
Abstract

The early modern Atlantic witnessed an unprecedented expansion of trade. This has been attributed to the emergence of new institutions for the enforcement of property rights. Details of this institutional change however remain debated. During this time, London emerged as 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 uncannily successful in trade. Quakers occupied a central place when Britain emerged as the world’s leading trading nation. The literature on Quakers has attributed their commercial success to the enforcement of contracts by their religious organisation, the Society of Friends. In fact, the Society of Friends poses a paradigmatic case of religion generating trust. However, it differs from other faith based merchant communities such as the Maghrebis in that it did not depend merely on informal institutions, such as reputation mechanisms. Rather, it developed a set of formal institutions which lowered transaction costs. This paper presents the first study of the London Quaker business community. Extensive evidence of the involvement of London Quaker meetings in business affairs, through the sanctioning of debts and bankruptcy for the period 1660-1800 revealed that contrary to what has been argued in the literature, the Society only began to enforce contracts in the later 18th century. This development constituted an institutional innovation, which is interpreted as a response to exogenous factors, including the rise in bankruptcy rates from c.1760 onwards, as well as to the emergence of a broad public debate on debt in the same period. It is therefore concluded that the causes of Quakers’ commercial success during most of this period must be sought outside the enforcement institutions of the Society.
Introduction

The early modern Atlantic witnessed an unprecedented expansion of trade. This has been attributed to the emergence of new institutions for the enforcement of property rights. Details of this institutional change however remain disputed.

In this period, 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 uncannily successful in trade. Quakers occupied a central place in business when Britain emerged as the world’s leading trading nation.

Quakers present a paradigmatic case of the generation of trust by a religious community. Studying them allows us to improve our understanding of how institutions required for trade expansion and economic development evolve. The case of Quakers offers particular insight, as they differ from other faith based merchant communities in an important aspect. They were not limited to the use of informal institutions such as reputation mechanisms. Instead, they developed a formal organisation. According to the literature, this set itself the task of enforcing contracts among its members. Thereby it created a reputation for honesty, providing Friends with a competitive advantage in the institutionally weak environment of long distance trade, and enabling their outstanding commercial success.

This paper presents the first study of the London Quaker business community. I survey extensive evidence of London Quaker meetings for the period 1660-1800. First, I
examine records of sanctions of London meetings in order to find out whether they did in fact sanction debts. In a second step, I survey letters of recommendation for individual Friends received by London meetings in order to establish to what extent information on individuals’ financial situation was included. Finally, I trace a sample of insolvent and bankrupt Quaker merchants through the meeting minutes to find out whether and how the meetings responded to their failures. It is revealed that contrary to what has been argued in the literature, first, that the Society made no effort to enforce contracts or discipline business behaviour before 1750. Second, that the Society did begin to sanction insolvency and bankruptcy from the 1750s onwards. I argue that this is not a reflection of specific Quaker values but a response to the emergence of a broad public debate on debt around mid-century, as well as the rise in bankruptcy numbers from c.1760 onwards.

**Quaker merchants in the context of transaction cost theory**

During the initial expansion of the Atlantic trade in the 17th and 18th centuries, the state’s involvement in securing property rights was limited. It offered limited support in enforcing contracts in the colonies. Claiming debts on the other side of the Atlantic was challenging for English merchants.\(^1\) However, secure property rights are the basis for exchange. As the state could not be depended on, business people had to seek alternative means of securing payment.

The enforcement of contracts requires information about the market and its participants as well as the monitoring of agents. This is important because of opportunism.

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\(^1\) Zahedieh 2001
Agents may shirk from fulfilling their contracts in order to gain advantages.\(^2\) The gathering of information, monitoring of agents and enforcing of contracts creates costs, known in institutional theory as transaction costs. The more efficiently these tasks are fulfilled, the lower are the financial risks for market participants, and the greater is the possibility of market expansion and Smithian growth.

According to transaction cost theory in order for the market to expand, i.e. for more individuals to participate in exchange, the costs of transactions, of trade, must be lowered.\(^3\) This process may be facilitated through the development of new institutions limiting the risks of exchange for individuals, thus increasing the number of participants in the market. Identifying such institutions and their origins are therefore the key to understanding economic development.\(^4\)

The historical literature on religious and ethnic trading communities includes case studies spanning all of Eurasia and Africa, including Armenian, Jewish, Muslim and Chinese merchant communities. It argues that their identity as minorities combined with the dispersed nature of their diaspora communities enabled trade relationships over long distances. This literature is however mostly descriptive and pays little attention to the internal processes within the communities underlying their exchange activities.\(^5\)

\(^2\) Williamson 1981 and 1973  
\(^3\) Coase 1937  
An important strand of the new institutional literature is dedicated to these processes. It explores different kinds of informal institutions. Important among these are norms and reputation mechanisms. Exchange within networks is based on trust. Agents may trust each other not to shirk and cheat because they share the same values. These may be installed during childhood. Hence members of the same families or religious communities may feel they can trust each other. They do not rely on shared values alone, however. Communities monitor the behaviour of their members. This may occur as a side effect of pre-existing social relations, hence lowering the costs of monitoring. They share information about each other’s conduct within their groups. Monitoring and information sharing combined enabled reputation mechanisms, as described by Greif for the case of the medieval Maghrebi traders. Community members shared information about the honesty and financial situations of third parties. This practice put pressure on individual community members to act honestly in transactions with all members, as information about opportunistic behaviour would be passed on to possible future trading partners. Moreover, if an outsider cheated one member of the community, information about this would be passed on, and he would lose the opportunity of future business with any of the other members. This increased the degree of control over the behaviour of outsiders, lowering the risk taken by community members. However, this mechanism was one sided. Individual outsiders did not have the same leverage over Maghrebi traders, if they were not members of a group that the Maghrebi merchant hoped to trade with in the future. They could benefit from reputation as an enforcement in repeated exchange with an individual, but not from the more powerful institution of collective enforcement by a group. Eventually the

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6 Nee 1998, Tai Landa 1981
7 Casson 1993, p.40
number of participants in exchange was thus limited, and with it market expansion and
growth.\textsuperscript{9}

Reputation mechanisms on their own faced another limitation. They could not
guarantee for the quality of the information transmitted. Hancock’s study of the Scottish
Madeira merchants revealed that information passed via networks could be false and lead
to problems in trade relationships and financial losses.\textsuperscript{10} An institution for guaranteeing the
quality of information may have arisen in medieval Europe, as argued by North, Milgrom,
and Weingast. They describe the case of the law merchants, who gathered information
about individual business people, controlled for its quality and sold it on to interested
parties at trading fairs. Thereby they lowered transaction costs for individual merchants.
While the historical reality of the law merchants has been disputed, the theory remains
insightful.\textsuperscript{11}

Quakers were a religious community overrepresented in long-distance trade. This
implies that they had access to superior institutions. Indeed, they were not reliant on
informal institutions alone. Rather, they were supported by the formal institutions of their
religious organisation, the Society of Friends. It controlled for high moral standards in all
parts of the community’s life, including the transaction of business. It did this explicitly with
the aim of guarding its reputation. Thereby, it facilitated Quaker merchants’ reputation for
honesty both within and beyond the confines of their own community. This made them

\textsuperscript{9} Greif 2006
\textsuperscript{10} Hancock 1995, 2005
\textsuperscript{11} Volckart 1999
attractive business partners for Quakers and non-Quakers alike, providing them with a competitive advantage in trade.

**The literature on Quakers’ commercial success**

According to their early leader George Fox, in the 1650s ‘Friends had more trade than many of their neighbours, and if there was any trading, they had a great part of it’.12 Charles Leslie in a 1698 pamphlet claimed that Quakers’ ‘Gracechurch Street meeting is composed of the richest trading men in London’.13

The literature on early modern economic history as well as research on the Society of Friends, have supported these claims. According to Lloyd, Quakers enjoyed ‘the admiration of the world of trade’.14 Wilson found that, Quakers were ‘among the leading figures of the business community’.15 De Krey argued that Friends were overrepresented among London’s North American merchants.16 Hoppit agreed, finding that Friends ‘tended to be in the right place and have the means of seizing opportunities’.17 Walvin observed that ‘At any point during the years 1700 to 1914 we are able to find contemporaries willing to praise or decry the story of Quaker commercial success’ and that ‘the Society of Friends was the spiritual home to an outstanding commercial elite’.18 Finally, Zahedieh concluded that ‘The importance of Quakers in colonial commerce is well established’.19

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12 Fox 1836: 243
13 Leslie 1698
14 Lloyd, 1950: 72; see also Emden, 1940 and Davison, 1964; Grassby, 2001 p.70
15 Wilson 1965, p.137
16 De Krey 1985
17 Hoppit 1987, p.15
18 Walvin 1997: 207
19 Zahedieh 1999, p.155
The available data for the turn of the 18th century does not allow us to determine with certainty to what degree Quaker merchants were more numerous than others. We can only estimate the overall numbers of both London merchants and Quakers among them. The London Quaker community, the largest in the world at the time, is estimated to have included between 5000 – 8000 members in the year 1700. From thence forth, its numbers decreased.

Gauci compiled a database of London merchants based on tax returns in the 1690s, when wealthy merchants had to pay an extra levy. Dixon estimated that there were at most 8000 Quakers in London in 1700. Upon comparing these numbers, it appears that Quakers were overrepresented among the wealthiest merchants. Constituting 1.6% of the overall population, they counted 2.4% of wealthy merchants among their members. In addition, Zahedieh and Landes found that Quakers were overrepresented in the London port books in the 1690s.

**Origins and organisation of the Society of Friends**

Quakers are a dissenting group which emerged like many others, from the English Civil War in the 1640s. Their core belief was the possibility of direct communication of
individuals with God. Hence, there was no clergy. In an early modern Quaker meeting, the
congregation sat together in silence. Any one moved to do so might address the
congregation in matters they deemed important. Quakers missionized very successfully. The
Society’s membership reached its peak in 1700, counting approximately 50 000 Friends. At
this time, there were Quaker congregations all over the Atlantic world, including England,
Scotland and Ireland, Germany, Poland, the Netherlands, the North American colonies and
the Caribbean.\textsuperscript{26}

The formal organisation of Quakers, the Society of Friends, was a hierarchically
organised body of meetings on different levels. It was headed by the London Yearly
Meeting, followed by the Quarterly meetings, which consisted of representatives of the
monthly or business meetings. The monthly meetings in turn were made up of
representatives of local meetings for worship in an area.\textsuperscript{27}

Meetings kept records and maintained a variety of formal and informal
communication channels with each other.\textsuperscript{28} They corresponded regularly and exchanged
travelling lay ministers. In addition, they issued certificates of removal, which constituted
certificate references, to members who wished to move, or travel, to be presented to
meetings they visited or joined.

The duties of the monthly meetings included the enforcement of Quaker discipline
amongst the congregations they represented. Monthly meetings gathered information
about their members’ misconduct, and controlled for the quality of this information. Based
on the information they gained from questioning suspects and witnesses, they administered
sanctions. According to the literature, they particularly controlled the conduct of business

\textsuperscript{26} Juterczenka 2011
\textsuperscript{27} On both the history and development of the Society’s meeting structure, see Braithwaite 1955 and 1961
\textsuperscript{28} On cross Atlantic communication in particular see Zahedieh 1999 and Landes 2011
and the diligent settlement of debts. There is evidence of two types of sanctions in the sources. First, there are records of self-condemnations. In these a Friend admits her or his breach of the discipline, and repents. 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 foremost in the 17th century.

The most important disciplinary action a meeting could exercise was a disownment. This could occur as the consequence of a serious breach of the discipline. Such breaches included marriage outside the Society, drinking to excess or immoral conduct. They also included insolvency and bankruptcy. The reason for this was that Quakers regarded honesty as a core virtue, and Friends were expected to keep all promises. For business people, this meant honouring contracts. They were held to conduct their own behaviour and trade in way which would ensure they would be able to fulfil their contracts. This meant being risk adverse in business. No promises should be made that might not be kept. The argument is reiterated regularly in the correspondence of the London Yearly Meeting and in the Book of Abstracts, containing the Society’s discipline:

‘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, (...) especially such trading as hath its dependence upon sea adventures'.

Breaking promises was a considered dishonest, and a consequence of imprudent behaviour, and considered dishonest. Hence, insolvency and bankruptcy could be regarded as consequences of a breach of the discipline. It was distinguished between instances in which fault lay with the individual and those in which external circumstances were the cause.

A disownment was a form of ostracism, which declared the Society’s disunity with an individual who had broken the Society’s rules. The process was as follows: An individual was reported to her or his monthly meeting. The meeting appointed a committee to make inquiries. The committee members visited the accused at their home and questioned them. In addition, they questioned witnesses. They reported back to the monthly meeting. This procedure often took several months. The monthly meetings’ minutes in these cases contain entries each month stating that the investigation was being continued. In the case of debts it had to be determined whether the incapability to settle them derived from unhappy circumstances or were down to an individual’s personal failings and lack of risk adversity. If the individual was to blame, he or she would be disowned. The meetings’ minutes include evidence of the procedure of inquiries also for cases which did not lead to a disownment but were acquitted.

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29 Book of Abstracts, Epistles 1692, p.50; 1703, p.84; 1708, p.97; 1724, p.138
A disownment consisted of a public denunciation of the individual by the Society, publicising the transgression among the offenders’ congregation and neighbours and announcing disunity with her or him. A testimony of denial was drafted and included in the meetings’ records. Moreover, the London and Middlesex monthly meetings circulated copies of testimonies of denial amongst themselves.\(^{30}\)

In consequence of the disownment, offenders were no longer considered Friends. They were excluded from attending the monthly meetings, or receiving poor relief. They were however not banned from attending meetings of worship. Occasionally, formerly disowned members were reinstated upon application at a later time.

**The literature on enforcement of debts**

Throughout the 20\(^{th}\) century, the literature on Quakers’ economic activities has emphasised the monitoring and enforcement of the settlement of debts by the monthly meetings. Tolles claimed that Philadelphia meetings disowned all those who refused to give up all their possessions to their creditors, however without providing evidence.\(^{31}\) Based on a single 18\(^{th}\) century case, Grubb argued that prior to the 19\(^{th}\) century Quakers took ‘a great deal of care ... to prevent bankruptcies as well as to help the bankrupts’.\(^{32}\) Tolles, Raistrick and Walvin quoted Yearly Meeting advices and epistles from the 17\(^{th}\) and 18\(^{th}\) centuries asking ‘Friends to watch over one another’\(^{33}\) and appoint ‘Substantial Friends...to visit every Family amongst us, where they think there is occasion to suspect they are going backward in

\(^{30}\) From the c the 1740s onwards, another body, the 6 Weeks Meeting, took over the task of circulating copies of testimonies of denial among the London and Middlesex monthly meetings.

\(^{31}\) Tolles 1948: 74

\(^{32}\) Grubb 1930: 90: see also one case cited by Tolles 1948: 74

\(^{33}\) Walvin 1997: 33
their Worldly Estate, and to see how things are with them’.  
Walvin argued that monthly meetings nominated officers to investigate Friends’ behaviour, ‘Thus a complex but efficient bureaucracy was put to work to ensure that even the humblest of Friends accorded with Quaker standards’.  Moreover, ‘Whenever a member was in financial trouble, when doubts or complaints surfaced about business practice, bad debts, poor judgement or, worst of all insolvency, a deputation from the meeting would examine the matter and question the people involved’.  Thereby, ‘The whole range of his [the Friend’s] private affairs was subject to supervision and, at times, interference by the meeting’.

The empirical basis for these views is remarkable thin, however. Tolles and Raistrick provided no evidence for this argument. Walvin cited Pressnell’s ‘Country Banking’, and argued that in Norwich, 60 insolvencies became subject to investigation between 1701 - 1773. Pressnell in turn named as a reference Eddington’s transcript of the Norwich monthly meeting’s 18th century minutes. Upon consultation, it appeared that there were in fact only 29 cases of dealings for debts, insolvency or bankruptcy, involving 33 individuals. 22 of these cases lead 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. Citing Allot’s ‘Friends of York’, Walvin narrated three further cases of York Quakers who in the 18th century received pressure from their meeting to repay their debts. A fourth case transpired to be from the 19th century. Lloyd provided one example of an investigation of a debts case by a meeting from 1673. Grubb cited two cases of monthly meetings ordering

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34 Tolles 1848: 73, Raistrick 1950:46, Walvin 1997:34
35 Walvin 1997: 33
36 Walvin 1997: 72; see also Milligan 2007: 582
37 Tolles 1948: 73, also Raistrick 1950: 46, also Walvin 1997:73
38 Walvin 1997: 73
39 Eddington 1936
40 Walvin 1997: 74,5
41 Lloyd 1950: 37
inspections into their members’ businesses to prevent them ‘falling into debts beyond what they have to pay’. Prior and Kirby cited four cases during the 18th century in which a Leeds meeting oversaw the repayment of debts. Only one of them took place before the mid-century, in 1721. Two further cases stemmed from the 19th century. Tolles claimed that Philadelphia quarterly meeting often served as an agency for the collection of debts, even in cooperation with meetings in England. Unfortunately, frequency and outcome of these undertakings were not discussed.

Two further more general problems are apparent in the way the literature has approached Quaker enforcement of business behaviour. First, the Society’s involvement in business is treated as static. Evidence from the 17th to 19th centuries is used indiscriminately. There has been no analysis of the evolvement of the Society’s policies over time. Second, none of the authors have attempted to establish whether meetings captured all or just a few cases of insolvency among their congregations. Therefore, the conclusion that ‘the close internal control exercised by the Meeting in the oversight of debt is of considerable importance to the Quaker success story’ is premature.

Methodology and Sources

In order to gain clarity on the issue of how, when and whom the London monthly meetings sanctioned, I conducted three tests. First, I surveyed the frequency with which meetings sanctioned insolvency and bankruptcy relative to other breaches of discipline. This

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42 Grubb 1930: 69, 70
43 Prior & Kirby 1993: 74-76
44 Tolles 1948
45 Prior & Kirby 1993: 73, see also Walvin 1997:79
enables us to determine whether the monthly meetings displayed an interest in the conduct of business at all. I searched for all kinds of business infringements. However, the only forms of business related misbehaviour sanctioned in a great volume are insolvency and bankruptcy. Information about the inability, or unwillingness to settle debts was a crucial element of a trader’s reputation, indicating a breach of Quaker discipline. Information about this would have influenced Quakers’ reputation for honesty and their attractiveness as trading partners among both other Quakers and non-Quakers.

Second, I studied how debts were referred to in certificates of removal, which were character references of individuals received by London meetings. This allows an insight into whether the Society deemed an individual’s conduct of business, and treatment of his or her own debts as an important element of their character, and important information to be conveyed. Third, I identified a sample of insolvent and bankrupt Quaker merchants and traced them through the meeting minutes, in order to establish whether and how they were dealt with. The setting of evidence from Quaker records for sanctions of business offences against external sources sheds light on whether the meetings captured such cases.

There were six monthly meetings in London. Amongst an abundance of other records, the complete minutes of five of these from the mid-17th to the 20th centuries are available. The records of the sixth one, Gracechurch Street Monthly Meeting, were lost in a fire.

The sources available on the monthly meetings of London are too extensive to be dealt with in total. Fortunately, three of the meetings, namely the Ratcliff, Horsleydown and Peel meetings, kept separate records on dealings and disownments. They include copies of
testimonies of denial, mostly issued and circulated by monthly meetings in London and Middlesex and are kept at the library at Friends House in London.

The records took slightly different formats. The Horsleydown monthly meeting transcribed all disownments in its ‘Book of Disorderly Walkers 1728-1783’. A comparison of the rough minutes of meetings, the fair minutes of meetings of Horsleydown, and the book of disorderly walkers for 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 dealings and disownments up to the early 18th century, followed exclusively by disownments reported by other monthly meetings. The most extensive source is the collection of testimonies of the Ratcliff meeting. These include both Ratcliff’s own sanctions from 1690 – c.1800, as well as copies of testimonies of denial issued by other meetings. The Ratcliff collection thus offers the advantage of capturing disownments of Gracechurch Street meeting, for which no other records survive.

The London Six Weeks Meeting recorded disownments regularly from the 1740s onward.46 For this study the monthly meetings’ records were chosen, as upon comparison they appeared to include more early disownments as well as self-condemnations, which were not recorded by the Six Weeks Meeting. They thereby provide a better insight into the monthly meetings’ practices in the 17th and early 18th centuries.

The bankruptcy laws remained largely unchanged from 1704 until the end of the century. In order to be declared bankrupt, three requirements had to be met: you had

46 Beck and Ball, 2009, p.123
to be a trader, i.e. make your living through buying and selling, you had to owe debts of at least £100 to one creditor, £150 to two or £200 to three creditors or more. Third, you had to have committed an act of bankruptcy, i.e. the unreasonable evasion of your creditors’ just demands for repayment. 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. The Gazette began to list bankruptcies in the 1680s. The docket books survive for the period 1710 to 1764. They contain information on bankrupts and the creditors suing them for the period 1710-1764.

**Did London Meetings sanction debts?**

In order to understand the meetings’ activities in monitoring and conducting business behaviour I conducted a survey of their dealings and disownments. If the literature is correct, and the Society enforced contracts, we would expect to find considerable activity against business errors in London. I surveyed the collections of testimonies of sanctions of Ratcliff, Horsleydown and Peel meetings.

For the period 1660 – 1794, 1128 sanctions were recorded. However, these include several double and triple entries, where sanctions were recorded by several meetings. The majority of these were testimonies of denial, i.e. disownments. They also include a few dozen self-condemnations from Friends for misconduct, the majority of which fell into the

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47 Hoppit 1987, p.36
49 How thoroughly this was indeed implemented is unclear. However the Gazette published several per week. As it is also the only source for the 17th century and first decade of the 18th century, it has to suffice.
50 In fact they survive for after 1764, but their format changes in a way that makes the identification of individuals even more difficult.
seventeenth century. All instances related to business were collected. These include 135 cases concerned with the non-payment of debts, insolvency, bankruptcy, and fraud. The remaining sanctions dealt predominantly with ‘drinking to excess’, marriage outside the Society or unspecified ‘evil practices’. As we do not know exactly how many Quakers lived in London at any one point, it is impossible to calculate rates of disownments for the community. Yet, from the sanctions, a clear trend is apparent.

The overall number of sanctions before 1750 was extremely limited. Moreover, the number of sanctions related to business was tiny. In this period just nine cases were related to debts or business. The first of these was the disownment of Joshua Stephens of Broad Street, who in 1699 had

’veen prevailed upon through ye subtility of ye 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 ye counsel of his friends, he persisted and run into many irregularities’.

The nine sanctions included three self-condemnations. These were apologies of Friends to their meetings for neglecting their businesses or not paying their debts. They include the testimony of William Clark of the Bull & Mouth meeting, who in 1711 regretted

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51 The records include a few instances of disownments of servants or apprentices for defrauding their masters. From descriptions of the cases provided it appears that they spent their masters’ money on themselves, then were unable to pay it back, and in some cases ran away. In spite of not being immediately related to business, these cases were included, as they constitute references to the honesty and character of individuals, which was essential information for business and credit.

52 Figure 1, see Appendix
‘going into bonds for others & contracting of debts beyond my power to answer (...) for my going into a priviledge’d place contrary to ye known order of friends.’

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 to tradesmen ‘Never [to] be bound to another tradesman for a debt’ as this was ‘reason for a tradesman’s frequent ruin.’ ‘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.

In this period none of those whose self-condemnations were recorded appear to have been disowned. Repentance was a way of avoiding ostracism. Moreover, the failure to appear before the meeting to justify one’s actions is frequently referred to in testimonies of denial throughout the period. One case is that of William Arch in 1711, who after failing in business and being charged with

‘scandalous conversation (...) promised yt he would come to ye meeting & clear himself from yt charge but to this day he hath neglected or refused so to do’.

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

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53 Peel sufferings No.32
54 Defoe, Complete English Tradesman, Ch.IX
55 Stirk 2000: 175; Defoe 1738: 58
56 There is one later case in which a self-condemnation was regarded as insufficient: Joseph Lovell, Peel 1763, in Ratcliff Testimonies
57 Peel sufferings No.31, 11.2.1711; See also self-condemnation of William Roper, Peel, 1739
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 subsistance’.  

James Hoskins in 1722 was disowned for absconding from his creditors and ‘wickedness’. George Roberts was disowned 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...’.  

Nothing in the evidence suggests that London monthly meetings were very active in sanctioning their members in this period. Neither does the evidence point towards a particular interest in debts.

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58 3.3.1749, Southwark manuscripts Vol.1 p. 72  
59 Peel Sufferings, No.47  
60 Ratcliff Monthly Meeting 17.7.1729
This changed around the year 1750. The second half of the 18th century witnessed a strong increase in sanctions. The vast majority of these were disownments. Very few self-condemnations fell into this period. Moreover, the number of disownments for business offences increased dramatically. Debts began to appear as the main and even sole reason for a disownment. The first instance of this was the case of William Smith, who in 1760 was disowned by Ratcliff Meeting for having

‘...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 & fell short of paying his just debts, to the loss & damage of many honest & industrious persons, & sorrow of his Friends as also the grevious Scandal of the Society & the Truth he makes profession of...’ 61

Jane Clark 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’. 62

18th 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

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61 Peel Sufferings
62 Ratcliff testimonies
'friendly actions'. 63 Parliament passed 20 temporary insolvent debtors relief acts in the 18th century, in order to empty the crowded gaols. 64 The Society judged Clark’s conduct as dishonest and fraudulent, in spite of it being legally sound.

The first disownment for bankruptcy took place in 1754, when Horsleydown monthly meeting, having

‘been informed that Jonathan Hobson is become a Bankrupt, and not able to pay his just Debts, did appoint Friends to Visit him, who 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’

decided to testify against him. 65 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’. 66

63 Sainsbury 1995: 16; see also Hoppit 1990
64 Haagen 1983: 227, 228
65 Horsleydown Disorderly Walkers, 3.7.1754
66 Ratcliff Testimonies
Bankruptcy became an increasingly common cause of disownment in the 1770s and 1780s.

William Crawley was disowned by Peel in 1782, for

‘having disregarded the divine principle in his own mind, (which if attended to, would have led him in the path of safety) hath so far deviated therefrom, as to fall 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.’

The same year Devonshire House testified against John Fincham, who

‘for want of adhering to the dictates of truth in his own heart, fell into disorderly conduct, by means of which he became embarrassed in his circumstances, and at length declared a Bankrupt...’

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...’

and was disowned by Westminster in 1783.

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67 DSH 1782, Ratcliff testimonies
68 Westminster 1783, Ratcliff testimonies
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 Quaker Family History Society Database. 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.

Moreover, 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 meeting, disowned in 1757 after becoming a bankrupt, and ‘notwithstanding he sent a letter to the monthly meeting, wherein he condemned his past conduct, yet on mature deliberation, it was not judged to be a sufficient Satisfaction’. Benjamin Rickman, merchant, and officer of his monthly meeting, was disowned by Horsleydown for bankruptcy in 1771, and John Wallis, who was disowned by Peel meeting in 1787 and ‘who from his station in the church ought to have set a better example.’ Others had lost touch with the Society, such as John Haylor, disowned by Horsleydown in 1762, who had been ‘absent from meetings for some years,’ which was also true of James Richardson and his wife in 1786.

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69 Ratcliff testimonies
70 See also Joseph Pearce Horsleydown 1760, George Rand DSH 1786, Thomas Benwell Westminster 1786
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 emphasise dishonest behaviour independent from insolvency and bankruptcy. Dishonesty is admonished in the same breath as alcoholism, vanity and extravagance. These weaknesses led individuals to violate the discipline and thereby caused their disownments. Bankruptcy emerges in the Quaker mind as a symptom of dishonesty in the later decades of the eighteenth century.

Evidence from Certificates of Removal

The lack of sanctions for bankruptcy and insolvency before 1750, as well as their rapid increase thereafter were unexpected and not predicted 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 serious misbehaviour. For this another set of records from the vaults at Friends House were used.

Since the 17th 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. This policy closely followed the
contemporary Settlement Acts which, as part of the Old Poor Law, regulated in which parish English paupers were entitled to settle and receive poor relief. Certificates received by four of the London monthly meetings, Devonshire House, Ratcliff, Horsleydown and Westminster, survive. They reflect the same increased interest in debts as do the sanctions. Certificates in these collections stem from all over England, Scotland, Wales, Ireland, and North America. The pattern of their mentioning of debts matches that of the appearance of debts in the testimonies of denial.71

In the early decades of the 18th 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, 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’.72

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:

71 See Figure 2, Appendix.
72 DSH certificates of public friends, 2.8.1734
‘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’

followed by the signature of 16 Leeds Friends.73

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 on an individual’ 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. This finding supports the hypothesis that the
Society of Friends’ attitude towards debt underwent a significant transformation in the
second half of the eighteenth century.

Did London Meetings capture Bankrupts?

A major limitation of the literature on the sanctioning of failure by the Society is its
reliance on internal sources. 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. Indeed, this has been

73 Southwark Book of Disorderly Walkers
argued in the literature. In order to address this issue, a comparison of Quaker records to external records of misbehaviour is required. For business failure, the public records on bankruptcy procedures can be used. If the Society of Friends sanctioned business misbehaviour, we would expect to find that bankrupts are among those sanctioned.

I identified a sample of 150 Quaker merchants from Quaker birth, marriage and burial records. These sometimes include information on the occupations of fathers, grooms or the deceased. I compared the names of the 150 Quaker merchants to those who appeared as bankrupts or insolvents in the Gazette and the Docket Books.

From these sources, I identified eight Quaker merchants as insolvents and bankrupts in the period 1697 - 1761. I searched the merchants’ monthly meetings’ minutes for references to the eight merchants’ solvency problems. 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 collections of disownment records of Horsleydown, Peel and Ratcliff meetings, which include copies of testimonies from all London and Middlesex monthly meetings.

The eight merchants share few commonalities. They belonged to different generations, born between the late 1600s and the first half of the 18th century. Father and son Coysgarne stemmed from a Bristol merchant family, Ormston from a merchant family in Scotland. The others local origins included London, Middlesex, and Birmingham. Seven of them became bankrupts. Joseph Strutt, the earliest case, is the exception. The Barbados

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74 Rowntree 1859
75 The source used here is a database developed by the Quaker Family History Society (QFHSDB) using Quaker digest registers of births, marriages and burials held at Friends House in London. The QFHSDB was also used to identify the merchants’ monthly meetings. The sample includes 150 merchants, because at the time I was unable to identify more. However, as the entire community of Quaker men, women and children was small, 150 individuals for one occupational group is a decent sample size.
76 See table 1 in appendix.
merchant, trader in coffee and chocolate, and freeman of the City of London was
incarcerated in the Fleet prison for debts in 1697, but never declared bankrupt.77 For a few
merchants we have information on their economic standing prior to the bankruptcies.
Ormston and Hitchcock appear in the 1695 census of the Inhabitants of London within the
Walls. They are listed there as owning fortunes of £600 or more, which is the highest
income category in the census.78 Farmer up to his bankruptcy was a partner in the firm
Farmer & Galton of Birmingham, acting as their London representative. Their firm was one
of the leading gun manufacturers in England, and main supplier to the African company. A
few years after his bankruptcy, he re-joined the firm, and eventually died a wealthy man.79
We learn of the causes of his bankruptcy from the certificate of removal issued for him by
his London monthly meeting upon his return to Birmingham some years later. It states that
Farmer, upon application for the certificate, informed them about his bankruptcy and its
causes, explaining

‘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. This Meeting taking into consideration the
Circumstances of the Case, & the unavoidable Calamity attending that Dispensation of
Providence, Doth nevertheless recommend the said James Farmer, his Wife and
Daughter, as Friends in Membership with us’.80

77 Fleet Prison commitment books, PRIS10/157 July 1697; Gauci 2001, p.45
78 Glass 1966
79 Will of James Farmer
80 Devonshire House Monthly Meeting, Certificates issued. Reference is to the 1755 earthquake which
destroyed much of Lisbon.
Moreover, the correspondence between him and his partner and in-law Samuel Galton discusses the bankruptcy in detail. It contains no concerns about reprimands from the Society, however.

Equally, information about Joseph Ormston can be gleaned from an external source. His son Charles Ormston was a merchant in Kelso, Scotland. A letter book of his survives, including correspondence for the period 1720-1730. The exchanges with his father discuss many family matters. Yet they provide no information on the bankruptcy. The son refers to news he has had about the catastrophic consequences of the South Sea Bubble on some London merchants. However, he does not seem to include his father among these. Moreover, it appears that the son was very religious, using ‘thee’ and ‘thou’ when addressing other Quakers, according to conservative Friends’ custom. He acted as a travelling minister. He would therefore have been concerned by his father’s possible disownment. However, there is no indication of this in his letters.

A final independent record is available for Joseph Coysgarne the older. His certificate of removal from his meeting in Barking near London to the city survives. It does not mention his bankruptcy. Instead, it states 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.’

In London he continued to act as a merchant and broker.

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81 Letter book of Charles Ormston
82 Ratcliff certificates of removal, received.
83 Quaker Family History Society database, see marriage of Sarah Coysgarne 1720
The docket books contain the names of the suing creditors. Strikingly, they reveal that three of the merchants were sued for bankruptcy by fellow Quakers. The creditors suing William Lovell in 1721 are named as ‘Richard How of Gracechurch Street, linen draper, and John Eccleston’, his partner. John Eccleston had been appointed by Devonshire House meeting to be their representative at the Six Weeks Meeting in 1713. 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 members of Lovell’s Gracechurch Street Meeting. Gracechurch Street monthly meeting therefore is very likely to have been aware of Lovell’s failure.

Joseph Coysgarne, son of Joseph Coysgarne mentioned above was sued for bankruptcy in 1752 by the brothers John and Capel Hanbury. Both were members of Coysgarne’s Devonshire House meeting. While neither of them acted as an officer of the meeting at the time of the bankruptcy suit, their names appear repeatedly in the minutes, indicating that they were no strangers to the meeting and its officers. Finally, David

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84 Docket Book Vol.5, 18.5.1727. The 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 (YM Epistle 1720, see book of abstracts, chapter law, 1782). 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.

85 DSH minutes vol.6, 9.12.1713, p.232

86 Minutes of the Six Weeks Meeting, von. 7, 1715-1723

87 Docket Book Vol. 12, 30.7.1752; on the family relationship see will of Joseph Coysgarne 1740, TNA.

88 Capel Hanbury’s name first appeared in the Devonshire House records as he brought in a certificate from his home meeting, ‘signifying that he was of a sober & orderly conversation & free from all engagements with any Person there on account of marriage’ after moving to London from Bristol in 1749. The meeting ‘accepts him as a member accordingly’ (Devonshire House minutes, Vol. 7.12.1749/1750, p.188). Three months later, his intention of marriage with Mary Lunn is registered by the meeting: ‘Capell Hanbury of Tower Street, Merchant, Son of Capell Hanbury of Bristol, merchant, decea’sd & Elizabeth his wife him surviving, proposed his intention of marriage with Mary Lunn Junr, Daughter of Wm Lunn late of London, Wine Cooper, Decea’sd & Mary his wife him surviving, & requested a recommendation to Gracechurch Street mo meeting for that purpose. He produced certificate of his mothers, and the young woman’s own & her mother’s consent to his said proposal this meeting appoints Benjamin Bill and Wm Hodgson to make the necessary Enquirey & receive information & if nothing appears to obstruct to recommend him accordingly’(DSH Vol., 2.3.1750, p.211). They got married at Devonshire House on 14th 4th month 1750 (QFHSDB). They registered the births of their children at Devonshire House in 1751, 1753, 1757 and 1760 (QFHSDB). His co-partner John Hanbury appeared in the Devonshire
Barclay of Cateaton Street, merchant and insurer, was sued by his Quaker relatives, John Barclay, David Barclay the Elder and David Barclay the younger, for bankruptcy in 1761.89

The meetings may not have had the capacity to monitor a community as large as that in London, especially, as the city’s population grew dramatically in the 18th century. However, many among the monthly meetings’ officials were merchants themselves and would have had a keen interest in information about other merchants’ failures. In the cases of William Lovell, Joseph Coysgarne the younger and James Farmer we can regard it as proven that their monthly meetings were aware of their business failures. David Barclay and the relatives suing him were members of the well-known banking family, implying that his failure would not have gone unnoticed in the community. Judging by his partnership in the firm and his kinship with several important Quaker families, it appears that Farmer was a well-known member of the community.90 Moreover, two of his kinsmen were officers of his meeting, indicating its awareness of the situation.

The Society was aware of their business failures. Yet, it failed to act upon this knowledge.

As there is no information available on the causes of seven of the eight failures, it is possible that they were all caused by mere misfortune. In this case they would not

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89 Docket Book Vol.16, p.217, 21.4.1761
90 Richards 1972
necessarily have provoked disownment. However, there should still be evidence of investigations.

The lack of response on behalf of the meetings therefore suggests that they were not interested in Friends’ failures. They could not be relied upon to capture cases of breaches of contracts.

However, the implications of the evidence presented in this test have limits. The sample of eight insolvents/bankrupts is small. Moreover, the fact that many of them were either well known in the community or well connected to the meetings may mean that there was a general awareness of the circumstances of the failures, and the meetings therefore did not find it necessary to record them.

**Conclusion**

The three tests revealed that contrary to what has been argued in the literature, London Quaker meetings became involved in sanctioning debts and thereby enforcing contracts only in the later part of the eighteenth century. The first test surveying the development of business offences as causes for sanctions by the meetings demonstrated that these were rare before 1750, and began to rise only thereafter. The study of the certificates of removal received by the London meetings supported this finding. It showed that debts were rarely mentioned in the certificates before the middle of the century. If they were mentioned, this was usually because the bearer had experienced difficulties in this respect. From 1750 onwards, clearness of debts was increasingly regarded as an important indicator of soundness of character, and regularly included in the limited space of the texts of the certificates. The third test, studying the response of meetings towards bankruptcies
identified from the records of the chancery and the Gazette showed that meetings often did not respond to business failure, even if they were demonstratively aware of them. The majority of the cases in this last study fell into the period before sanctioning of business offences became common.

The question arises, as to what caused this change in attitude. I believe the answer lies in the contemporary rise of public anxiety about insolvency and bankruptcy. Litigation for debt had reached its peak in the seventeenth century and since subsided. In the eighteenth century, conflict over debts became viewed as negative and was no longer normalised. The earlier decades of the century witnessed the emergence of a broad public debate on aristocratic and public debt. Around 1750 the focus of the discussion shifted towards private debt.

This is unsurprising considering that in the second half of the century 90% of inmates in English and Welsh gaols were imprisoned for non-payment of debts. The number of insolvent prisoners more than doubled between 1759 and 1779. An estimated 3814 persons were imprisoned for debt in England and Wales in 1759, 5222 in 1769 and 8238 in 1779. Moreover, English bankruptcy numbers rose steadily from c.1760 onwards. The average number of bankrupts, which stood at only 44.9 per year in the decade from 1691-1700, had increased to 210.2 annually by 1751-60, and rose to 762.7 per year in 1791-1800.

It is likely that London Quakers, as active members of the business community, shared the public concern about the failure of business people to settle their debts. Hence, their sanctioning of malpractice and interest in the causes of individuals’ failure to repay their creditors constituted a response to contemporary developments. Quaker institutions

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91 Muldrew 1998  
92 Duffy, p.372  
93 Hoppit 1987, p.46
did not support trade by sanctioning debts in the beginning of the expansion of the Atlantic trade. Their prosecution of debtors came at a time when secular litigation for debt had subsided, but insolvency and bankruptcy once again roused public concern.
Appendix

Figure 1: Sanctions of London Monthly Meetings

‘Ratcliff Total Sanctions’ includes all sanctions recorded in the collection of testimonies of denial of Ratcliff monthly meeting. As the three collections of sanctioning papers share many cases, but not all, the total number is not available. I selected the Ratcliff collection as a comparison to set against the total of sanctions for business offences as it is the most extensive one.
Figure 2: Certificates of Removal received by Devonshire House, Westminster and Ratcliff Monthly Meetings, 1680-1809

‘Debt’ indicates that debts are mentioned, not that the bearer had actually been insolvent.

‘No debt’ means no debts are mentioned. Both together are the total of certificates.

The line indicates the percentage of certificates mentioning debt out of the total.
Table 1: Insolvent/Bankrupt Quaker Merchants

<table>
<thead>
<tr>
<th>Merchant</th>
<th>Date of Failure</th>
<th>Monthly Meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Strutt, Joseph</td>
<td>1697</td>
<td>Ratcliff</td>
</tr>
<tr>
<td>2 Coysgarne, Joseph the Elder</td>
<td>1707</td>
<td>Barking/ Ratcliff</td>
</tr>
<tr>
<td>3 Ormston, Joseph</td>
<td>1720</td>
<td>Bull &amp; Mouth(^\text{94})</td>
</tr>
<tr>
<td>4 Hitchcock, John</td>
<td>1721</td>
<td>Bull &amp; Mouth</td>
</tr>
<tr>
<td>5 Lovell, William</td>
<td>1727</td>
<td>Bull &amp; Mouth</td>
</tr>
<tr>
<td>6 Coysgarne, Joseph the Younger</td>
<td>1752</td>
<td>Devonshire House</td>
</tr>
<tr>
<td>7 Farmer, James</td>
<td>1755</td>
<td>Devonshire House</td>
</tr>
<tr>
<td>8 Barclay, David</td>
<td>1761</td>
<td>Gracechurch Street</td>
</tr>
</tbody>
</table>

\(^{94}\) Especially in later periods known as Gracechurch Street meeting.

Modern London, with approximate locations of historic meetings

- Quaker meetings
- Burial grounds
- Modern meetings or non-Quaker sites
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