailing trend of celibacy – or alternatively marrying out - by limiting the number of available partners.

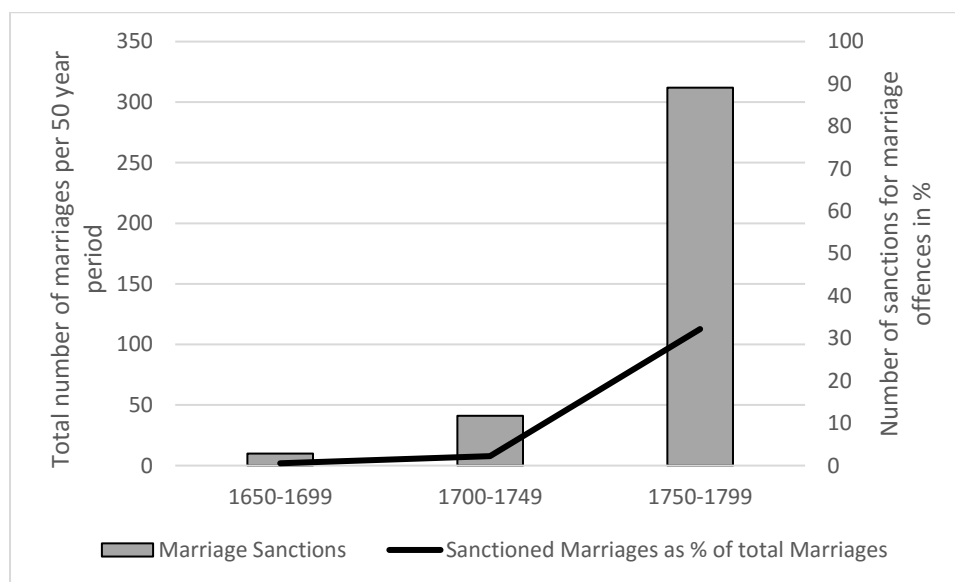
### The Scale of Quaker Marriage Discipline

In this section, I discuss the level and impact of sanctions for marriage offences in London. Using the collection of sanctioning records discussed in chapter 2, I extended Vann and Eversley's study of Horsleydown's marriage sanctions and counted those for all London Monthly

Meetings from the earliest, undated seventeenth century cases to 1799.<sup>126</sup> This allows us to observe trends in the enforcement of marriage discipline.

As figure 9 shows, London meetings dramatically increased the number of sanctions for marriage offences which they imposed from about 1750 onwards. The period from c. 1670 to 1749 saw only 51 sanctions for marriage delinquencies. The period from 1750 to 1799 in contrast saw 316 such cases, despite the fall in the size of Quaker population in this period.

**FIGURE 9 Sanctions for Marriage Offences by London Monthly Meetings**



Source: see text. Total numbers of observations: 4627 marriages and 363 sanctions for marriage offences for period 1650-1799.

The 367 sanctions include 303 testimonies of denial, 62 self-condemnations and two resignations of membership being submitted during the process of disownment. I found no cases in which a person who submitted a paper of self-condemnation for a marriage offence was later disowned.<sup>127</sup> This indicates that self-condemnations were a safe way to avoid ostracism.

<sup>126</sup> Vann and Eversley 1992, p.20.

<sup>127</sup> This finding reflects that of Lloyd who found that Quaker couples marrying 'before the priest' were not disowned, if they submitted papers of self-condemnation. Lloyd 1950, p. 61.



The main causes cited in sanctions for marriage delinquencies are summarised in table 20. They are described in the records as ‘marriage by a priest’ and marriage to a non-Quaker. Frequently, these offences are listed together with others, such as drinking to excess or abandoning one’s family. As table 20 shows, during the eighteenth century the type of delinquency that led to sanctions changed dramatically. After 1750, three quarters of all sanctions were for marriage to a non-Quaker. Sanctions for marriage by a priest, which had been a much more significant cause before 1750, also grew in number, but were far less common.

**TABLE 20 Causes for marriage sanctions<sup>128</sup>**

<b>Period</b>	<b>Marriage to a non-Quaker % (N)</b>	<b>Marriage by a priest % (N)</b>	<b>Total</b>
<b>&lt;1750</b>	11 (6)	89 (48)	(54)
<b>1750- 1800</b>	73 (230)	27 (84)	(314)
<b>Total</b>	(236)	(133)	(368)

Sources: Horsleydown Monthly Meeting, Book of Disorderly Walkers, 2 Volumes, 1728-1805; Peel Monthly Meeting, Book of Sufferings 1753-1776 (containing sanctions 1676-1773); Westminster Monthly Meeting, Condemnations, 1666-1777; Devonshire House Monthly Meeting, Testimonies, 1688-1740; Ratcliff Monthly Meetings, Testimonies of Denial, 1697-1794.

What did these causes mean in practice? While we can assume that all marriages to non-Quakers were conducted before a priest, not all marriages by a priest were necessarily to a non-Quaker.

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<sup>128</sup> Here included are only the cases of these two particular offences, in order to compare them to each other. One case is not specifically ‘to a non-Quaker’, but it also includes the offences of having children baptised, which makes it likely that it was to a non-Quaker, so I included it under that category there (Samuel Lawrence, 1754, Peel Sufferings).

Richard Vann, in a study of disownments for marriages in Buckinghamshire, Norfolk and Norwich 1654-1740 interprets marriage by a priest as marriage 'between two Quakers with a clergyman officiating'. He finds this was more common than marrying a non-Quaker.<sup>129</sup> The expression 'Marriage by priest' in this period could refer to three different scenarios: first, a regular marriage in a parish church, second, marriage by licence, and third, a clandestine marriage, which was very common among Anglicans in this period.

The motivations behind marriages that breached the discipline could vary. Some Friends may have chosen to marry by a priest rather than in a Quaker meeting house because they preferred the greater privacy licensed or clandestine marriages would afford. It is also possible that in the earlier period, Friends were concerned about the validity of their marriages and therefore chose to marry before a priest. Finally, a couple in which both partners were Quakers may have chosen to marry 'by a priest' if their choice of partner was likely not to be accepted by the Monthly Meeting. This might happen if the parents of either party withheld their consent, or if the union violated one of the Society's rules against kin marriage.

Marriages among kin were traditionally prohibited in most of Europe. The Society of Friends implemented the same rules about kin marriages as the surrounding society.<sup>130</sup> This is evidenced in the writings of George Fox as well as in rulings by disciplinary meetings. The London Yearly Meeting of Ministers ruled against first cousin marriages in 1675, and the Morning Meeting in 1709 discouraged marriage between second degree cousins.<sup>131</sup> According to Lloyd, 'These rulings were faithfully followed all over the country, and if cousins were foolish enough to fall in love, a testimony was issued against [them].'<sup>132</sup>

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<sup>129</sup> Richard Vann, *The Social Development of English Quakerism, 1655-1755*, Cambridge, Cambridge University Press, 1969, p.187. He estimated that these counties contained about 5 per cent of the total Quaker population of England at the time.

<sup>130</sup> See Edwina Newman, 'Quakers and the Family.' Chap. 29 In *The Oxford Handbook of Quaker Studies*, edited by Pink Dandelion and Stephen W. Angell, 434-44. Oxford: Oxford University Press, 2013, p.437.

<sup>131</sup> Lloyd 1950, p.58.

<sup>132</sup> Lloyd 1950, p.59. Vann and Eversley 1992 also argue that cousin marriages were rare, p.122.

While traditionally prohibited, kin marriage was becoming more common in this period, and has been connected to the formation of strong intra-family networks by some historians. Do we see any signs of this practice being adopted by the London Quakers? We have no direct measure of cousin marriage from the data. However, the disciplinary record does not suggest this was a widespread issue. The London data include just seven disownments of Friends for marrying first cousins. All of these marriages were also conducted 'by the priest'. One case is that of Benjamin Marshall of Horsleydown Monthly Meeting, who wanted to marry his fiancé at Hammersmith Monthly Meeting. Upon inquiry Horsleydown however found that

he is first cousin to the young woman with whom he laid his intention of marriage before this meeting, whereon the Friends declined to present him to Hammersmith aforesaid.

This meeting therefore in unity with the Yearly Meeting wch hath given its Judgement against the Marriage of first cousins appoints [names of several Friends listed] to visit him and acquaint him that this meeting cannot approve of his said intention.<sup>133</sup>

It appears that Marshall and his cousin went ahead with their wedding anyway, outside the meeting house, as six months later his meeting is informed that he 'is married to his first cousin contrary to the advice of this meeting.'<sup>134</sup> After this he disappeared from the records.<sup>135</sup> The cousins Morris Shipley, who was on a visit to his relatives in Uttoxeter from his home in Philadelphia, and Ann Shipley probably opted for a priest wedding right away, as their testimony of denial explains that the wedding took place not only against the 'rules of our Society', but also 'against the will of her mother.'<sup>136</sup> Similarly, insurance broker David Springall in 1787 was

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<sup>133</sup> Horsleydown MM Minutes, ii/1720.

<sup>134</sup> Benjamin Marshall, ToD 1720, Horsleydown Disorderly Walkers.

<sup>135</sup> My data does not allow for a comprehensive study of kin marriages among London Friends, and they are only discussed here in the context of sanctions. It is interesting to note, however, that my sample of 583 widows for the period 1662-1832 contains no instances of widows marrying partners sharing their last name, i.e. someone who was a likely or possible close relative of her previous husband. On the other hand,  $\frac{3}{4}$  of cousins do not share a last name.

<sup>136</sup> A testimony of denial against Morris Shipley was issued by Uttoxeter Monthly Meeting. A copy of this reached Gracechurch Meeting, while another was on its way to Morris' home meeting in Philadelphia's Northern District.

disowned for having gotten married to his first cousin Christina Bell by a priest, while Margret Gopsill in 1795 was married by a priest to her first cousin, who was moreover not a Quaker.<sup>137</sup>

The Society of Friends became much more sensitive to ensuring marital endogamy within the community in the second half of the eighteenth century. Sanctions for marriage to non-Quakers expanded by an exceptional degree. They grew much more than sanctions for the second most frequent cause of disownment, marriage by a priest. Demand among Quakers for marriage to close kin is unlikely to explain much of this change. Much more important was the growing effort made by the community to define its borders and police Quakers' adherence to the discipline.

#### Marriage Discipline and the Marriage Squeeze: Sanctions by Gender

Vann and Eversley built part of their argument for a sex imbalance in the Society after 1750 on a study of the disownment pattern of London's Horsleydown Monthly Meeting. They identified a gender imbalance in enforcement as one cause of the low ratio of men to women in the city. In order to test whether their hypothesis about the impact of discipline holds up for the city more generally, I have extended this approach to count the numbers of men and women among those sanctioned by all London Monthly Meetings.<sup>138</sup> Table 21 summarizes the results.

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<sup>137</sup> Further cases are those of Thomas and Anne Divet, ToD 1766, Peel Sufferings; Ann Harrison, ToD 1777, Ratcliff Testimonies.

<sup>138</sup> The number included here is higher than in the study of sanctions earlier in this chapter. This is because I am now counting individuals, while earlier I was counting instances of sanctions, which sometimes include a husband and wife.

**TABLE 21 Sanctions by Gender**

Years	All Sanctions		Marriage Sanctions (included in all sanctions to the left)	
	Male % (n)	Female % (n)	Male % (n)	Female % (n)
<b>1650-1699</b>	75 (42)	25 (14)	64.3 (9)	35.7 (5)
<b>1700-1749</b>	71 (71)	29 (28)	56.3 (27)	43.6 (21)
<b>1750-1799</b>	65.5 (539)	35.5 (284)	49.3 (164)	50.75 (169)
<b>Total by sex</b>	66.7 (652)	33.3 (326)	50.3 (200)	49.7 (198)

Sources: Horsleydown Monthly Meeting, Book of Disorderly Walkers, 2 Volumes, 1728-1805; Peel Monthly Meeting, Book of Sufferings 1753-1776 (containing sanctions 1676-1773); Westminster Monthly Meeting, Condemnations, 1666-1777; Devonshire House Monthly Meeting, Testimonies, 1688-1740; Ratcliff Monthly Meetings, Testimonies of Denial, 1697-1794.

Over the whole period, almost the same number of men and women were sanctioned for marriage offences. Before 1750 the number of men being sanctioned for marriage offences was about 13 percentage points higher than that of women. Women were sanctioned a lot more frequently for marriage offences after 1750 than other offences, but the difference between the number of women and men disowned for out-marriages was still less than one percentage point. It appears that Vann and Eversley's argument that there were big differences in male and female propensity to break the marital discipline is mistaken, likely due to their small sample.<sup>139</sup>

It is true that for other delinquencies almost twice the number of men as women were sanctioned. Overall, more men were disowned than women.<sup>140</sup> After 1750, overall disownments increased. Did this affect women's ability to find a husband? We can test their argument by

<sup>139</sup> Vann and Everlsey 1992, pp.123-4.

<sup>140</sup> Jack D. Marietta, *The Reformation of American Quakerism, 1748-1783*, Philadelphia: University of Pennsylvania Press, 1984, p.28 found Pennsylvania Monthly Meetings disowned 1.8 per cent more of their women offenders than their men.

setting the number of disownments against the number of marriages to evaluate the impact they could have had on marriage opportunities. Certainly before 1750, any effect from disciplining must have been trivial: at most sanctions affected around 50 men in a period that saw around 3,400 marriages. Sanctions reduced the number of potential spouses by about 1.4 per cent at most  $((3,400+50)/3,400)$ .

However, after 1750, the share of the population affected was much larger. Among men, we see about 500 sanctions in a period in which there were around 2000 marriages. Could this affect female marriage chances? To evaluate this, what matters is the number of 'missing men' due to the difference in disownments. The important figure is the difference between men and women, which was  $(539-284=)$  255. If we assume the (unlikely) worst case, that all these sanctions affected unmarried men and removed them from the pool of marriage partners, then sanctions reduced the number of spouses by about 10 per cent  $(255+2400/2400)$ . Given that Vann and Eversley estimated that about 20 per cent of women remained celibate, this would be large enough to have had an impact.

### Gender and Out-Migration

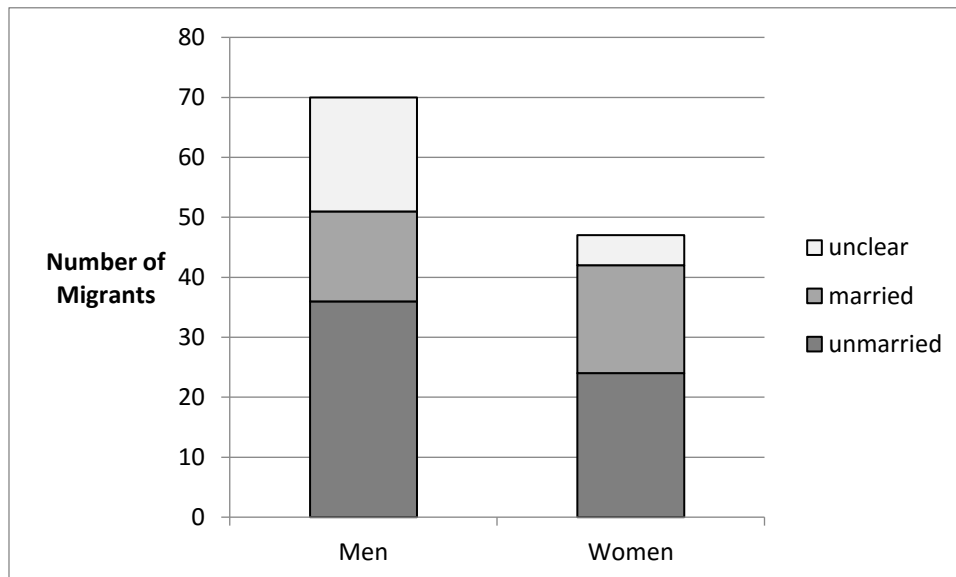
Vann and Eversley suggested that the sex imbalance they hypothesized in the Society was also caused by greater out-migration of men than women.<sup>141</sup> However, they did not test this hypothesis for the Quakers. It is impossible to get an overview over the comings and goings of London Friends in this period, as the metropolis attracted large numbers of migrants and Friends left to get married, return to home counties after finishing apprenticeships, and so on. One source that may serve as an indicator of the gender distribution of out migration is a list of all certificates of removal received by Philadelphia Monthly Meeting for the period 1682-1780 held by the Library of the Society of Friends. Certificates were issued for individuals as well as for

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<sup>141</sup> Vann and Eversley 1992, p.124.

families. They give evidence of 117 Friends arriving from London in this period. These include men, women and children.<sup>142</sup>

**FIGURE 10 London Friends arriving in Philadelphia 1682-1750**



Source: LSF Folder: Certificates of Removal received at Philadelphia Monthly Meeting of Friends, 1682-1750, listed by Meeting. Based on records of Philadelphia Monthly Meeting. Open Access. 117 individuals total.

As figure 10 shows, it appears that more men migrated to Philadelphia from London than women. However, these cases are likely to include business men from Philadelphia who had only visited London. Marital status was referred to in the certificates directly only if the person is unmarried, as the certificates in these cases confirmed that the person was free from marriage engagements. Hence it is likely that those individuals for whom no information regarding matrimony is included were in fact married. If we make this assumption, then the certificates suggest that in this period 36 unmarried men migrated compared to 24 unmarried women. Overall, then, a third more unmarried men left for Philadelphia than unmarried women. It is hard to have any definitive sense of the total share of the London Quaker community who emigrated,

<sup>142</sup> I counted the individuals mentioned instead of the number of certificates alone. For example, certificates issued for somebody '& wife' I counted twice: once as male, once as female. Children were included each according to gender. In cases where the sex of the child was not mentioned, I listed them as 'unknown'.

but this degree of gender imbalance among migrants may have limited some women's chances to marry.

In order to test the likelihood of this possibility further, I took a random sample of 200 London Friends who died aged 20 or over during the second half of the eighteenth century. Among these, exactly half were female and half male. This evidence indicates that the causes for the diverging celibacy rates observed by Vann and Eversley may have been more complex.<sup>143</sup>

## Conclusion

This chapter has provided further evidence for Vann and Eversley's argument that Quaker marriage patterns diverged from the mid-eighteenth century onwards. The qualitative evidence showed that while membership in the Society was not always the most important factor in choosing a spouse, it was certainly taken into consideration. The study of Quaker widows' remarriage patterns indicates that marriage opportunities for women declined during the second half of the eighteenth century. Simultaneously, the evidence from apprentices' marriages showed that religious marital endogamy increased in the second half of the eighteenth century.

My exploration of the causes behind these changes however yielded mixed results. Quaker marriage, as other areas of the discipline, was monitored much more strictly after 1750. Together with the evidence from the studies of apprentices and widows this suggests that Quaker marriage was affected by the doctrine of endogamy and the increased importance attributed to this from the mid-eighteenth century onwards.

While evidence from migration and London Monthly Meetings' disownments make a sex imbalance in the Society, as suggested by Vann and Eversley likely, a study of the gender distribution in London Quaker death records did not confirm this. While we cannot reject the

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<sup>143</sup> The sample consists of Friends buried on the first of month 1750-1800, as well as a random selection of some Friends who died on the second of a month in order to make up for lacking numbers. Source: QFHSDB.



explanation of an unfavourable sex ratio as the cause for changes in female Friends' marriage patterns, more research is required before we can fully understand the driving forces behind it.

To return to our starting point: Did marital endogamy support Friends' trade during the commercial revolution? The evidence presented in this chapter suggests that this is unlikely, as we see effects on Friends' marriage patterns mostly after 1750. It is possible however that endogamy did facilitate the growth of kinship and credit networks in later periods, as the shift in marriage patterns coincides with the onset of industrialisation.

## Conclusion

This thesis set out to assess the validity of traditional explanations for Quakers' commercial success during the Atlantic trade expansion of the late seventeenth century. In pursuing this task, it not only uncovered evidence that demonstrates that much of what we thought we knew about Quakers in commerce is wrong, it also identified a previously unknown link between the Quaker revival of the mid-eighteenth century and the Society's policing of Friends' conduct of business and enforcement of marital endogamy. The thesis thus contributes to our understanding of the institutional foundations of the commercial revolution in particular as well as institutional change in general.

The thesis explored three Quaker specific institutions which have been argued to have been decisive for Friends' success during the commercial revolution. These are the existence of a distinct set of Quaker business ethics, the enforcement of debts by Quaker Monthly Meetings, and the facilitation of exceptionally dense Quaker kinship networks through the practice of endogamy. This thesis sets these arguments on the importance of these three Quaker institutions for both Friends' own trade as well as British economic development as a whole on a solid empirical footing that had previously been lacking.

Did these Quaker institutions facilitate Friends' commercial success during seventeenth century Atlantic trade expansion? The answer is that this is highly unlikely. Did Quaker institutions render a positive impact on British economic development as a whole, and thereby contribute to the emergence of the Great Divergence? Again, the answer is that at least in the crucial period preceding the Industrial Revolution this is very unlikely.

I empirically studied the three Quaker institutions which the literature has credited with providing Friends with a competitive edge in trade, focusing on the London Quaker community,

and, to a lesser extent, that of Philadelphia. I found that the principles of Quakers' business ethics were not unique. Neither did the Society regularly police honest conduct in business or enforce the payment of debts before the late eighteenth century. These two institutions are therefore unlikely to have caused Friends' reputation for honesty and thus facilitated their success in trade during the late seventeenth century. Equally, marital religious endogamy likely only began to facilitate kinship networks after 1750 and can only have supported Friends in business thereafter, if at all.

This means that none of these institutions convincingly explain Quaker commercial success during the seventeenth-century Atlantic trade expansion. They can therefore also not be credited with shaping the economic environment in Britain in a way that set it on the path towards industrialisation.

If these institutions did not provide Friends with a competitive advantage in the Atlantic trade, then what did? The answer may still lie with institutions, although rather differently than the literature suggests. Importantly, chapter three showed that Philadelphia Monthly Meetings mediated business disputes among their members from the colony's foundation in the late seventeenth century until the mid-eighteenth century. This included the enforcement of debts. There is evidence that this service was used not only by locally residing Friends, but also by 'persons in England'. As the supply of public order institutions for the protection of property rights in the colonies was insufficient, access to this private order institution may just have supplied Quaker merchants with a competitive edge.

Like the Maghrebis in the Mediterranean, the Sephardim in Livorno and the English in Bilbao, Friends employed a multitude of public and private order institutions in their pursuit of trade. We have seen that in England, the only formal institutions Quaker merchants relied upon for contract enforcement were those of the state. They frequently resorted to litigation in order

to resolve disputes over debts or issued correspondents with letters of attorney to collect debts on their behalf. They did not seem to consider the Society as a source of support for enforcing debts.

In the weak institutional environment that was colonial Pennsylvania, on the other hand, where state institutions for contract enforcement were limited, we have clear evidence that Friends frequently turned to the Society for support. In fact, dispute mediation, including debts, was one of the Philadelphia Monthly Meetings' main concern in the seventeenth and early eighteenth centuries. It developed this capacity in order to fill the institutional vacuum that existed in the newly founded colony. This suggests that the expansion of trade in the seventeenth-century Atlantic may indeed have been enabled by the emergence of new institutions for property rights enforcement, as argued by the New Institutional Economists. The institution discussed here, the enforcement of contracts by the Monthly Meeting of Friends in Philadelphia, was born out of the specific context of a transplanted community into an institutionally weak environment. However, the migration of Friends meant not merely a migration of their formal institutions. The Monthly Meeting in Philadelphia was involved in dispute mediation on a much larger scale than its London equivalents. The institution was adapted to the new environment. It was neither specifically Quaker, nor English. It emerged from the colonialization context, but may have facilitated English trade in the Atlantic, and thereby, potentially, impacted England's economic development in the long run.

In addition, the Society's formal institutions may have served to reinforce reputation mechanisms. Nuala Zahedieh found that seventeenth-century Quaker merchants traded with more diverse destinations than others, indicating better access to information.<sup>1</sup> This may have been supplied via the Society's formal organisation. Quaker meetings all over the Atlantic world were 'staffed' by volunteers, including merchants. The meetings constantly communicated with

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<sup>1</sup> Nuala Zahedieh, 'Making Mercantilism Work: London Merchants and the Atlantic Trade in the Seventeenth Century,' *Transactions of the Royal Historical Society, Sixth Series* 9 (1999), p.55.

each other, which put their officers in touch with contacts in distant locations.<sup>2</sup> Moreover, the Society's reliance on lay ministers may have played a role. These often preached not only in their home meetings, but also travelled to visit congregations, including across the Atlantic. As ministers largely had to fund their travels themselves, they were often business people who possessed the necessary means. Thus the Society supplied channels through which merchants could gather information and make contacts.

The second main contribution of this thesis is that it demonstrated that the Monthly Meetings' regular policing of honest behaviour emerged only in the 1750s. This development was part of the revival the Society underwent during the mid-eighteenth century. The revival consisted of a large, internal missionizing effort aimed at returning the Society to a fictional, original state of purity. As part of this campaign, the Society rid itself of those who did not comply with its newly defined norms of behaviour.

The literature on Quakers in commerce had not connected the policing of honest conduct in business and the enforcement of debts to the revival. It assumed that Meetings fulfilled the role of monitoring and policing the Quaker community from the beginning. Instead, this thesis has demonstrated that the Society over the course of the period extended its administrative efforts tremendously. Its monitoring and policing of Friends expanded at the same time. The Meetings' interest in business constituted a part of this greater transition.

I would like to argue that the Monthly Meetings did not aim to enforce the discipline comprehensively. Their intention was not to identify and punish all delinquencies. Friends did not aim to create an institution for contract enforcement. In fact, being run by Friends in their spare time on top of their own business and private obligations, the meetings did not have the

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<sup>2</sup> Jordan Landes, *London Quakers in the Trans-Atlantic World: The Creation of an Early Modern Community*, London: Palgrave MacMillan, 2015.

capacity to comprehensively monitor the conduct of their members, especially in the large and complex market that was the Atlantic commercial world.

Instead, they focused on individual cases which did, or posed a risk of, bringing ‘scandal’ upon the Society. In other words, they sanctioned delinquents in order to protect the reputation of the Society. In fact, this aim is stated in every single one of the testimonies of denial. These always ended with the declaration that the disownment served to clear the Society of the ‘scandal and reproach’ brought upon it by the delinquent.

A good way of thinking about this is through the theory of club goods. Access to the ‘use’ of the reputation was restricted to members. Membership itself was guarded. Meetings investigated applicants’ lives and backgrounds carefully before admitting them into membership. The reputation was defended through the expulsion of offenders and the dissemination of information about disownments in testimonies of denial by the meeting structure. This is further supported by the fact that meetings seemed to be particularly sensitive about the misconduct of ministers, who presented the public face of the Society.

I think that this institutional innovation was helped, if not caused, by the political crisis Friends faced in Pennsylvania during the 1750s. Recall what happened then:

Since the colony’s earliest days, the Quakers had dominated its political and economic life. This domination was increased with the founding of the Quaker party, which subsequently held the majority in the colonial assembly. At the same time, Friends no longer constituted a majority of the population in the province. They faced resentment from non-Quakers who envied the Quakers’ strong hold over the colony both in terms of political offices and economic positions. In addition, the Quakers’ control of the assembly constituted a challenge to the proprietors’ control over the colony. The Penns and their allies at that point were no longer members of the Society of Friends, and their interest in the colony had become financial and political, rather than religious. Against the backdrop of the French and Indian War, the

Pennsylvania Quakers and the Penns came to face each other in a very colonial conflict over who held the executive rights over the province.

At the same time, the Society began to undergo a religious reform. As part of this movement, the doctrine of pacifism moved to the forefront of religious debate. The question of whether Friends should or should not take measures to defend the province became contentious. There was however no consensus over this. Many Quaker members of the assembly maintained a pragmatist stance, and indeed supported measures to defend Pennsylvania.

The Quaker-led assembly tried to use the threat of invasion of the colony as a means to exert pressure over the proprietor in order to obtain the right to issue currency and other privileges from him. The conflict came to a head when Native American warriors began invading the western part of the province, sending settlers fleeing to Philadelphia.

The opposition to Friends within Pennsylvania and the colony's proprietors back in England used the conflict between assembly and proprietor over defence spending as an occasion to try and remove Friends from government. They argued that the Pennsylvania Friends were using the doctrine of pacifism as an excuse not to contribute to the defence of the colony. The true motivation for their reluctance, however, were the Society's schemes for maintaining political power and defending their own economic interests, thus placing their own interests over the public good. They argued that Friends' religious concerns were hypocritical and all they were really interested in was money and power, at the expense of the empire and the suffering population of the colony.

The proprietors' camp published several pamphlets in London, which aimed to stir up public opinion against the Pennsylvania Quakers. These accused Friends of 'turning *Religion* into a *political scheme of power*'.<sup>3</sup> One author argued that Friends were 'quite intoxicated' with power almost to the point of treason: 'they seem even to claim a kind of Independency of their mother

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<sup>3</sup> William Smith, 'A Brief state of the province of Pennsylvania', London, 1755.

country, despising the order of the Crown, and refusing to contribute their Quota, either to the general defence of America, or that of their own particular Province'.<sup>4</sup> Friends were 'an obstinate and perverse people',<sup>5</sup> who became 'forgetful of the public Good, they seem wholly to have employed themselves in grasping after Power'.<sup>6</sup> Therefore, Friends ought to be removed from all public office, and excluded from government in Pennsylvania.

The campaign was aided by the fact that prominent London Friends held substantial commercial interests in the colonies, and did not share the pacifist doctrine. The Quaker merchant Robert Plumsted, a large scale colonial merchant of the period, carried on a great trade in gun powder with New England and thereby had a stake in the war. Cases such as this led at least one later historian to argue that English Friends' economic interests 'even led them to urge the employment of a more vigorous offensive.' John Hanbury, whom we met in chapter two, the greatest British Tobacco merchant of the period, and member of the Meeting of Sufferings, had interests in Virginia. In fact, a 1756 pamphlet argued that Hanbury's commercial interests in the region were the whole reason the English army went to Virginia instead of Pennsylvania, and thereby caused the British defeat at Fort Duquesne.<sup>7</sup> The author claimed that

This Man, being at the Head of a Sect which has constantly supported the M---r in all his strenuous Endeavours for Power, and designs upon his Country, was attended to with greater Deference, and had more Weight than the Remonstrances of Two Missions of faithful American Subjects, who were still totally neglected: So much can the Interest of one Man, who heads a factious Sect in favour of a M---r prevail beyond the public Good of the Subjects of this Kingdom, and the Honour of its Sovereign.<sup>8</sup>

He accused John Hanbury,

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<sup>4</sup> Ibid., p.15.

<sup>5</sup> Ibid., p.24.

<sup>6</sup> Ibid., p.16.

<sup>7</sup> John Shebbeare 'Letter to the people of England', London, 1756.

<sup>8</sup> Ibid., p.34.



this very person, whose passive Principles of Christian Patience prevent him from bearing Arms in Defence of this Land, which was granted him, had yet the unrelenting conscience to obtain many hundreds of his fellow-subjects to oppose their lives, and fall as sacrifice in repossessing his Property. Such are the Proceedings of this sect of anti-constitutional and pernicious Beings.<sup>9</sup>

He went on to argue that ‘the money which it has and will cost the Nation, and the lives which it has lavished in the Service of a non-resisting Quaker, were altogether useless and unnecessary.’<sup>10</sup> In fact, so he concluded, ‘the disgraceful Deafeat of our Army, the disreputation of our General, the Destruction of our subjects, the expence of the expedition, and dishonour of the nation, might have been prevented.’<sup>11</sup>

More archival research would be required to find out how great the reputational damage was, or at least as how great it was perceived by Quakers to be. However, the above cited evidence suggest that the reputation of the Society may have suffered a great deal from this political conflict. The Quakers came to be perceived as power hungry and profit greedy at the cost of the population and the empire. It is reasonable to suggest that in the face of these developments, Friends wanted to fix the damage their reputation had suffered. People like John Hanbury and Robert Plumsted were doing business with the government and the colonies. They may have feared that if their reputation suffered this would harm their prospects to trade with the state and private merchants alike. ‘The Meetings’ sanctions were aimed at signalling to outsiders that Friends were descent people.

From the 1750s onwards, not only the scale of disownments increased, the range of punishable offences also broadened. The causes for which Friends were disowned especially after 1750 shed light on the norms against which behaviour was measured. They reflect values of the

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<sup>9</sup> Ibid., pp.34,35.

<sup>10</sup> Ibid., p.40.

<sup>11</sup> Ibid., p.43.

eighteenth-century middling sorts. These were made up of ‘shopkeepers, tradesmen, lower-level professionals, civil servants.’ Their values were ‘heavily marked by the experience of commerce and emphasised virtues associated with self-improvement through hard work’. They advocated soberness, prudence, frugality, and diligence.<sup>12</sup> Eighteenth-century middling parents encouraged their children to safe-guard their credit and avoid extravagant spending. Correspondingly, the fears they expressed in the sources relate to the loss of the precarious station of comfort only recently obtained. Contemporaries frequently warned of the ‘dangers of bad company and aimless leisure pursuits.’<sup>13</sup> These are reflected in the testimonies of denial, many of which include ‘keeping evil company’, ‘gambling’ or the ‘unnecessary frequenting of ale houses’ among the reasons for a disownment.<sup>14</sup> In essence, behaviour that constituted a risk to financial security.

Thus, the Meetings’ sanctioning of offenders aimed at signalling the Quakers’ commitment to middle-class values. The policing of business behaviour after 1750 that we saw in both London and Philadelphia and that the literature has made much of, was merely part of this campaign. The emphasis of Meetings’ sanctions depended on local circumstances: in the commercial centre of London, the ongoing public debate about private debt and credit discussed in chapter two led to the meetings emphasising debt repayment and honesty in trade. In Philadelphia, this debate also took place, and led to the inclusion of debt offence in the catalogue of delinquencies. However, it was crowded out by the more immediate concern of pacifism, as the Society had come into disrepute after the Quaker-led assembly’s procrastination over organising the colony’s defence during their negotiations with the proprietor.

Moreover, it is possible that the roots of the Quakers’ famous reputation for honesty in fact lay in this crisis and were only created, slowly, by the Meetings’ sanctions during the later

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<sup>12</sup> Hunt 1996, p.1, ch.2; Earle 1989, pp.11-13.

<sup>13</sup> Hunt 1996, Chapters 2,4.

<sup>14</sup> Examples for ‘evil company’: Stanfield Parkinson, ToD DSH 1795, Ratcliff Testimonies; Josiah Stamper Jr, ToD 174, Ratcliff Testimonies; Samuel Simkin, ToD 1750, Ratcliff Testimonies. For ‘unnecessary frequenting of ale houses’ see Jeremiah Roberts, ToD 1764, Peel Sufferings; John Weaver, ToD 1763, Peel Sufferings; Joseph Draper, ToD 1766, Ratcliff Testimonies. For gambling see John Fell, ToD 1756, Peel Sufferings; Joseph Pearse, ToD 1760, Horsleydown Disorderly Walkers; William Knowles, ToD 1762 Horsleydown MM Disorderly Walkers.

eighteenth century. After all, there is little evidence for the actual existence of this reputation before the nineteenth century. This would comply with Greif's argument that culture, in the form of values and norms, can shape formal institutions and thereby economic development.<sup>15</sup> It might further lend support to Deirdre McClosky's argument that middle-class norms, or, as she would have it, 'bourgeois virtues' facilitated trade expansion and thereby economic growth. Finally, the high celibacy rates among the by this time relatively wealthy urban Quaker community may have helped accumulate funds to invest in industrialisation projects, and thereby have had an impact on economic development. However, none of these factors could have supported Friends or economic growth in general, during the commercial revolution of the seventeenth century. They may, however, have mattered during the proceeding age of industrialisation. But that is another story, and shall be told another time.

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<sup>15</sup> Avner Greif, 'Cultural Beliefs and the Organization of Society: A Historical and Theoretical Reflection on Collectivist and Individualist Societies,' *Journal of Political Economy* 102, no. 5 (1994).

## Appendix I Testimonies of Denial of London Monthly Meetings, 1800-1860

Year	Other	Business/Honesty	Total	Business/Honesty out of Total in %
1800	16	0	16	-
1820	21	6	27	22.22
1840	12	2	14	14.29
1860	5	1	6	16.67

## Appendix II      Self-Condemnations in Philadelphia Monthly Meetings

Year	SC other	SC business	SC total
1685	0	0	0
1690	1	0	1
1700	0	0	0
1705	2	0	1
1710	1	0	1
1715	2	0	2
1720	0	0	0
1725	1	0	1
1730	1	0	1
1735	1	0	1
1740	2	1	3
1745	6	0	6
1750	8	0	8
1755	10	1	11
1760	21	1	22
1765	18	0	18
1770	10	1	11
1775	10	0	6
1780	11	0	11
1785	14	0	14
1790	6	2	8
1795	9	0	9
1800	6	1	7

## Appendix III

An Act for the Relief of William Griffiths, with Respect to the Imprisonment of His Person.

Statutes at large of Pennsylvania. 1761, Act 0471.

### CHAPTER C000LXXI.

#### AN ACT FOR THE RELIEF OF WILLIAM GRIFFITTS, WITH RESPECT TO THE IMPRISONMENT OF HIS PERSON.

Whereas William Griffiths, of the city of Philadelphia, merchant, by his petition to this house hath set forth [that] by losses in trade for several years successively he found himself about eighteen months ago incapable of paying his creditors their respective just demands; whereupon, to do equal justice to each of them as far as lay in his power, by and with the approbation of far the greatest part of them, he did convey and deliver up to certain trustees named and chosen by a majority of the said creditors all and every part of his real and personal estate excepting only one hundred pounds reserved by the consent of his said creditors to pay certain poor persons for sums of money left in his, the said William Griffiths' hands to which said surrender of the said William Griffiths' real and personal estate his wife also added all her estate, amounting to several thousand pounds, on condition that his the said William Griffiths' body should be free from arrest and imprisonment; yet that some of his creditors refuse to agree (as almost all the rest of his creditors have done) to take their ratable proportion of what the whole of his and his wife's estates may produce, holding his body to bail and thereby obliging the trustees of the said estates to suspend making the intended dividend thereof amongst all his creditors, expecting himself daily to be closely confined in gaol and praying such relief in the premises as shall be thought reasonable and just with regard to himself, and that the said trustees may be enabled to make equitable distribution of his and his wife's estates [as aforesaid] amongst all his creditors. And whereas Charles Norris, John Reynell, attorney to Elias Bland, Daniel Bundle, Joseph Richardson, William Fisher, Joshua Howell, James & Drinker for themselves and William Neale. John Nixon, Thomas Carpenter, Thomas Moore, Joseph Wharton, junior, Charles Monk, Oswald Eve, Robert Field, Francis & Relfe, Samuel Ormes, Reed & Petit, Peter Wikoff, for John & Peter Wikoff, John Mease, John Nelson attorney for Charles Steuart, William Plumsted, Lester Falconar, Robert Lewis & Son, Wifflam Brown, Charles West, William Rush, George Robotham, Owen Jones, Benjamin Kendall, Isaac Greenleafe, Jacob Shoemaker, junior, James Eddy for Crosby & Trafford, Joseph Parker, James Benezet, Scott & McMichael, Israel

Pemberton, Moore & Kinsey and Kerney & Gilbert, creditors of the said William Griffiths, have likewise by their petition to this house set forth that the said William Griffiths for many years past carried on an extensive trade in merchandising, and that about eighteen months past he was obliged to stop payment and upon an inspection into the state of his affairs it appeared he had not sufficient to pay his just debts; upon which many of his creditors met and named certain persons to receive a conveyance of his estate in trust for the benefit of, all his creditors with which he complied, and his wife generously joined therein and conveyed for the benefit of her husband's creditors a very considerable real estate to be sold, and the money arising to be equally divided amongst them, on this condition, that her husband's body should not be held to bail or imprisoned, which the trustees appointed by the creditors, and most of the said creditors thought just and reasonable; but he was so unfortunate as to be indebted to some who have, regardless of his and his family's distresses, refused to agree (as almost all the creditors have done) to accept of their dividend of the estate so conveyed, holding him, the said William Griffiths to bail, and he now shortly expects to be made a close prisoner in the common gaol, whereby the said petitioners apprehend that the good intentions of the conveyance of the said estate will be delayed if not defeated, to the petitioner's great prejudice, and therefore pray that this house will be pleased to take the premises into their consideration and grant such relief therein as they may see meet; therefore as it has been made appear by the aforesaid deed of conveyance laid before this house that the said William Griffiths and Abigail, his wife, have made over and conveyed unto Charles Norris, Joseph Richardson, Daniel Ruridle, Abel James, Jacob Shoemaker, junior, and Joshua Howell all his the said William Griffiths' estate, both real and personal, except the value of one hundred pounds in the aforesaid petition mentioned and reserved with the consent of the creditors of the said William Griffiths, or the greatest part of them, to pay certain poor persons for sums of money left in the hands of the said William Griffiths; and also a very considerable estate belonging to the said Abigail, his wife, in trust and for the use of his, the said William Griffiths' creditors, to be equally proportioned and divided amongst them according to the respective debts to them and each of them due from the said William Griffiths. And whereas by a certain writing also laid before the house under the hands of the said Charles Norris, Joseph Richardson, Daniel Rundle, Abel James, Jacob Shoemaker, junior, and Joshua Howell, trustees named and appointed by the aforesaid William Griffiths and Abigail, his wife, by their said indenture bearing even date with the said writing, they, the said Charles Norris, Joseph Richardson, Daniel Bundle, Abel James, Jacob Shoemaker, junior, and Joshua Howell did agree that the said indenture and every clause, article and thing therein contained should be null and void and of no effect unless the creditors of the said William Griffiths should agree that the said William should not be held to bail for any debt

contracted before the date of the conveyance aforesaid: Therefore, that the good intentions of the said conveyance may not be delayed or defeated with request the governor that it may be enacted:

“And be it enacted by the Honorable James Hamilton, Esquire, Lieutenant-Governor under the Honorable Thomas Penn and Richard Penn, Esquires, true and absolute Proprietaries of the Province of Pennsylvania, and counties of Newcastle, Kent and Sussex upon Delaware, by and with the advice and consent of the representatives of the freemen of the said Province in General Assembly met, and by the authority of the same, That the said Charles Norris, Joseph Richardson, Daniel Bundle, Abel James, Jacob Shoemaker, junior, and Joshua Howell, trustees by the creditors of the said William Griffitts nominated and appointed, or the survivors of them, shall, with the consent of the creditors of the said William Griffitts or a majority of them, as soon as may be after the passing of this act, proceed to make a just and equal distribution to and amongst all the creditors of the said William Griffitts in proportion to the several and respective debts justly due to them of all the sum and sums of money that shall by virtue of the said conveyance or deed of trust or by any other means whatsoever come into their hands of the estate of the said William Griffitts or of his said wife by virtue of the conveyance or deed [of trust] aforesaid, and thereupon give and take receipts and acquittances according to the true intent and meaning thereof. And in order to prevent all fraud or collusion in the ‘premises and that an impartial inquiry may be made and equal justice may be done to the creditors of the said William Griffitts: Be it further enacted by the authority aforesaid, That the said Charles Norris, Joseph Richardson, Daniel Rundle, Abel James, Jacob Shoemaker, junior, and Joshua Howell or the survivors of them shall have power by virtue of this act to inquire of and concerning the delivery up or vesting the whole estate both real and personal of the said William Griffitts, except as before excepted, to them the said trustees for the use of his creditors, and in order to a discovery of the truth of the matter shall have full power and authority to cite before them all such persons as they shall find necessary and also [to] examine the said William Griffitts or other persons on oath or affirmation touching the premises; and if upon examination’ of the matter the said trustees, or the major part of them or of the survivors of them, shall certify to the judges of the Supreme Ooiart or to the justices of the court of common pleas within the county of Philadelphia that there doth not appear to them any fraud or collusion in the delivery up of the estate, real and personal, of him the said William Griffitts, but that the said estate (except as before excepted) hath been fairly delivered up and that no part thereof hath been by the said William secreted or fraudulently made and conveyed to any person or persons in trust for him or for any other person or persons whatsoever, then it shall and may be lawful for the judges of the Supreme Court or the justices of the court of common pleas aforesaid and they are



hereby enjoined to administer an oath or affirmation to the effect following, viz.: That the said William Grifitts by one indenture or conveyance dated the nineteenth day of April, one thousand seven hundred and sixty, signed and executed by himself and Abigail, his wife, hath delivered up and made over to the said Charles Norris, Joseph Richardson, Daniel Bundle, Abel James, Jacob Shoemaker, junior, and Joshua Howell all his estate, real and personal, which he or any in trust for him have, had or was in any respect entitled to in possession, remainder or otherwise at the time of signing and executing the conveyance aforesaid (except as [is herein] before excepted) and that he has not at any time since or before, directly or indirectly, sold, leased, assigned or otherwise disposed of or made over in trust for himself or otherwise any part of the lands, estate, goods, stock, money or other real or personal estate, whereby to have or expect any benefit or profit to himself or with design to defraud any of his creditors to whom, he is indebted. And the said William Grifitts having taken such qualification and his creditor or creditors being therewith satisfied or failing to discover any effects or estate of the said William by him not made over as aforesaid or secreted, then the said judges of the Supreme Court or justices aforesaid, or any two of them, shall order the certificate of the trustees hereinbefore mentioned to be recorded; from and immediately after the recording of which certificate in manner aforesaid all recognizances for special bail entered into or acknowledged by the said William Grifitts, or any person or persons for him, in any action or actions heretofore commenced against the said William Grifitts by any person or persons whatsoever within this province, and all bail bonds given to any sheriff in this province, conditioned for the appearance of the said William Grifitts in any court to answer the plaintiff in any action heretofore commenced or prosecuted against him, shall be and are hereby declared to be null and void to all intents and purposes whatsoever, and this act shall and may at all times hereafter be pleaded and in any court of law shall be deemed and adjudged to be a bar to all suits commenced on such recognizances or bail bonds, and judgement shall be given therein against any such plaintiff with costs of suit, and the body of him, the said William Grifitts, shall forever after the recording such certificate be freed, exempted and discharged from confinement on account of any debts heretofore contracted, and such estate only as he now is or hereafter shall be entitled to shall be subject to execution. Provided always, and it is hereby further enacted and declared, That until the determination the trustees hereinbefore named shall be certified and recorded as is hereinbefore directed, the said William Grifitts shall not be confined in the common gaol or prison for the said county, but shall be at liberty to go anywhere within the said county upon his giving bond with security to the sheriff of the said county sufficient to satisfy the several actions brought against him, the said William Grifitts, and for which he is already held to bail, that he

will not depart or go out of the said county until the determination of the said trustees shall be certified and recorded as aforesaid, and that then he will deliver himself up to the said sheriff in case he should not be discharged by virtue of this act; and the said sheriff is hereby exempted from any action or actions of escape or other suits or actions on account of the liberty hereby allowed to the said William Griffiths, any law to the contrary hereof in any wise notwithstanding. Passed September 26, 1761. Referred for consideration by the King in Council, February 15, 1762, and allowed to become a law by lapse of time in accordance with the proprietary charter.

## Appendix IV    Mediation in Philadelphia and London Monthly Meetings

Year	Philadelphia	London
1680	-	2
1690	8	-
1700	-	1
1710	11	-
1720	-	3
1730	0	-
1740	-	2
1750	1	-
1760	-	0
1770	2	-
1780	-	0
1790	1	-
1800	-	0

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John Eliot C 11/2069/16, 1736; C 11/2070/14 1737, C 11/2393/10, 1726; C 11/2488/31, 1743).

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Minutes 1751-1756 JB1.10

Minutes 1757-1762 JB1.11

Minutes 1762-1764 JB2.1

Minutes 1765-1771 JB2.2

Minutes 1771-1777 JB2.3

Minutes 1777-1781 JB2.4

Minutes 1782-1789 JB2.5

Minutes 1789-1795 JB2.6

Minutes 1795-1801 JB2.7

Removals Received 1681-1758 JA3.7

Removals Received, Original Certificates Nos. 1-150 1686-1713 JA3.8

Removals Received, Original Certificates Nos. 151-300 1714-1729 JA3.9

Removals Received, Original Certificates Nos. 301-450 1729-1736 JA3.10

Removals Received, Original Certificates Nos. 451-600 1736-1742 JA3.11

Removals Received, Original Certificates Nos. 901-1049 1750-1755 JA3.14

Removals Received, Original Certificates Nos. 1051-1200 1755-1759 JA4.1

Removals Received, Original Certificates Nos. 1201-1350 1753-1760 JA4.2

Removals Received, Original Certificates Nos. 1501-1650 1762-1764 JA4.3

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Removals Received 1783-1822 JA4.9.1

Removals Received 1785-1793 JA4.10

Removals Received 1794-1800 JA5.1

Removals Issued 1744-1756 JA3.1

Removals Issued 1756-1772 JA3.2

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