

Heavenly Merchandize

HOW RELIGION SHAPED COMMERCE
IN PURITAN AMERICA

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HEAVENLY MERCHANDIZE

IN 1686 the pastor of Boston's Old South Church, Samuel Willard, delivered a series of sermons on the importance of spiritual wisdom in times of crisis. The past year had unnerved the residents of Boston. Newspapers and letters from abroad had spread rumors of war on the northern frontier. Trade imbalances, piracy, bad credit, and navigation regulations issued from London had stifled commerce. Most alarmingly, the Crown had revoked the colony's long-cherished charter and established a royal dominion administered by an appointed governor whose Anglican practices and courtly style betrayed long-established customs. In the midst of such trials it was "seasonable," as Willard put it, to urge devotion to New England's religious traditions.¹

The most accomplished divine of his day, Willard knew how to shape his message to his audience. In the pews of Old South sat many of Boston's prominent merchants: powerful civic leaders with well-known names such as Gibbs, Brattle, Sewall, Oliver, Savage, and Wharton. They had joined other overseas traders struggling to transform Boston into a commercial power. Willard spoke their language. In a remarkable performance, later published under the title *Heavenly Merchandize, or The Purchasing of Truth Recommended*, he used the idioms of commerce to exhort his people. The wise merchant, he preached, bought divine revelation as the most valuable commodity in the marketplace of ideas. The perceptive dealer extended all his credit, mortgaged his estate, and signed any bond to get the truth because heaven insured it to deliver fantastically high returns. Willard did not bother to untangle the logical mess of metaphor, analogy, and literal reference, but his conflation of economic and spiritual images is striking nonetheless. Willard piled one market trope on another, for 170 pages. Bills of exchange, interest rates, credit ratings, usury, accounts, reserves, stocks, abatements, contracts, insurance, factors, attorneys, customers, trading companies: he omitted no conceivable tactic or instrument from what he called the "Worlds Market" to drive home his evangelistic message.²

Willard clearly knew how to descend beneath cloudy platitudes about religion and the economy. He did not portray the market as a monolithic power and moral force unto itself. It consisted of the discrete and contingent decisions of its participants. Willard spoke of actual transactions made by his parishioners in Boston's countinghouses, coffeehouses, lanes,

wharves, and shops: dependence on book credit and credit instruments such as mortgages and bonds, speculation in commodities the value of which rose and fell by demand, prediction of long-range economic needs, reliance on agents and factors to arrange complicated deals, and the use of civil law to adjudicate disputes. The “Worlds Market” meant the collection of quite specific techniques by which local traders and overseas merchants exchanged goods and credit for a profit.³

Willard also avoided stark dichotomies between piety and profit; he understood commerce to be a mundane reality infused with transcendent meaning. His evocation of everyday exchanges reflected deep assumptions about trade, the nation, and society. He preached during a period when Boston merchants believed that their occupation was essential to the commonweal—to England’s prosperity and therefore to Protestantism and liberty. Their strategies to convey goods, credit, and power throughout the British Atlantic proved them to be patrons of the empire.⁴ Many moralists, Willard included, valorized them in such terms. His successors, leading Boston pastors of the 1710s, 1720s, and 1730s, went further. They, along with their parishioners, sanctioned the practices that guaranteed economic success as moral mandates, and the rules that governed commercial exchange as natural and divine laws. Their convictions informed a market culture that, by many accounts, came to maturity by 1750 and provided motives for rebellion against the British Empire after the cessation of war with France.⁵

Many of the leading original settlers of Massachusetts Bay, imbued with ideals from their puritan teachers in England, had thought of economic matters quite differently than did Willard.⁶ Along with their counterparts in other Protestant communities throughout Europe—Geneva, parts of France, and the Netherlands—they often pitted Christian identities against political and commercial loyalties. They did not gainsay the worth of trade and prosperity. Yet they relied on a discourse of Scripture and Reformed doctrine that rarely accommodated the language of market exchange. Fastened on local social relationships and the religious congregation, they sought to constrain new techniques, such as usury or civil litigation, that they perceived to be impersonal and vicious. They intended to institute religious discipline over all forms of social interaction. They thought that their task was to teach merchants the grammar of faith, not to conform their speech to the rules of commerce.

It took a great deal of intellectual change, from the early seventeenth century to the eighteenth, for leaders in the congregational churches of Massachusetts to imagine the collection of practices evoked by Willard as anything but a corruption of trade. How did such a transformation take place? What transitions in church practices, preaching, devotional habits, and moral instruction allowed professors of godliness to embrace

economic behaviors that the puritan founders rejected? How was it that self-identified believers distanced themselves from earlier suspicions and came to promote distant, indirect, and rationalized transactions as divine mandates? In sum, how did pious New Englanders come to revere the market as it developed in their day?

The answers given in this book presume that the market was not a fixed system over this period. Before their departure for the New World, puritans encountered in London a complex and dense mercantile order: a confusion of new and old trading companies and overseas ventures, innovative yet controversial credit instruments, and competition for power in the midst of political upheaval. The first settlers of Massachusetts Bay organized a localized market, dependent on new immigrants and capital imported from England. Their economy collapsed during the 1640s with a decline in migration and increased isolation. After several years of depression, Boston merchants established new lines of trade. From the beginning of the 1650s through the 1680s, they created a commercial network, including inland towns, that extended through other American colonies, across the Caribbean, to London. After the 1680s, merchants integrated New England into England's modern transatlantic system, yet again reshaping the meaning of the market for its participants.

The following narrative accordingly traces change in religious discourse in the context of what appeared to contemporaries to be a sometimes breathtaking economic passage. It begins with an account of the first generation of Boston's puritan merchants and ministers, especially the overseas trader Robert Keayne, his associates, and the leadership of Boston's First Church, such as Pastor John Cotton and Governor John Winthrop. The first two chapters describe Keayne's professional training and religious conversion in London, puritan teaching about exchange, and godly purposes for the settlement of New England. During the 1630s and 1640s, the First Church in Boston mounted a disciplinary campaign against merchants such as Keayne, whose commercial practices conformed to humanist dictates yet violated puritan proscriptions against usury and overpricing.

Early restraints on trade in Massachusetts represented social agendas developed over the course of half a century of puritan teaching in England. Some historians have argued that restrictive measures such as price controls were temporary and aberrant concessions to the expediencies of a fledgling colony,⁷ but the puritan immigrants to New England had long aspired to institute discipline that chastened economic rationality with scriptural rules and shaped business decisions to local needs. Informed by godly dictates, puritans such as Keayne were in fact deeply ambivalent about their participation in England's burgeoning market.

Over the course of the seventeenth century and into the first decades of the eighteenth, puritan leaders—lay and religious—displaced received

notions of discipline and muted critiques of tactics previously condemned under the rubrics of usury, oppression, and profane litigation. Chapter 3, covering the period from 1650 to 1680, is pegged to the story of the silver-smith and trader John Hull. During Hull's career, a chain of social calamities, controversies in Boston's churches, and military crises provoked him and his pastors to reconsider the meaning of providence for New England. Ministers such as Increase Mather and Samuel Willard came to portray the civic order of New England as a special subject of divine rule. As they did so, they invested commercial proficiency and expansion—the means of a prosperous commonwealth—with providential purpose. Legitimizing many innovations in exchange, they gave Hull and his colleagues reason to understand their ventures in the market as compatible with their spiritual duties.

Chapter 4 extends this account through the stories of the magistrate and merchant Samuel Sewall and his near contemporary Thomas Fitch. From 1680 through the 1710s, New England's merchants developed their trade into a regional economy and extended it into the Atlantic basin. Leading members of Boston's Old South Church, Sewall and Fitch also undertook their careers during the unsettling political affairs evoked in Willard's *Heavenly Merchandize*. They witnessed the accession to the English throne of a new dynasty deemed to be the patrons of true Protestantism in a worldwide contest with Catholic tyranny.

Ministers such as Willard, along with Cotton Mather, identified the English nation—the metropolis and its colonial extensions—as the chief instrument of divine providence in the world. They described pious Bostonians as patriotic Englishmen, whose efforts to secure a place in Britain's transatlantic market system amounted to religious duty. In the process, they adopted the conventions of England's political economists: thoroughgoing pragmatists who analyzed the nation's commerce through mathematical and scientific methods. Puritans such as Willard and Mather were convinced that the vocabularies of political economy, often deployed by popular commentators such as Daniel Defoe, constituted a dialect of divine truth. In continuity with their predecessors, they arraigned dishonesty, ostentatious consumption, disregard for the poor, and slave trading as evidences of avarice and selfish materialism. They nonetheless made decided changes in economic teaching. They provided moral sanctions for usury, trading in securities, new forms of paper money, and market pricing. Sewall and Fitch embodied those teachings. They conducted their businesses with moral sensibilities infused with transformed convictions about providence and the end of history.

Chapter 5 shows how Boston ministers such as Thomas Foxcroft of First Church, Ebenezer Pemberton of Old South, and Benjamin Colman of the Brattle Street Church, along with their merchant followers, implemented

yet another form of moral discourse during the first three decades of the eighteenth century. They replaced previous critiques of exchange practices with exhortations to reasoned sentiment, right affection, and proper decorum in the midst of those practices. They made these changes for thoroughly religious reasons. They addressed themselves to an intellectual contest between critics and defenders of orthodox Protestantism in England, all of whom claimed to represent the cause of reason and virtue. Concerned to promote Christian belief among their parishioners, Boston pastors described providence as divine rule over a natural order through a natural law that promoted sociability and society.

Adopting fashionable moral vocabularies of reason and refinement, divines such as Colman urged merchants to an interior, affective piety that displayed the virtues of politeness in the midst of assiduous competition in the Atlantic market. A new generation of overseas merchants, in this case represented by one of New England's prominent slave traders, Hugh Hall, understood their commercial activities from this reasoned, naturalized Protestantism. Marking a transition out of puritan and into postpuritan Protestantism, Hall's career illuminates the near complete consonance between religious and commercial discourses in early New England. His story marks the final stage in the accumulation of changes within puritanism—slow, partial, and gradual transformations in language and practice—that explain the alliance between Protestant and market culture from the settlement of Boston through the early eighteenth century.

There are contrasting interpretations of religion and the economy in this period, against which *Heavenly Merchandize*—this book, that is—should be read. First, several economic and political historians have contended that systematic economic forces triumphed over moral customs and sheared away religious ideas from commercial practice. Merchants, as this argument goes, founded New England as a for-profit venture and overwhelmed conservative-minded ministers and farmers during the seventeenth century.⁸ Market realities thus compelled preachers such as Willard, when they bothered to make economic statements, to domesticate their criticisms, jettison old-fashioned communal morals, and conform their ideas to imperial and bourgeois values. By this reading, religious language functioned merely as an *ex post facto* legitimization of commercial expansion and justification for economic elites. Ministers offered a veneer of propriety covering an economic culture more solidly constructed of class and individual interests.

This tale of secularization fails on several accounts. An impressive sociological tradition calls into question the bundle of unexamined assumptions and circular logic reflected in many such arguments.⁹ A straightforward observation of historical sequence reinforces this critique: only after the religious transformations of the late seventeenth and early eighteenth cen-

turies did New England's market system come to fruition, indicating at least some influence of the former on the latter. In addition, an understanding of religion as a cultural system—a complex of ideas, family practices, ritual, and communal expectations rather than merely a logic of doctrines set against social forces—suggests multiple connections between religion and business practice.¹⁰

Reducing the story to purely economic mentalities, moreover, mutes the voices not only of preachers but also of the merchant parishioners in Boston's puritan churches. Traders often sounded pious resolutions, moral perplexity, and genuine concern for the spiritual meaning of their businesses. Merchants and ministers, to be sure, were sometimes irresolute, displaying an ambiguous mixture of high intentions and quite mundane ambitions. Yet many of them described the purpose of commerce in thoroughly religious terms, reading the latest techniques as instruments of providence or the market system as designed by God for human felicity. The makers of New England's market claimed to be church members, devout believers, and successful merchants at the same time. They defined their interests by moral and cultural vocabularies that accommodated a *mélange* of spiritual, material, and economic goods. Their comments reveal a complexity obscured by the assertion that economic interests determined religious teaching in New England.

This book uncovers the relationship between the ways merchants did business and their beliefs. It reveals the extent to which religious convictions, from ideas about providence and political sentiments to regimens of moral discipline in local congregations, informed commercial decisions. *Heavenly Merchandize* relies on merchants' accounts and ledgers, business correspondence and personal letters, diaries and spiritual ruminations, autobiographical claims and the records of churches in which they participated. Such a thick description requires selectivity; each chapter focuses on one or two Boston traders who had suppliers and customers in different parts of the Atlantic world (so-called overseas traders) and who identified themselves as members of the puritan-congregational order of Massachusetts, joined prominent congregations in the town, and wrote about their spiritual lives. These cannot stand for all merchants in early New England. There were other traders with different religious sensibilities, Anglican, Quaker, and indifferent included. Yet the merchants discussed here offer particularly telling instances of the interdependencies among religious tenets, moral languages, and commercial behaviors. In some cases, their mentalities help to explain how a certain kind of economic pragmatism—what might appear to our modern eyes as mere profit seeking—gained religious legitimacy among the most tenaciously devout New Englanders. Principled expedience was not the same thing as unbridled materialism, at least by their lights. They articulated reasons for choosing what we might char-

acterize as a pragmatic approach to commerce. Religious ideas, communal habits, and material conditions formed an ensemble of cultures in early New England.

A second interpretive dilemma shadows the following chapters. Many historians who admit to the importance of religious ideas for New England's economy rely on Max Weber's influential thesis in *The Protestant Ethic and the Spirit of Capitalism* and other essays. Weber recognized that the market represented an "absolute depersonalization" of social exchange, and therefore a challenge to the organic and interpersonal ethics—the "regulation"—prized by Christian tradition. Referring to the same kinds of economic instruments that Willard evoked, Weber observed that "it is not possible to regulate" the complicated and impersonal relations between holders of bonds, notes of exchange, or mortgages and their distant debtors. So, "where the market is allowed to follow its own autonomous tendencies, its participants" necessarily violated customary "obligations of brotherliness or reverence."¹¹

Weber conceded that early Calvinists resisted the individualistic and materialistic implications of a market economy; yet he also claimed that Calvinist teaching implicitly invested rationalized, bureaucratic regimes with divine purpose. He described the essence of Reformed belief to include the spiritual validity of secular vocations, the pursuit of wealth as an indication of otherwise mysterious divine favor, and the primacy of diligence, industriousness, and frugality as moral virtues. Such teaching, according to Weber, helped to create the ethos of early capitalism. It molded a truly modern economic personality, driven to prove itself through diligence and frugality in a rational system regardless of conventional notions of interpersonal obligation. Without a close reading of puritan texts, or an examination of transformations between early Reformers and late seventeenth-century and early eighteenth-century puritans, Weber jumped to latter-day Protestants who embodied this personality even as they rejected Calvinist doctrine. Once shorn of its theological tenets and customary hedges on outright individualism, puritanism flowered into an economic culture of autonomy, rational discipline, entrepreneurialism, and specialization. Benjamin Franklin and John Wesley, by Weber's reading, perfectly signified the Protestant ethic.¹²

Weber's thesis is complex enough to sustain various interpretations and applications to early New England. Nothing in this book amounts to a wholesale attack on Weber. Surely there was something within Reformed thought, especially the sanctification of worldly labor and the belief that providence gave transcendent purpose and meaning to everyday social exchange, that propelled Protestants into commerce with moral confidence.¹³ Weber only hinted, however, at the immense shifts required to displace older modes of discipline, validate the actual transactions performed in the

market, and accordingly transform puritan disdain into sanction for the new economy. The importance of such changes for individual merchants, whose moral choices made the market, lay shrouded in Weber's mist of theoretical generalizations.

As a result, many historians have compressed Weber's argument into a single dictum: puritans were protocapitalists in their genes, by constitution, bursting out of the cocoon of religious tradition.¹⁴ This has become something of a default explanation for religion and commerce in early New England. Echoing a parallel sounding of English puritanism, many interpreters have maintained that the whole story can be encapsulated in a simple formula equating the religion of New England's founders and successors to bourgeois, market-driven industriousness: New England was born capitalist and Protestant. If this book serves as a corrective, then it is in part to critique this misuse of Weber and complicate the narrative.¹⁵

Other studies have provided a much more suitably nuanced plot. One strand of interpretation has modified Weber by describing an inherent tension between a traditional social ethic and economic rationality within the puritan movement. Only the social and political changes brought about by the Restoration of the Stuart monarchy in 1660—outside incursions into New England's order—resolved these tensions in favor of market dictates.¹⁶ English and Scottish historians, meanwhile, have issued warnings against general characterizations of the puritans as either wholly sympathetic with or antipathetic toward the emergent market. Radical Protestants in different locales, and in different times, responded to commercial opportunities with different degrees of enthusiasm, a variation that in itself diminishes the power of any single theory of Calvinism and the market.¹⁷

Yet again, a more recent turn has marked an appreciation for the persistence of a dense spirituality, even as New England's ministers and merchants moved into an expanding market. Several works have tracked shifting agendas, played out differently in various regions, that allowed puritans and their eighteenth-century successors to understand commercial exchange as a conduit for genuine religion. Understood as a divine gift, the market appeared to be a mode of social solidarity, a new and expansive means of community, and a benefactor of churches and their evangelistic work.¹⁸

Even these quite useful histories, however, foreshorten the long intellectual journey traveled from the puritan settlers to their mid-eighteenth-century heirs. Recent works minimize internal diversity and changes within New England puritanism. They continue to slight the intentional alterations that puritans made, for theological reasons, in their moral teaching. This book attempts to recover this distance by attending to the sermons and treatises, along with the personal writings, of religious leaders who addressed economic developments. These sources show the importance of

transformations in ideas about providence, moral discourses, and rules for specific commercial practices.

The merchants examined in *Heavenly Merchandize* observed, recorded, and absorbed these innovations. Their reflections make this clear: the less they embraced the tenets of first-generation leaders such as Cotton and Winthrop, the more they entered into, and created, the world of the market. The more they adopted the idioms of civic loyalties, imperial identities, and enlightened rationalities, the more they embraced the mandates of the emergent economy. As Boston's ministers conformed their teaching to the latest transatlantic intellectual fashions, they gave their merchant parishioners a language to bridge piety and commercial technique. From this perspective, it was the transformation of puritanism—we might even overstate the case by contending that it was the slow liberalization of puritanism and rise of rational Protestantism—not puritanism itself, that explains the congruence between religion and the market in early New England. Religion had everything to do with the development of a market culture in early New England, but it was not necessarily old-time religion, if by that we mean the ideals of the founders.

While retracing the great distance from puritan origins to eighteenth-century provincial culture, *Heavenly Merchandize* does not map the terrain in contemporary terms such as secularization or modernization. Echoing Weber, who regarded the Protestant ethos to have hardened into the “iron cage” of capitalist bureaucracy, many historians have pondered an idealistic and communal puritanism descending into Yankee cleverness and ambition through the course of the seventeenth and early eighteenth centuries.¹⁹ New Englanders, as this account goes, capitulated to individualism, materialism, and fractious social values.

This book considers transitions in formal religious discourse, yet also detects variation and contestation in daily pieties, church practices, and political agendas in each generation. It maintains that puritan ideas about providence, an especially salient aspect of puritan religiosity, developed in response to the different social conditions through which God was assumed to work. As those conditions changed, so too did the framing of providence. Change did not evidence capitulation in such a malleable religious culture.

More important, the following chapters show that New Englanders did not jettison communal values for mere individualism. New understandings of providence reoriented their perceptions of community and thus of moral good. The systems of exchange in the transatlantic market appeared to be means of society and instruments of divine rule in the world. If we merely contrast a biblical, communal, and pristine puritanism of the 1630s to a putatively rational, individualistic, and secular religious style of the 1720s, then we fail to comprehend the moral imagination of the creators of a

market culture in early New England. Convictions about God and the good ran through every turn in the story.

Until we appreciate the significance of the transition from puritan to postpuritan Protestantism in early New England, we will not grasp the beginning of the vexed history of religion and the market in America.²⁰ In this regard, *Heavenly Merchandize* may serve as a contribution to a lively and robust debate about cultural values and the current economy.²¹ That discussion has been confused by summary historical judgments, misleading generalizations, and caricatures. We are better served by a history that gives attention to the constant interplay of religious ideas and exchange practices, personal dilemmas and corporate loyalties, devotional aspirations and economic technique, over a long period of negotiation and modification. The remarkable alliance between Protestantism and commerce in America has its origins in the moral decisions of the ministers and merchants accounted for in the following narrative.

Chapter One

ROBERT KEAYNE'S GIFT

IN 1653 ROBERT KEAYNE bequeathed a generous gift to the town of Boston: £300 for the construction of a public market building, or exchange, with a water conduit. His last will and testament also provided £100 to stock a granary at the marketplace and £40 to feed clergymen attending annual synods at the exchange. Keayne also donated an unspecified number of books—including his own three, handwritten volumes of commentary on the prophetic books of Daniel, Ezekiel, and Hosea—to establish a public library in the building. There was more. He bequeathed £70 to the poor fund of the town's church, £50 to a school for indigent children, £10 and two cows to the local artillery company (a volunteer militia), and, to be dispensed at the death of his wife, £300 to Harvard College. In sum, Keayne devoted over £800 of his total estate of £2,700 to civic and religious causes.¹

Keayne estimated the market building as the most important of his bequests; he intended it to “be a great ornament to the town as well as useful and profitable,” and gave detailed instructions for its construction. He thought it should be prominently located in the Cornhill district, at a key intersection overlooking the harbor and wharves, near his house. He designed it as an imposing, rectangular structure. The ground floor was to be open-air. Protected from rain and snow in the winter and refreshed by breezes in the summer, merchants, shipmasters, and shopkeepers could gather in this semiprotected space, store their goods, and market their wares. Keayne wanted the second floor to have several rooms for civic and religious purposes, including a library (furnished with his works on divinity and military affairs) and a room for church meetings. Other uses came to Keayne's mind: courtrooms, a granary, and an armory.²

Such a structure had first been proposed in town meetings in 1649, but Keayne was the first to step forward with a plan and the money for its construction. Less than a year after his death in March 1656, 163 residents of the town contributed a total of about £100 to complete the building. Subscribers to the project included the most prominent merchants in Boston—seventeen long-distance traders and seven local traders and shopkeepers. Among the more generous donors were Edward Tyng, who along with fellow merchant Robert Hull and minister John Wilson, was a witness to Keayne's will, and other worthies of Boston's mercantile community:

Richard Bellingham, Peter Oliver, Hezekiah Usher, Thomas Clark, Jacob Sheafe, Thomas Brattle, and Joshua Scottow.³

Boston's Town House, as it came to be known, was completed in 1658. The building committee followed many of Keayne's instructions while expanding the general purpose of the structure. The ground floor was open as Keayne suggested. The second floor consisted of one large room. It could be used for merchants to meet, rest, or negotiate, but its formal purpose was to hold town meetings. The third floor housed the library, two courtrooms, a council chamber, and meeting rooms for ministers and selectmen. The town rented space on the ground floor to shopkeepers. It became a favorite location for booksellers. A railed walkway and turrets graced the roof. The committee unfortunately omitted the water conduit that its benefactor had proposed as a safeguard against fire. The whole edifice burned to the ground one day in 1711.⁴

As a public moral gesture, Keayne's gift conveyed mixed concepts of social exchange. The very plan of the structure evoked the humanist ideal that commerce should be an instrument for social cohesion. Its unenclosed first floor, rectangular shape, and central location expressed Renaissance conventions for civic-mindedness (figure 1.1). Open to all residents of Boston, the exchange encouraged merchants to view their activities as public duties, carried out on behalf of the town and commonwealth. It was a hub of social networks, where members of various trades and social classes gathered as neighbors. As if to certify this communal ideal, the small contributions of apothecaries and innkeepers, farmers, fishermen, bakers, and artisans such as tanners, shoemakers, coopers, and masons made up the bulk of the funding beyond Keayne's gift. The building symbolized business in the service of social integration. In this space merchants acted as citizens and plied their trade as a civic office. As Keayne put it, the Town House "is a work of charity and mercy"; its advantages would "redound to the whole town in general."⁵

Keayne's design also reflected a puritan worldview in which religious discipline defined the proper bounds of commerce. The placement of the Town House allowed for supervision by the church. It was located in sight of wharves yet also across the street from the First Church meetinghouse and one of its pastors. Visiting merchants and ministers were to meet in the building, bringing material and spiritual exchange into the same space. We might surmise that the library, which Keayne thought more crucial than the courtroom, contained gazettes and almanacs that merchants found useful, but he wanted traders to read biblical prophecy as well as advice on foreign currencies.⁶

Humanist and puritan convictions flowed together in Boston's Town House, symbolizing the possibilities of both integration and conflict. Humanists and puritans equally infused economic exchange with moral pur-



Figure 1.1. Charles Lawrence's 1930 engraving of Boston's Town House, based on architectural drawings, reflects Keayne's plans for the building: a rectangular structure with an open ground floor for merchants to gather, two additional floors for meetings, and a turreted roof. Courtesy of The Bostonian Society/Boston Historical.

pose directed to the common good. From this perspective, Keayne's building promised the coalescence of civil and religious criteria for economic exchange. Yet, as he learned throughout his career, many puritan leaders thought that these two conventions were fundamentally incompatible. Humanists prized trade as a means to national prosperity and happiness. Puritans prized it as a means of service to one's immediate neighbor and God. The civil order and the society of the godly were interrelated, but not identical. From this perspective, humanists and puritans held different understandings of the community to which merchants were ultimately accountable: the commonwealth or the church. The story behind Keayne's exchange, then, offers a particularly revealing account of a first-generation New England merchant compelled to negotiate between overlapping and sometimes conflicting moral discourses.

Keayne cannot stand for all New Englanders, but he does represent a dilemma common to many of them. Like many other Bay Colony merchants, he learned his trade and was converted long before he immigrated to New England. The following discussion of his encounters in the Old World probes the deep sources of an uneasy, even strained relationship between the mandates of commerce and the prescriptions of godliness in puritan America.

KEYNE, THE MERCHANT TAYLORS' COMPANY,
AND CIVIC HUMANISM

A survey of Keayne's life on both sides of the Atlantic sets the context for probing his early career in England. He was born in 1595 in Windsor, Berkshire County, England, the son of the butcher John Keayne. We know little of his early life. In 1605 his father apprenticed him to the London merchant-tailor John Heyfield. He worked eight years in the Cornhill District of London, secured admission to the freedom of the Merchant Taylors' Company, a prominent guild, in 1615, and married Anne Mansfield in 1617. While in London, the young merchant also joined the puritan movement and established connections with dissenting leaders. Anne Mansfield was the sister-in-law of John Wilson, of later fame as one of the first ministers of Boston's First Church.

Keayne thereafter devoted himself to godly teaching. He collected books, regularly attended preaching events in London, and often took notes on sermons when he traveled for business. As his business prospered, he also assumed civic responsibilities. He joined the Honourable Artillery Company of London in 1623 and subscribed as an adventurer behind the Plymouth Colony. Eventually he became acquainted with John Winthrop, whose uncle was a leading vestryman in the parish church of Keayne's Cornhill residence. He advised Winthrop on procuring armaments for the Massachusetts Bay Company. In 1634 he invested £100 in the company. On July 17, 1635, when he was forty years old, he, his wife, and one surviving son out of four, Benjamin, departed England for Boston.⁷

By the time that Keayne left for New England, he had established himself. He expanded his business until he had become a freeman and accumulated between £2,000 and £3,000 in estate. He saw himself as an adherent of Winthrop, Wilson, and Cotton, future mainstays of the governing party within Massachusetts puritanism. He also was the cousin of Edward Rawson, who would become secretary of the General Court. Keayne came to New England as one of the wealthier passengers on the ship *Defence*, a vessel loaded with the colony's future luminaries.⁸

In Boston, Keayne's investment in the company netted him a choice town plot, once removed from the First Church, facing the market square. He built a house there and immediately made a donation to the town's defenses, a battlement on Fort Hill. He and Anne joined as full members of the church during his first year of residence, an act that testified to his conversion. During the next two years he was appointed to a committee on town lands and elected selectman. He held many public offices during the rest of his life; he was reelected selectman four times, elected deputy to the General Court seven times, and appointed to several minor positions

such as surveyor of the highways. In 1638 he helped found the colony's militia, the Ancient and Honourable Artillery Company, and thereafter sat on several committees of military affairs. During his first three years in Massachusetts, the General Court awarded him two large land grants: 314 acres on Rumney Marsh and 400 outside the Boston area.⁹

In November 1639, however, Keayne suffered the first of three public humiliations—small scandals, really—that marred his reputation and shaped his self-presentation throughout the rest of his life. A fellow merchant accused Keayne of selling six-penny nails for ten pence a pound. Other charges of overpricing followed. When profit margins on common goods were limited by custom, and frequently by law, to between 10 and 30 percent, Keayne was said to have taken 50, 75, and even 100 percent. In a split decision, the General Court ruled against Keayne and fined him the astonishing amount of £200, which it later reduced to £80. In parallel proceedings, the First Church formally admonished Keayne and placed him under disciplinary censure until the following May, when the merchant's penitence satisfied church elders. In 1642 the suit of one Goody Sherman brought Keayne into court again. She accused him of stealing and slaughtering her prized sow. Keayne successfully defended himself on the evidence that he had killed his own sow and she had merely misplaced hers.¹⁰

When the dust settled from the nails and sow cases, Keayne's business and even public stature recovered until the third scandal a decade later. From 1643 through 1649 he engaged in lucrative trade with Bermuda and the West Indies. He was a prominent investor in New England's first sustained manufacturing venture, the Saugus Iron Works. In 1649 the General Court awarded him yet another land grant: more than a thousand acres at Pocusset Hill. In 1651 he was appointed judge in the Suffolk County Court. In 1652, alas, Keayne was again brought up to face embarrassing charges. Two former employees and two debtors accused him of habitual drunkenness. The General Court found him guilty, fined him, and removed him from his office as judge. Only a year after this scandal, he began to write his last will and testament, with its elaborate prescriptions for Boston's Town House. Also known as his apologia, this document contained Keayne's reflections on his controversial career.¹¹

We have few details about Keayne's business during his formative years in England, but we can infer that he closely identified with the Merchant Taylors' Company of London. The very first line of his apologia pointed to his civic responsibility as a member of the guild: "I, Robert Keayne, citizen and merchant tailor of London." To be sure, he immediately declared the other matrix of his self-understanding: "by freedom and by the good providence of God now dwelling in Boston." Yet he obviously took pride in his professional ascendance, from his move to London in 1605

and his apprenticeship under John Heyfield through his entrance to the guild as a freeman in 1615.¹²

Master merchants such as Heyfield introduced apprentices to different aspects of merchant culture. Most fundamentally, they taught the techniques of exchanging credit, such as keeping books, maintaining accounts, and using bills of exchange (signed promissory notes that could be transferred from one merchant to another). They exposed apprentices to a repetitive, formulaic, mathematical, and contractual language. Merchants intended their accounts to quantify, and thereby certify or reinforce, relationships between creditor and debtor. Calculation protected the moral trust between buyers and sellers. Merchant Taylors required all members annually to present their ledgers to the guild, to be examined by senior members for accuracy and fairness.¹³

Masters also exposed their apprentices to published advice manuals of the period, which instructed would-be merchants on accounts and, perhaps more important, protocols for trade. During Keayne's life in London the most popular of these manuals were Thomas Tusser's *Five Hundred Points of Good Husbandry* (London, 1573), John Browne's *The Marchants Avizo* (London, 1589), and Gerard Malynes' *Consuetudo: Vel, Lex Mercatoria* (London, 1622). The manuals circulating in Keayne's London were quite different from an earlier generation of publications such as Antoine Marcourt's *Boke of Merchauntes* (London, 1539). Marcourt cast a critical glance at merchants. From his advice it appeared that they were prone to avarice and dishonesty. Writers such as Brown and Malynes portrayed merchants as mutual fellows, a true society, bound by codes of honor and trust that spanned oceans. While different kingdoms held to different "civil laws," Malynes argued, merchants followed the international and timeless "Law of nations," and in so doing they provided "the sole peaceable instrument to inrich Kingdomes and Commonweales, by the means of *Equality* and *Equity*."¹⁴

Laced with this sort of self-assurance, advice manuals taught merchants to deploy their own rhetoric of honor and sociability. Browne's *Avizo* was the most widely used of these manuals among merchant apprentices at the turn of the sixteenth century; by 1640 it had gone through six editions. Keayne might well have looked on Browne as a model; like him, Browne worked his way up through the merchant ranks, professed to be something of a soldier and expert on military affairs, and expressed a deep religious devotion. Browne provided inexperienced traders with a lexicon of manners, even the exact words to use when conducting business. The *Avizo* included rules for keeping different ledgers, the proper terminology for bills of exchange or bills of attorney, and examples of letters to port keepers, friends, and fellow merchants. Every letter to another merchant, Browne suggested, should begin with "I pray for your good health and

prosperitie," provide some interesting but not terribly valuable news about local market conditions, and end with expressions of piety that were oblique enough to avoid offending someone of a different religious tradition. The wise merchant not only stayed abreast of the commercial news but also voiced concern for honesty, courtesy, and the honor of fellow merchants. "Shewe yourselfe lowly, curteous, and serviceable unto every person," Browne advised.¹⁵

Just as these advice manuals introduced aspiring traders to the rhetoric of merchant honor, so the Merchant Taylors provided a local community to enact codes of valor. The company in fact promoted a nearly religious devotion to its work. It demanded a high level of loyalty from its members. To become a freeman in the guild, Keayne took an oath to "be a good and true Brother unto the Merchant Taylors of the fraternitie." He joined in prayers—also prescribed by the company's regulations—to "keepe this noble city of London" from plague so that "wee may often in brotherly love and trewe love assemble and meete together." The rhetoric of brotherly love and devotion reinforced submission to the guild as an organ of corporate discipline. Keayne agreed to heed all summonses issued by the company's wardens, who held responsibility for oversight of apprentice-master relationships and the conduct of members. He promised to bring disputes with a fellow merchant before the assistants—elder merchants who judged cases in a special court—rather than a civil magistrate. He swore to expose all unlicensed, foreign merchants in the city. Should he ever take on apprentices, he promised, he would provide them with food, lodging, instruction, and wages according to the company's rates. He consented to learn the "concils," or rules, and "mystery," or ceremonies, of the association and to attend all its feasts and festivals. He vowed to avoid all unseemly public behavior—gambling, rioting, late-night drinking—and speech that "might" bring "great infamy, slander, and rebuke" upon fellow merchants. Finally, he consented to contribute to the charitable work of the guild. This last was a large enterprise. The guild maintained a regular fund to assist disabled or underemployed workers. From 1605 to 1635 the Merchant Taylors established fifteen additional benevolences, chiefly pensions for orphans and widows of members but also funds for local poor relief and repair of neighborhood church buildings. Here were all the formal elements of a Christian church, absent Christian theology: fellowship, pedagogy, moral discipline, ritual, and poor relief.¹⁶

The Merchant Taylors also labored to establish a public reputation for civic-mindedness. Keayne became an upper-level apprentice and member of the company at a turning point in its history. Deprived of its traditional rights of monopoly and statutory preferment in the late sixteenth century, the Merchant Taylors had begun to lobby municipal and royal officials. They also conducted something of a propaganda campaign to influence

opinion at large. They wrote about their contributions to the Crown, including outright gifts of money, in times of military crisis. They highlighted their expertise in the patriotic skills of military technology, marching, and parade. They offered their building as a site to train soldiers. They stressed the national value of their investment in the East India Company and assistance to members who settled in Virginia and Bermuda. They patronized historians and poets who portrayed the merchants as civic benefactors on a heroic scale. They boasted that their members were well disciplined and reliable. All of these efforts paid well. By 1615, the year Keayne joined, the Merchant Taylors' Company was the wealthiest guild in London, composed of men well connected to municipal and royal government. It had reached its zenith of civic prominence.¹⁷

Two elaborate public festivals marked the high points in this campaign. In 1607 the guild hosted a dinner for James I, at which he was made an honorary member. Preparations for this event, of which Keayne must have heard, were unprecedented in company records. The Merchant Taylors' Hall, where festivals and dinners were often held, underwent several renovations. Workers installed a new garden wall and a window for the king's view at the table. The company commissioned new paintings and restored its old tapestries, in which it took great pride. Members spent more than £1,000 on the banquet. Recorded by company clerks in admiring detail, the menu described a meal of excessive variety and proportion.¹⁸

In 1613 the Merchant Taylors sponsored a second event, a public festival and pageant in honor of one of its regular members, John Swynnerton, who was elected lord mayor of London in 1612. Members assembled in the streets, arrayed in traditional costume. They presented a huge float: a chariot drawn by sea horses and driven by Neptune, a favorite of merchants. The tableau announced the performance of a play written by Thomas Decker. Frequently patronized by the company, Decker provided a script that commended Swynnerton and London's commercial prospects. Several smaller dramatic presentations and orations swirled around the play. All of these works used tropes from the classical canon: virtue personified, the gods as patrons of civic life, the drama of republican Rome. They celebrated the civic value of merchants, predicted the prosperity of the metropolis, and extolled the virtues of Swynnerton—a man qualified to care for the city, provide for the poor, and rule with justice.¹⁹

The Merchant Taylors relied on humanist writers such as Decker in other venues as well. One of their members, John Stowe, made a career as a propagandist for the company. His 1598 *The Survey of London*, a huge, meandering history of the city, gave dozens of examples of merchants who, from the founding of the Roman Londinium to the reign of Elizabeth, made donations to civic projects such as hospitals, religious lectureships, and poor relief. As patrons of the church and city, merchants were exem-

plary citizens. Like political writers who promoted republican government as an ancient custom, Stowe appealed to tradition. His civic-minded merchants built London through their patronage of church and city.²⁰

Inspired by humanism, the merchants turned to a Renaissance curriculum when they founded a school to train the children of members. The Merchant Taylors' School educated John Heyfield's two sons. If Keayne had overheard their conversation about their studies, he would have learned the names of humanist educators such as Richard Mulcaster, a student of the famous John Colet, who built the curriculum on Greek and Roman moralists. Keayne also would have known of literary and dramatic productions by students. Many of the school's graduates, such as Edmund Spenser, Thomas Lodge, Thomas Kyd, and James Shirley, became well-known writers. Their verse and prose reiterated typically humanist themes such as the power of civic virtue to withstand fate and compel fortune.²¹

When Keayne became a Merchant Taylor, he entered a culture thick with symbols, rituals, and moral rhetoric. The account books, language of honor and politeness, oaths to honor fellow merchants, guildhall with its tapestries and paintings, costly feasts, pageants, military exercises, appeals to Greek and Roman texts and images, evocation of civic virtue, and the merchants' duty to London all amounted to a distinct ethos.

The discourse of humanism provided the moral template for these disparate expressions, a rationale for the various activities of Merchant Taylors. There are several ways to consider the term "humanism" in this context. It bears close affinities with the culture of the Renaissance: the production of art, patronage of scientific, technological, and geographic discovery, commerce, an exuberant consumption of worldly goods, and the profession of civic virtue. It also evokes northern European humanists of the period, who proposed that social virtue be grounded on useful, benevolent work in behalf of the commonwealth. Hostile to religious sectarianism, northern humanists wrote in pragmatic terms about the need for European states to mitigate poverty and political oppression without degenerating into chaos, and they often turned to the new middle class, including its merchants, as agents of social reform. This ideology informed the civic leaders of the seventeenth-century Netherlands. Patriotic, nationalistic, and pragmatic, Dutch magistrates favored commerce, approved of increased personal consumption of luxury goods, and ignored Calvinist clergy who complained of secularism, materialism, and selfishness.²²

Finally, we should consider what has been called the tradition of civic humanism. This ideology combined reverence for tradition and antiquity, classical teachings on political virtue, and contemporary yearnings for a nonabsolutist frame of government. It focused especially on the notion of the nonaristocratic citizen as the strength of a republic: the private individual who regarded the commonwealth as the highest duty. During the first

decades of the seventeenth century, many civic humanists also elucidated the purpose of English expansion overseas in terms of national grandeur. Jacobean humanists thus promoted colonization for the sake of profits and the kingdom's glory rather than for any explicit religious rationale. Indeed, civic humanism held no consistent metaphysical, theological, or philosophical doctrine. Although Keayne's fellow merchants did not personify the latent political radicalism of civic humanism (nor, for that matter, would they have been the heroes in its narrative), they too defined virtue as service to the civic commonwealth. They embodied an early modern form of Cicero's merchant-cum-citizen, the material provisioners for the *res publica*.²³

The Merchant Taylors, then, reflected what we might think of as a variant of civic humanism: a discourse that legitimated commercial pursuits in civic terms. Civic-humanist merchants relayed to Keayne an enthusiasm for the production and consumption of worldly goods, tapestries and feasts included. They showed themselves as a learned profession, dependent on mathematical and scientific discoveries as well as expert in technological and military arts. They claimed to represent an ancient tradition of civic virtue that was alien to aristocratic privilege. They offered themselves as antidotes to the kingdom's contemporary social and economic ills. In England they eventually associated themselves with a statist, Arminian Anglicanism. Yet, instituting their own protocols for politeness and social exchange, they fostered a quasi-religious devotion among its members without claiming any theological creed. They defended commerce as a noble profession—the circulation of goods through society. They maintained that traders thus promoted the public weal by undertaking personal gain. Merchants were the benefactors of kings, patrons of the nation, and heroes of the city.

Civic-humanist merchants grounded their claims on a pragmatic, flexible approach to contemporary problems. From the 1580s through the 1620s, commentators noted momentous developments in the kingdom's economy: a growing population, a turn to the production of market goods such as wool and iron, an increase in the distance between sites of production and exchange, an intensified reliance on bonds, bills, and other forms of paper credit, and a sharp rise in commercial litigation. Each of these sparked moral questions. Preachers, essayists, and political advisers argued especially about the implications of new exchange practices that fell outside the bounds of customary, local prohibitions. What was usurious lending, given increasingly complicated credit networks? Was usury, indeed, illicit at all? Merchants who bought grain where plentiful, transported it to locations suffering from a dearth, and sold it at high prices did not necessarily violate local prohibitions against engrossing. Were they yet guilty of engrossing by other standards? Did enclosure fall under the category of oppression of the poor, given that new patterns of husbandry often employed

the indigent? Was increasing social stratification inherently fractious and vicious, or an acceptable cost of the nation's prosperity? What *was* the commonweal, after all?²⁴

Usury in particular roused heated debate and became, to some extent, *the* early modern ordeal to try one's economic morals. It represented the quintessential conflict between economic opportunity and moral custom. Observers linked it to nearly every disputable social development from enclosure (because landowners found it more profitable to sell their lands and lend cash to merchants than to receive rents) and widespread price inflation (the result of increasing the cost of investment in goods) to self-interested meanness in general (because creditors often made profits from social and economic inferiors). Critics noted usury as the bane of London, where loan brokers routinely charged as much as 30 to 50 percent on loans. Decker, the Merchant Taylors' poet laureate and dramatist, bemoaned the damage that uncontrolled usury did to merchants' reputations: "upon *Usury* hast thou," London, produced "common Theeves." Merchant Taylors' School graduate and dramatist Thomas Lodge, along with essayist Thomas Lupton, argued similarly that the traffic in usurious credit had corroded interpersonal trust between merchants.²⁵

Concerns for social trust aside, most humanists judged usury on more practical criteria: its effects on the kingdom's economy. The authors of Holinshed's *Chronicles*, for example, argued during the 1570s and 1580s that the legalization of rising interest rates in combination with wage controls spelled disaster for cash-poor laborers, exacerbating poverty. Jurist Thomas Wilson and mercantile expert Gerard Malynes advised the courts of Elizabeth and James I to restrict usury for the sake of national productivity. They maintained that high interest rates encouraged landowners to invest in trade rather than agriculture, discouraged aspiring merchants from seeking loans for internal trade, and frustrated established overseas merchants, whose Dutch competitors could obtain credit at costs far below those available in England.²⁶

Wilson and Malynes quoted theologians such as John Calvin and ancients such as Tacitus to charge their rhetoric, but they frankly grounded their appeals on national economic interest. They and other merchant-minded humanists from Thomas Smith in the 1560s to Thomas Mun in the 1620s defined the commonwealth in terms of economic productivity and appraised the moral problems of exchange accordingly. Malynes blunted his declamations against usury with technical analyses of different varieties of it, some less egregious than others depending on intention. In the end, he minimized the issue by contending that increased currency supplies would abate the practice quite naturally. These writers urged solutions through legal measures that could change from decade to decade depending on real economic conditions: demographic shifts, monetary

supply, balance of trade, current prices. It was not a contradiction for them to urge a relaxation of usury statutes in the 1620s, indeed, to suggest that England's merchants be allowed to govern their activities by their own interests to the extent that they benefited the kingdom. Such was the pragmatism and economic realism of the merchant humanists.²⁷

Robert Keayne came to New England deeply affected by his identity as a Merchant Taylor. He cherished the techniques of bookkeeping. He held separate account books for the poor fund, his shop transactions, debts owed to him (three volumes), credits paid to him, debts he owed others, an inventory of his whole estate, his dependents' money, and charges and profits from his farm. He kept, in addition, separate papers for debts due from his farmlands and from the ironworks, a book of receipts for money he had paid out, a book—"to be preserved and perused"—of his weekly expenses for food, clothing, and house maintenance, annual reviews of his personal finances, old debt books from London, several collections of paper bonds and bills, and various papers relating to his landholdings. It was not uncommon for merchants to value their books. Accounts of credit and debt were their bread and butter. Keayne nonetheless appeared to pay an unusual amount of attention to his ledgers. "As a good help hereunto," he advised his executors, "I advise that my shop books, debt books, and all my books of account may carefully be looked up, kept together and diligently perused, seeing that almost everything which belongs to my estate is by myself committed to writing in one book or another." Keayne's account books allowed him to control, through numbers, a complex set of social exchanges. No wonder they were precious to him, and a source of self-congratulation.²⁸

Like other Merchant Taylors, Keayne exhibited a Renaissance admiration for worldly goods. He expressed his tastes by wearing silver lace, a gold cap, and other expensive clothes. In New England he came to hold three African slaves and to accumulate fine consumer goods such as silver plate, fancy jewelry, a library, and a watch. Had we a portrait of Keayne, it might well have presented him in fashionable and expensive dress. We do have a portrait of someone very much like Keayne, his contemporary in Boston Thomas Savage. Savage too had been a Merchant Taylor in London and had risen in the guild even higher than Keayne. Thomas Smith's painting of Savage portrays him in exquisite finery, including the accoutrements of the merchant as a military and civic leader: lace collar, elaborate sash, dress sword, and gilded cane pointing toward a background of soldiers assembled on a drill field (figure 1.2). Keayne aspired to similar prestige.²⁹

Just as London's merchants advertised themselves as patriotic defenders of their city, so did Keayne. He was interested in technological advances that enhanced overseas exchange and colonial conquest: navigation, engineering, and military arts such as artillery and fortification. He and merchant colleagues such as Savage learned military skills and employed them



Figure 1.2. *Major Thomas Savage*. Oil on canvas, attributed to Thomas Smith, 1679. In the distant background, ships enter the harbor while the Massachusetts militia drills on a field. Smith portrayed Savage as a civic leader, military captain, and wealthy man of commerce. Photograph © 2010 Museum of Fine Arts, Boston.

for the colony. Keayne possessed an extraordinary amount of military equipment, including armor, two swords, and four guns. He wished in his will “to declare” his “affections” to “the society of soldiers,” that is, Boston’s Artillery Company, and “to be buried as a soldier in a military way.” He advised Boston on armaments, training in their use (“the art of gunnery”), and the construction of battlements.³⁰

Keayne also mastered the latest techniques for success in the market—the culture of calculation turned to making profits. He even displayed these

skills when discussing his bequests to the town. He provided details of market transactions and made long-range forecasts of certain prices. He argued, for instance, that his executors invest his donation for the education of poor children in grain, store the grain in a magazine, sell it when prices were high—at benchmark prices such as four hundred bushels of Indian corn for £50—and restock the magazine when prices sank. Even small additions to the stock, he informed the executors, could add up and quickly double its value. Keayne's further instructions also revealed the Merchant Taylors' penchant for contracts and legal safeguards. He insisted that the administrators of the poor fund, even if church deacons, provide some security such as a bond in case they mismanaged the account. They were to augment its worth through prudent handling, mindful that Keayne himself had made a more than 17 percent increase on the poor stock over the previous two years.³¹

Many of these traits rubbed Keayne's neighbors the wrong way. Winthrop noted that Keayne carried to America a reputation for hard bargaining. In England it was rumored, certainly by fellow puritans, that he had engaged in the "covetous practice" of charging higher prices for his goods than did others around him. That image was not softened by the fact that Keayne displayed a fussy, vindictive, and self-justifying temperament. He used provisions in his will to control those around him. He hedged his gifts to Harvard College with numerous restrictions and conditions. He bound family members to a precise code of behavior lest they forfeit their inheritance. He somewhat gleefully disinherited an ingrate brother-in-law. He also voided a gift he had directed toward work with Indians because one missionary, John Eliot, had contested part of the land grant that Keayne had received in 1649.³²

In all of this we might see a near caricature of the early modern merchant: driven by a rational and calculating approach to life and nearly autonomous in the conduct of his business. From another perspective, however, Keayne merely offered himself as a man of practical intelligence and patriotism. John Stowe had valorized the Merchant Taylors in these very terms. Keayne had the genius to keep accounts, work the market, and make money. He had the generosity to give it to Boston, and the town's leaders had the obligation to use it prudently. Keayne's beneficence spoke of the necessity of trade, the promise of commerce, and the value of merchants to the commonwealth.

Keayne took pride in these roles. He presented his last will and testament, alongside his building, as a monument to his worth. How else, at a time when bequests ran to five thousand words at most, can we account for a document of some fifty thousand words, many of which pointed to the virtue of "me, Robert Keayne," as he identified himself at the start of his apologia? He hoped that it would be printed so that "everyone that is

concerned in the will may have a copy of the whole by him." This omitted very few Bostonians.³³

Boston's Town House, to return to it once again, symbolized Keayne's calling as a merchant citizen. Its central location testified to his importance to the civic community. If the town could not offer the spectacle of a Merchant Taylors pageant, then its residents could at least behold the prominently placed exchange and admire the civic-mindedness of its patron.

A cynic might read the building as a monument to profits plain and simple, but one further piece of evidence hints at the deeper cultural significance of Keayne's gift: its humanist-merchant ethos. During his first year in London, there appeared a play that might have given him the very idea for his bequest to Boston. We do not know that he saw it, but he must have heard of it. It was immensely popular, made its first appearance when Keayne had just moved to the city, and its author, Thomas Heywood, was a favorite within London's merchant community.

Heywood's play, *The Second Part of, If you know me not you know nobody*, is a comedy about commerce, religion, and morality. Heywood modeled and named the hero of the play after Sir Thomas Gresham, who founded London's Royal Exchange in 1565 and provided the endowment for London's Gresham College. Heywood's fictional Thomas Gresham is an unusually conscientious merchant. Avaricious and ambitious businessmen, ever ready to pursue litigation in service of profits, appear at every turn. Gresham has a rather lighthearted indifference to personal gain, dislikes law courts and lawyers, freely cancels the accounts of his poorer debtors, gives alms generously, and dismisses his mercantile losses with admirable equanimity. Yet at the start of the play he is engaged in a nasty lawsuit with another merchant. Through the intervention of a local "preacher" with the title "doctor" (the appellation sounds puritan) and a merchant friend named Hobson, the suit is settled amicably. Hobson shows Gresham that one can be happy while achieving only modest means and devoting money to charitable causes. Gresham concludes that it is better to be a loser by "a thousand pound" than to tarnish a friendship; he dismisses his lawyer and concedes his claim against his former rival.³⁴

All of this conversation and negotiation takes place in the open market of the Cornhill District of London. It ends with a sudden rainstorm. Prodded by the preacher, Gresham proposes then and there to fund a public building—an exchange—for merchants "and their friends." At such a building they can conduct business in a cordial atmosphere, protected from the elements and removed from the litigious ethos of the courts. When the expense of the project causes Gresham's intentions to falter, the preacher impresses on him his civic duty. He reminds him of London merchants who served the city by building churches, almshouses, and water conduits. Gresham then muses on how, in contrast, contemporary merchants neglect

the poor and pursue profits without regard for the commonweal. In the end, Gresham promises to endow a city university and does indeed build an exchange, or Bourse, at Cornhill. It has a large open space underneath (“this space that hides not heaven from us,” Gresham remarks), meeting rooms upstairs, and a water conduit nearby.³⁵

The parallels between the Town House in Boston and Heywood’s fictional exchange are striking, from the plan of the building and its meeting rooms to the mention of water conduits, gifts to a local university, almsgiving, and even the Cornhill name. Whether or not Heywood’s comedy directly influenced Keayne, it reflects how Keayne might well have embraced a humanist understanding of trade and philanthropy. The virtuous merchant views business as a morally freighted exchange. He honors fellow merchants and treats them as friends rather than suing them in civil court. He does not grasp for profits with undue passion. He offers his wealth to civic causes. These codes and rules legitimated commerce as a social good and justified the businessman who pursued his material ambitions as a public servant.

It was fitting that Keayne entitled his manuscript bequest “the last will and testament of *me*, Robert Keayne” (italics added). This otherwise curious, self-referential heading—unusual for early modern bequests—recalled the title of the play, *If you know me not*. . . . The first line of Keayne’s will prolonged the evocation of Gresham’s world. It was as though Keayne, once “merchant tailor of London,” named himself as the New England antitype of the fictional, and perhaps historical, hero. He was Boston’s patron, a well-trained humanist merchant full of business acumen, piety, civic loyalty, and plans for an exchange.³⁶

KEYAYNE AND THE GODLY COMMUNITY IN ENGLAND

We might surmise that the Merchant Taylors’ Company, with its humanistic discourse, shaped much of Keayne’s moral world, especially during the last few years of his apprenticeship and entry into the company in 1615. There is evidence, however, that soon thereafter he encountered an equally influential culture. Among other clues, we know that he married the godly Anne Mansfield in 1617. From that point on, Keayne increasingly became involved in a tight-knit religious community that offered a steady dose of preaching and spiritual advice for young merchants in London. The radical Protestants, or puritans, to whom Keayne attached himself shared many of the reformist platforms of humanists, but they interpreted the market through a different conceptual frame. Unlike the Merchant Taylors and their humanist advocates, they did not define the goal of commerce as the national welfare. Nor did they legitimate a distinct language of mer-

chant decorum and honor. Fixed on biblical conventions and religious discipline, they set godliness against mundane rationales for merchant success. They stressed obligations to the local congregation and its immediate social context—neighbor-to neighbor-relationships—as the criteria for economic virtue.

There were varieties of cultures that we might label puritan, from the spiritually intense, individualist, and volatile style that came to be known as antinomianism to the theologically eclectic or even indifferent, practical, and family-oriented religiosity of less doctrinaire adherents. A different version of puritanism influenced Keayne. Sometimes labeled puritan orthodoxy, it found expression in a well-defined network of like-minded English dissenters: divines such as William Perkins and William Ames, devotional writers such as Arthur Dent and Richard Rogers, influential preachers who made the Atlantic crossing, such as John Cotton and Thomas Hooker, and lay leaders such as John Winthrop. These sorts of puritans, like other Protestants, believed that true Christianity involved a deep sense of human sinfulness, the need for redemption, and the importance of personal faith in Christ. Moreover, they stressed the Bible as the only reliable source of divine revelation, the overwhelming sovereignty of God and his providential guidance over worldly events, and the necessity for corporate moral discipline over individuals. They often took their cue from the staid, socially responsible, and rigorous teaching of classical Reformers such as John Calvin and Heinrich Bullinger. In sum, they were deeply Calvinist. They stressed collective discipline not only within the church but also within civil society and, as a result, took responsibility for wider political and economic affairs.³⁷

The puritanism that shaped Keayne's worldview (hereafter called simply puritanism) rivaled the culture of merchant humanism. To be sure, puritans and humanists alike compelled merchants to view commerce within the bounds of communal loyalty, eschew gross usury and profiteering, resist civil litigation, and provide poor relief. Keayne's religious mentors were much more likely than his commercial cohorts, however, to distance themselves from the business of trade, propound a distinct set of moral conventions, and issue critiques of merchants as nearly inescapably prone to avarice. They often argued that civic virtue and the national interest were inadequate criteria for genuine moral behavior. Puritanism admittedly had no necessary or inevitable connection to any social or economic ideology. Yet puritan convictions encumbered the moral consciences of merchants who otherwise might have pursued a more profitable mode of exchange that enriched the commonwealth. Calvinist discourse produced tension in the moral world of Keayne and his associates.

Keayne was exposed to the puritan teaching and parochial discipline that formed an alternative to Anglican religious life. To be sure, in some areas

of the kingdom for short periods—particularly in the county of Essex and in certain London parishes—the godly settled into established patterns as Church of England clergy and laity. For the most part in London, however, they did not find permanent positions in formally recognized ecclesiastical organizations. They formed covert networks, tied together by religious conviction and kinship, geographic origin, or trade. They often met in underground conventicles to hear sermons and practice corporate disciplinary measures such as censuring wayward followers. Their most influential ministry in the city, however, took place through preaching: sermons delivered in public spaces, lectures delivered by visiting ministers, and publication of theological treatises by Cambridge divines or of devotional tracts by distinguished pastors.³⁸

While moving up the economic ladder in London during the 1620s, Keayne witnessed these performances with notable enthusiasm. One of his three surviving notebooks on sermons covers a fifteen-month period from 1627 through 1628. During that time he took copious notes on seventy-eight sermons or lectures, most of them delivered in London. He heard fifty different preachers. Thirty-eight of the sermons were delivered in his London neighborhood of Cornhill. Keayne identified many of the preachers simply as “a stranger” and never mentioned his parish church, St. Michael Cornhill, which may indicate that he favored irregular preaching events. He heard godly ministers, including William Jackson and George Webbe, who made their names at high-profile venues such as the outdoor pulpit at Paul’s Cross, well-published divines such as Richard Sibbes, and future elites among New England’s clergy such as John Cotton, John Wilson, John Davenport, and Hugh Peter.³⁹

These sermons, as Keayne summarized them, followed scriptural narrative and reiterated biblical regulation, rather than pursued a humanist, or what the godly deemed a profane, moral logic. Mainstream puritans from Perkins to Thomas Hooker contended that the Word itself, plainly explained, had the power to convey divine rules for society, convict individual consciences, and promote obedience. Keayne’s notes, sometimes little more than a series of textual references with brief summaries of points, tracked preachers as they expounded the Bible. He marked off sections of each performance with citations and quotations from numerous verses. He focused on ministers’ interpretation of individual texts as commands for particular social situations. By his record, New Testament precepts to care for the poor meant giving money to the needy within one’s congregation. Christ’s cleansing of the Temple contained a prohibition against usury or any other form of oppressive lending. Biblical injunctions against pride could be read to condemn fashionable clothing. Keayne heard exhortations from a plain exposition of the text. In this sense, his note taking inscribed an

alternative to the civic humanism of merchants. As he recorded preachers' words, he participated in a different mode of social reflection.⁴⁰

Even as Keayne took notes on sermons that became the basis for sophisticated theological works—he heard, for example, the great Cotton preach sections of what would later be printed as *The Way of Life* (London, 1641)—he focused on the interdependence between right belief and moral discipline. Many preachers in fact told him that the purpose of understanding the Bible was practice. In London he made a nearly verbatim transcription of Richard Sibbes's "Art of Contentment." Sibbes argued that bad theology, such as Arminianism, led to confused behavior. Anglicans and secular-minded humanists made poor civil rulers because they trusted only in "civil" standards for justice; they lacked the divine wisdom to do anything "well." Conversely, good theology issued in practical wisdom. "Religion" is not "speculative," Sibbes explained, "but it tends to practice"; it was "a busie trade" that issued in the daily "duties" of obedience, pity, and almsgiving.⁴¹

By defining "religion" as "a busie trade," Sibbes brought economic rhetoric into the scope of religious teaching. He, and the other preachers Keayne heard in London, used such tropes not to sanction new modes of exchange but to chasten them. Dissenting sermons amounted to a piece-by-piece critique of commercial practices. Puritans condemned merchants who attempted to circumvent local price regulations by buying goods where plentiful, transporting them, and selling them at a markup where there was a dearth. They criticized financiers who purchased and sold bonds or foreign notes in the emergent money market—a tactic to circumvent antiusury laws. They opposed traders who bought goods or farmers who hoarded their stores, kept them, and waited until prices rose to sell them. They scorned the use of notaries, lawyers, and brokers, whose "monstrous customes," in the words of William Jackson from Paul's Cross, made them "vermin of the earth." Just as many businessmen were turning to common-law courts to adjudicate commercial disputes, Keayne listened to Sibbes disparage civil litigation and lawyers. At a time when merchants increasingly made profits from moneylending, Keayne heard William Borough condemn the "usury" that infected the Cornhill District and tempted the well-to-do to forgo almsgiving in favor of profitable investment.⁴²

Many of these critiques mirrored contemporary humanist rhetoric, but the street preachers who filled the air of Keayne's London did not display the subtlety or economic pragmatism of mercantilist thinkers. Puritan orators did not put a fine point on their critiques. They did not tolerate the theoretical justifications coming from humanist counselors to the Crown such as Francis Bacon. Nor, for that matter, did they have patience for the technical distinctions debated among learned moralists of the period. They blasted usury plain and simple, any part of it as bad as the worst, any version of it a sin.⁴³

Puritans outside London made the same arguments. Dissenters as varied as Thomas Hooker, Thomas Shepard, and Richard Greenham were of one mind on this subject: wicked Dutch financiers, shifty Italian merchants, and inhumane London credit brokers tried to make a profit from credit. The godly merchant, in contrast, never made loans for a guaranteed profit, despite what humanists sometimes allowed. He might legitimately invest in trading ventures, which could be seen as putting out his credit, but that was a form of buying into the venture and risking failure along with it. Greenham, a country parson outside Cambridge, put the issue most starkly. No godly businessman could rightly conceive of making a profit from giving loans in any sense. Revered as a folk hero for his agitation on behalf of distressed farmers, Greenham even went so far as to replicate the medieval contention that usury was an alchemical ruse, the pretension that money in itself could beget more money.⁴⁴

City preachers, however, produced the most vehement critiques. Puritan speakers at Paul's Cross, several of whom Keayne noted, linked usury to extortion (taking fees, pawns, or surety for loans), oppression (charging uncustomarily high prices), avarice, deceit, and mammonism. Usury served as a synecdoche for the abuse of nearly any form of credit. Preachers made it synonymous with oppression when goods were sold on credit at unfair prices, with rent racking when lodging was provided on credit at inflated rates, or with unfair labor practices when debtors worked off their loans at low wages. "Let biting *usurers*," William Pemberton pleaded, "become free lenders. Let blood-sucking *extortioners* become ready restorers. Let poore-murdering oppressors become comfortable helpers. Let pincing *misers* become bountifull benefactors." Such language allowed little nuance, and less ambiguity, in its condemnation of contemporary credit practices.⁴⁵

Associating usury especially with falsehood, lying, and deceit, godly orators often described it as a complete reversal of the true meaning of commerce: communication and union within the body social. Premised on dissimulation, usury broke social bonds. Miles Mosse claimed in 1595 that "to cover their sinne, and to upholde their credite," usurers "have devised faire cloakes to shroude their ragged garments, and have begotten a more cunning, and subtile kinde of traffique in the world," so that there were "thirteine thousand devises, which men of evill conscience have invented" to practice their wicked art. It was "now one thing now another," inflated prices or unfairly low wages, high rents, or the taking of pawns, "alwaies being *usurie*, and yet never plainly appearing to be *usurie*."⁴⁶

Some puritans raised the rhetoric even higher. Usurers so disgusted Nathanael Homes that he called them "anthropophagos," or cannibals. From distant Norwich, William Burton portrayed usury as a demonic specter, which "walketh up and down the streets" of London "like a marchantman," ready to "possess" men "in buying and selling," always "the devils hunts-

man." In 1627 John Grent used the Paul's Cross pulpit to summarize half a century of puritan apprehension about usury in London: "amids your great dealing, and traffique," there are "Merchants, most odious among you," that is "merchants" of "*Time*, Usurers," who personified the "deceit and misrepresentation" that threatened to undo the commonwealth. Such was "the chiefe *Symptome* of a Cities sicknesse."⁴⁷

Puritans did not merely condemn usury per se, a position they would find increasingly difficult to maintain throughout the seventeenth century. More important, they linked an essential component of commerce—the sale of credit—inextricably to a chain of further economic vices: price gouging, rent racking, and refusal to give alms. No wonder that Keayne later reeled from the thought that he might be both "usurer" and "oppressor." Usury was the paradigmatic temptation of merchants, standing for nearly all of their crimes of greed, inhumaneness, and self-interestedness. Influenced by John Calvin, who laced his sermons with images of the vile-ness of usury and seductiveness of money, puritan polemicists decried fellow Protestants who fell into avarice by saying that they were as covetous as Catholics. They equally insulted Catholics by describing them as being as usurious, materialistic, and dishonest as merchants. Keayne never heard such a diagnosis from the Merchant Taylors or civic humanists, whose moderate, patriotic, pragmatic, and self-congratulatory rhetoric treated usury as a fiscal problem to be solved by monetary policy.⁴⁸

Time and again, dissenting ministers warned that merchants were tempted to take advantage of their neighbors, forget their duty to the poor, and become self-interested. Humanist manuals described strict account keeping as a virtue; puritan preachers recast it as a disguise for inhumaneness. Puritan John Field complained in 1583 that while London's market had once been a place to exchange "earthly commodities" such as meat, grain, and metals according to God's law, it had become a place where people dealt in sheer calculation: the arithmetic world of "profit." As a result, "worldly affaires and businesse" had fallen to mere idolatry, which prompted Field to growl, "O *London* repent." The Wiltshire preacher George Webb declaimed in 1609 from the Paul's Cross pulpit that "truth has been set to sale" in the commercial precincts of "this city *London*." Puritans often critiqued the market as being as false, disingenuous, fabricated, and socially ruinous as its cultural twin, the theater.⁴⁹

In sum, puritan moralists gathered the chain of abuses—usury, oppression, and extortion—into a single mass of moral degeneracy: deception, hard-heartedness, and meanness. They made few allowances for the new credit measures and market strategies making their way into the merchant's manuals and humanist tracts. They drew stark dichotomies between commercial profits and Christian piety. This made it exceedingly difficult for merchants such as Keayne to move between the cultures of mercantile

associations and the church. It compelled them to decipher the relative merits of prosperity and godly devotion and to negotiate, sometimes anxiously, between conflicting moral orders.

In other terms, the puritan preachers whom Keayne followed contrasted the calculating ethos of merchants with the evangelical dispositions of saints. Cotton, Wilson, and Sibbes linked self-sacrifice and a providential mind-set to proper economic behavior. Cotton warned Keayne that believers ought to trust in God's care and obey divine commands no matter how unprofitable, lest their desire for "marchandize, and profites choke" their "harts." Wilson, who delivered the sermon at the funeral of Keayne's father in England, contrasted those who trusted in divine purposes to those always on the alert to enhance their own estates. Only humble, self-effacing merchants could enter the hustle and bustle of London's commercial society and be protected from undue grief and worldly temptation. True contentment, Sibbes preached, resided in the knowledge that economic misfortunes were divine reproofs to strengthen the soul and wean it from material affections. They were not arbitrary disasters to be avoided at all costs and resented when inescapable. These preachers stressed humility, trust, self-denial, charity, and contentment as the prime economic virtues. Their catalog of antithetical vices—pride, calculation, self-assertion, selfishness, and ambition—recommended neither the elaborate display of the Merchant Taylors nor the more subtle ethos of self-promotion among England's humanist merchants.⁵⁰

Keayne first encountered godly sermons through his association with a network of dissenters who would become the core of New England's early leadership. Besides Cotton, his most influential spiritual mentors were Wilson and Winthrop. They learned the meaning of godliness through their acquaintance with a remarkable cluster of puritans in East Anglia, particularly Essex County, England: Arthur Dent, Richard Rogers, George Gifford, Stephen Marshall, John Knewstub, and Thomas Carew. These pastors shared a vast correspondence, preached in each other's parishes, and published lectures and devotional tracts long favored by puritans in Old and New England. Noted for their intense efforts to reform society on a local level, they relentlessly critiqued new economic practices. Nearly to a man, they preached against rising interest rates, inflated prices, enclosure, and the investment of excess capital in distant trade rather than local almsgiving. They expelled profiteers from their congregations, hounded usurers out of their parishes, turned common fields to poor relief, authored town covenants that set limits to prices on common goods and services, and insisted that their well-to-do parishioners provide easy, even free, credit to the needy. Theirs was a conservative economic program with a vengeance.⁵¹

Beneath their specific recommendations, puritan ministers modeled for their lay followers the importance of turning to the Bible for moral guid-

ance. Whereas merchant-minded humanists drew on Stoic moralists, Roman historians, and contemporary iterations of civic virtue, preachers propounded a scriptural discourse peculiar to the saints. They instructed the laity to read the Bible daily; it would be difficult to identify a more “popular” form of literature in this sense. East Anglian puritans favored the Geneva Bible, a translation with copious marginal notes made by dissenters under Calvin’s sway. The Geneva Bible provided a running commentary on social issues. Like puritan sermons and lectures, it decoded ancient commandments to reveal a critique of new exchange methods. The editors expanded on Old Testament prohibitions against usury, for example, by noting that the slight allowance for the practice in Deuteronomy 23:20, when Israelites made loans to foreigners, “was permitted for a time for the hardness of their heart” but was not proper for contemporary society. Psalm 15:5 promised, in their rather innovative reading, that the one who “giveth not his money unto usurie” would be spared excommunication from “the Church.”⁵²

The Bible was one subject for pious reading; other forms of popular devotional literature also circulated among Keayne’s coreligionists. Spiritual writers urged a daily discipline of self-denial and economic moderation. Keayne read frequently in such literature, cherishing in particular a pamphlet on the Lord’s Supper, upon which he meditated in his prayer “closet.” John Dod’s *Plaine and Familiar Exposition of the Ten Commandments* (London, 1603) set the model for other spiritual writers. Dod contrasted godly walkers—who trusted providence to such an extent that they were nearly indifferent to worldly gain and were joyful as a result—with worldly people made anxious and despairing by an unremitting search for riches. Merchants who endlessly strove to enhance their business, lived for their books, or continually calculated the future of their trade fell under Dod’s censure. His saints cared more for joy, love, humility, and charity toward neighbor than for their accounts.⁵³

The most frequently published and widely read manuals emphasized the moral importance of the believer’s confidence in divine control over temporal events. Lewis Bayly’s *Practice of Piety* (London, 1612?), which went through sixty editions in the seventeenth century, Arthur Dent’s *Plaine Man’s Path-way to Heaven* (London, 1601), and the immensely popular work authored by John Wilson’s teacher Richard Rogers, *Seven Treatises* (London, 1603): they all applied the doctrine of providence to daily practice. According to these works, reliance on economic calculation and trust in providence were morally incompatible dispositions. Rather than invest their excess capital in ventures as a matter of course or, worse, spend it on unnecessary consumer goods, providentially minded merchants provided alms on the spot to neighbors in need. As Bayly put it, the one who relied on divine provision performed acts of charity that cut against mere calcula-

tion: “*forgiving Wrongs, remitting Debts* to” those “unable to pay . . . *giving Alms* to the Poor.” Bayly also urged merchants to examine their conscience, lest “under pretence of” their “Calling and Office” they had “robbed and purloined” their neighbors by “*Oppression, Extortion,*” and “other *indirect dealings.*”⁵⁴

The rhetoric of spiritual manuals and catechisms, as well as of sermons, reinforced puritan suspicions that merchants often disregarded scriptural rules for commerce. In his *Godly Prayers and Meditations* (London, 1583), John Field taught families to pray together using the Ten Commandments. When he came to the eighth commandment, against stealing, he composed petitions that God would keep them from commercial deceit, engrossing, forestalling, and general selfishness. Edward Dering’s numerous catechisms for puritan families (1575–1583) issued nearly identical warnings against the temptations of the market. John Mayer’s *English Catechisme* (London, 1621) instructed puritan families on the social ills of the day: usury, rent racking, oppression, enclosure, inflated prices, and merciless creditors. It advised its young readers against financial ambition. They were to “be content with a moderate gain.” Should any of them become merchants, Mayer continued, they were to set their prices to yield a minimal profit: they were, against natural instinct and professional training, to “sell for an indifferent gaine.” *The English Catechisme*, in sum, promoted neighborly affection in contrast to “this world,” where “love . . . is waxen cold all over.”⁵⁵

Similar social critiques came through an even cheaper and more widely diffused form of literature: religious chapbooks, broadsides, martyrologies, and news ballads. Widely consumed by the godly, they shaped common perceptions of providence, morality, and commerce. Works such as Thomas Beard’s *Theatre of Gods judgements* (London, 1597; with several editions through 1631) and John Reynolds’s *Triumph of Gods revenge* (London, 1621, with more editions through 1635) promised their readers that God would punish economic oppression and injustice. They related often gruesome tales of divine revenge. Disfiguring and painful diseases, suicidal melancholy, violent accidents, and stunning financial calamities fell on profiteering shopkeepers, merciless employers, rich misers, grain hoarders, common-field enclosers, rent-racking landlords, and ambitious merchants. Few of the standards in this genre failed to include self-interested traders, usurers, oppressors, and engrossers in their catalog of sinners who were to suffer the most excruciating judgments in the afterlife as well.⁵⁶

When Robert Keayne joined the circle of puritans who produced and consumed these works, he was exposed to vivid imagery that contrasted godly humility with commercial aspiration: a near antithesis to the humanist celebration of the virtue and honor of merchants. Had his favorite preachers and spiritual counselors witnessed Thomas Heywood’s play de-

scribed earlier, they would have disapproved because they would have detected a confusion of moral priorities. In the comedy, Gresham finally deserves admiration because he serves London. His pastor-adviser functions in the end as a prop to lead the merchant to civil obligations. As much as puritans would have joined in Heywood's critique of self-serving, litigious, and usurious modes of exchange, they would have denied the implication that civic virtue or the national interest eclipsed more transcendent criteria for economic behavior. They understood commerce to be merely a vehicle for a form of godliness that sacrificed financial success—even if profits prospered the civil order—for the sake of obedience to God's word and charity to one's neighbor.

Puritan devotional language helped to produce a culture in competition with the pragmatic humanism of the Merchant Taylors' Company. Renaissance humanists and Reformed moralists, to be sure, shared many agendas, particularly in the sixteenth century. Early Cambridge dissenters such as Lawrence Chaderton, the mentor of a generation of divines and devotional writers, adopted the eclectic, practical, and reformist ethics of Erasmus. By the early seventeenth century, however, this alliance had become strained. In the Netherlands civic-minded magistrates viewed commerce as a means of national prosperity. They dismissed the moral exhortations of Calvinist clergy, which they deemed worrisome, ascetic, and uncivil. In England humanist writers and political advisers likewise became impatient with the biblical literalism and moral absolutism of godly preachers. Playwrights such as Thomas Kyd, a graduate of the Merchant Taylors' School, often portrayed puritans as unrealistic fuss budgets, while they implored merchants to assume their duties as the new patrons of honor, civility, and prosperity.³⁷

Keayne's contemporaries did not use the terms "puritan" and "humanist" precisely in the way employed here, but they nonetheless recognized that these two conceptual frameworks, although overlapping, often implied incompatible moral perspectives. The Merchant Taylors of London came to view godly teaching as a burden on their affairs. During the late sixteenth century many of the leaders of the company were religious radicals. They had close connections to the city's puritan leadership, banned plays in the company's grammar school, displayed a Geneva Bible in the guildhall, and nearly severed relations with St. John's College, which was founded with Merchant Taylors' money and had become a den of crypto-Catholicism. During the 1620s the company reversed its orientation. Seeking royal preferment, trustees of the grammar school appointed nonpuritan headmasters, and the company reestablished friendly ties with St. John's. The Merchant Taylors became known not only as patrons of the Crown but also as strong supporters of the archenemy of puritans, Archbishop William Laud.

Economic pragmatism, implicit in humanist perspectives of the period, trumped previous religious affiliations.⁵⁸

We might speculate that these developments in the Merchant Taylors disaffected Keayne and provoked in part his immigration to New England. He had, by John Winthrop's account, "come over" to Boston "for conscience sake," and the antipuritan turn of the Merchant Taylors may have contributed to his uneasy "conscience."⁵⁹ This is not to say that Keayne rejected his merchant training and the humanist social ethos. He continued to believe that in New England they could be integrated into a godly worldview—that he could work for profits, the common good, and piety together. The Town House, to return to our opening, embodied the possibility that merchant culture might coexist with godly sensibilities under the rubric of a puritan order.

Yet Keayne's Town House might also be read as an architectural apologia in the face of persistent critique—an attempt to overcome other puritans' ambivalence and even anxiety about the conjunction of profits and piety. Keayne discovered in New England that many religious leaders never thought merchant culture was anything but a rival to godliness. Like their English predecessors such as Sibbes and Bayly, they suspected that merchants all too easily jettisoned biblical rules in favor of a merely civil wisdom. Keayne's closest spiritual mentors in Boston—including John Cotton and John Winthrop—determined to institute corporate moral discipline over commerce. The form and content of their disciplinary measures occupy the next chapter in the study of godliness and commerce in early New England.