Changing Concepts of the Virtue of Merchants in Seventeenth Century England

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Seventeenth century moral attitudes often reflected the medieval view that social well-being required each class to perform its functions and enjoy proportionate rights. The social function of merchants was well understood by the Medieval Schoolmen. An Elizabethan tract noted that "Lawful tradyng and adventuring to bring in our want and to carry out our plenty hathe evere been allowed, and wythout such traffique no countreye nor kyngdome can floryshe" [Wilson, 1572, p. 203]. An early seventeenth century sermon affirmed this position: "The universall authoritie of the Church of Christ, hath alwayes approved the Trades of Buying and Selling" [Bourne, 1620, p. 27].

The very existence of trade was attributed to Divine design: "God hath distributed his commodities severally, one country hath not all commodities," thus there is "a necessity of marchantdizing for the distraction of commodities from one nation to another, for furnishing the necessities of each country" [Loe, 1620, p. 24]. That is, "there are many things necessarie for the conservation of humane society, which cannot conveniently bee communicated by one, to the other, without this Calling of Buying and Selling" [Bourne 1620, p. 26]. But God had more in mind than simply satisfying mankind's material wants. Trade also nourished "peace, and amity, amonge the people and inhabitants of the earth" [Loe, 1620, p. 24]. And this interaction with other Nations helped spread Christianity: "the gospel of Christ Jesus has been unknowen to remote nations, unles by Marchantdizing they had heard there of." Furthermore, from trading contacts "we have gotten knowledge and experience in severall Sciences" [Bourne, 1620, p. 25].

However, the recognition of the social function performed by merchants did not allay concern about the virtue of their conduct. Business conduct, which was only an aspect of personal conduct, was suspect because business motives were so powerful. Merchants aimed not merely at livelihood, but at unlimited profit, so that what should be a means became an end. Thus business interests tended to interfere with a person's virtuous life.

The identification of a virtuous life depends on the definition of virtue. This term generally relates to the value of an action, but the basis upon which value is assigned to the action varies. One sense of virtue is that an action is in accord with some moral standard; another sense is that an action achieves certain

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results.The potential contradiction of these two senses became evident in seventeenth century England as the medieval focus on the good and evil practices of merchants gave way to concern with the contribution of merchants to the wealth and power of the State.

The Lack of Virtue Described

Satirical character sketches, that became a very popular literary form in England during the seventeenth century, often noted a lack of virtue among merchants. Some character writings described personality types, such as happy, wise, slothful or covetous, and illustrated the chosen type by referring to various roles and occupations, including merchants and tradesmen. Others chose a different approach, presenting lists of specific social or occupational types and sketching the characteristics of each. Many of these emphasized the absence of one or more of the four "cardinal" virtues, "temperance and prudence, justice and fortitude." Perhaps evil was an especially popular subject because the evil character is lively, exciting and animated compared to the insipid and boring "good" subject.

An early seventeenth century work, attributed to Samuel Rowlands, a prolific writer of religious tracts, but mainly known for his satirical works, characterized various unsavory types, such as wicked magistrates, covetous lawyers, the idle "huswife" and unkind parents, as well as "the miserable merchant:"

> Marchant, that doest endevour all thy daies,
> To get commodities for private gaine:
> Caring no-whit by what sinister wayes,
> Nor by what hazard, travell, toile or paine:
> Never respecting other mens hard crosses,
> So thou mayst sell deere pen-worths by their losses.
>
> Thou that does covet all in thine owne hand,
> And for another let him sinke or swim:
> Thou that hast blessinges both by Sea and Land,
> Given by God, yet never thankest him:
> Thou that with carefull nights doest break thy sleepe:
> To gather wealth, which long thou canst not keepe.
> [Rowlands 1604, p. 24]

The merchant's objective of "private gaine" and "wealth" was considered a very serious problem. Even if other virtues were present they would be for naught because one's action must be directed to a moral end, and private gain was not considered such an end. Moreover, one who "does covet all" faces the deadly sin of covetousness. Certainly there is a lack of *temperance*, which requires self-restraint regarding the material world; Rowlands' merchant obviously fails to appreciate the "true" value of material things. Since this merchant fails to respect "other mens hard crosses," and gains from others regardless of

whether they "sinke or swim," the virtue of *justice* is absent. *Prudence*, which requires that one take account of the consequences of actions, and weigh the expected risks, is lacking because this merchant does not consider the risks of "sinister wayes" or those of "hazard, travell, toil or paine." Finally he lacks *fortitude*, in the sense of moral strength, since he is not acting in accord with God's law, and fails to thank God for His blessings.

It often was asserted that merchants achieved excessive profit because of their unjust behavior; they "seldom use plaine dealing; they couzen, and cheate in buying, and selling, contrary to Gods law" [Stafford, 1611, p. II:212]. Breton, an author of many works of prose and verse, described the "Unworthy Merchant" as one who "gains more by baubles than better stuffs, and rather than fail will adventure a false oath for a fraudulent gain. . . As for wares and weights he knows how to hold the balance. . . In sum, he is the disgrace of a merchant, the dishonour of a city, the discredit of his parish, and the dislike of all" [1616, p. 19]. Later in the century a well-known satirical poet characterized the merchant as:

> A water-spaniel that fetches and carrys from one country to another. . . . His trade being upon the sea partakes of the nature of it; for he grows rich no way so soon as by devouring others of his own kind, as fishes use to do, and gains most by losing sometimes to make others do so, that are not able to bear it, and thereby leave the whole trade to him. . . . As for his credit, if he has cheated sufficiently and to the purpose, he rather improves than lessens it; for men are trusted in the world for what they have, not what they are [Butler, 1669].

Such characterizations reflected prevailing religious teachings. Although the church held that "it is needfull and profitable" that there should be commerce between "Kingdome and Kingdome, Citie, and Countrie, man and man," there was a qualification of great importance. There should be "a fit and convenient Gaine, due unto every Tradesman, as a reward of his industry, for the common good" [Bourne, 1620, p. 26]. Clerical writers found the requirement of a "fit and convenient Gaine" to be a stumbling block. An English prelate argued that the merchant might gain excessive profit from unjust behavior: "He tels you lies by rote, and not minding, as the Phrase to sell in, and the Language hee spent most of his yeares to learne" [Earle, 1628, sig. G2v]. Moreover, "an excessive desire of gaine" caused merchants to "leave the pleasure and comfort of their wives and children, of their friends, and native countrey," and affected their piety because they "needeth nothing but to turne their backs to God a few yeers, and a little to inlarge the entrie unto their conscience, to make themselves rich" [Barckley, 1631, pp. 380-81].

Moreover, injustice apparently was not uncommon. "The Fraudulent Tradesman," for example, "rides no further than between the Bursse and the shop, on the backe of a quick spirited hobby call'd Cheating" [Adams, 1618, p. I:173]. "There is theverie too among Tradesmen . . . This web of theft is many

wayes woven in a shop or a warehouse, but three especially." The first two examples illustrate unjust behavior. First is false weight "or the cunning conveyances in weighing or metting, such as cheat the buyer: are not these pretty tricks to picke mens purses?" Second is "By insufficient wares, which yet with a darke window and an inpudent tongue will appeare good to the buyers eye and eare too. Sophistrie is now fled from the schooles into shops: from disputation to merchandising." The third type of thievery, "playing or rather praying upon mens necessities" [Adams, 1613, p. 43], reflects a lack of charity. And it is clear that other theological virtues also were absent; merchants "have one God at the Church, another at their shops: and they will fill their coffers, though they fester their consciences" [Adams, 1618, p. I:173].

Differing Views of Virtue – The Economic Writers

Economic crises in the reign of James I brought a flurry of pamphlets focused upon issues affecting the economic interests of the nation as a whole. The new subject matter treated by these merchants and professional men, here referred to as "economic writers," often undermined prevailing moral values. Sometimes moral values became irrelevant because religious arguments were supplanted by "practical" reasons. In other instances, it was argued that virtues led to behavior that was detrimental to the wealth and power of the nation. One example is the virtue of temperance.

Some economic writers considered temperance as a virtue, but not a moral virtue. One argument was that the purchase of "unneeded" luxury goods from foreign countries led to an outflow of specie, which was thought to reduce the nation's wealth. Thus the government should prevent the importation of "all commodities, that tends to riot or excess, as the principall meanes that impoverisheth a Kingdome, though many times it inrich the trader and Merchant." Examples of such commodities included "precious Stones, rich Jemmes, exquisite perfumes, costly unnecessary Spices, and rich Stuffes, which serve more for pompe and show, than for need and use" [Roberts, 1641, p. 20].

Other economic writers were torn between temperance as a moral virtue, and their understanding of economic forces. Mun, whose *English Treasure by Forraign Trade,* written c. 1623, but published posthumously in 1664, argued that "All kind of Bounty and Pompt is not to be avoided, for if we should become so frugal, that we would use few or no Forraign wares, how shall we then vent our own commodities? What will become of our Ships, Mariners, Munitions, our poor Artificers, and many others" [Mun, 1664, p. 60]? But on the other hand, this "Bounty and Pompt" was morally wrong:

> This great plenty which we enjoy makes us a people not only vicious and excessive, wastful of the means we have, but also improvident & careless of much other wealth that shamefully we lose . . . following our pleasurs and of late years besotting ourselves with pipe and pot, in a beastly manner, sucking smoak, and drinking healths, until death stares many in the face. . .The summ

> of all this is, that the general leprosie of our Piping, Potting, Feasting, Fashions, and mis-spending of our time in Idleness and Pleasure (contrary to the Law of God, and the use of other Nations) hath made us effeminate in our bodies, weak in our knowledge, poor in our Treasure, declined in our Valour, unfortunate in our Enterprises, and contemned by our Enemies [Mun, 1664, p. 71].

Later writers also had a strong aversion to temperance because it limited national wealth: "Trade, if it be well managed, no where thrives better than where men spend above the ordinary means of living" [Coke, 1670, Preface, np.]. General high living "makes every one strive to excel his fellow, and by their ignorance of one anothers quantities, make more than our markets will presently take off; which puts them to a new industry to find a foreign Vent, and then they must make more for that market." And this process repeats itself: "still having some over-plus they stretch their wits farther, and are never satisfied till they ingross the trade of the Universe. And something is return'd in lieu of our exportations, which makes a further employment and emprovement" [*England's Great Happiness,* 1677, p. 11].

However, temperance might be a virtue for the individual although not for the nation, because "Liberality in the Rich" is an important means of promoting trade: "Prodigality is a Vice that is prejudicial to the man, but not to Trade. Moreover, covetousness is no longer considered a deadly sin, but an economic problem that is "prejudicial both to man & Trade" because "it starves the Man and breaks the Trader." Thus "a Conspiracy of the Rich Men to be Covetous, and not spend, would be as dangerous to a Trading State, as a Forreign War . . . they would make the Nation poor" [Barbon, 1690, pp. 62-63].

This argument also was presented by Sir Dudley North: "The main spur to Trade, or rather to Industry and Ingenuity, is the exorbitant Appetites of Men, which they will take pains to gratifie, and so be disposed to work, when nothing else will incline them to it; for did Men content themselves with bare Necessaries, we should have a poor World" [1691, p. 14]. And again, the covetous man is praised: "There is benefit from the very Person of a covetous Man; for if he labours with his own hands, his Labour is very beneficial to them who imploy him; if he doth not work, but profit by the Work of others, then those he sets on work have benefit by their being employed." Again, emulation is the mechanism by which covetousness benefits the nation: "The meaner sort seeing their Fellows become rich, and great, are spurr'd up to imitate their Industry. A Tradesman sees his Neighbour keep a Coach, presently all his Endeavors is at work to do the like." And there still remains a difference in the effect on a person and the effect on the nation as a whole because one who is trying to "keep up" often will be "beggered by it; however the extraordinary Application he made, to support his Vanity, was beneficial to the Publick, tho' not enough to answer his false Measures as to himself" [1691, p. 15].

The Virtues of Trade Become Bound Together With the Moral Virtues

Despite the proliferation of economic writings challenging some of the moral virtues, the clergy continued to observe that merchants required moral guidance. One sermon, *To All You Taylors and Brokers Who Lyes in Wickedness,* made this abundantly clear: "All ye Trades-men in City, Town and Countrey, learn to amend your wayes; for the Lord is coming near to Judgment" [Latey, 1660, p. 7]. Over the years "Sordid abuses and grievances," had "insinuated into mysteries, to the great deflouring of the charity of commerce and debauching it by dissimulation lies and arts of falsehood" [Kemp, 1668, pp. 3-4]. And the specific issues remained unchanged: "How great a part of them do prefer the World . . . making false or unserviceable Wares . . . by Lying or Equivocations, by dark Shops, or false Weights or Measures, or by a Yea and nay Simplicity, impose upon the Credulous or the Ignorant" [Shaw, 1682, p. 300].

Nevertheless, in the latter part of the century, religious teachings directed to merchants often recognized the economic significance of trade and praised the merchants themselves: "I know well that trade conduceth much to the prosperitie of a people. I intend no invective against the industrious managers of it; they are the very life, soul and Spirit of a nation . . . we may not denie them their just nay honourable gains" [Kemp, 1668, pp. 3-4]. "Tradesmen are a very substantial and useful part of a nation, and their way of living seems preferable to the living of gentlemen and husbandmen, as requiring more industry than the former and more ingenuity than the latter" [Shaw, 1682, p. 300]. And it still was held that trade became necessary because "God in his wise and good Providence has so ordered, that there is no condition of Life, wherein one does not stand in need of another, whether we respect private Families, Communities, or Kingdoms" [Drake 1697, p. 4].

The conflict between the conduct of merchants "who do prefer the World" and the moral virtues was resolved as clerical writers began to embody the profit motive in religious teachings. The Puritan view that religion must be brought into every-day life meant that virtue referred not to isolated behaviors but to one's ordinary behavior. Every action and every thought must have the primary objective of serving God; the secondary objective is to serve man. Thus one's duty as a Christian lies in one's Calling. This meant that the merchant worshiped God in the course of day-to-day business: "If he be buying or selling, he is very willing that God should be a witness to all his bargains, for he prayeth to God as if men heard him, and he tradeth with men as if God saw him; His Shop as well as his Chappel, is holy ground" [Swinnock, 1662, p. 33]. Thus the merchant must take advantage of every opportunity to improve his business:

> If he walk from home, he doth not wholly leave his Trade behind him. If he visit his friends or acquaintance, and there be any likely-hood of doing any good, you may observe him questioning the price of such and such commodities, enquiring at what rates they

> are afforded in those parts . . . Because he makes it his business, his mind runs much upon it, that wherever he is, he will be speaking somewhat of it [Swinnock, 1662, p. 21].

Furthermore, the Calling placed great emphasis on the duty of finding a useful employment: "Especially be sure that you live not out of a calling, that is, such as stated course of employment in which you may be best serviceable to God. . . . Everyone that is able must be statedly and ordinarily employed in such work as is serviceable to God and the common good" [Baxter, 1673, p. 133].

One cleric presented an imaginative interpretation of the eighth Commandment to link self-interest and service to God. This prohibition against theft was taken to require "the lawful procuring and furthering the wealth and outward estate of ourselves and others." This Commandment also was said to require that we "be frugal and thrifty in our expences, to have a Calling, to be diligent in our labours, and careful as far as we may, to secure our estates." This Commandment also prohibited commercial vices, such as false weight and measures, adulterating goods and "deceitful dealing," because "these do hinder the wealth and outward estate of others" [Allaine, 1674, pp. 109-111]. It is apparent that justice now was as much an economic as a moral virtue. This marriage of a moral and economic virtue also is apparent in *The Unprofitableness of Sin,* a sermon by an Archbishop of Canterbury: "I shall endeavour to shew, that even in respect of this world, and the present life, the practice of some sins is plainly mischievous to the temporal interest of men; that others are wholly unprofitable" [Tillotson, 1690]. A sermon by Tenison, who also served as an Archbishop of Canterbury, argued that "religious Prudence," associated with "the making of our fortune," required practical actions, such as keeping accurate accounts and cutting off "all vain and unnecessary, and much more all dissolute, expence." Tenison noted that the scope of his advice was limited since he was addressing "many who understand the world with such judicious insight" [1681, p. 14].

Other clerics abandoned attempts at detailed proscriptions, arguing that it should be a "Matter of Conscience," to act justly. Furthermore moral virtue was now constrained by practical commercial considerations. Drake calls for the merchant "to favour the poor Man, without any damage to himself. . . I do not mean, that any Man is bound to take the poor Man's Money to his own loss; but surely both Justice and Charity oblige us to make allowance to the utmost Farthing that we can with safety" [1697, p. 2].

Clerical writers remained concerned with the merchant's lack of temperance. However, towards the end of the century the absence of this virtue was seen to have an impact on one's temporal life as well as the hereafter. Baxter, a Puritan scholar, asserted that "Wastefulness or prodigality is that sin of unfaithfulness disobedience and ingratitude, by which either by action or omission we mis-spend or waste some part of our estates to the injury of God" [1673, p. 157]. Examples of this sin include "pampering the belly in excess, curiosity, or costliness of meat or drink," excessive "Visits and Entertainments," "sumptuous

buildings," and apparel that is more costly than necessary "for a due distinction of superiors from inferiors, or which is needful to keep up the Vulgars reverence to Magistrates" [1673, p. 165].

The concept of the Calling that enabled Nonconformist religious teachings to move toward an accommodation to business was accepted by Anglicans as a means of persuading the gentry to accept their social responsibilities. However, the new attitudes engendered by Nonconformists, together with the economic writings and changing social priorities that accompanied the rapid expansion of trade, contributed to the forces opposing the position taken by the established church against dissenters.

New Ideas Become An "Inconvenience" to the Established Church

Puritans who dissented from Anglican practices had been a growing concern to the Anglican Church throughout the century. Goodman succinctly stated the problem facing the Church: "The vast increase of trade doth usually reflect some inconveniencies upon Ecclesiastical affairs." Although recognizing the value of trade to the nation, Goodman asserted that "the Inlargement of Trade hath usually been attended with as much Latitude of Conscience" [1684, p. 47]. The root of the problem is the information conveyed by merchants which had been applauded earlier [Bourne, 1620, p. 25]. This information now was seen as the root of the problem facing the Church: "For men by conversing much abroad or with Strangers, get a tincture of the Humours and Perswasions, of the Customs and Sentiments of those Persons with whom, and places where, they have to do... and then they bring over with them and set to sale at home many a new fangle amongst other vendible commodities" [1684, pp. 48-49]. And the problem is accentuated by the concentrations of merchants in trading companies and urban areas:

> It is easie to observe, that the multitudes of Opinions that deform and trouble this Church, are generally hatcht and nursed up in the Corporations, Market-Towns, and other great places ... whereby they have leisure and curiosity to excogitate Novelties, and spirit and confidence to maintain and abett them ... or to the multitude and great concourse of people ... amongst whom Notions are more easily started, better protected, and parties sooner formed for the defence and dissemination of them [1684, pp. 37-38].

Allestree also laid the problem facing the Church directly at the merchant's door: "Towns and Cities have been the great nurseries of Faction, the leisure of Shop-men making them more inquisitive after, and receptive of Novelties." Merchants had the leisure to entertain such notions because they did not work very hard: "Did men conscientiously employ themselves in their honest occupations, their Minds would be sufficiently diverted" [1671, p. 398]. Again, the argument seems to have come full circle. Early in the century the merchant was

troublesome because he worked too hard and neglected religion; now he is a threat to the established church because he doesn't work hard enough and has the leisure to consider new religious beliefs.

The persecution of dissenters during the Restoration was opposed on moral grounds by many; the detrimental effect on business brought opposition for "practical" reasons. The impact of persecution on the nation's wealth and power was addressed by clerical as well as economic writers. Corbet suggested that "multitudes of opinions" were beneficial to the nation because "Trade which is the Life of England, must be managed by a people not of a slavish and sordid condition" [1667, p. 47]. That is, those Protestants "that dissent from the present Ecclesiastical Polity," are too important to be persecuted. "They are everywhere spred through City and Countrey . . . they are so woven into the Nations Interest, that it is not easie to sever them, without unravelling the whole" [1667, p. 23]. Hence "To purge the Nation of this people, may be to purge out more its vitals then the strength of this State can bear" because the result might well be to "help to drive away Trade itself, and send it to an emulous and encroaching nation" [1667, p. 26].

A Puritan theologian argued that the strong action taken against Nonconformists had already resulted in "Multitudes provoked, the Trade of the nation obstructed, some few be inforced unto an Hypocritical compliance with what is against the Light of their Consciences" [Owen, 1667, p. 22]. This result led to the question: "What advantage is it all to this while to the Kingdom?" The answer was that "an attempt for the pretended Conformity, (for attained it will never be) is scarce a due Compensation for his Majesties loss in the diminishing of his Subjects and their Wealth, wherewith it is and will be certainly attended" [1667, p. 23].

The underlying argument presented by the economic writers was that "People and plenty are commonly the begetters the one of the other if rightly ordered" [Fortrey, 1673, p. 219]. Davenant echoed this argument, noting "We see how Impotent Spain is for want of Inhabitants . . . and we see how powerful their Numbers make the United Provinces, with bad harbors, and the worst Climate upon Earth" [1695, p. 144]. Thus economic policy to increase England's power and wealth must prevent the flight of dissenters and encourage immigration, even if this meant attracting people who "are inquisitive, and therefore troublesome to Rulers, to whom Obedience without disputing, is more acceptable" [Corbet, 1667, p. 27].

Sheridan argued that reconciling "Differences in point of Religion" also would be politically advantageous because then "the French Emissaries, or others, may not be able to strike Fire into the Tinder already prepared for the least Spark" [1677, p. 140]. Finally, one economic writer introduced an ethical argument in support of toleration: "Christians ought not to persecute one another, and that onely for small differences in opinion, when what is right or wrong for the most part remains a doubt and uncertain . . . That Religion which shall endeavour to advance it self by all immoral and wicked ways and means, must need be in that particular much defective" [Fortrey, 1673, p. 222].

This example of an economic writer chastising the Anglican Church on an issue of morality suggests the extent to which attitudes changed during the century. But perhaps more important is that analytical interest now centered on means of increasing the wealth of the nation rather than distinguishing the good and bad behavior of individual merchants. The arguments of economic writers suggested that potential conflicts between moral behavior and national welfare should be resolved in favor of the latter. Above all, however, the religious teachings that integrated self interest and moral virtue created a new ethical problem. The spiritual quality of commercial activity that these teachings provided could easily be subverted to commercialize the moral virtues.

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