

# *Quakers, coercion, and pre-modern growth: why Friends' formal institutions for contract enforcement did not matter for early modern trade expansion<sup>†</sup>*

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During the late seventeenth century, Atlantic trade grew dramatically. The New Institutional Economists attribute this to institutional developments. During this period, Quakers emerged as the region's most prominent trading community. Some historians explain this achievement as the result of the competitive advantage that Quakers gained from their formal institutions for contract enforcement. This article studies the London Quaker community to show that, in fact, they only began to police the conduct of business regularly after 1750, as part of a wider effort to promote the Society's reputation. Formal institutional advantages cannot explain the Quakers' early trading success.

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. While constituting at most 1.6 per cent of London's population, Friends accounted for 17.24 per cent of its overseas merchants in the 1690s and 2.4 per cent of the metropolis's 850 richest traders.<sup>1</sup> 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. Indeed, it has been argued that Friends' formal institutions helped 'create a climate conducive to rapid economic growth' in early modern England.<sup>2</sup>

Trade in the Atlantic in the late seventeenth and early eighteenth centuries was framed by the navigation acts, but otherwise organized privately. Merchants in England and the colonies bought and sold goods for each other upon commission. State institutions for property rights enforcement in the colonies

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<sup>†</sup> I am grateful to Patrick Wallis for all his help and support in researching and writing this article.

<sup>1</sup> I arrive at these numbers by comparing the findings of various authors: Perry Gauci has compiled a database of London merchants based on tax returns in the 1690s. His project was carried out at the Centre for Metropolitan History, University of London, where the results are lodged (hereafter, Gauci, 'Database'). Dixon, 'Quakers', p. 47, estimated that there were at most 8,000 Quakers in London in 1700. Zahedieh, 'Mercantilism', p. 155, identified 10 Quakers among the 59 leading merchants of the 1686 London port books. See also Landes, 'Role of London'. On Quaker success in commerce, see Lloyd, *Quaker social history*, p. 72; Emden, *Quakers*; Davison, *Isaac Hicks*; Grassby, *Kinship*, p. 70; de Krey, *Fractured society*; Hoppit, *Risk and failure*, p. 15; Walvin, *Quakers*, p. 207.

<sup>2</sup> Hannah, 'Moral economy', pp. 290 (quotation), 293, 297.

were weak and debt collection notoriously difficult.<sup>3</sup> Merchants therefore struggled with the fundamental problems of exchange: information transmission and contract enforcement. Nevertheless, trade across the Atlantic flourished.<sup>4</sup> Economic historians often attribute this growth to institutional innovations. 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. While McCloskey argues that a cultural change consisting of a new appreciation of middle-class virtues and entrepreneurship was the crucial factor, Mokyr emphasizes the impact of enlightenment ideas as leading to new positive attitudes toward science and innovation.<sup>5</sup> In contrast, the New Institutional Economics stresses the importance of new institutions for the enforcement of property rights.<sup>6</sup> Recently Grafe and Gelderblom joined the debate, arguing that trade expansion in the Atlantic was enabled by merchants using private and state institutions complementarily.<sup>7</sup>

The literature on Quakers has often attributed their commercial success to their reputation for honesty. Quakers regarded honesty as a core virtue, and Friends were expected to honour contracts and repay all their debts.<sup>8</sup> Thus, Quakers present a paradigmatic case of a religion generating economic benefits to its members. However, for Friends honesty was not just a norm. They differ from other faith-based merchant communities, such as the Maghrebis, in that they did not rely on informal institutions alone. 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. Trade based on coalitions, however, limits the number of trading partners, and thereby market expansion, by membership being based on non-economic criteria such as ethnicity, kinship, or local origin.<sup>9</sup>

In contrast, the literature has argued that the Society of Friends provided a formal institutional enforcement mechanism that sanctioned members' breaches of contracts, whether the transaction was with another Friend or an outsider.<sup>10</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.

<sup>3</sup> Nash, 'Organisation', p. 98; Zahedieh, *Capital*, ch. 2; Butel, *Atlantic*, ch. 6.

<sup>4</sup> McCusker and Morgan, eds., *Early modern Atlantic economy*; Hancock, 'Revolution'; Morgan, 'Business networks'; Menard, 'Law'; Price, *Overseas trade*, section 1.

<sup>5</sup> McCloskey, *Bourgeois virtues*; Mokyr, *Enlightened economy*.

<sup>6</sup> Pearson and Richardson, 'Social capital'; Acemoglu, Johnson, and Robinson, 'Rise'; Acemoglu and Johnson, 'Unbundling institutions'; Chang, 'Institutions'; Nunn, 'Importance of history'; North and Thomas, *Rise*; North, *Structure*; idem, *Institutions*; Acemoglu, Johnson, and Robinson, 'Reversal of fortune'; Austin, 'Compression'; North and Weingast, 'Constitutions'; Banerjee and Iyer, 'History'.

<sup>7</sup> Gelderblom and Grafe, 'Merchant guilds'; Grafe, 'Spatial nature'.

<sup>8</sup> See Society of Friends, *Epistles of the London Yearly Meeting*, 1692, 1703, 1708, 1724. 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 1677–81. Passages of these epistles have been published regularly in Society of Friends, *Book of extracts*, since 1782 and form the basis of the Society of Friends' discipline.

<sup>9</sup> Greif, *Institutions*; see also Jarnagin, *Confluence*.

<sup>10</sup> Hannah, 'Moral economy', pp. 290–7; Tolles, *Meeting house*, pp. 73–4; Grubb, *Quakerism*, p. 90; Walvin, *Quakers*, pp. 33, 72–3; Milligan, *Biographical dictionary*, p. 582; Raistrick, *Quakers*, p. 46; Lloyd, *Quaker social history*, p. 37; Prior and Kirby, 'Society of Friends', pp. 74–6.

Using extensive evidence from the records of London Quaker meetings, *c.* 1660 to 1800, this article explores the empirical basis for the argument that the Quakers enforced honesty among their members. It focuses on the Quakers' formal institutions, rather than the norm of honesty *per se*, as this is their distinctive feature, and takes repayment of debts as a crucial indicator of contract enforcement and honesty. By exploring the scale of enforcement, the significance of debts in Quaker references, and their punishment of known bankrupts, it is shown that the Quakers' formal institutions cannot be the explanation for their early commercial success. Instead, it is demonstrated that Friends developed an interest in their members' settlement of debts only in the second half of the eighteenth century. What is more, it is argued that even in this later period, Quaker meetings did not aim to enforce contracts comprehensively. Instead, their new interest in their members' conduct of business was part of a broader campaign to protect and promote the Society's reputation, including that for honest conduct in business. This article thereby contributes to the current debate on the role of the interaction of private and public order institutions in long-distance trade expansion.

## I

Quakers are a dissenting group which emerged during the English Civil War in the 1640s.<sup>11</sup> They are considered a mystical branch of Protestantism, with their core belief being the possibility of direct communication of individuals with God. Membership peaked in 1700, with approximately 50,000 Friends across the Atlantic world.<sup>12</sup> At this time, Quaker meetings were widely spread, including the British Isles, North Sea and Baltic countries, the North American colonies, and the Caribbean, with many of their members active in long-distance trade.<sup>13</sup>

Tolles, Raistrick, and Walvin, among others, have attributed Friends' commercial success to their community's reputation for honesty.<sup>14</sup> This, they argue, was the consequence of the Society of Friends' formal enforcement of honest behaviour. The Society consisted of a hierarchically organized body of meetings. It was headed by the London yearly meeting, followed by the quarterly meetings, which consisted of representatives of the monthly meetings. The monthly meetings in turn were made up of representatives of local meetings for worship in an area.<sup>15</sup>

The duties of the monthly meetings included the enforcement of Quaker discipline among the congregations they represented. Based on information gained from questioning suspects and witnesses, they administered sanctions. Two types of sanctions were used. First, there were self-condemnations. These constituted public repentance by Friends for a breach of the discipline. From the Society's London records, it appears that few of those who demonstrated repentance in this form were later disowned. Self-condemnations make up only a small fraction of overall sanctions, and are found mostly in the seventeenth century. The second and most important type of sanction was disownment. A disownment

<sup>11</sup> Braithwaite, *Beginnings*; Weddle, *Walking*; Reay, *Quakers*; Crowther-Hunt, *Two early political associations*; Hirst, *Quakers*; Hurwich, 'Social origins'; Cantor, 'Royal Society'; Gary, 'Political and economic relations'.

<sup>12</sup> Tolles, 'Trans-Atlantic'.

<sup>13</sup> Juterzenka, 'Meeting Friends'; Zahedieh, 'Mercantilism'; Gauci, 'Database'.

<sup>14</sup> Tolles, *Meeting house*; Raistrick, *Quakers*; Walvin, *Quakers*.

<sup>15</sup> Braithwaite, *Second period*, ch. 9.

constituted a form of ostracism, in which the Society declared its disunity with an individual publicly and in writing. 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, as well as witnesses. They reported back to the monthly meeting. If the person was found guilty of breaking the discipline, he or she was no longer considered a Friend. They were banned from attending monthly meetings and receiving poor relief.<sup>16</sup> The procedure of disownment often took several months. Disownments were documented by the meetings as ‘testimonies of denial’, which London and Middlesex monthly meetings copied and circulated among themselves.

In principle at least, monthly meetings monitored the conduct of business and the diligent settlement of debts, along with other aspects of Friends’ behaviour. The reason for this was that Quakers regarded honesty as a core virtue, and Friends were expected to keep all promises. Business people were held to enter only into contracts they could be certain they would be able to fulfil. This required being risk-averse. This rule was reiterated regularly in the correspondence of the London yearly meeting and in the *Book of extracts*, containing the Society’s discipline since 1692:

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 and wronging [of] others and their families . . . nor to break their promises, contracts, or agreements, in their buying and selling.<sup>17</sup>

Friends distinguished between instances in which fault lay with the individual and those in which external circumstances were the cause. In the latter case, no disownment took place. In this they conformed to contemporary sensibilities about debt.<sup>18</sup>

The literature has emphasized the significance of Quaker meetings’ enforcement of debts for their economic success. While Friends’ norms and ethics also played a role for Friends’ commercial success, ‘what distinguished the Quakers was . . . the extent and effectiveness of their internal disciplinary procedures and their control of Quaker membership’.<sup>19</sup> Hannah argued that ‘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>20</sup> Tolles claimed that Philadelphia meetings disowned all those who refused to give up all their possessions to their creditors.<sup>21</sup> Walvin argued

<sup>16</sup> However, disowned Friends were not banned from attending meetings of worship. Occasionally, formerly disowned members were reinstated upon application later.

<sup>17</sup> Society of Friends, *Book of extracts*, epistles 1692, p. 50; 1703, p. 84; 1708, p. 97; 1724, p. 138.

<sup>18</sup> For mainstream attitudes towards this issue, see, for instance, Blackstone, *Commentaries*, pp. 471–3. The same distinction had been made in the laws of Holy Roman Empire since the sixteenth century; see, Fischer, ‘Bankruptcy’, pp. 178–9.

<sup>19</sup> Hannah, ‘Moral economy’, p. 290.

<sup>20</sup> *Ibid.*, pp. 290–7.

<sup>21</sup> Tolles, *Meeting house*, pp. 73–4; also Grubb, *Quakerism*, p. 90.

that an 'efficient bureaucracy was put to work to ensure that even the humblest of Friends accorded with Quaker standards'.<sup>22</sup>

However, the empirical basis for these views is remarkably thin. While Quaker principles certainly emphasized honesty, few have examined how well this was implemented in practice. For example, neither Hannah nor Tolles include references to cases of disownments for debts.<sup>23</sup> Walvin largely relies on Pressnell's *Country banking* for evidence that in Norwich, 60 insolvencies became subject to investigation from 1701–73.<sup>24</sup> L. S. Pressnell had himself relied on A. Eddington's transcript of the Norwich monthly meeting's eighteenth-century minutes.<sup>25</sup> Upon consultation, it appeared that there were in fact just 29 cases of dealings for debts, insolvency, or bankruptcy, involving 33 individuals; 22 of these cases led to disownments. Only two cases fell into the period before 1750, neither leading 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>26</sup> Similarly, Lloyd provided one example of an investigation into debt by a meeting from 1673.<sup>27</sup> Prior and Kirby cited four cases during the eighteenth century in which a Leeds meeting oversaw the repayment of debts.<sup>28</sup> Only one of them took place before mid-century, in 1721. No one has previously used London records, despite the centrality of the city to long-distance trade.

Two additional problems appear with the literature. First, the Society's involvement in business is treated as static. Thin evidence from the seventeenth to nineteenth centuries is used indiscriminately. Second, the evidence that does exist has focused on the actions that Quaker meetings took, not the share of misbehaviour they identified. There have been no studies of meetings' capacity to capture misconduct. 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>29</sup>

## II

In order to assess soundly the importance of Quaker sanctioning, an empirical study was carried out of the London Quaker meetings' responses to insolvencies and bankruptcies among their members. In 1700 between 5,000 and 8,000 Friends lived in London.<sup>30</sup> They were organized in six monthly meetings. Extensive

<sup>22</sup> Walvin, *Quakers*, pp. 33 (quotation), 72–3; equally Milligan, *Biographical dictionary*, p. 582; Raistrick, *Quakers*, p. 46.

<sup>23</sup> Hannah, 'Moral economy'; Tolles, *Meeting house*.

<sup>24</sup> Walvin, *Quakers*, p. 73.

<sup>25</sup> Pressnell, *Country banking*; Library of the Society of Friends, London (hereafter LSF), A. Eddington, 'Minutes of the Norwich monthly meeting (1701–1771), and 'Minutes of the Norwich monthly meeting (1776–1800)' (typescript).

<sup>26</sup> Walvin, *Quakers*, pp. 74–5.

<sup>27</sup> Lloyd, *Quaker social history*, p. 37.

<sup>28</sup> Prior and Kirby, 'Society of Friends', pp. 74–5.

<sup>29</sup> *Ibid.*, p. 73; equally, Walvin, *Quakers*, p. 79.

<sup>30</sup> From then onwards, the community shrank, as Friends drifted away and few new conversions into the Society took place. See Dixon, 'Quakers'. All manuscripts related to the Society of Friends cited in this article are held at the LSF.

records survive for five of these.<sup>31</sup> These include the minutes of meetings from the formation of the monthly meetings in the second half of the seventeenth century to 1800. The minutes contain evidence of proceedings of the meetings, including their disciplinary activities. These proved too extensive to be analysed in full for the current project. Fortunately, all meetings also kept separate records of sanctions alone. They include sanctions resulting from the meetings' own disciplinary actions, as well as copies of testimonies of denial received from other meetings. The years covered by the collections differ, but they all begin in the later decades of the seventeenth century and end *c.* 1790.<sup>32</sup> The sanctions recorded in these separate collections by all five meetings were indexed, and it was 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 from the lost Gracechurch Street records.<sup>33</sup>

The sample used here consists of 939 cases. Among these, all instances related to honesty were counted.<sup>34</sup> These contain cases of embezzlement, theft, and fraud, including those by servants against their masters. The vast majority of these, however, relate to insolvency and bankruptcy, which therefore serve as a proxy for commercial misbehaviour. There are 168 cases relating to honesty, constituting 17.9 per cent of the total. Among these are four self-condemnations, while the remainder are testimonies of denial (see figure 1).

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 the Devonshire House meeting against Elizabeth Nichols, who, 'under the pretence

<sup>31</sup> The records of the sixth, Gracechurch Street monthly meeting (monthly meeting hereafter MM), are lost.

<sup>32</sup> The Horsleydown MM 'Book of Disorderly Walkers, 1728–1783' and subsequent volume, '1784–1805', include a total of 254 cases. I have counted all up to and including the year 1800. They contain 221 testimonies of denial (hereafter ToD), and 23 self-condemnations (hereafter SCs). A comparison of the meeting's minutes 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 that were reported from other monthly meetings. The Peel MM 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 ToD reported by other MMs. Westminster MM's 'Condemnations' include 30 SCs between 1666–1777, all from Westminster MM itself. Devonshire House (hereafter DSH) MM sanctions include 46 cases from 1688–1740, most of which are the meeting's own sanctions, plus a few ToD from Ratcliff MM and Bull & Mouth MM. The most extensive source is the collection of testimonies of Ratcliff MM. These include 670 ToD by all London MM for the period 1697–1784.

<sup>33</sup> From 1734 to 1794 the London Six Weeks Meeting circulated ToD among all London and Middlesex meetings. Beck, Ball, Dixon, and Daniels, *London Friends' meetings*, collected ToD registered by the Six Weeks Meeting. They counted 818 ToD. Relying on my sources, the records of the individual MMs, I collected 750 ToD for the same period. In addition, I found 37 cases of SC for these years. The Six Weeks Meeting did not record SCs. Moreover, I found 56 ToD, and 57 SCs from 1670 to 1734. I also found 24 additional ToD for the years between 1795 and 1799 and one additional SC in this later period. In total I have 139 more instances of sanctioning activity than Beck et al. Mine is also the first study covering the seventeenth and early eighteenth centuries. This provides a much better basis for analysis of the institutional change undergone by the Society in this period than has been available before. The use of the sanctioning records, which record sanctions of all MMs, instead of the meetings' minutes, also solves the problem of the missing Gracechurch Street records. There is nothing to suggest that sanctions of Gracechurch Street MM were less likely to be captured in these records than those of the meetings for which all records survive.

<sup>34</sup> The most common reason for both SCs and disownments, however, was marriage outside the Society; other reasons included alcoholism and immorality.

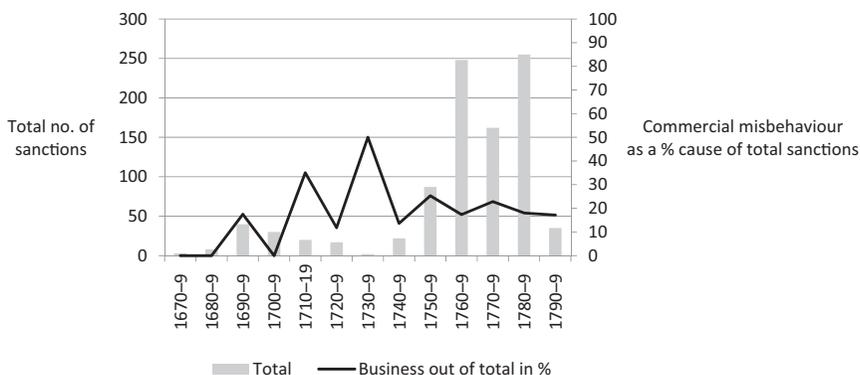


Figure 1. *Sanctions of London monthly meetings*

Sources: LSF, collections of sanctions of Devonshire House, Ratcliff, Westminster, Peel, and Horsleydown monthly meetings.

of having visions, & hearing voices that speak locally to her, has presumed through dreams & imaginations to charge divers notorious forgeries, falsehoods & 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>35</sup>

The first sanction specifically for fraud in business was that of Joshua Stephens of Broad Street. In 1699 he was disowned for having been 'prevailed upon through the subtlety of the devil to fall into many snars in matters relating to conversation and trade of which he was timely caution'd and advis'd, but not regarding the counsel of his friends, he persisted and run into many irregularities'.<sup>36</sup>

The 19 sanctions included three self-condemnations.<sup>37</sup> One is the testimony of William Clark of the Bull & Mouth meeting, who in 1711 regretted 'going into bonds for others & contracting of debts beyond my power to answer . . . for my going into a privilege'd place contrary to the known order of friends'.<sup>38</sup> The term 'bonds for others' refers to joint securities, which at the time were regarded as risky and hence controversial. Defoe 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>39</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>40</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>41</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 usually the prime causes for the sanction. Debts

<sup>35</sup> LSF, DSH, Certificates, vol. 1, n.p.

<sup>36</sup> LSF, Peel, 'Sufferings', no. 37.

<sup>37</sup> The other cases were 15 ToD and one letter from a meeting in Cork, warning London meetings of a fraudulent Friend who had absconded from his creditors in Ireland and was believed presently to be on his way to London.

<sup>38</sup> LSF, Peel, 'Sufferings' no. 32.

<sup>39</sup> Defoe, *Tradesman*, p. 111.

<sup>40</sup> Stirk, 'Arresting ambiguity', p. 175; Defoe, *Tradesman*, p. 58.

<sup>41</sup> There is one later case in which a SC was regarded as insufficient: Joseph Lovell, Peel 1763, in Ratcliff, 'Testimonies'.

appeared merely as a contributing factor. Nathan Tilloston 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>42</sup> James Hoskins in 1722 was disowned for absconding from his creditors and ‘wickedness’.<sup>43</sup> George Roberts was disowned after:

the Testimonies & Evidence of several credible Persons were given in against him, face to face, imparting 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>44</sup>

Nothing in the evidence suggests that London monthly meetings were very active in sanctioning their members in this period, nor does the evidence point towards a particular interest in debts.

This changed around the middle of the century, when the meetings’ disciplinary actions increased dramatically: 84.5 per cent of overall sanctions, or 793 instances, occurred from 1750 to 1800. The vast majority of these were disownments. Thirty-two self-condemnations also fell into this period, only one of which related to business.<sup>45</sup> Moreover, the number of disownments for business offences increased dramatically: 148 instances were counted, constituting 88.7 per cent of all honesty-related sanctions. Debtors’ conduct continued to be important, 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>46</sup>

Eighteenth-century 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’.<sup>47</sup> Parliament passed 20 temporary insolvent debtors relief acts in the eighteenth century, in order to empty the crowded gaols.<sup>48</sup> The Society judged Clark’s conduct as dishonest and fraudulent, in spite of it being legally sound.

Importantly, 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 & at last hath failed &

<sup>42</sup> LSF, Southwark Manuscripts, vol. 1, p. 72.

<sup>43</sup> LSF, Peel, ‘Sufferings’, no. 47.

<sup>44</sup> LSF, Ratcliff, ‘Testimonies’, 1729.

<sup>45</sup> LSF, Horsleydown, ‘Disorderly walkers’, William Roberts, 1771.

<sup>46</sup> LSF, Ratcliff, ‘Testimonies’, 1762.

<sup>47</sup> Sainsbury, ‘John Wilkes’, p. 16; Hoppit, ‘Attitudes’.

<sup>48</sup> Haagen, ‘Debt law’, pp. 227–8.

fell short of paying his just debts, to the loss & damage of many honest & industrious persons'.<sup>49</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 . . . [and] 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'.<sup>50</sup> They decided to testify against him. 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>51</sup>

Bankruptcy became an increasingly common cause of disownment in the 1770s and 1780s. William Crawley was disowned by Peel 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>52</sup>

The same year Devonshire House 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>53</sup> Similarly, 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' and was disowned by Westminster in 1783.<sup>54</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 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 the periphery of the Society. Some were officers of meetings, such as Joseph Lovell, officer of Peel monthly meeting, disowned in 1757 after becoming a

<sup>49</sup> LSF, Peel, 'Sufferings', 1760.

<sup>50</sup> LSF, Horsleydown, 'Disorderly walkers', 1754.

<sup>51</sup> LSF, Ratcliff, 'Testimonies', 1759.

<sup>52</sup> *Ibid.*, 1782.

<sup>53</sup> *Ibid.*, 1782.

<sup>54</sup> *Ibid.*, 1783.

bankrupt.<sup>55</sup> Benjamin Rickman, merchant, and officer of his monthly meeting, was disowned by Horsleydown monthly meeting for bankruptcy in 1771, and John Wallis was disowned by Peel monthly meeting in 1787, 'who from his station in the church ought to have set a better example'.<sup>56</sup> 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>57</sup>

What unites them is that their insolvencies and bankruptcies are identified by the meetings as the consequences of a failure to adhere by the discipline. All those who were sanctioned acted dishonestly. They broke the promises they made to their creditors, either by taking undue risks in their businesses, or taking advantages of loopholes such as debtors' sanctuaries or debtors' relief acts in order to avoid repaying their creditors. The limited number of cases before 1750 emphasized dishonest behaviour independent of 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.

### III

The lack of sanctions for bankruptcy and insolvency before 1750, as well as their rapid increase thereafter, were unexpected and have not been recognized by the literature. The change in mid-century may have reflected a broader change of attitude towards debt in the Society. Fortunately, there is a way to examine how Quakers viewed the significance of debt to individual character in cases that did not involve misdemeanour.

Since the seventeenth century, Quakers who moved from the compass of one meeting into that of another were requested 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>58</sup> For the years 1680–1809, 676 certificates received by four of the London monthly meetings, Devonshire House, Ratcliff, Horsleydown, and Westminster, survive. Certificates in these collections stem from all over England, Scotland, Wales, Ireland, and North America.<sup>59</sup> In the following section, these are analysed to show the Society's evolving attitudes towards bankruptcy and insolvency irrespective of malpractice (see figure 2).

<sup>55</sup> LSF, Peel, 'Sufferings', 1757.

<sup>56</sup> LSF, Ratcliff, 'Testimonies', 1771, 1787.

<sup>57</sup> LSF, Horsleydown, 'Disorderly walkers', 1762, 1786; equally Joseph Pearce, Horsleydown MM 1760; George Rand, DSH MM 1786; Thomas Benwell, Westminster MM 1786.

<sup>58</sup> This policy closely followed the contemporary Settlement Acts which, as part of the old poor law, regulated the parishes in which English paupers were entitled to settle and receive poor relief. See, for instance, Taylor, 'Impact'. The Quaker literature thus far has not recognized this connection.

<sup>59</sup> In 1700, for instance, four certificates received by London meetings survive: one from Horsleydown MM to DSH MM; one from Burton, Yorkshire, to DSH MM; one from Settle, Yorkshire, to Ratcliff MM; and one from Suffolk to Ratcliff MM. In 1770, 13 certificates were received and survive, from 12 different locations, including one from New York, one from Edinburgh, and the others from places across England, including greater London and Yorkshire.

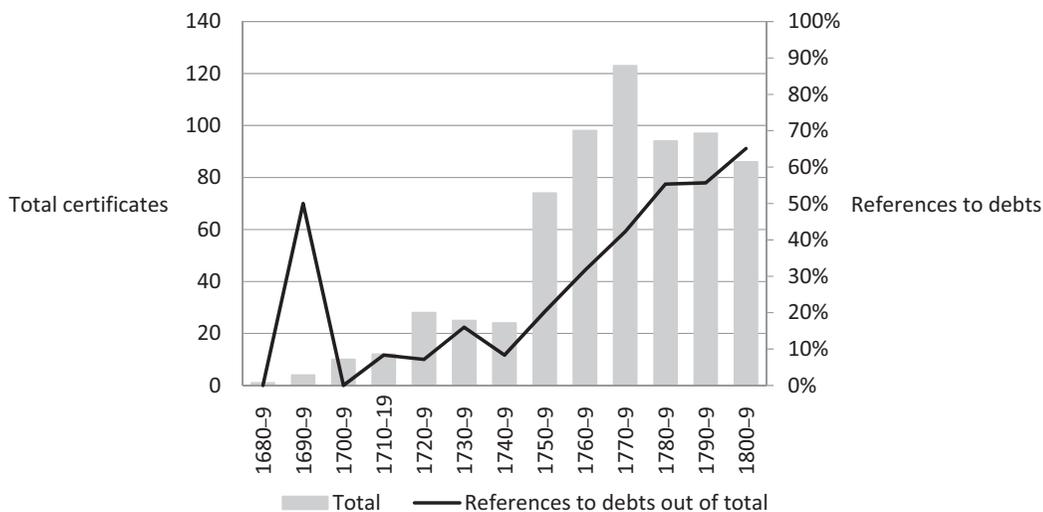


Figure 2. *Certificates of removal received by London monthly meetings*

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. 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>60</sup>

Later, confirmation of clearness of debts became commonplace, as in this certificate sent from Brighouse monthly meeting in Leeds to Horsleydown in 1771, on behalf of Ann Kellet, ‘This may certify 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>61</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 were included in the certificates from the earliest days. Information about solvency had come 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 supports the evidence of the sanctions that the Society of Friends’ attitude towards debt underwent a significant transformation in the second half of the eighteenth century.

<sup>60</sup> LSF, DSH, ‘Certificates of public friends’, 1734.

<sup>61</sup> LSF, Horsleydown, ‘Disorderly walkers’, 1771.

## IV

The major limitation of the existing literature on the sanctioning of business failure by the Society 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 among the congregations. Friends may simply have been more disciplined in the seventeenth and early eighteenth centuries than in the later period. Equally, limited execution of formal sanctions by the meetings might reflect high-quality informal institutions, which intervened early and prevented delinquencies efficiently. In order to address these issues, 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 are 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, as well as in the secondary literature.<sup>62</sup> The *Gazette* began to list bankruptcies in the 1680s.<sup>63</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 1710–64.<sup>64</sup>

To establish how the Society treated Quaker merchants who were bankrupt, a sample of 150 Quaker merchants was identified from Quaker birth, marriage, and burial records.<sup>65</sup> Their names were then compared to those of the individuals who appeared as bankrupts or insolvents in the *Gazette* and the docket books.

From these sources, eight Quaker merchants who became insolvent and bankrupt in the period 1697–1761 were identified (table 1). They are a diverse group in every respect. The 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 incarcerated in the Fleet prison for debts in 1697, but was never declared bankrupt. After his release he quit trading and became a ship builder instead.<sup>66</sup> Ormston and Hitchcock appear in the 1695 census

<sup>62</sup> Gauci, *Politics of trade*, p. 45.

<sup>63</sup> How thoroughly this was implemented is unclear. The *Gazette* published several cases per week. As it is also the only source for the seventeenth century and the first decade of the eighteenth century, it has to suffice.

<sup>64</sup> The docket books continue after this date, but from then on include only names of the bankrupts, making it too difficult to identify individuals.

<sup>65</sup> The source used here is a database developed by the Quaker Family History Society (hereafter QFHSD) using Quaker digest registers of births, marriages, and burials held at the LSF. The QFHSD was also used to identify the merchants' MM. As the community was small—less than 8,000 at its peak in 1700 and subsiding thenceforth—a sample of 150 individuals for one occupational group is a decent size.

<sup>66</sup> TNA, PR1510/157, Fleet Prison commitment books, July 1697; Gauci, *Politics of trade*, p. 45.

Table 1. *Insolvent/bankrupt Quaker merchants*

	<i>Merchant</i>	<i>Date of failure</i>	<i>Monthly meeting</i>
1	Strutt, Joseph	1697	Ratcliff
2	Coysgarne, Joseph the elder	1707	Ratcliff
3	Ormston, Joseph	1720	Bull & Mouth
4	Hitchcock, John	1721	Bull & Mouth
5	Lovell, William	1727	Bull & Mouth
6	Coysgarne, Joseph the younger	1752	Devonshire House
7	Farmer, James	1755	Devonshire House
8	Barclay, David	1761	Devonshire House

*Sources:* Joseph Strutt: TNA, Fleet Prison commitment books, PRI510/157, July 1697; see also Gauci, *Politics of trade*, p. 45. Joseph Ormston: TNA, Docket Book, vol. 3, p. 111, 1717. John Hitchcock: *London Gazette*, no. 5961, 3 June 1721. William Lovell: TNA, Docket Book, vol. 5, p. 297, 18 May 1727. David Barclay: TNA, Docket Book, vol. 16, p. 217, 21 April 1761. Joseph Coysgarne the Elder: *London Gazette*, no. 4301, 27–30 Jan. 1707. Joseph Coysgarne the Younger: TNA, Docket Book, vol. 12, 30 July 1752. Joseph Farmer: TNA, Docket Book, vol. 13, p. 195, 29 April 1755.

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>67</sup> The merchants belonged to different generations, and had different local origins. Ormstone stemmed from a Scottish merchant family, the Coysgarne from Bristol. 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, records of the merchants' monthly meetings were searched for references to their insolvencies.<sup>68</sup> The results were striking: First, none of the merchants were sanctioned for their failures. What is more, none of them were even investigated. 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 Royal African Company.<sup>69</sup> We learn from the certificate issued to him 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>70</sup> Yet the records hold no indication of questions being asked by the meeting at the time. As it appears that he was not culpable, we would not expect him to be disowned. We would, however, expect evidence of an investigation into his circumstances.<sup>71</sup>

Second, in three instances there is evidence that the meetings were very probably aware of their members' bankruptcies, yet nonetheless failed to act

<sup>67</sup> London Record Society, 'London inhabitants', letter O, pp. 217–20, letter H, pp. 131–61.

<sup>68</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>69</sup> Richards, 'Farmer & Galton'.

<sup>70</sup> LSF, DSH MM, 'Certificates issued'. The reference is to the 1755 earthquake which destroyed much of Lisbon.

<sup>71</sup> Upon his bankruptcy, the partnership with Galton was dissolved. However, he managed to return to business and re-join the partnership later. Birmingham City Library, Birmingham, 'Papers relating to the financial affairs of Farmer & Galton 1754–1770'.

upon this information. Devonshire House monthly meeting knew about Farmer's bankruptcy, as his brother-in-law was an officer of the meeting.<sup>72</sup> William Lovell in 1721 was sued by 'Richard How of Gracechurch Street, linen draper, and John Eccleston', his partner.<sup>73</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>74</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, but John was also one of England's leading tobacco importers.<sup>75</sup> The brothers were also members of Coysgarne's Devonshire House monthly meeting. Their names appear throughout the minutes, mostly as they were approached for money and jobs to help poor Friends.<sup>76</sup>

From their papers some of the bankrupts appear religious; some do not. The letter book of Joseph Ormston's son Charles survives for the period 1720–30.<sup>77</sup> The correspondence with his father is marked by signs of Quaker piousness, including the use of Quaker terms for the days and months of the year instead of their Latin names, as well as 'thee' and 'thow' as forms of address. The son also acted as a minister for the Society. James Farmer's business correspondence, on the other hand, uses Latin dates and contains no other indicators of his faith. Coysgarne the elder removed from Barking into the city some years after his failure. The certificate of removal with which he was invested 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>78</sup> Neither Farmer, his Quaker correspondents, nor Ormston's obviously religious son betray any concern for possible repercussions for the bankruptcies by the Society. This suggests that there was in fact nothing to fear.

As contemporaries and as bankrupts, at whom the meetings' disciplinary policy would have been directed, their papers present a key source of information on the perception of the Society's policies. If these strong candidates for sanctions did not face repercussions, they had little chance of generating the reputational advantages assigned to them in the literature before 1750. Taken together with the evidence from the two quantitative studies, this adds further strong evidence that the Society of Friends did not intervene in members' business affairs. Their policing of honest practices had no impact on the Quaker reputation for honesty in this period, because it did not occur.

<sup>72</sup> Robert Plumsted, brother of Farmer's wife Priscilla. See QFHSDDB for kin relationship, and LSF, DSH MM minutes of that year for officer status.

<sup>73</sup> TNA, docket books, vol. 5, 18 May 1727; the London Yearly Meeting had just issued an epistle in the preceding year allowing the suing of such Friends at law, who absconded from their creditors. Before then, the suing of another Friend was forbidden; see Society of Friends, *Epistles of the London Yearly Meeting*, 1720. There is no indication that Lovell absconded. Therefore, one would expect his Quaker creditors to be reprimanded by the Society for their bankruptcy suit. However, there is no evidence of this.

<sup>74</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; see LSF, DSH MM minutes, vol. 6, 9.xii.1713, p.232; minutes of the Six Weeks Meeting, vol. 7, 1715–1723.

<sup>75</sup> Price, *Capital*, p.72.

<sup>76</sup> LSF, DSH MM minutes, vol. 7, iii.1750, p. 211; vol. 7, xii.1749/1750, pp. 188, 211, 342, 500.

<sup>77</sup> National Library of Scotland, Edinburgh, 'Letter book of Charles Ormston'.

<sup>78</sup> LSF, Ratcliff MM, 'Certificates of removal, received', 1720.

## V

The Quakers did not possess a formal institutional mechanism to enforce honesty and police misconduct in business at least until 1750. While other aspects of Quakerism may have played a part, it was not the Society's formal intervention in its membership's conduct of business that facilitated their reputation for honesty and thereby gave them a competitive edge in trade. This means that their commercial success must have been driven by other causes. It also indicates that Quakers cannot have created 'a climate conducive to rapid economic growth', as Hannah argues, during the commercial revolution.<sup>79</sup>

The Quakers only began to differ from other faith-based merchant communities after 1750. The evidence of increased sanctions for debt offences, the first appearance of sanctions for bankruptcy, and the growth of references to debts in the certificates of removal after 1750 demonstrate an increased sensitivity towards debt in the Society. Yet the lack of evidence of investigations into the bankruptcies of James Farmer and David Barclay after 1750 indicates that, even in this later phase, meetings did not capture all such delinquencies.

Contrary to what has been claimed in the literature, the Society never aimed to monitor its members' conduct of business comprehensively or enforce debts. Neither before nor after 1750 was it the Society's intention to create an institution for contract enforcement. Rather than trying to sanction delinquencies comprehensively, meetings intervened in cases of debt and bankruptcy that did or might raise public attention and harm Friends' reputation. In fact, this aim is stated in every single one of the meetings' testimonies of denial. These always express regret about the disownment of the delinquent, but explain their decision to take this step with the need to protect the 'reputation of our society'.<sup>80</sup>

In this regard, it is important to recognize that it was not only sanctions for debt offences that increased. The overall volume of disownments by monthly meetings rose sharply from the 1750s onwards. Among these, honesty-related offences never exceeded 25 per cent of the total of sanctions. Delinquencies included Quaker-specific themes, such as religious marital endogamy, but they also included cases where Friends were at fault for drinking and gambling. The same set of concerns are reflected in the testimonies of denial, many of them include 'keeping evil company', 'gambling', or the 'unnecessary frequenting of ale houses' among the reasons for a disownment.<sup>81</sup> Yet there is nothing distinctively Quaker in these judgements. These themes constituted central elements of English eighteenth-century middling sorts' values in general, which were 'heavily marked by the experience of commerce'.<sup>82</sup> Advocating soberness, prudence, frugality, and diligence, they emphasized virtues

<sup>79</sup> Hannah, 'Moral economy', pp. 290–7.

<sup>80</sup> For instance, LSF, Ratcliff, 'Testimonies', throughout.

<sup>81</sup> Examples for 'evil company': LSF, 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, 'Disorderly walkers'.

<sup>82</sup> Hunt, *Middling sort*, p. 1.

associated with self-improvement through hard work.<sup>83</sup> Contemporaries of all faiths frequently warned of the ‘dangers of bad company and aimless leisure pursuits’.<sup>84</sup>

By intervening in such breaches of good conduct, and publicizing their interventions through the distribution of copies of their testimonies of denial, the monthly meetings aimed to signal that Friends abided by middle-class norms. They sent the message that Friends were honest and diligent. This included the honouring of contracts and careful settlement of debts, as these were increasingly urgent concerns for contemporaries as financial crisis began to cause sky-rocketing numbers of insolvencies and bankruptcies in the later eighteenth century.<sup>85</sup>

One final question remains: why did Quaker discipline tighten from 1750 onwards? The answer seems to lie in the Quaker ‘revival’ of the mid-eighteenth century. This phenomenon consisted of an internal reform movement, aimed at leading the Society back to a fictional original purity. The roots of the revival movement itself are unclear, but are probably related to the contemporary ‘Great Awakening’ and spread of Methodism. 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>86</sup> Travelling ministers in the mid-1750s complained about endemic vanity, pride, drinking, deism, and exogamous marriages among Friends.<sup>87</sup> The desire to improve the Society’s reputation was probably sharpened by the conflict then occurring in Pennsylvania between the Quaker-led legislature and the colony’s non-Quaker proprietor, resident in England. During this dispute, the proprietor and his allies launched a campaign in which the Quakers were portrayed as hypocritical and power-hungry.<sup>88</sup> In response, English Friends, including the Meeting for Sufferings as one of the Society’s leading bodies, became involved in support of their New World brethren.

Perhaps, then, the Quaker revival and the associated political crisis of the 1750s, in combination with contemporary middle-class norms, conspired to facilitate the development of a new, formal institution that promoted a reputation for honesty among the Society of Friends. This would support Greif’s argument that culture, in the form of values and norms, can shape formal institutions and thereby economic development.<sup>89</sup> It might further lend support to McClosky’s argument that middle-class norms, or, as she would have it, ‘bourgeois virtues’, facilitated trade expansion and thereby economic growth. While we cannot be sure about these later developments, this article has demonstrated that previous explanations for Quakers’ success during the commercial revolution are wrong and that the reasons behind the Society of Friends’ distinctive contribution to British economic development need to be reassessed.

<sup>83</sup> *Ibid.*, ch. 2; Earle, *Middle class*, pp. 11–13.

<sup>84</sup> Hunt, *Middling sort*, chs. 2 and 4 (quotation p. 105).

<sup>85</sup> Hoppit, ‘Attitudes’; Duffy, *Bankruptcy*, p. 372.

<sup>86</sup> Rowntree, *Quakerism*, chs. 6 and 7; Jones, *Later periods*, p. 142.

<sup>87</sup> Marietta, *Reformation*, ch. 2, especially p. 39.

<sup>88</sup> Marietta, *Reformation*; Bauman, *Truth*, p. 4.

<sup>89</sup> Greif, ‘Cultural beliefs’.

*Date submitted* 6 March 2015  
*Revised version submitted* 16 July 2016  
*Accepted* 30 August 2016

DOI: 10.1111/ehr.12485

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### Supporting information

Additional Supporting Information may be found in the online version of this article at the publisher's web-site:

Supporting Figure 1

Supporting Figure 2