Providence in the Life of John Hull: Puritanism and Commerce in Massachusetts Bay, 1650–1680

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In March 1680 Boston merchant John Hull wrote a scathing letter to the Ipswich preacher William Hubbard. Hubbard owed him £347, which was long overdue. Hull recounted how he had accepted a bill of exchange (a promissory note) from him as a matter of personal kindness. Sympathetic to his needs, Hull had offered to abate much of the interest due on the bill, yet Hubbard still had sent nothing. 'I have patiently and a long time waited,' Hull reminded him, 'in hopes that you would have sent me some part of the money which I, in such a friendly manner, parted with to supply your necessities.' Hull then turned to his accounts. He had lost some £100 in potential profits from the money that Hubbard owed. The debt rose with each passing week.[1]

A prominent citizen, militia officer, deputy to the General Court, and affluent merchant, Hull often cajoled and lectured his debtors (who were many), moralized at and shamed them, but never had he done what he now threatened to do to Hubbard: take him to court. 'If you make no great matter of it,' he warned

1. John Hull to William Hubbard, March 5, 1680, in 'The Diaries of John Hull,' with appendices and letters, annotated by Samuel Jennison, *Transactions of the American Antiquarian Society*, 11 vols. (1857; repr., New York, 1971), 3: 137.

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the parson, then 'I shall take myself bound to make use of that help which God and the country have provided for my just indemnity.' It would have been neither unreasonable nor unusual for a man of Hull's standing to sue a delinquent debtor. Second-generation Boston merchants gave and received credit at nearly every turn in their business. An overdue account or unpaid bill encumbered a whole series of transactions. Hull was sued for unpaid bills at least once, even as he waited for payment from his debtors. In Boston, the Suffolk County Court of Common Pleas, built on the precedent of English inferior courts, increasingly heard such cases after 1660. During the 1680s, in the midst of a great commercial expansion in Massachusetts, debtor-creditor disputes took up much of the court's docket.[2]

Hull had a legal prerogative, even a fiscal duty, to pursue his case, but the prospect of litigation troubled him nonetheless. 'I have been very slow, hitherto, to sue you at the law,' he wrote to Hubbard, 'because of that dishonor that will thereby come to God by your failure.' Practical considerations aside (he thought that lawsuits often wasted time and yielded unreliable judgments), Hull undoubtedly knew that the Puritan founders of New England urged believers to bring economic grievances before church tribunals rather than secular courts. He had experienced conversion under John Cotton's teaching at Boston's First Church and owned a copy of Cotton's catechism, which stressed the moral discipline of the church. According to Cotton and lay leaders such as John Winthrop, godly counsel might override the dictates of civil justice and compel a well-to-do merchant to forgive the debts of a needy neighbor—and a pastor at that. By such standards, Hull's threats displaced religious duty with profane litigation.[3]

2. Hull to Hubbard, March 5, 1680, in 'Diaries of John Hull,' 137. For statistics on court cases and economic changes in this period, see notes below.

3. Hull to Henry Foxwell, 1674, in 'Diaries of John Hull,' 136; Hull to Hubbard, March 5, 1680, in 'Diaries of John Hull,' 137. The copy of Cotton's catechism available on the Readex electronic version of Early American Imprints, Series I: Evans, 1638–1800, shows Hull's autograph (John Cotton, *Spiritual Milk for Boston Babes* [Cambridge, Mass., 1656]).

For his part, Hubbard may have rued the irony of the whole affair. Four years prior to Hull's letter, he had argued in a Massachusetts election-day sermon, *The Happiness of a People*, that the commonweal depended on loyalty to the civil order and its legal institutions. He said nothing about church discipline. He even intimated that the colony's problems stemmed in part from church leaders themselves, who quarreled over sacramental practices, the economy, and political alliances. Hubbard announced that Massachusetts required 'skilful and expert men'—the newly elected Governor John Leverett and the merchant-magistrates of the colony—who understood 'the times' better than did the ministers. Hubbard noted the problem of rising indebtedness—a further irony—but never urged almsgiving, the abatement of overdue accounts, or arbitration by the local congregation. He pleaded merely for the spread of a charitable spirit throughout society under the watchfulness of wise rulers. The 'Church,' Hubbard insisted, needed secular authorities with 'Gloves of iron to handle the thorns and pricking Bryars' of religious and social controversy.[4]

According to Hubbard, providence guided New England through the mundane events of civil society: the leadership of civil magistrates and authority of public institutions. Unlike previous Puritan ministers, he did not portray merchant groups as rivals to the church, who ought to submit their commercial transactions and legal rights to religious discipline. Even after Hull's angry letter, Hubbard extolled overseas traders and celebrated transatlantic commerce as providential gifts to New England. When agriculture, barter, and local trade 'began to be stopped up,' he preached in 1682, 'God in his merciful providence opened another, by turning us into a way of Trade and Commerce, to further our more comfortable subsistence.' Hubbard also authored a flattering funeral elegy for the merchant Daniel Dennison, one of

4. Hubbard, *The Happiness of a People In the Wisdome of their Rulers* (Boston, 1676), 26, 37, 45, 62.

his parishioners, and secured the publication of a treatise by Dennison that reiterated the theme of deference to civil government. Hubbard in effect had sanctified Hull's vocation, and with it his appeal to litigation. As it turned out, none of this brought satisfaction to Hull. He died, unpaid, before the case came to trial. Two years later, in 1685, his legal executors agreed to settle with Hubbard for £210.[5]

The issue between Hull and Hubbard came to an unremarkable end, yet it reveals the knotty relationships between religion and commerce for the second generation of merchants and ministers in Massachusetts Bay. Early Puritan moralists often frowned on the use of civil courts to adjudicate between creditors and debtors, yet it formed an important link in the network of exchange in the Bay Colony during the second half of the seventeenth century. Debt litigation was an important part of the ensemble of an emerging market economy. Many overseas merchants in New England, like Hull, participated in an imperial system of expanding markets, complex credit relationships, and a legal culture that overlaid and in some ways challenged previous ideals for corporate religious discipline. Hull nonetheless devoted himself to Puritan teaching and resisted a merely secular conduct of business. He belonged to a cadre of Boston merchants who were loyal to the local Puritan congregation and fluent, even loquacious, in the language of piety. Hull's pastors and spiritual advisors maintained a customary Puritan critique of market-driven exchange practices such as usurious lending, oppressive prices, conspicuous consumption, and neglect of almsgiving. Yet the ministers to whom he listened most intently, much like Hubbard, taught him that

5. Hubbard, *Benefit of a Well-Ordered Conversation* (Boston, 1684), 97; see 97–103 for the full exposition of providence and commerce. The elegy for Dennison, and Dennison's piece, *Irenicon*, were published along with *Of a Well-Ordered Conversation*. In *A Narrative of the Troubles with the Indians* (Boston, 1677), which treats the Pequot War and King Philip's War, Hubbard stressed the rule of providence in diplomatic missions, failed negotiations, misunderstood land claims, and skilled or bungled military decisions. For the final disposition of the debt case, see the annotation in 'Diaries of John Hull,' 138.

the fate of New England depended on its civic institutions. They discovered providence—God's rule in history—in the affairs of civil society: government, laws, and commerce. This made it easier for Hull, despite his hesitations, to pursue his fiscal affairs as a religious mandate, even to threaten a neighboring pastor with litigation. Hull's story represents neither secularization and the decline of piety, nor the mere unfolding of a commercial ethos essential to Puritanism. It represents instead the importance of theological and moral transformations from within Puritanism—changes in conceptions of the church, providence, and the civic order.

I. Hull and the Transatlantic Economy

John Hull's career unfolded at the center of Boston from the 1650s through the mid-1680s. Born in the English cloth-making town of Market Harborough, Leicestershire, in 1624, he attended, as befitted a future trader, a grammar school founded by a member of the Merchant Taylors' Company. He immigrated to Boston in 1635 with his father Robert, a blacksmith; his mother; and his half-brother, a goldsmith. The colony gave Robert twenty-five acres at Muddy River (now Brookline) for a small farming plot, but he found his main employment among Boston's artisans and small traders. Robert joined the First Church soon after his arrival. Like many other urban tradesmen, he attached himself to Anne Hutchinson's teachings, for which he suffered disenfranchisement. The General Court reinstated him with little commotion after a few months. After two years in Boston's public school, and seven years of apprenticeship (during which time he also tended the family's crop of corn), John entered the silversmith trade. He refashioned used objects and coins, or imported silver from the West Indies, and made utensils chiefly sold for household use out of a small shop. He became one of Boston's most prominent silversmiths, the number of which reached twenty-four by 1680. His apprentices included

future silversmith worthies such as Jeremiah Dummer, John Coney, and Daniel Quincy.[6]

Hull's business, participation in the church, and civic responsibilities advanced quickly in concert. He settled himself in his father's modest house, several blocks south of the town center and docks, and became a parishioner of the First Church. In 1647 Governor Winthrop performed Hull's marriage to Judith Quincy, which brought him into a distinguished clan. Judith's father cofounded the town of Braintree, and her brother achieved notoriety as a magistrate, militia leader for Suffolk, and member of the General Court. The year after his marriage, Hull joined First Church. Following a practice common among overseas traders, he soon thereafter joined the artillery company. He understood church and militia memberships as intertwined privileges, linked fellowships, dual signs of communal favor. 'Under the ministry of Mr. John Cotton' and 'the breathings of [God's] own good Spirit,' he wrote in his diary, 'I was accepted to fellowship with his church.' The militia, he continued in the next line, also 'gave' him 'acceptance and favor,' making him 'serviceable to his people' as an officer.[7] Hull prided himself on his steady promotion through the ranks of the regiment, to ensign, sergeant major, and record keeper over the next eight years. In 1652 the General Court appointed him the first master of the mint for the colony, charged with fashioning Massachusetts shillings, sixpences, and threepences. Hull benefitted twofold from his new position: the colony provided him with a new shop and tools, and granted him one-twentieth of the coins for his efforts.[8]

6. For details about Hull and his business in this and following paragraphs, see Hermann F. Clarke, 'John Hull—Colonial Merchant, 1624–1683,' *Proceedings of the American Antiquarian Society* 46 (1936): 197–218; Samuel Eliot Morison, *Builders of the Bay Colony* (1930; repr., Boston, 1964), 135–82; and Clarke, *John Hull: A Builder of the Bay Colony* (1940; repr., Wolfeboro, New Hampshire, 1993), esp. 133 (for Hull's apprentices). For John Hull's education in England and his father's affairs, see Clarke, *John Hull*, 5, 9, and 25. The number of Boston silversmiths is noted in Carl Bridenbaugh, *Cities in the Wilderness: The First Century of Urban Life in America, 1625–1742* (New York: Capricorn, 1938), 43. Hull called himself a goldsmith, using the customary appellation.

7. 'Diaries of John Hull,' 145.

8. For Hull and the mint, see Louis Jordan, *John Hull, the Mint and the Economics of Massachusetts Coinage* (Lebanon, N. H.: University Press of New England, 2002).

Turning his income from the shop to trade, Hull steadily rose in the ranks of Boston's merchant community. In 1653 he recorded his first substantial commercial investment: £120 worth of pelts sent to London on two ships. The capture of those shipments by Dutch privateers did not slow him. His diary marks an increasing outlay in goods and transport. By 1680 he owned major shares in at least fourteen seagoing vessels and transported goods on another thirty. He corresponded with merchants throughout the North American colonies, the Caribbean, and Great Britain, tracking market trends, consumer tastes, and supplies. He used commercial agents in London, Jamaica, and Bilbao: his uncle Thomas Pariss, cousins Edward Hull and Thomas Buckham, and other factors such as John Ives, Thomas Papillon, and William Meade. He purchased New England fish, furs, and salted beef and sold them in the West Indies, Spain, and England. He bought New York whale oil and traded it for Virginia tobacco. He sent timber and wood products such as tar, resin, and turpentine to England. He imported hats, clothes, and textiles from London; salt, wine, and iron from Spain; and sugar from the islands. He also acted as military provisioner, selling European saltpeter and English armaments to the Massachusetts militia just before the horrendous conflict between native tribes and English settlers from 1675 to 1676, the so-called King Philip's War.[9]

Hull invested in land and commercial infrastructure as well as commodities. He purchased several parcels of pasture in Boston and added four hundred acres to the family land in Braintree; by his death, he had recorded twenty-two land deeds. He owned his shop and had built warehouses in different sections of Boston and bought shares in several wharves in town. He received a thousand-acre plot outside of Boston as payment for commercial

9. In addition to Clarke, 'John Hull'; Clarke, *John Hull*, 102–3, 171; and Morison, *Builders*, see Margaret Ellen Newell, *From Dependency to Independence: Economic Revolution in Colonial New England* (Ithaca: Cornell University Press, 1998), 86–92; and Bernard Bailyn, *The New England Merchants in the Seventeenth Century* (Cambridge: Harvard University Press, 1955), 131, 151.

debts, and purchased another plot of the same size. He invested heavily in the Pettasquamscutt Purchase in Rhode Island, using the land first for mining lead, then for raising horses to supply sugar plantations in the West Indies. He even dallied in horse breeding, combining a practical scientific bent with a talent to predict demands for different breeds. He also owned a saw mill, which produced the timber and by-products he exported. Like other overseas New England merchants, Hull commanded an astonishing array of products, services, and markets.[10]

He also mastered an equally complex set of skills: account keeping, long-distance negotiation, prediction of market demands and freight costs, communication with lawyers and magistrates, oversight of insurance, and supervision of shipmasters. As an account keeper, Hull often relied on older, relatively simple formats such as single-entry bookkeeping with personal notes to explain transactions. Yet he began to use more sophisticated methods and double entries in the 1670s. He kept a fantastic array of account books. At his death, his executors faced more than twelve thousand pages of business records. As he diversified his trade, he took note of inflationary trends, accelerating the purchase and delivery of goods in order to raise his prices. This forced him to figure his accounts in anticipation of future sales and receipts.[11]

The General Court designated him the treasurer for the colony from 1676 to 1680; thereafter he paid less day-to-day attention to his imports and exports, and more to the banking side of his business. As treasurer and mintmaster, he certainly learned the details of finance: rates of exchange, annual forecasts of taxation and expenditure, inflation rates, and the impact of delinquent payments.

10. Clarke, *John Hull*, 85–91; William Davis Miller, 'The Narragansett Planters,' *Proceedings of the American Antiquarian Society* 43 (1934): 49–115.

11. See John Hull, 'Account for sales for severals,' 1673, Hull manuscripts, Massachusetts Historical Society, Boston; Jordan, *John Hull*, 20–26, 179–216; for the effects of inflation, Barbara McLean Ward, 'Boston Artisan Entrepreneurs of the Goldsmithing Trade in the Decades before the Revolution,' in Conrad Edick Wright and Kathryn P. Viens, eds., *Entrepreneurs: The Boston Business Community, 1700–1850* (Boston: Massachusetts Historical Society, 1977): 23–37.

He studied the effects of monetary policy on trade, once proposing that Massachusetts overvalue its currency to stem inflation and encourage overseas investment in New England. He also knew something of larger economic patterns. He commented several times on technical issues such as the balance of trade for the colony and the home country.[12]

By his death from illness in 1683, Hull had amassed a substantial estate, worth some six thousand pounds. He belonged to the upper ranks of Boston's traders, but not among the very elite. Other merchants, such as James Oliver, Elisha Hutchinson, and Samuel Shrimpton, accumulated far more wealth—on the scale of twice Hull's estate. Building on the trade and contacts established by their fathers (Peter Oliver, Edward Hutchinson, and Henry Shrimpton), the three men assembled merchant dynasties that dwarfed and long outlasted Hull's business. Several of Hull's colleagues, such as Wait Winthrop, Edward Tyng, Joseph Dudley, and Thomas Lake, claimed unimaginably large tracts of land in northern New England. On the other end of the spectrum, Boston accommodated a variety of humble shopkeepers, while small towns and villages to the north and west supported peddlers, chapmen, and modest entrepreneurs who bartered, exchanged goods for services, and otherwise operated in a local nexus of personal acquaintance and reciprocity.[13]

12. William B. Weeden, *Economic and Social History of New England, 1620–1787*, 2 vols. (1890; repr. New York: Hillary House, 1963), 1:159; Clarke, *John Hull*, 101, 165, 186, 191; Bailyn, *New England Merchants*, 186 (for the overvaluation of currency).

13. Hull died intestate, without a will and probate inventory. The figure here is given by Clarke, *John Hull*, 191. For Shrimpton, see Phyllis Whitman Hunter, *Purchasing Identity in the Atlantic World: Massachusetts Merchants, 1670–1780* (Ithaca: Cornell University Press, 2001), 28, 73, and throughout. For the persistence of localist and personal modes of exchange in rural areas, see Michael Merrill, 'Cash is Good to Eat: Self-Sufficiency and Exchange in the Rural Economy of the United States,' *Radical History Review* 3 (1977): 42–71; Christopher Clark, *The Roots of Rural Capitalism: Western Massachusetts, 1780–1860* (Ithaca: Cornell University Press, 1990); James Henretta, 'Families and Farms: *Mentalité* in Pre-Industrial America,' *William and Mary Quarterly*, 3rd ser., 35 (1978): 3–32; and Bettye Hobbs Pruitt, 'Self-Sufficiency and the Agricultural Economy of Eighteenth-Century Massachusetts,' *William and Mary Quarterly*, 3rd ser., 41 (1984): 333–64.

Hull, then, can stand for the successful but not fantastically wealthy overseas merchant. The trajectory of his career certainly elevated him into the midst of England's transatlantic system, and reflected widespread developments in the period. During the English Civil War, which ruptured partnerships with London and royalist colonies such as Bermuda, Barbados, and Virginia, many newer traders established a fresh set of contacts in England, financed new ventures, explored different overseas networks, diversified business, and traded more aggressively in capital and credit. The spread of settlements north and west of New England's seacoast after the mid-1650s enhanced domestic consumption, and offered opportunities for investment in vast tracts of land, providing rents and mortgages for capital. Other merchants besides Hull gained control of inland transport and the various sectors of maritime industry: ownership and maintenance of wharves and docks, shipbuilding, employment of masters and crew, provision and lading, and insurance.[14]

All of this development indicated a high degree of economic consolidation in the hands of large-scale traders. A single merchant like Hull, to imagine one probable scenario, owned land for timber, hired a manager to supervise the production of barrel staves, employed laborers to transport the staves to Boston, and paid workers to load them on a ship that he had built and owned. He insured the voyage, employed the captain, arranged through local agents the sale of the staves in London, exchanged credit with an English merchant, saw to the purchase of English cloth in

14. For the economic history of this period, and the growth of commerce in Massachusetts in the context of England's transatlantic empire, see Carla Gardina Pestana, *The English Atlantic in the Age of Revolution, 1640–1661* (Cambridge: Harvard University Press, 2004); David Hancock, ' "World of Business to Do": William Freeman and the Foundations of England's Commercial Empire, 1645–1707,' *William and Mary Quarterly*, 3rd ser., 57 (2000): 3–34; Jack P. Greene, *Interpreting Early America: Historiographical Essays* (Charlottesville: University Press of Virginia, 1996), 240–80; and Gloria L. Main and Jackson T. Main, 'The Red Queen in New England,' *William and Mary Quarterly*, 3rd ser., 56 (1999): 121–47. For details mentioned here, see in addition Bailyn, *New England Merchants*, 98; Newell, *From Dependency to Independence*, 77–78; and Weeden, *Economic and Social History*, 1:165–212.

return, and financed the return voyage. He then sold the cloth in a shop that he owned, to a peddler who bought on credit. In such cases, the merchant controlled, and took profits from, nearly all components of a complex transaction.[15]

Imperial politics and administration increasingly impinged on New England's commerce with the Restoration in 1660, when authority for colonial policy gravitated from parliamentary committees to privy councilors, the Lords of Trade, and royal advisors. Parliament passed or renewed several Navigation Acts intended to funnel New England's commerce through English hands. The laws required New Englanders to use English crews and ships for long-distance routes, restricted imports directly from Europe, and placed tariffs on exports to New England. Although troublesome to many New Englanders, the Navigation Acts eliminated competition from Dutch ships in colonial harbors and spurred further trade with other English colonies. They prompted the establishment of a bureaucracy (including inspectors, recorders, and agents) that linked regional markets to Boston and speeded communication across the Atlantic.[16]

Colonists' participation in this imperial system depended nearly completely on credit. Hull was not the only one to fret over his accounts. Cash-strapped New Englanders (Hull's mint never produced enough currency for large-scale trade) scrambled to control transferable, which is to say paper, wealth. They kept an increasingly sophisticated tabulation of debts and credits in ever-expanding 'book' formats: diaries (copies of business correspondence, bills, and notations on goods ordered, bought, or sold), accounts or ledgers (tables of credits, debits, and sums by the names of customers), daybooks (records of the day's business),

15. On economic integration in the hands of merchants, and the hypothetical case constructed here, see Daniel Vickers, 'The Northern Colonies: Economy and Society, 1600–1775,' in Stanley L. Engerman and Robert E. Gallman, eds., *The Cambridge Economic History of the United States*, 3 vols. *The Colonial Era* (New York: Cambridge University Press, 1996), 1:209–48.

16. For the Navigation Acts and political fallout, see Bailyn, *New England Merchants*, 112–67.

waste books (short notations on individual transactions), and assorted notebooks for other business (such as rents, mills, mines, or wharves). They wrote and received bills of exchange: signed notes (akin to a personal bank check today) that promised payment in goods or cash by an inscribed date. Recipients of bills of exchange often transferred them as payment to other creditors. In June 1679, to give a relatively simple but common example, Hull sent to his agent in London, John Ive, three bills of exchange along with sixteen barrels of sugar and some beaver pelts, all to be credited to Hull's account. One of the bills, worth £50/-, was made out to one Spencer Pigott from Sarah Smith. Pigott had paid Hull with this bill; now Hull was paying Ive, who probably would have credited it to Hull's account and sent it back to another merchant in New England in payment for goods shipped to London. Smith eventually paid someone other than Pigott or Hull for the note. Shopkeepers, farmers, fishermen, peddlers, and artisans all used bills of exchange in this manner. In Hull's day, merchants also circulated a confusing array of other instruments: bonds (typically a note from a well-to-do creditor backing someone's large-scale commercial debts—a form of countersigning), deeds, contracts, mortgages, even insurance policies. After Hull's death, the government of Massachusetts began to issue paper money, called bills of credit, backed by tax revenues.[17]

The technicalities of exchange rates, calculations of the cost of deferred payments, protocols for debt litigation, and variety of investment schemes demanded expertise. Some modest traders, such as John Bailey, failed to master the requisite skills and resigned themselves to small-time business at best: 'It's enough to

17. Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (New York: St. Martin's Press, 1998), esp. 111, 174; Newell, *From Dependency to Independence*, 72–83, 101–17; Stuart Bruchey, 'The Colonial Merchant,' in Jacob Ernest Cooke, ed., *The Encyclopedia of the North American Colonies*, 3 vols. (New York, 1993), 1:577–89; and Daniel Vickers, *Farmers and Fishermen: Two Centuries of Work in Essex County, Massachusetts, 1630–1830* (Chapel Hill: University of North Carolina Press, 1994), 85–142. The example from Hull's letterbook can be found in 'Diaries of John Hull,' 416–18.

make a man mad,' Bailey complained, 'to take notice' of the confounding layers of accounts. More successful merchants consulted the latest commercial manuals, offered by some twenty publishers and booksellers clustered around the Town House in Boston. In 1685 alone Hezekiah and John Usher sold fifty titles concerning overseas navigation, thirty-six that dealt with the law, and several English gazettes that tracked market values in and out of London. Bostonians owned copies of Lewes Roberts's *The Merchants Mappe of Commerce* (London, 1638; 4th ed. London, 1700) and *The Act of Tonnage and Poundage and Book of Rates* (London, 1675). Roberts provided keys to the value of coins, prescribed the composition of bills of exchange, and described the bills' currency in different cities and states. He gave details on trade regulations and rules in international ports. He stressed throughout how English merchants ought to increase exports over imports and return specie to England. The General Court provided the Boston Town House with books on jurisprudence for merchants to consult: Edward Coke's *First Part of the Institutes of the Laws of England* (London, 1628) and Michael Dalton's *The Countrey Justice* (London, 1618).[18]

Dozens of other such manuals circulated in and around Boston, including secretary's guides, laymen's manuals on the law, international rules for commerce, and tables of values for specie, notes, and bills used throughout the Atlantic. Samuel Tompson from Braintree, for example, copied extensively in 1678 from Edward Cocker's *Magnum in Parvo; or the Pen's Perfection* ([London], 1675). He recorded the proper form for dozens of legal instruments, including a bond, bill of exchange, release from debt, arbitration

18. The quote from Bailey comes from Arthur B. Ellis, *History of the First Church in Boston, 1630–1880* (Boston, 1881), 154. Copies of Roberts' work and *The Act of Tonnage* can be found in the library of the Mather family (a Boston clerical dynasty) at the American Antiquarian society, Worcester, Massachusetts; for the other works mentioned here and the spread of professional legal culture through books in New England, see Mary Sarah Bilder, *The Transatlantic Constitution: Colonial Legal Culture and the Empire* (Cambridge: Harvard University Press, 2004), 30. For the Usher bookselling numbers, see Bridenbaugh, *Cities in the Wilderness*, 129–30.

agreement, indenture, receipt, loading of inventory, will, power of attorney, bill of sale, and bill of obligation. The formal language of such documents identified merchants as specialists in the grammar of law and commerce.[19]

A similar, albeit more theoretical and indirect, assertion of the professional status of merchants in the Anglo-American world came through a new genre of social commentary published in London. Advisors to Parliament, royal counselors, and advocates for England's overseas trading companies gradually assembled a body of literature that derived economic principles from technical analyses of market exchange and the overall, long-term production of wealth. Misleadingly labeled 'mercantilist,' these economic writers included Sir Josiah Child (director of the East India Company), Thomas Culpeper, Thomas Mun, Edward Misselden (a patron of Archbishop William Laud and member of the cloth-exporting Merchant Adventurers), and Sir William Petty. They addressed the nation's economic problems—shortage of coin, depression in the cloth trade, scarcity of goods, unemployment, and rising poverty—with proposals to enhance exports and the overall exchange of goods in and out of England. Sometimes offering contradictory tactics to achieve this aim, especially in regard to interest rates and tariffs, they nonetheless all rested their arguments on fiscal analyses, trade statistics and other empirical data, mathematical reasoning, and comparisons especially with Dutch and French commerce.[20]

19. Samuel Tompson notebook, 'Magnum in Parvo. Or, the Pen's Perfection,' 1678, American Antiquarian Society. According to Tompson's notes, a bill of exchange ought to be written as follows:

Be it known to all men by these presents that I ________ do owe and am indebted unto ________ the sum of ________ currant money of England to be paid unto the said ________ [or] his Heirs . . . to the which payment will and truely to be made I do bind my self . . . in the penalty or sum of ________ of like money, firmly by these presents. In witness whereof I have hereunto set my hand and seal [dated and signed].

For samples of other legal and secretarial manuals available, see Hugh Amory, 'Under the Exchange: The Unprofitable Business of Michael Perry, a Seventeenth-Century Boston Bookseller,' *Proceedings of the American Antiquarian Society* 103 (1993): 31–60.

20. In *A New Discourse on Trade* (London, 1668), a frequently reprinted tract, Child urged lower interest rates on purely pragmatic grounds: ready credit would spur English

In their advice to the government, these proto-economists subordinated customary moral teaching about commerce to the current interests of state. Misselden, for example, criticized civic-humanist commentators such as Gerard de Malynes, who urged external restraints over fiscal supply and interest rates. Malynes assumed that prices ought to be stable, specie had an absolute value in itself, and usury corrupted credit transactions. The new economic writers decried these presumptions. Specie, they argued, was merely a form of money, and money had no absolute value; it had only exchange value, its worth on the market in terms of consumable goods. Analysts such as Misselden and Petty suggested that the sooner English policy makers learned that lesson, the sooner they would encourage English merchants to raise their prices as the market determined, adapt to rather than resist currency fluctuations, compete in the exchange of credit, and—here was the payoff—enhance England's balance of trade.[21]

England's economists essayed the moral implication of this line of thinking: commercial men who sought profit as best they could, who bested the Dutch and French using the latest strategies to maximize returns on credit, enhanced the overall economic condition of

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merchants to compete more aggressively with the Dutch. For Child's economic arguments in other publications, see William Letwin, *Sir Josiah Child, Merchant Economist, with a reprint of 'Brief Observations concerning trade, and interest of money, 1668'* (Boston: Baker Library, Harvard Graduate School of Business Administration, 1959). At least one New England pastor, John Higginson of Salem, knew Child firsthand: see 'Higginson Letters,' *Massachusetts Historical Society Collections*, 3rd ser., 7 (1838): 196–221. Culpeper made the same claims for low interest rates as did Child and, like Child, based them on balance-of-trade analyses rather than moral arguments: Thomas Culpeper, *A Discourse shewing The many Advantages which will accrue to this Kingdom by the Abatement of Usury* (London, 1668). Most of this paragraph rests on Joyce Oldham Appleby, *Economic Thought and Ideology in Seventeenth-Century England* (Princeton: Princeton University Press, 1978). For mathematical analysis, empirical social science, and calculation, especially in regard to William Petty, see Patricia Cline Cohen, *A Calculating People: The Spread of Numeracy in Early America* (1982; repr., New York and London: Routledge, 1999), 32–33.

21. Appleby, *Economic Thought*, 24–128; for Misselden's critique of religious dissent and of Malynes's humanist assumptions, see also Andrea Finkelstein, 'Gerard de Malynes and Edward Misselden: The Learned Library of the Seventeenth-Century Merchant,' *Book History* 3 (2000): 1–20.

England, and properly fulfilled their vocation. The merchant who understood the market and maximized returns from it supplied the commonwealth. 'Is not gaine the end of trade?' Misselden asked. If so, then merchants ought to seek their private welfare as an 'exercise of their calling.' In such cases, 'the private' interests of merchants served 'the publique': 'what else makes a Common-wealth, but the private-wealth . . . of the members thereof in the exercise of *Commerce*?' Regardless of previous moral reservations about self-interested merchants, he claimed that the successful trader spread civilization, knowledge, and civic piety. England suffered chiefly from '*Poverty* alas, and *Prodigality*.' Merchants enlightened the whole nation with their shining examples of 'frugality, industry,' and 'policy, all working together for the publicke.' Misselden rendered such virtues as professional and patriotic habits.[22]

In London, where Boston's traders occasionally travelled to arrange their affairs, more popular forms of literature—essays and poems, histories and plays—also portrayed the merchant as national hero. Writers during the second half of the seventeenth century acclaimed merchants in different terms than did their humanist predecessors: not as pious almsgivers and patrons of local institutions but as specialists in wealth who enriched England's empire with every commercial success abroad. Edmund Waller, a popular poet, applauded overseas merchants in Misselden's very terms. They sustained English empire and civilization. In his *History of the Royal Society* (London, 1667), Thomas Sprat boasted of the confluence of scientific discovery, new banking practices, technological advances, political freedom, and mercantile sagacity in London: '*Gentlemen*, as well as *Traders*' had made it the worldwide center of the new science, where 'all the noises and business of the World do meet.' James Howel claimed that London's merchants had built an incomparable metropolis that far outpaced Amsterdam for 'large Warehouses, and spacious fair Shops' with 'all mercantile Commodities.' Employing a trope that later moralists such

22. Edward Misselden, *The Circle of Commerce* (London, 1623), 17, 132, 134.

as Bernard Mandeville used for a laissez-faire society, Howel celebrated London as 'a *Hive of Bees.*' John Dryden's plays invariably featured merchant adventurers who outwitted Dutch competitors with skill, inquisitiveness, sagacity, and expertise.[23]

The cosmopolitan networks that tied New England's merchants into England's imperial system, along with the increasingly complicated traffic in credit, outpouring of technical handbooks, balance-of-trade arguments, and popularization of the merchant-figure as a champion of the nation: all of this identified overseas traders as economic specialists, public leaders, and cultural brokers at the same time. Boston's more reserved merchants did not go as far as Howel, who cheered the abundance of bowling alleys, shuffle courts, cock fights, bear baiting, stage-plays, and fencing in the streets of London. They nonetheless embraced their role as civic patrons. They enacted public virtue—and religious callings—as they navigated commercial waters with peculiar skills and strategies that previous moralists might have condemned.[24]

The very landscape of Boston, through which credit and goods flowed to the rest of New England, symbolized the civic prominence of Hull and his colleagues.[25] They erected and maintained

23. Thomas Sprat, *History of the Royal Society* (London, 1667), 86–88; James Howel, *Londinopolis: an Historicall Discourse or Perlustration of the City of London* (London, 1668), 396–99. For Milton, Dryden, Waller, and the general reputation of merchants, see John McVeagh, *Tradefull Merchants: The Portrayal of the Capitalist in Literature* (London and Boston: Routledge and Kegan Paul, 1981), 33–52. Mandeville's most noted work was *The Fable of the Bees: or, Private Vices, Public Benefits* (London, 1714).

24. For the previous moralists mentioned here—especially godly preachers in England such as Arthur Dent, George Gifford, Richard Rogers, William Perkins, and Thomas Hooker—see William Hunt, *The Puritan Moment: The Coming of Revolution in an English County* (Cambridge: Harvard University Press, 1983), esp. 113–55; and, for the continuation of such moralizing in New England, Mark Valeri, 'Religious Discipline and the Market: Puritans and the Issue of Usury,' *William and Mary Quarterly*, 3rd ser., 54 (1997): 747–68.

25. For general trends and the dominance of Boston, see John J. McCusker, 'Measuring Colonial Gross Domestic Product: An Introduction,' *William and Mary Quarterly*, 3rd ser., 56 (1999): 3–8; David W. Galenson, 'The Settlement and Growth of the Colonies: Population, Labor, and Economic Development,' in Engerman and Gallman, *Cambridge Economic History*, 1:135–207, esp. 200–201; Stephen Innes, 'Land Tenancy and Social Order in Springfield, Massachusetts, 1652–1702,' *William and Mary Quarterly*, 3rd ser., 35 (1978): 33–56; Weeden, *Economic and Social History*, 1:232–67; and Newell, *From Dependency to Independence*, 72–93.

forty wharves through the early eighteenth century, promoted the construction of two waterfront batteries and a seawall, owned twelve shipyards, and employed more than one thousand vessels. Boston with its maritime infrastructure, and the number of ships entering and leaving, dwarfed competing New England ports. Merchants' shops dominated certain districts of the town. Constables rang bells to open and close markets at the Town House and other venues, ordering civic time by commercial opportunity. Merchants built the town's most elaborate houses, clustered in their own neighborhoods. They lobbied for and oversaw the construction of roads, bridges, and ferries linking the town to inland villages. Topographical markers signified cultural influence. Political and intellectual news from abroad circulated through the booksellers, libraries, and printers founded and patronized by merchant clans. One of Boston's best-known artists, Thomas Smith, made his name from merchants George Curwin, Elisha Hutchinson, and Thomas Savage, whose portraits featured the periwigs, lace, and military accoutrements of high English taste. In Boston, even more so than the metropolis of London, men of commerce and their institutions formed the core of the civic, public order. Success in the commercial system amounted to a public leadership. It brought power to Hull and his colleagues.[26]

2. *Merchants and Boston's Puritan Churches*

Despite a common sense of professional and civic expertise among Boston's merchants, they shared no monolithic ethos or

26. Walter Muir Whitehill and Lawrence W. Kennedy, *Boston: A Topographical History*, 3rd ed. (Cambridge: Harvard University Press, 2000), 15–38; Newell, *From Dependency to Independence*, 74–76, 91; Bailyn, *New England Merchants*, 98; Hunter, *Purchasing Identity*, 9–10; Hugh Amory, 'Printing and Bookselling in New England, 1638–1713,' in Hugh Amory and David D. Hall, eds., *The Colonial Book in the Atlantic World*, vol. 1 of A History of the Book in America (New York: Cambridge University Press, 2000), 99–103; Wayne Craven, *Colonial American Portraiture: The Economic, Religious, Social, Cultural, Philosophical, Scientific, and Aesthetic Foundations* (New York: Cambridge University Press, 1986), 64–77; and Worcester Art Museum, 'Early American Paintings: Thomas Smith,' http://www.worcesterart.org/Collection/Early_American/Artists/smith/biography/. (Accessed June 2, 2008).

religious identity. For all of his technical skill and civic energies, Hull operated with spiritual convictions that distanced him from many of his fellow traders and hedged his competitive drive. Religious variations among merchants especially multiplied after London began to pressure colonial governments to ease restrictions on religious dissent in the Bay Colony. During the 1650s, many of the radicals exiled during the antinomian crisis of the 1630s returned to Boston from England or Rhode Island and reestablished their businesses. Among them, Robert Sedgwick, William Aspinwall, Valentine Hill, and Thomas Broughton achieved some success; Thomas Savage and Edward Hutchinson (son of Anne and father of Elisha) built great trading houses. Many of these former dissenters made commercial and familial connections outside the tight coterie of orthodox traders who first gathered in Boston's Town House.[27]

After 1660, royal policy protected previously ostracized or recently arrived traders with neither Puritan nor antinomian affiliations: some with little or shifting religious sentiments, others resolutely conformed to the Church of England. Samuel Maverick and other independent-minded men worked in Nova Scotia and arranged deals with French customers apart from religious oversight. Thomas Deane, Richard Wharton, Thomas Breeden, and Thomas Temple came to Boston in this period primed to benefit from contested land claims in northern New England. A confirmed Anglican and royalist, Wharton especially flourished. He used a combination of new territorial entitlements, a ready clientele among London's elite, and contacts at the royal court to create a mercantile empire. He made money as a trader, attorney, land speculator, commercial broker, manufacturing entrepreneur, landlord, and patron of privateers. The town of Salem claimed a

27. Bailyn, *New England Merchants*, 75–111; Louise A. Breen, *Transgressing the Bounds: Subversive Enterprises Among the Puritan Elite in Massachusetts, 1630–1692* (New York: Oxford University Press, 2001); and Raymond D. Irwin, 'Cast Out from the "City upon a Hill": Antinomian Exiles in Rhode Island, 1638–1650,' *Rhode Island History* 52 (1994): 3–19.

less spectacular version of Wharton, the wealthy Philip English, a Frenchman from the Channel Islands who did business through the Faneuil family in France. Merchants such as Shrimpton, Wharton, Temple, English and, eventually, Hutchinson all embraced Anglicanism to one degree or another. Temple fervently attached himself to the Church of England; Shrimpton and Hutchinson attended Anglican services because they offered a friendly alternative to the Puritan order and strengthened ties with London. Wharton and his fellow Anglicans favored the restored monarchy and attempted to build their trade with royal patronage. When resistance to the Navigation Acts prompted a royal commission to investigate in 1664, many of them signed a petition professing fealty to the King and abhorrence of Boston's reputation for resistance. They petitioned for religious toleration and welcomed other challenges by the Committee of Trade and Plantations to the laws of Massachusetts Bay.[28]

What we might call, then, Boston's imperial merchants, like its ex-antinomians, formed cohesive communities not through the Puritan church but through interrelated commercial and social alliances. Wharton, to give one example, was related also to the merchant Joseph Dudley and married into the merchant families of William Tyng and Thomas Brattle. Shrimpton too had familial ties to Tyng, and to one of Boston's older trading houses founded by Thomas Usher. This formed something like an extended clan of elite merchants in Boston: Wharton-Tyng-Brattle-Usher-Dudley-Shrimpton. Some of the Tyng and Usher traders aside, they had little sympathy for the New England of John Winthrop, with its peculiar charter, Puritan discipline, congregational way, and restrictions on commerce. Devoted to the nation, obedient

28. Bailyn, *New England Merchants*, 110–67, 192–93; Newell, *From Dependency to Independence*, 90. One hundred and thirty-four New Englanders signed the 1664 petition of loyalty: twenty-five were from Boston and thirteen of those were recently arrived merchants who became Anglicans (Bailyn, *New England Merchants*, 124). For Wharton, see Viola F. Barnes, 'Richard Wharton, A Seventeenth Century New England Colonial,' *Publications of the Colonial Society of Massachusetts*, vol. 26, *Transactions, 1924–1926* (Boston, 1927), 238–70.

to its uppermost authorities in church and state, attuned to the economic agendas of the empire, and ambitious to display the cultural signs of wealth and position—from tastes in reading to the latest fashions in clothing and architecture—they inherited and transformed the political and moral ethos of a previous generation of civic-humanist merchants. They were England's merchants of state residing in Massachusetts: the very sort of traders, however provincial, applauded by Misselden.[29]

Hull had dealings with some of these men, but he represented what we may call, in contrast, a Puritan merchant. The term reflects a political sensibility. He chafed against the restored monarchy and its Navigation Acts (among other reasons, his mint violated royal prerogatives to issue coins), cherished the charter of the colony, and protested incursions on the powers of the colonial government. Hull, moreover, valued New England's social customs. He complained about English manners and social mores during his frequent trips to London. A fervent member of the congregational order, he disapproved of the settlement of Quakers and Anglicans in Boston; toleration of their creeds and practices amounted to betrayal in his worldview. He engaged in transatlantic trade but expressed little enthusiasm for cosmopolitan cultural styles. As much as he aspired to commercial success, he prided himself on his modesty, even his reluctance to amass a great fortune.[30]

Hull was not alone. Joshua Scottow, another second-generation Puritan merchant, authored two essays that bemoaned the popularity of commercial fashions and religious laxity in New England. Hull's son-in-law, Samuel Sewall, followed in the same pattern. He too accumulated a sizeable but not grandiose

29. Bailyn, *New England Merchants*, 135–37; Barnes, 'Richard Wharton,' 239–40; Hunter, *Purchasing Identity*, 28–30.

30. Hull, 'Diaries of John Hull,' 153; Bailyn, *New England Merchants*, 151, 152, 193; Clarke, *John Hull*, 97–98, 140, 184 (for Hull's political allegiances). For Puritan merchants and their opposition to religious toleration, see E. Brooks Holifield, 'On Toleration in Massachusetts,' *Church History* 38 (1969): 188–200.

estate, embraced orthodox Puritanism, became a lay leader in the town's religious affairs, supported the General Court and the political prerogatives of the colonial government, and donated much of his wealth to local civic institutions. George Curwin at Salem also fit the Puritan mold, as did Ipswich's Daniel Dennison. There were differences among these Puritan merchants. Scottow, for example, displayed more willingness than did Hull to deal with the French in Acadia, form alliances with free-spirited land speculators, and use litigation as a commercial instrument. Somewhat a scoundrel, Scottow in fact garnered a reputation for being unscrupulous and self-serving despite his orthodox credentials. Hull, Scottow, and Sewall nonetheless viewed themselves alike as patrons of the Puritan establishment and defenders of Massachusetts Bay against imperial interests.[31]

There were also differences among Puritan congregations in Boston, and Hull's affiliations in this regard shaped his sensibilities in distinct ways. Those differences centered on protocols for discipline, especially the discipline instituted in the practice of baptism. During the late 1650s and 1660s, an increasing number of second-generation New Englanders, although baptized and mindful of Reformed beliefs, did not attest to the conversion experience that qualified their children for baptism. Fearing that these children would distance themselves from the covenant symbolized by the sacrament, many religious leaders promoted what later critics derided as the Halfway Covenant, which allowed baptism to the children of dutiful parents who had not become full communicant members. They argued their case through ecclesiastical associations—chiefly the Cambridge synod

31. For Sewall, see David D. Hall, *Worlds of Wonder, Days of Judgment: Popular Religious Belief in Early New England* (Cambridge: Harvard University Press, 1989), 213–38. For Curwin, see Hunter, *Purchasing Identity*, 42. For Scottow, see Julie Helen Otto, 'Lydia and Her Daughters: A Boston Matrilineal Case Study,' *Nexus* (New England Historic Genealogical Society) 9 (1992): 24–29; and Mary Beth Norton, *In the Devil's Snare: The Salem Witchcraft Crisis of 1692* (New York: Alfred A. Knopf, 2002), 88, 129, 142.

of Massachusetts churches—and published their recommendations of the practice in 1657 and 1662.[32]

Debates about the Halfway Covenant refracted questions of church discipline, the demarcation between the regenerate church and unregenerate parishioners, and obligations to the civic order. Advocates for the new measures claimed responsibility for the spiritual and moral well-being of New England at large: the continued promotion of Christian identity in all sectors of society, regenerate or not. One after another, the pastors of First Church decried the new baptismal piety as theological and moral compromise. John Davenport, James Allen, and John Oxenbridge promoted strict requirements for church membership as a means to assert the necessity of regeneration. The majority of members in Boston's First Church likewise rebuffed Halfway Covenant proposals through the 1670s.

In contrast to the conservatives at First Church, Hull and other merchants embraced the new practice because it appeared to them to reinforce Christian identity as a familial and civic duty in the midst of an increasingly diverse society. As early as 1666 Hull and his colleagues determined to leave Boston's oldest congregation, although they remained loyal to the colony's religious establishment. After three years of disagreements and negotiations among the synod, the town's pastors, various committees, and the upper and lower houses of the government, they gained approval from the General Court to establish a new congregation identified by a generous access to baptism (although it retained rigorous standards of admission to Lord's Supper).

32. The key texts, including the Cambridge Platform, with detailed background, are provided in Williston Walker, *The Creeds and Platforms of Congregationalism* (1893; repr., Boston: Pilgrim Press, 1960), 157–339. There is an abundant literature on the Halfway Covenant; this and the following paragraph rely on three of the most recent works: Stephen Foster, *The Long Argument: English Puritanism and the Shaping of New England Culture, 1570–1700* (Chapel Hill: University of North Carolina Press, 1991), 175–230; Mark A. Peterson, *The Price of Redemption: The Spiritual Economy of Puritan New England* (Stanford: Stanford University Press, 1997), 23–50; and James F. Cooper, Jr., *Tenacious of Their Liberties: The Congregationalists in Colonial Massachusetts* (New York: Oxford University Press, 1999), 88–114.

The creation of Third Church in 1669, later Old South Church, amounted to an exodus of merchants from First Church. Eleven of Third Church's twenty-eight original members were overseas traders, and they constituted a pantheon of successful Puritan merchants in Boston: Hull, Hezekiah Usher, Peter Oliver, Thomas Savage, Joseph Belknap, Thomas Brattle, Joshua Scottow, Benjamin Gibbs, Benjamin Gerrish, and Thomas Hubbard. Hull operated at the center of the new church. He had long despaired of the majority at First Church and chafed at the ordinations of Allen and Davenport. Davenport publicly rebuked him for leading the separation. When the new congregation finally received approval, it elected Hull and Edward Rainsford the first ruling elders. Hull's shop furnished the church with silver communion vessels—a conjunction of commercial largesse and ritual piety befitting a congregation founded on wider accessibility to the sacraments. Hull also acted as the broker of the property for the meetinghouse. The site perfectly suited its merchant members. It was located two hundred yards from the marketplace, on the corner of Milk Street, which ran down to the harbor, and Cornhill Street, the main road from the center of town to Roxbury. Hull oversaw the erection of an expensive building, traditional in design but more spacious and better appointed than First Church's meetinghouse, with a second-floor gallery and a steeple. It cost nearly two thousand pounds, a hefty price borne by its founding families. It signified the ascendance of the new church and commercial-friendly Puritanism over the old disciplinary order.[33]

Personal relationships cemented ministerial-merchant cooperation at Old South Church. Hull had a hand in the selection of Thomas Thacher as the first pastor, a sometime physician and previous minister in Weymouth, and procured Thacher's first associate,

33. Clarke, *John Hull*, 115–17, 153–59; Peterson, *Price of Redemption*, 41–49, 82–84; Peterson, 'Puritanism and Refinement in Early New England: Reflections on Communion Silver,' William *and Mary Quarterly*, 3rd ser., 58 (2001): 307–46. The formal animosities between First and Third churches did not last long—Hull convinced his fellow members to accept an overture of reconciliation offered by First Church in 1682—but any pretension to a single disciplinary mandate over the congregations had disintegrated (Ellis, *History of First Church in Boston*, 135).

Leonard Hoar, in 1672 (who lasted only a few months before becoming the president of Harvard). The congregation called Samuel Willard from Groton as Thacher's successor in 1676. Samuel was the son of Simon Willard, a military man and merchant with heavy investments in westward lands. Other such ties bound the congregation. Hull's only surviving child, Hannah, married Sewall, a future leader of Third Church who became one of Boston's magistrates and a sometime merchant. Sewall and other merchant members, such as Anthony Stoddard and Brattle, sent their sons into the ministry. Samuel Willard married Eunice Tyng, daughter of a merchant with expansive familial connections to other traders. In such a religious community, merchants could practice their trade and piety at once, surrounded by fellow church members who knew firsthand the demands and customs of commercial life.[34]

Boston's three Puritan churches drew members from different areas of the town—there were no parish boundaries—but neighborhood settings and clerical leadership still shaped the social ethos of congregations. (Four other churches had been established in Boston by the end of 1686: a Quaker meeting, a Baptist congregation, a French Huguenot society, and the Anglican King's Chapel.) First Church, at the center of the town, retained a few well-established merchants—Richard Bellingham, Edward and William Tyng, and Jeremiah Dummer included—but had a large number of artisans, laborers, and small businessmen. The majority of lay leaders claimed to sustain local interests, invested themselves heavily in municipal politics, and issued frequent criticisms of the General Court. Its pastors voiced suspicion that the colony's civil rulers depended on a purely secular political and commercial agenda.[35]

34. Clarke, *John Hull*, 156–57; Ernest Benson Lowrie, *The Shape of the Puritan Mind: The Thought of Samuel Willard* (New Haven: Yale University Press, 1974), 10; Bailyn, *New England Merchants*, 55, 134–38.

35. *The Records of the First Church in Boston, 1630–1868*, ed. Richard D. Pierce, *Publications of the Colonial Society of Massachusetts*, vols. 39–41 (Boston, 1961), 39: *passim*; Foster, *Long Argument*, 203, 231–85. For the voice of suspicion toward the magistracy, see [John Davenport, attributed to] John Cotton, *Discourse on Civil Government* (Cambridge, Mass., 1663), esp. 19–23; and Davenport, *Sermon . . . Preach'd at the Election* (Boston, 1670).

Boston's Second Church was more hospitable to merchants than First Church, yet not as dominated by overseas traders as Third Church. Founded in 1650 in the newly populated North End, Second Church, afterward Old North Church, drew from a mixed population. Boston's north precincts included its poorest inhabitants—propertyless immigrants and unemployed laborers—and some of its newer, wealthier merchants, including Sir Thomas Lake, Samuel Balche, Thomas Temple, Edward Hutchinson (for a while), Thomas Cushing, and Samuel Greenwood.[36] The congregation grew to be Boston's largest, especially under the pastorate of Increase Mather. A true cosmopolitan, he studied at Trinity College Dublin, served as an army chaplain in England, accepted the call to Second in 1664, and acted as a negotiator in London between the crown and Massachusetts in consort with mercantile representatives such as Sewall. In Boston he consumed English imprints as eagerly as overseas traders consumed new fashions. He collected a large library of the latest scientific and historical works imported by Usher's bookshop. He displayed an entrepreneurial flair, authoring the first two works printed on a Boston press and assuring for them a popular, nearly sensational appeal especially to a maritime audience: one sermon addressed the execution of two murderers, and the other memorialized two merchants, among others, killed in a shipboard explosion in Boston Harbor. He formed close associations with two merchant patrons of the congregation, the wealthy Balche and Temple. In 1674 his preaching converted the future treasure hunter, financier, and governor William Phips, who later married John Hull's widow.[37]

36. James A. Henretta, 'Economic Development and Social Structure in Colonial Boston, *William and Mary Quarterly*, 3rd ser., 22 (1965): 75–92; Michael G. Hall, *The Last American Puritan: The Life of Increase Mather, 1639–1723* (Middletown: Wesleyan University Press, 1988), 51–52, 93.

37. Hall, *Last American Puritan*, 51–53, 61–67, 93, 136, 224; Kenneth Ballard Murdock, *Increase Mather: The Foremost American Puritan* (Cambridge: Harvard University Press, 1925), 125–26, 198–99; Robert Middlekauff, *The Mathers: Three Generations of Puritan Intellectuals, 1596–1728* (New York: Oxford University Press, 1971), 65–175 for general biography.

Second Church, however, did not especially attract Hull and his merchant colleagues. Mather initially opposed the Halfway Covenant despite his father Richard's support for it. Increase maintained traditional disciplinary standards, and viewed restrictions on the sacraments as an important measure to promote conversion. Concerned especially with the large number of impoverished parishioners in his part of town, he groused about new commercial practices: too much usury and profit taking, too little almsgiving and abatement of debts. To put it crudely, he expressed more interest in converting merchants to a godly lifestyle than in baptizing their children.[38]

Hull's Old South Church, to reiterate, was a different matter. Situated in Boston's well-to-do southern precincts, it maintained its mercantile character through the 1680s. Membership records listed some tradesmen and small producers such as bakers, but few laborers and dozens of traders. From 1669 through 1710, First Church had seven merchants in the preferred civic association for overseas traders, the town's artillery company; Second Church had ten, while Third Church had the most by far, twenty-eight. Unsurprisingly, Third Church's congregation, the most commercially oriented in Boston, also had the wealthiest profile of the three by a substantial amount, measured by the number of members in the highest tax brackets.[39] Tellingly, the exchange practices of traders—their price margins, credit fees, interest rates, and treatment of debtors—never came under scrutiny in church disciplinary meetings at Old South Church, as they had occasionally at First Church during the first two decades of the colony's settlement. The only economic issues discussed in congregational meetings involved the proper, which is to say

38. Hall, *Last American Puritan*, 141; Murdock, *Increase Mather*, 141, 181.

39. Hamilton Andrews Hill, ed., *An Historical Catalogue of the Old South Church (Third Church) Boston, 1669–1882* (Boston, 1882), 5–21, 215–315; Oliver Ayer Roberts, *History of the Military Company of the Massachusetts, now called the Ancient and Honorable Artillery Company of Massachusetts, 1637–1888*, 4 vols. (Boston, 1895–1901), 1:484–88; Peterson, *Price of Redemption*, 69–74.

competent, use of funds donated to the church by overseas merchants: building projects, poor relief, mission activities, and pastoral salaries. Pastors and church officials focused their discipline on church attendance, public decorum, proper speech, sexual probity, civil orderliness, sobriety, and institutional responsibility.[40]

The establishment of Third Church offered merchants such as Hull a new congregation in which to reconsider the relationship between religious conviction and commercial mandate; yet none of Hull's pastors or fellow church officers proposed an easy accommodation with the market system. Most second-generation ministers in Massachusetts, including Thacher and Willard, inherited a mandate to wield moral teaching against new forms of economic vice. They all decried a similar train of iniquities associated with overseas commerce, from neglect of the Sabbath and religious toleration to fashionable consumer tastes and gambling. A succession of preachers, many of whom knew Hull, bemoaned an endless assault on godly moral standards by imported social tastes soon after the commercial expansion of the 1660s. John Higginson decried toleration of Anglicans and Anabaptists, the imperial traders ascending the commercial ladder in Boston. Samuel Whiting deplored the pragmatic mindset that overwhelmed a genuinely religious understanding of business. Urian Oakes attributed the competitive drive of merchants to the spirit of Machiavelli, a sideswipe at England's new economists. He diagnosed

40. First Church, Boston, *Records*, 12–160; Second Church, Boston, records, vol. 3 (Massachusetts Historical Society); Third Church, Boston, records (Congregational Library, Boston). For the other congregations, see Roxbury, Boston, Registry Department, 'Records relating to the early history of Boston,' vol. 6, published as *A Report of the Record Commissioners containing the Roxbury Land and Church Records* (Boston, 1881): 'The Rev. John Eliot's Record of Church Members, Roxbury, Mass.,' 73–100; Charlestown, Massachusetts, *Records of the First Church in Charlestown, Massachusetts, 1632–1789* (Boston, 1880), i–xii. Statistics for disciplinary cases are discussed in Mark Valeri, 'Puritans and the Marketplace,' in Francis J. Bremer and Lynn A. Botelho, eds., *The World of John Winthrop: Essays on England and New England, 1588–1649* (Boston: Massachusetts Historical Society, 2005), 147–86. For a contrasting but nonetheless helpful excursus on one important case from the first generation, involving the infamous Robert Keayne, see Stephen Innes, *Creating the Commonwealth: The Economic Culture of Puritan New England* (New York: W. W. Norton, 1995), 160–91.

transatlantic trade as a vector for innumerable moral infections: worldliness, greed, contention, faction, self-interestedness, and indebtedness, not to mention prostitutes, drunks, and dandies. Such bile had a long shelf life in Massachusetts. Eleven years after Oakes's tirade, Hubbard lashed out yet again against non-Puritan traders, stretching the rhetoric to extremes: cosmopolitan merchants, with their high fashion and illicit habits such as dancing, sated themselves with 'Commodities to make fuel for Lust,' forsaking the true church for their 'private recesses' where they offered 'sacrifices to Bacchus and Venus.' Similar critiques through the mid-1680s conveyed residual fears and brooding visions of social contention, neglect of the poor, widespread inhumanity, and degrading materialism.[41]

41. John Higginson, *The Cause of God and His People in New-England* (Cambridge, Mass., 1663), 11; Samuel Whiting, *Abraham's Humble Intercession for Sodom* (Cambridge, Mass., 1666), 306–7, 312–13; Urian Oakes, *New-England Pleaded with* (Cambridge, Mass., 1673), 32–55; Hubbard, *The Benefit of a Well-Ordered Conversation*, 97–98, quoted and cited in Richard P. Gildrie, *The Profane, the Civil, and the Godly: The Reformation of Manners in Orthodox New England, 1679–1749* (University Park: Pennsylvania University Press, 1994), 4. More extensive sampling from the sermons reinforces the depth of the ministers' critique. In the first election-day sermon printed in the colony, Salem's pastor Higginson warned the new magistrates against toleration of Anglicans and Anabaptists. (He hardly could have foreseen that his two sons would become merchant-clients of the great Josiah Child, and his daughter the wife of Richard Wharton.) 'Let Merchants and such as are increasing' in wealth, and new immigrants 'understand this,' Higginson announced, 'that worldly gain was not the end and designe of the people of *New-England*, but *Religion*. And if any man amongst us make Religion as *twelve*, and the world as *thirteen*, let such an one know he hath neither the spirit of a *true New England man*, nor of a *sincere Christian*' (Higginson, *The Cause of God*, 11; Bailyn, *New England Merchants*, 140, [for Higginson's children]). Samuel Whiting injected his critique into a devotional treatise and lengthy 1666 sermon series. Economic work, he complained, had become for many an end in itself; and 'if the *love of the world* be the great wheel that sets all a going' then 'we shall never please God.' Even pious traders, Whiting implied, flirted with 'a base and sordid spirit' when they assumed that '*Gain is Godliness*.' He feared that New England merchants might begin to appear no different from 'those *Gentlemen* . . . in *London*' who sought only profit and the leisure to hunt foxes, play cards, drink, and dance (*Abraham's Humble Intercession*, 306–7, 312–13). 'Worldlinesse,' a 'worldly spirit,' and 'greedines' had become, according to Oakes in 1673, 'an *Epidemical* disease': so much so that the law of 'self-Preservation' had replaced Christian truth as a guide to business relations. Resorting again to his organic metaphor, he spoke of 'a Chronical distemper' spread by merchants. He and others claimed that speculative ventures and desire for consumer goods led New Englanders into a frightening dependence on credit. The massive amounts of debt that flowed through an increasing number of commercial transactions, like poison, ever rising, numbed and killed (*New-England*

These criticisms, however pungent, touched chiefly on cultural and social styles, and particularly the loyalties of imperial merchants, rather than on the new exchange practices that Puritan and imperial merchants alike employed. Second-generation Puritan leaders knew that usury, oppression, and pure market pricing were wrong. They were at a loss to analyze the specific meaning of this rhetoric, which they inherited from their predecessors, in contemporary practices: multilayered and indirect exchanges, the unavoidable treatment of credit as a commodity, new accounting measures, fiscal rationalizations for market prices, complex debt litigation, and competition with London and Amsterdam's merchants. Yet they still recalled the deep-seated Puritan antipathy to usury, oppression, inflation, and aggressive litigation for unpaid debts.[42]

Hull avidly consumed Puritan preaching, even the most critical. He attended lectures and sermons in different churches in and around Boston, frequently two or three times a week. He befriended Thacher and Willard, and associated frequently with other leading clerical lights in Boston, especially Mather. He took extensive notes on the election-day, artillery, fast-day, and Sunday performances of a variety of pastors. He endured the social criticism of Oakes, Mather, Hubbard, Higginson, and Samuel Danforth of Roxbury, as well as the weekly perorations by his pastors at the Third Church. He dutifully recorded Thacher's

Pleaded with,32–36, 40, 55). See also Samuel Danforth, in Theodore Dwight Bozeman, *To Live Ancient Lives: The Primitivist Dimension in Puritanism* (Chapel Hill: University of North Carolina Press, 1988), 326–27. Pastors supported the General Court when it moved to restrict the spread of prostitution, drinking houses, and Sabbath violations; see Bridenbaugh, *Cities in the Wilderness*, 72–76. Many scholars have referred to the sermonic laments of this period as jeremiads. Without deferring to the jeremiads' tale of moral decline, we might recognize at least the social basis for these 'Nervous Discourses,' as James Fitch of Norwich called them (James Fitch, *An Explanation of the Solemn Advice* [Boston, 1683], A2).

42. Jonathan Mitchel of Cambridge, for example, contrasted Boston's entrepreneurs and financiers in 1671 to godly merchants in the past, who never would have practiced 'the biting' and merciless '*Usury*' that compelled poor people to repay their loans (Jonathan Mitchel, *Nehemiah on the Wall* [Cambridge, Mass., 1671], 4; Perry Miller, *The New England Mind: From Colony to Province* [1953; repr.. Boston: Beacon Press, 1961], 37, 48).

1672 warning to the merchants at Old South Church against the sins of commercial Boston: 'oppression' of the poor (price inflation), lax enforcement of moral laws by corrupt magistrates, the uprooting of 'Civillity' and 'morality' (scandalous speech and disrespectful comportment), 'a mind to other waies and worship' (toleration of non-Puritan religious groups), and disregard of the church. Echoing early seventeenth-century moralists who blasted London, Thacher denounced 'this bloody Cyty' of Boston with its 'blood acts' throughout, and forecasted divine judgment. Hull also heard Thacher and Oakes discourse on the duty of Christian merchants to avoid the social habits—and habitats—of more cosmopolitan associates. 'Communication with corrupt' men, 'the meer civil person' with 'good maners,' Thacher preached, 'makes the name, offerings, and religion of God to stink in the world.' Unbelieving merchants promoted unsound doctrine and selfishness as twin errors. Thacher warned Hull to 'be very charye of your companions, your intimates' and to gather instead with 'God's people.' Willard too reminded Hull against fraternization with ungodly men and addiction to high style.[43]

Hull also noted how preachers urged merchants to rely on the sovereignty and goodness of providence throughout their business affairs. Such confidence in God's purposes offset the pull of economic ambition and yielded equanimity. 'True happiness,' as Oakes put it in a sermon that Hull copied in great detail, resided in 'escaping worldliness' and 'attending' the 'ordinances' of the gospel. Seen through the doctrine of providence, the vicissitudes of mundane successes and failures drew souls away from material attachments, toward Christ. Thacher put it this way: while the world's goats complain 'upon every little cross,' Christ's 'sheep are quiet in suffering'

43. Hull, sermon notes, Massachusetts Historical Society. Hull listed all of the names here, along with the preaching texts, at the beginning of each entry. The quotations and specific references here are from Hull's notes on Thacher, sermon on Ezek. 22, January 24, 1672; Thacher, Matt. 25:33, July 11, 1671; Oakes, Ps. 122:1, January 20, 1672;, Willard, 2 Chron. 32:25, November 15, 1677; and Willard, Eccles. 1:12–13, December 26, 1678. See Clarke, *John Hull*, 72, for Hull's methods of sermon note-taking; 153–59, 162, 184 for Hull's clerical friendships.

and therefore promote 'the practice of charity, meekness of wisdom, self-denying love' and care for the poor. These Puritan preachers evoked the personal, neighborly, and morally laden modes of exchange promoted by the first generation.[44]

Hull, who took enough interest in theology to join a 1668 committee that debated doctrine with the town's Baptists, infused his diary with such providential reflections.[45] The first part of it, 'Some Passages of God's Providence about Myself and in Relation to Myself,' uncovered supernatural interventions at nearly every turn in his autobiography: a miraculous 'deliverance' from a wild horse in the streets of Boston at the age of twelve ('God,' he marveled, 'held up [the horse's] foot over my body'); the safe delivery of his children; provision of an apprentice; successful passages at sea despite all sorts of storms and piracies; and his various appointments in the militia and colony's government. In a typical entry, he reflected on the meaning of a huge loss, nearly six hundred pounds' worth of goods captured on three ships by the nefarious Dutch: 'God mixeth his mercies and chastisements, that we may neither be tempted to faint or to despise.' On the occasion of another Dutch disaster, he comforted himself with a twofold reflection: 'the Lord' used his loss 'to join my soul nearer to himself, and loose it more from creature comforts'; and providence soon thereafter repaired the fiscal damage, making 'up my loss in outward estate.' These readings reflected the teaching of ministers who attempted to dissuade merchants from fretfulness and preoccupation with money in purely rational, mathematical terms. God, Hull surmised, used misfortunes to teach him contentment with a modest income and reliance on supernatural provision.[46]

In one sense, the idea of providence encouraged Hull with the prospect of future reward for patience and diligence, like

44. Hull, sermon notes, Thacher, Matt. 25:33, July 11, 1671; Oakes, Ps. 122:1.

45. Clarke, *John Hull*, 148.

46. Hull, 'Diaries,' 141, 146, 161 (for the quotations); 19, 143, 150, 155, for the other examples here. Problems with Dutch privateers arose during the three Anglo-Dutch Wars (1652–54, 1664–67, and 1672–74).

long-term calculations of present costs and anticipated profits. It sometimes overcame his fears and spurred commercial risk taking. Unlike more empirical approaches to trade, however, it also retarded a purely mathematical calculation of gains and losses. He privately pondered eclipses and droughts as prodigies and tokens of the fulfillment of biblical prophecy and the proximity of Christ's return, as much part of his reading of his affairs as were price fluctuations and negotiations with imperial trade officials.[47]

Hull integrated providential schemes and Puritan moral teaching also into his everyday business practice. He blended news of prices with admonitions to worship, commentary on the state of trade with apocalyptic meditations, financial details with spiritual introspection. Imperial traders employed impersonal politeness and gave exclusive attention to financial accounts in their business correspondence; Hull injected the rhetoric of intimacy and moral accountability into his correspondence.[48] Letters that dealt with apparently mundane matters—accounts and the status of goods—contain godly exhortations, prayers, and lamentations over the state of the world. In several letters to his ship masters, he placed thoughts on providence (typically acknowledgments of divine mercy for speedy transatlantic voyages) next to instructions on buying and selling. He wanted others, as he informed Daniel Allin in 1672, to judge him by the extent to which he circumscribed his trade with piety. His 'reputation' stood not merely on his fiscal reliability but also on 'the mercy of god' by which he had 'done nothing in all my transactions but that as I am able to give a good and Satisfying Accot [*sic*] of.'[49]

47. Hull, 'Diaries',' 208, 220.

48. For politeness as opposed to Puritan moral rhetoric in commercial transactions, see Philip H. Round, *By Nature and Custom Cursed: Transatlantic Civil Discourse and New England Cultural Production, 1620–1660* (Hanover: University Press of New England, 1999); for moral commentary rather than strict business accounts, see Cohen, *Calculating*, 47–50, 79.

49. Hull to Daniel Allin, cited in Newell, *From Dependency to Independence*, 103; Clarke, 'John Hull,' 211. For one instance of Hull's move from commercial details to signs of the times, see his April 29, 1674, letter to Allin, 'The Letterbook of John Hull,' American Antiquarian Society. For further examples, see Newell, *From Dependency to Independence*, 92–93.

Hull demanded that his associates operate under the same principles. He commanded his ship captains to resist their occupational temptations: mistreating common sailors, swearing, dealing on the Sabbath, neglecting worship on board, making a fast bargain, unloading damaged goods on unsuspecting buyers, or trading in slaves. As he summarized his instructions to captain Richard Rook, 'we solemnly advise you to take heed and carefully avoid all and every sinful way which evil will bring sorrow and suffering to poor mortals, and especially the sorrowing of religion.'[50] In 1673 Hull wrote a series of letters to the managers of one of his timber mills, George and John Broughton. Furious because the Broughton brothers had mismanaged the mill, quarreled with each other, and delayed a shipment of logs to one of his more valued customers, Hull lectured them on the relationship between public moral credit, religious duty, and economic virtue:

> I cannot tell what to thinke of you; some say you are for nothing but your own interest, that you are not frugall but will loose twenty shillings for want of a seasonable layeing out of one shilling, that you are haughtey and hy flowne. . . . It is noe wonder iff all goeth backward with you and [I] advize you to bee yourselves very delegent frugalle humble. . . . Confute all that may bee said against you and lett your intire Love to one another and honner to your aged parents and honnest punctualyty to your Creditores give a cleare testimony. . . . [God] will take care of your name Creddit and reputation.

Hull's advice to the Broughtons illuminated his own sense of the inseparability of piety, virtue, and commercial practice: trust in providence prompted humility and frugality, which enhanced public reputation and thereby secured a good credit rating among one's associates.[51]

Frugality and social reputation may have functioned as market virtues, with their pragmatic benefits (investment in business and

50. Hull to Richard Rook, May 21, 1683, Hull, 'Letterbook.' For other letters to ship captains, see Newell, *From Dependency to Independence*, 92–93.

51. Hull to George and John Broughton, Hull 'Letterbook,' December 7, 1673.

financial credit), yet Hull's interpretation of them sometimes interfered with fiscal prudence. He often abated the accounts of widows, wrote off bad debts as the cost of Christian charity, and balked at trading paper credit rather than specie with impious, or at least unfamiliar, agents and suppliers. He also pestered debtors with moral lessons when he might have turned more effectively to legal pressure. His 1674 correspondence with fellow merchant Robert Marshall was typical in this regard. Marshall had taken a loan from Hull, gone to England, lost the money in bad investments, and shown no intention of repaying his creditor. 'When I call to minde,' Hull wrote, 'the promises you made to me, you stoode in soe greate need of my helpe, I cannot tell how to understand what is your meaning.' Hull professed to be morally wounded because he had yielded his business interests to personal consideration: he had 'denyed soe much my owne reason and profitt to pitty you in your Extreamyty.' As usual in such instances, Hull delayed in bringing his case to court. He pressed the moral issue, ending his letter with a string of biblical references on providential rewards and punishments 'to reade and thinke on.' In this and other cases Hull admitted that he had sacrificed his commercial sense to religious sensibilities. [52]

Even with his astuteness as an economic technician, Hull remained somewhat aloof from cosmopolitan market culture. He echoed the standard laments for Boston's decline into materialism, self-interestedness, and economic venality, signified by imported habits and tastes: 'pride in longhair, new fashions in Apparell, drinking, gaming, idleness, worldlyness.' Tuned to modesty and humility as Christian virtues, he maintained a relatively small house, refrained from luxury goods (with the exceptions of wine and silk stockings), and never (that we know) had his portrait painted. He refused to join other Boston merchants whose homes were closer to the newer docks and wharves, where news and goods

52. Hull to Robert Marshall, November 6, 1674, Hull, 'Letterbook'; Hull to Joshua Fisher, September 27, 1671, Hull, 'Letterbook.' See Clarke, 'John Hull,' 213, 218; and Newell, *From Dependency to Independence*, 93, 103–4, 117.

arrived first and shipments could be examined and purchased before lesser traders claimed them. At times, Hull appeared to despair over the hustle and bustle of the trading life. 'All employments,' he sighed, 'a smite upon them; at least, in general, all men are rather going backward than increasing their estates.' He attempted to quit trade several times during his career and declined potentially profitable ventures out of spiritual conviction. At one such moment he mused on his retirement by drawing nicely on the trope of seagoing vessels: he wanted 'to be more thoughtfull of Launching into that vast ocion of Eternity' than of sending forth yet another shipment of exports. Hull saved his admiration for Puritan leaders such as old Governor John Endicott, who 'died poor,' having spent his 'pious and zealous' life persecuting Quakers and attending more to the 'public' than to 'his own private interests.' In such terms, the closer Hull drew to Puritanism—the more he scribbled his sermon notes, conversed with Boston's pastors, and meditated on devotional tracts—the more he bounded his financial ambition. Puritanism often betrayed the emergent market personality.[53]

Yet again, Hull's business compelled him to an aggressive and at times inflexible pursuit of profits. Pious resolves to quit business aside, he pursued his accounts fiercely. He provided expensive silver pieces to satisfy the ostentatious tastes of such elites as Elisha Hutchinson and John Pynchon. He also traded with the religious enemies of the Puritan cause. He followed market trends for luxuries quite closely, attuned to demand for the latest styles in fans, hats, ribbons, and lace—and critical of his suppliers when they sent him unfashionable goods. He sometimes pushed his timber managers to relentless work schedules, and advised his tenants to a preoccupation with profits that appeared incongruous with Puritan devotion: 'follow your Buisynes Closs and give mee an accot' as 'your duty to god and mee,' he wrote to William

53. Hull, 'Diaries,' 212, 215; Clarke, 'John Hull,' 218; quotation from Miller, *From Colony to Province*, 43.

Heifernan with a stunning lack of modesty. He even made hard bargains with the colony, refusing to lower his allowance as mint-master despite several pleas from a government committee. Hull spent the last few months of his life frantically calling in debts from the government and fellow merchants, as if he felt the unpaid accounts glaring at him as his *memento mori*.[54]

The complex credit measures upon which Hull relied involved him in the very sort of impersonal and sometimes oppressive transactions that Puritans of the 1620s and 1630s damned. He dealt with London credit brokers who, because of unfavorable exchange rates, charged New Englanders as much as 25 percent interest, compelling him to raise prices and credit fees to unprecedented levels. He speculated in insurance and mortgages, profiting rather perversely from the misfortune of others (shipwrecks and foreclosures). Hull took advantage of these and other opportunities to transform credit into an everyday commodity—in violation of nearly every dictate against usury uttered by previous cadres of godly moralists. He also menaced his debtors with litigation in ways that would have affronted first-generation religious leaders; Hubbard was not the only one to receive threatening letters from Hull. He once instructed one of his agents in Virginia to demand the imprisonment of a delinquent debtor. Hull could be considered as the very sort of hard-driving merchant who provoked country traders and customers from other American colonies to complain about New Englanders' high mark ups on bills of exchange, excessive prices, and monopolies. English visitor John Josselyn speared the hypocrisy of Puritan merchants in Boston who denounced well-meaning Quakers while smuggling goods, monopolizing commodities, charging 'excessive prices,' enslaving farmers and fishermen through vicious credit schemes, and scooping up mortgages and repossessed vessels like

54. Hull to William Heifernan, September 10, 1673, Hull, 'Letterbook'; Clarke, *John Hull*, 64–65, 69, 103, 131–32; Newell, *From Dependency to Independence*, 86–94; Hunter, *Purchasing Identity*, 23.

so many fallen apples. 'If they do not gain *Cent per Cent,*' Josselyn observed, 'they cry out that they are losers.' Hull might have prided himself on his piety and civic prominence, but Josselyn colored Boston's Puritan merchants as a 'damnable rich' cabal flattered by preachers whom they patronized.[55]

Josselyn's critique rang true in at least this respect: Hull navigated between religious teaching and commercial acumen without a precise discipline enforced by the church congregation. Hull's pastors certainly preached at him, but they did not interfere with his professional competence and mercantile expertise. Neither Hull nor his pastors ever presumed that they ought to direct his accounts: his credits and debts, the commodities he exchanged and customers with whom he dealt, his interest rates and legal pursuit of debtors, prices and fiscal decisions. Hull fretted about worldliness, but he bore the burden of determining his business practices as a matter of private conscience, only dimly informed by preachers who condemned illicit by-products of the transatlantic economy such as imported fashions and personal dispositions such as avarice without specifying proper profit margins or credit transactions.

In the short term, institutional developments in the church help to situate the distance between religious discipline and the daily transactions of merchants. Boston's commercial leaders found their way into the transatlantic market during the 1650s and 1660s, when fractures in the Puritan order, sacramental disputes, social and cultural differences between congregations, and

55. Hull to Joshua Lamb, September 29, 1674, Hull 'Letterbook'; Hull to Joshua Lamb, September 1, 1677, Hull, 'Letterbook'; John Josselyn, *An Account of Two Voyages to New England* (London, 1674), 180; Bailyn, *New England Merchants*, 98 (for the first Josselyn quotation), 129–30; Clarke, *John Hull*, 110. For London's high interest rates on loans to New Englanders, see Bailyn, *New England Merchants*, 183. For other criticisms of Boston merchants, see Newell, *From Dependency to Independence*, 77; Bridenbaugh, *Cities in the Wilderness*, 38; and Darrett B. Rutman, *Winthrop's Boston: Portrait of a Puritan Town, 1630–1649* (Chapel Hill: University of North Carolina Press, 1965), 272. For the vices of maritime, urban, Boston society, see Laurel Thatcher Ulrich, 'Big Dig, Hidden Worlds: Boston,' *Common-place* 3/4 (2003), http://www.common-place.org/vol-03/no-04/boston/. (Accessed June 1, 2003.) On usury, see Valeri, 'Religious Discipline and the Market.'

the increasing complexities of overseas trade belied pretensions of a common set of disciplinary rules and procedures to hedge merchants' practices. Yet that is to speak only of temporary hindrances to the institution of ecclesiastical supervision over business. In the long run, Puritan preachers in Massachusetts developed profound legitimizations for disciplinary regimes that explicitly allowed merchants to operate outside the control of church congregations: ideas about the means by which providence guided social affairs in New England, meting out justice and judgment. Their pronouncements from the late 1660s through the early 1680s prompted merchants such as Hull to ground their moral responsibility in the civic order itself, the public institutions of Massachusetts.

3. Providence and the Civil Order

Not all of the established clergy in Boston regarded discipline and the civic order in the same way. Although most of them shared a distaste for imported cultural styles and the apparently bottomless ambitions of a new class of commercial men, they promoted different forms of moral oversight as antidotes. Conservatives such as Davenport summoned the dissenting impulses of earlier Puritans. He insisted on the necessity for the regenerate church to reassert its rule over society according to biblical tenets and to eschew civil authorities, including magistrates and judges, who compromised the peculiar mandates of godliness. 'The Danger to be feared in reference to the Civil State,' he asserted in 1663, concerned 'a perverting of *Justice*' and abandonment of scriptural norms in favor of secular, pragmatic notions of the good. In his 1669 election-day sermon, an infamous assault against the Halfway Covenant and Old South Church, he reiterated his argument for the primacy of the gathered congregation as a community of discipline and the unreliability of civil magistrates and law courts to enact godly standards of justice in society. Davenport's successors at First Church voiced the same pleas for the recovery of discipline, and the same apprehensions

about the subordination of the congregation to the power of civil government.[56]

The pastors at Old North and Old South churches, in contrast to Davenport, appealed to civil authorities to remake society. They never explicitly discarded established practices of congregational discipline, nor did they produce manifestos for the ascendance of civil logic over religious community and biblical rules in such terms. Yet Boston's progressive pastors did configure strategies for reform that invested public institutions with divine purpose. Slowly, from the Halfway Covenant through the mid-1680s, they set the burden of reform on the shoulders of civic men: magistrates, legislators, and eminent figures such as Hull.[57]

A series of public crises in the mid-1670s especially sparked the pastors at Second and Third churches to reconsider the relationship between providence and public institutions. The threat of imperial intervention into the colony's affairs cast a shadow over the whole period. It included an increasing number of trade inspectors and the presence of dissenting religious groups protected by royal mandate to periodic rumors of a revocation of the charter and installation of a royal governor. In 1675 and 1676 King Philip's War unleashed unprecedented violence and destruction

56. [Davenport], *Discourse on Civil Government*, 23, see also 12, 20; Davenport, *A Sermon Preach'd at the Election*, esp. 11. For Davenport's successors, see John Oxenbridge, *New-England Freemen Warned* ([Cambridge], 1673), 19, quoted in Bailyn, *New England Merchants*, 141; James Allen, *New Englands Choicest Blessing* (Boston, 1679), 10; James Fitch, *An Explanation of the Solemn Advice* [originally preached in 1676] (Boston, 1683), 6, 17–18, 45. Allen's attitudes took a rather bizarre turn in the late 1680s, under quite different political circumstances. Members of Old South Church protested the use of their meetinghouse for Anglican services by the imperial agent and governor, Edmund Andros, who arrived under the auspices of King James II. Still smarting from the presence of Old South, Allen rather mischievously held services celebrating the pregnancy of James's wife and containing royal psalms sung in an Anglican manner (Mel Yazawa, *The Diary and Life of Samuel Sewall* [Boston: Bedford Books, 1998], 31–33).

57. Sacramental piety and new patterns of discipline in the late seventeenth century often enhanced the authority of ordained ministers as religious professionals, but it also accompanied the sort of division between civil and religious discipline discussed below. For ministerial authority, see David D. Hall, *The Faithful Shepherd: A History of the New England Ministry in the Seventeenth Century* (Chapel Hill: University of North Carolina Press, 1972).

throughout New England. In 1676 a fire devastated the North End of Boston, including the Old North meetinghouse. Increase Mather ticked off one calamity after another in his private journal: political 'designs against New England,' the near death of 'trade,' unusually dry summers and frigid winters, Indian raids, an uncooperative governor. 'Tis the saddest time with N. E. that ever was known,' Mather observed. Voicing alarm, the General Court called thirty colony-wide fast days during the 1674–75 year, some six times the annual average for the seventeenth century.[58]

Desperation drove Mather and other ministers to providential interpretations of public events. Mather privately began to puzzle over the reason for—that is, the intelligibility of—every misfortune that cascaded down on Massachusetts. 'Providence doth now [set] me upon Humiliation extraordinary,' he wrote as King Philip's War began; and it was his job to discern the precise 'cause for it.' His perceptions hinted at a regularity to moral cause and providential effect. He asserted that the 'special hand of God' delivered an outbreak of smallpox in Boston Harbor because the governor had licensed too many drinking establishments. God sent a cold front during the 1675–76 winter to hamper the militia because troops murdered an innocent Indian, and allowed Indian raids to terrorize the people because officers violated the Sabbath. He confounded 'the English forces' in an important battle at the very moment that the upper house of the General Court voted down reforming measures promoted by pastors. 'It seems to be an observable providence' that Indians killed militia officer Edward Hutchinson, Mather surmised, because Hutchinson had rebuffed his church's admonishment for drunkenness. (Where church censures failed, providence administered a more direct and severe punishment.) Mather began to seek religious meaning in mundane events, read ordinary history alongside scripture as a means

58. Increase Mather, 'Journal,' *Massachusetts Historical Society Proceedings* 8 (1899–1900): 340–409, quotations and other details from 335, 343, 358–59, 400; W. DeLoss Love, Jr., *The Fast and Thanksgiving Days of New England* (Boston, 1895), 464–83; Hall, *Last Puritan*, 129–31; Miller, *From Colony to Province*, 130–46.

of divine revelation, and decode providence in visible, temporal events as well as in the atemporal progress of the gospel.[59]

These private ruminations reflected a trend among Massachusetts Bay ministers who made sense of corporate strains by drawing on Puritan notions of providence and covenant. Many of their fast-day and election-day sermons in particular, sometimes called jeremiads, probed for predictability, patterns, or a nearly causal paradigm to the sequence of events. Recollecting Reformed tenets, they asserted that providence called select nations through a covenant that threatened judgments for sin and promised blessings for reform. Second-generation ministers, from William Stoughton of Dorchester to Oakes and Willard, often concluded that civil authorities, who represented the social order, secured the commonweal by enforcing the covenant as social obligation.[60]

Mather had precedents for his jeremiads, but he was the master of the genre. Frequently published and an intimate of Hull, Sewall, and other Puritan merchants, he took partial associations and formed them into a full-blown identification between the public order of New England and divine rule. He did so most spectacularly in two 1673 sermons delivered on a December day of humiliation in his church (a day of corporate confession designed to avert divine punishment). Published in a single pamphlet the following year, their titles voiced Mather's ambiguity: *The Day of Trouble is Near . . . wherein is shewed . . . what reason there is for New England to expect a Day of Trouble. Also what is to be done, that we may escape these things which shall come to pass?* Preached on the verge of

59. Mather, 'Journal,' 340, 343, 400–402.

60. Stoughton (who later entered politics as the colony's lieutenant governor and supervisor over the courts of justice) scattered covenantal language throughout his election sermon in 1668. The Lord, he argued, had 'singled out New England' above all other nations, given it a unique covenant as a 'visible Church-state,' and established its civil rulers as near '*Gods*' by virtue of their public office. Oakes deployed the trope of 'the New-England Israel,' arguing that members of the General Court ought to promote Christian devotion in concert with church leaders. In his more genteel and discreet style, Willard did the same in early 1673 (William Stoughton, *New Englands True Interest: Not to Lie* [Cambridge, Mass., 1670], 17, 31, 34, 36); Oakes, *New-England Pleaded with*, 17; Samuel Willard, *Useful Instructions for a Professing People* [Cambridge, Mass., 1673], esp. 63–80.

King Philip's War, *The Day of Trouble* envisioned widespread calamity ('things which shall come') yet pleaded for measures to avert such calamity ('what is to be done, that we may escape'). In the first sermon, Mather maintained that Israel and the New Testament church suffered troubles as means of divine correction for idolatry, spiritual torpor, and oppression of the poor.[61]

In the second sermon, Mather correlated in rich detail biblical precedents with events in New England. New England's Christians, he charged, lacked spiritual life; they appeared, 'as to their discourses, or their spirits, or their walking, or their garb,' like unbelievers. Commercial success had so become their idol that they donned worldly garments and turned away from the poor in their midst, taking profits to the expense of their neighbors. Even 'Professors of Religion *fashion themselves according to the world.*' Mather resorted to the same language that English reformers had used to condemn the old regime. 'Is there not Oppression amongst us?' he asked. 'Are there no biting Usurers in *New England*? Are there not those that grinde the faces of the poor?' Signs of providential chastisement inevitably followed. Vice flooded New England and eroded the political order. The great first generation—godly rulers all, according to Mather—had nearly died off. Present misfortunes portended further judgments.[62]

Mather expressed no affinity with high-flown economic ambition and impersonal techniques to exchange credit and accrue profits. Here and elsewhere, he fingered commercial vice as the chief occasion for chastisement. Three years after the *Day of Trouble* performances, he attributed further misfortunes, such as warfare and economic depression, to the venality of merchants who had set 'excessive' prices by the laws of the market rather than by 'the just value.' He professed himself shocked at the widespread acceptance of 'that odious sin of Usury,' which transformed debtors into means of profit. He excoriated land-grabbing speculators

61. Increase Mather, *The Day of Trouble* (Cambridge, Mass., 1674), 3–13.
62. Mather, *The Day of Trouble*, 22–23.

who provoked Indian ire toward English settlers. New England's calamities predictably had followed the sins of its most prominent citizens.[63]

Mather here issued customary social criticism, but he also offered an uncustomary reading of New England's history. He developed his interpretation further in *The Day of Trouble* and other writings. Reviewing the history of Massachusetts in 1676, he marveled at how the virtuous 'Fathers of New England' suffered no crushing disasters. Moral degeneration in the 1660s and early 1670s had, by the law of God working its way out in the flow of events, provoked severe punishment throughout society. Such was the action of providence. The events, Mather astonishingly claimed, 'spake no less' than scripture itself. He modified New England's narrative into a divine drama in which, to quote him again, 'the events spake,' which is to say that the history became scripture. He did not abandon the Bible, but it was the history of Israel that fascinated him, and the correlation between Israel and New England. He made his case against the Halfway Covenant with a biography of his father. Other ministers followed Mather's example. Hubbard composed a full history of New England and a lengthy narrative of New England's Indian wars; Oakes meditated on the latest historical works from London; and Samuel Danforth of Roxbury published almanacs featuring historical vignettes. These historian-divines drew moral and theological conclusions from the patterns they discerned in public events, sometimes dispensing with traditional methods of disputation based on the Bible and its refraction through creeds and magisterial authorities such as Calvin.[64]

63. Increase Mather, *An Earnest Exhortation to the Inhabitants of New-England* (Boston, 1676), 9, 11.

64. Mather, *An Earnest Exhortation*, 3. Mather's tract on the Halfway Covenant was *The Life and Death of that Reverend Man of God, Mr. Richard Mather* (Boston, 1670); see also Middlekauff, *The Mathers*, 104–16. Hubbard's history of the Indian war was *A Narrative of the Trouble with the Indians* (Boston, 1677); his 'General History of New England' was not published until 1815 in the *Massachusetts Historical Society, Collections* (1815) 2:5–6. For the jeremiad and the rise of historical consciousness, see Miller, *From Colony to Province*, esp. 28–33, 51, 116; and Sacvan Bercovitch, *The American Jeremiad* (Madison: University of Wisconsin Press, 1978), although my reading differs from Miller's and Bercovitch's.

Previous Puritans of various stripes also read God's hand in history. For more than a century, Reformed pamphleteers and divines in England had portrayed a cosmos driven by providential judgment. Calvinists in England, the Netherlands, and Scotland furthermore asserted a political dimension to providence in terms of a national covenant, with its mandates to social reform executed by magistrates. Parliamentary leaders made the association between the nation and biblical Israel long before the Boston preachers, and the extraordinary migration to New England appeared to its founders as one miracle after another.[65] Yet the palpable determination of Mather and Willard to uncover divine purpose and moral order in the calamities around them pushed them to extend and modify their predecessors' interpretation of New England's history. Whereas Winthrop reviewed past events and occasionally discerned special providences (extraordinary events that enacted divine punishment or mercy), Mather asserted a continual, predictable, and precise correlation between contemporary affairs and divine purpose, acts and consequences, moral practices and historical outcomes, with an unprecedented thoroughness. He furthermore identified the civil order of Massachusetts Bay as a special object of providential oversight in ways that perhaps only William Bradford did in the previous generation. He eventually equated the colony's public institutions with the people of God,

65. In its popularized, sometimes bowdlerized version, providence merged with centuries-old folklore: tales of wonders and supernatural prodigies that inflicted pain on the wicked or rescued repentant sinners from natural disaster. Printers in England and New England profited from inexpensive editions of these tales, and rural laymen in New England sometimes recounted their own stories of omens and wonders that spoke directly and personally to them, portending the future of their private affairs. Hull's diary, mentioned above, contained some hint or residue of this form of providence, in its mention of daily miracles and supernatural provisions. This personalized, predictive reading of providence differs from the historical, retrospective, and collective readings of Mather and other divines. See, for discussions of folklore and wonders, Hall, *Worlds of Wonder*, 71–116; for lay readings that appropriated wonders as personal omens that predicted the future, Michael P. Winship, 'Encountering Providence in the Seventeenth Century: The Experiences of a Yeoman and a Minister,' *Essex Institute Historical Collections* 126 (1990): 27–36. For similar information related to experience in England, see Alexandra Walsham, *Providence in Early Modern England* (New York: Oxford University Press, 1999); for other evidence of precedents to Mather's generation, see Bozeman, *To Live Ancient Lives*, 287–343.

the civil body with the sacred nation. 'This is Immanuels Land,' he asserted at the end of *The Day of Trouble*; 'Christ by a wonderful Providence' had 'caused as it were *New Jerusalem* to come down from Heaven.' So 'the dealings of God with our Nation' were 'different than with other' nations and colonies. The real church, by Mather's reading, was New England.[66]

The more Mather wrote and spoke in this vein, the more he invested New England's civil leaders, members of his Boston audience such as Hull, with responsibility for moral reform. They represented the godly nation. Shaken by the outbreak of war, the General Court asked Mather for an address at its October meeting in 1675. He elaborated the meaning of his previous sermons: the future of Massachusetts lay in the hands of its legislators and magistrates. Taking its cue from Mather, the Court designated a committee to draft a series of reform measures, which it passed as the 'Provoking Evils' legislation. Paraphrasing Mather's list of sins, the Court ordered county judicatories and town constables to proceed against immodest styles, Sabbath violations, periwigs, swearing, idle socializing, tavern haunting, and unlicensed public houses. The laws gestured toward religious discipline by urging the churches to attend to the training of youth. Yet they affirmed the civil magistracy's complete authority over economic practice, empowering county courts or grand juries to make presentments for excessive prices, oppression, and immoderate dress, and to establish fines for such illegalities. Two months later, when Mather delivered a widely-attended lecture on the state of the colony, published as *An Earnest Exhortation*, he admonished the magistrates to zealous execution of the laws and prodded them to consider further measures. Their diligence to such civil measures, he surmised, would protect the commonweal and secure the country's prosperity.[67]

66. Mather, *Day of Trouble*, 26–27. For differences between Bradford and Winthrop on the one hand, and Increase Mather on the other, see Peter Lockwood Rumsey, *Acts of God and the People, 1620–1730* (Ann Arbor: UMI Research Press, 1986), 7–44.

67. Mather, *An Earnest Exhortation*, especially 3–4, 13. The 'Provoking Evils' legislation was printed in *Several Laws and Orders . . . of the General Court* (Cambridge, Mass., 1675), 32–37. For the general narrative here and the following paragraphs, see Hall, *The*

Mather's words widely published and influential, provided an interpretive template adopted by Thacher and Willard, and set the tone for his own further preaching.[68] In his 1677 election sermon, *A Discourse Concerning the Danger of Apostasy*, he jettisoned previous Puritan claims that true moral discipline came through the churches to the wider society. Instead, he asserted what he admitted to be a 'controversial' proposal, that 'the Magistrates' assume 'power in matters of Religion' and reform the churches as well as society. This, he argued, enacted the biblical pattern and replicated the precedent set by the founders of New England: a political-religious order led by civil rulers whom 'Scripture compared to Corner stones' because they 'lay such Foundations as shall make Posterity either happy or miserable.'[69] To remind them of that pattern, he urged the General Court to produce and publish a history of New England, as if it were their duty not merely to enforce divine law but also to detect its iterations in recent events. He insisted that the magistrates take greater heed to monitor the churches, supervise candidates for ministry, promote orthodoxy, and compel congregations to reconciliation after the divisions created by the Halfway Covenant and founding of Old South Church. He also asked the legislators to 'recommend unto

Last American Puritan, 107–9; Foster, *The Long Argument*, 206–30; and Gildrie, *The Profane, the Civil, and the Godly*, 19–40.

68. More immediately, Mather's performance sparked controversy. In the May 1676 election sermon, Hubbard implied that Mather had unfairly demeaned New England's merchant-military leaders, Governor Leverett, and members of the upper house with his criticisms of merchants and implications that they had provoked divine punishments on the colony. The sanguine title of Hubbard's piece was *The Happiness of a People in the Wisdome of their Rulers*. Mather fired back in the 1677 election sermon, *A Discourse Concerning the Danger of Apostasy*. Incensed at his critics, he thrust at the magistrates with even greater force. He had not meant to demean their authority, rather the opposite. The fate of New England—its prosperity and peace, even the welfare of its churches—depended completely on them. If they failed to secure providential favor by executing godly laws, then all was lost. Greatly displeased at Mather's 1677 *Discourse*, the governor and members of the upper house refused to offer the usual proposal for publication; it was printed later as a separate work in Mather's *A Call from Heaven to the Present and Succeeding Generations* (Boston, 1679).

69. Increase Mather, *Discourse Concerning the Danger of Apostasy*, 35, 55–66. For the background to and importance of Mather's sermons at this time, see Hall, *The Last American Puritan*, 113–31; Gildrie, *The Profane, the Civil, and the Godly*, 25–37.

the Churches in this Colony a solemn renewal of the Covenant with God,' that is, to promote a public ritual in which congregations reaffirmed their adherence to their initial covenants and creeds. In effect, the magistrates ought to exercise discipline over the churches.[70]

Mather also demanded that ministers refrain from debates about politics, economics, and other civil matters (never mind the irony that he was lecturing the magistrates on their duties). 'For a Minister of Christ' to pretend to 'be a Merchant' or preachers 'to be Gospel Lawyers, to handle the *Code* instead of the Bible' was 'very uncomely,' he tartly explained. He specifically referred here to pastors who engaged in commerce and argued cases in civil courts, but in the process he excluded them from interference into economic and legal practice. Civil matters called for civil expertise, in which the lay leaders of the colony, not its preachers, specialized. Willard signaled his agreement with Mather in his 1679 sermon on the death of Governor John Leverett. He apologized for the appearance of being a 'busie body in matters of State,' but allowed himself at least this one political observation: rulers ought to know 'how to deal in the very change of a peoples manners . . . as the times vary.' That is, a good ruler read the times, interpreted history and social change, and therefore knew what justice and the common good meant in particular circumstances. Only 'Skillfull, discerning' rulers could 'understand the times and seasons, and what Israel ought to do.' Willard implied that civil rulers rather than pastors had the practical experience to supervise life in society.[71]

Mather's interpretations captured most of the Boston-area clergy, who convened a special synod to discuss reform in 1679. Attended by the pastors of Old South Church, along with Hull and Savage as lay representatives, the synod published its recommendations as *The*

70. Mather, *Discourse Concerning the Danger of Apostasy*, 71, 72–81, 88–91.

71. Mather, *Discourse Concerning the Danger of Apostasy*, 86–87; Samuel Willard, *A Sermon . . . Occasioned by the Death of . . . John Leveret* (Boston, 1679), 6–8, 13.

Necessity for Reformation. It reiterated Mather's previous analyses: factions, 'Passions and Prejudices,' slander, contentious litigation, land speculation, aggressive settlement on the frontier, defrauding the Indians, oppression, high prices, excessive profits, and inflated wage demands all signified the eclipse of godliness by worldly spirits. Avarice seethed everywhere. *The Necessity for Reformation* rebuked merchants in such terms, but did not demand their submission to church authorities. The synod allowed that it was 'impossible' for individual congregations to exercise genuine discipline over such a large and diverse population, so it solicited magistrates to model moral virtue, support the Cambridge Platform, enforce previous moral legislation, and promote covenant renewals in the churches. After the convocation, Mather and Willard privately pestered the governor, deputies, and other public officials to execute wage and price ceilings.[72]

The General Court responded with legislation that empowered county courts yet again to deal with oppression, profiteering, and idleness, and mandated a committee of lay magistrates to review all previous moral statutes.[73] Mather, Willard, and other principals in the synod were somewhat taken aback by the Court's presumptions; the laws appeared to neglect the role of the churches completely, bounding congregational discipline from civic and economic matters. Yet the pastors did not issue public recriminations. Instead, they promoted a new covenant-renewal ceremony in their congregations. Intending the ritual to be a means of moral and spiritual dedication, Mather and Willard held ceremonies at the Old North Church on the same day. In the morning, Mather preached for his congregation. He recapitulated his previous arguments. The government, on the one hand, had a mandate to enforce obedience to the 'external' covenant by which God

72. Boston Synod, *The Necessity of Reformation* (Boston, 1679), 11; Peterson, *The Price of Redemption*, 167; Hall, *The Last American Puritan*, 155–56.

73. Massachusetts Bay, Colony, *Records of the Governor and Company of the Massachusetts Bay*, ed. Nathaniel B. Shurtleff, vol. 4.2 (1661–74), *passim*; vol. 5, 1674–86 (Boston, 1854), 59–63.

promised corporate, temporal prosperity for social virtue. The church, on the other hand, engaged its members in a spiritual covenant of grace: the hope of eternal felicity premised on inward faith. Mather urged his members to renew their vows to both iterations of New England's covenant. They were related obligations, because the spiritual covenant led believers to promote the civic good, which the external covenant secured. Mather mentioned nothing of the congregation's responsibility to oversee the civic conduct of its individual members. The church ought to offer the means of grace, especially the sacraments, while public officials saw to such matters as commercial exchange.[74]

Preaching for his congregation that afternoon, Willard lauded the covenant renewal as 'a judicious and voluntary act' of individuals who, in the interiority of their 'own heart[s]' detected sin, repented, and recommitted themselves to God. Willard hinted at the problem of covetousness and pride, but listed no specific misdeeds, no economic sins to bring the point home. Without saying as much, Willard celebrated a ritual that implied a public audience and some form of moral pressure to serve the public order, but left the real powers of coercion outside the church. Two years later, in his 1682 election-day sermon, he yet again located social discipline in the civic realm. He held that magistrates carried responsibility for public behavior, from economic exchange to proper speech. By this time New England's crisis appeared to have abated, and Willard was downright sanguine about the state of the colony, with its separate 'ecclesiastical and civil constitutions.'[75]

74. Increase Mather, *Returning unto God the Great Concernment of a Covenant People* (Boston, 1680), n.p. (the quotation is from the covenant itself, printed after the sermon without pagination). For the covenant renewals of the 1680s, see David A. Weir, *Early New England: A Covenanted Society* (Grand Rapids: W. B. Eerdmans, 2005), 191–220.

75. Samuel Willard, *The Duty of a People that have Renewed their Covenant with God* (Boston, 1680), 5, 11; *The Only sure way to prevent threatned Calamity* (Boston, 1684), esp. 179–88. Confessions of faith and conversion narratives, often given to meet requirements for communion, still provided some corporate discipline in the church, but these confessions did not mention specific economic behaviors (Elizabeth Reis, 'Seventeenth-Century Puritan Conversion Narratives,' in Colleen McDannell, ed., *Religions of the United States in Practice*, 2 vols. [Princeton: Princeton University Press, 2001], 1:22–31).

The covenant renewals culminated a long period of theological adjustment, when leading lights of the New England clergy, especially the pastors of Second and Third churches in Boston, constructed an interpretation of New England's history that overturned the scenario of the founders. Leaders such as Cotton and Winthrop envisioned moral discipline as the authority of the believing congregation, which wielded the peculiar language and mandates of scripture over the social activities of its members.[76] Tracking civic occurrences as providential history, Mather and Willard located divine rule in public institutions. The church functioned as one of many corporate associations, with its own sphere of activity. Congregations served the commonweal by promoting moral sincerity and a godly conscience. Merchants conducted their trade to enhance prosperity. Magistrates enforced the law. Preachers infused the whole system with providential purpose and direction, while minimizing interference by the church into technical matters of exchange and civil justice. The jeremiads, to put it in the strongest terms, thereby legitimated in theory what had taken place in social reality: the exclusion of congregational discipline from social exchange. Economic reform did not rest in the imposition of ancient and immutable laws—custom and scripture—through the church, but in the responsibility of civic leaders to rule according to their social expertise.[77]

More specifically, Puritan preaching gave merchants a theological mandate to rely on public institutions for moral supervision,

76. This is not to claim that Cotton and Winthrop excluded the civil courts from church matters completely. In extreme cases such as the Antinomian Controversy of the late 1630s, when heresy appeared to amount to contempt for all forms of authority and to threaten the civil order, they turned to the courts to do what the church could not: issue temporal punishments such as fines and banishments. Yet when it came to matters of everyday social exchange, the leaders of Boston's church in 1649 summed up a large body of Puritan teaching when they forbade members from using civil law courts before bringing matters to the church meeting (*Records of the First Church in Boston*, 39:52).

77. To put this another way, pastors in the congregational order during this period increasingly regarded their vocation as a specialized profession; they accordingly were quite willing to de-emphasize public church meetings led by the laity, and move moral oversight to private consultations with individual church members while investing civil rulers with authority over secular business; see Hall, *The Faithful Shepherd*.

and to depend on civic laws, as adjudicated by the courts, to arbitrate commercial disputes. This concerned chiefly the problem of credit. Devout traders such as Hull hesitated to pursue debt litigation too readily (charity often decreed forgiveness rather than legal harshness); but the erratic supply of money compelled merchants to rely on book debts and negotiable instruments, and accordingly pressured them to raise interest rates and bring debtors into court. They accepted this as a necessary cost of economic competence and an instrument of providence. The number of debt cases in the Massachusetts Superior Court of Judicature soared during the 1670s and 1680s, and rose markedly in the county courts. In the Suffolk County Court of Common Pleas, the percentage of the docket devoted to causes for debt (unpaid debts and defaulted bonds) doubled from 1670 to 1680, taking up over a quarter of the total cases. The court became the preferred forum for economic adjudication in the Boston area, spending over three-quarters of its time on debt and other matters of commerce such as contested bills of exchange, failure to deliver goods, and disagreements over contracts, bonds, rents, probate, and land boundaries. Similarly, the proportion of debt cases in the Essex County Quarterly Courts rose from 2 percent of the docket in 1662 to more than 50 percent by 1683. Comparable figures emerge from the records of the Middlesex County Courts in a slightly later period. Many of the cases, moreover, revealed the spread of debt litigation from contests between merchants over bonds and unpaid bills to a host of issues involving artisans, farmers, and unemployed citizens as well.[78]

78. The figures come from a statistical analysis of the records of the Massachusetts Superior Court of Judicature, included in John Noble and John F. Cronin, eds., *The Records of the Court of Assistants of the Colony of the Massachusetts Bay, 1630–1692* (Boston, 1901–28); the Suffolk County Court of Common Pleas, published as Samuel Eliot Morison, ed., 'Records of the Suffolk County Court, 1671–1680,' *Publications of the Colonial Society of Massachusetts. Collections*, vols. 29–30 (Boston, 1933); the Middlesex County Court of Common Pleas, trans. David Pulsifer, 3 vols. (Massachusetts State Archives, Boston); and George Francis Dow, ed., *Records and Files of the Quarterly Courts of Essex County Massachusetts*, 9 vols. (Salem, Mass., 1911–75), vols. 2, 8. For background, see Newell, *From Dependency to Independence*, 116–20; and Muldrew, *The Economy of Obligation*, 173–95. For one example of the spread westward of debt litigation, see Joseph H. Smith, ed. *Colonial Justice in Western Massachusetts, 1639–1702: The Pynchon Court Record* (Cambridge: Harvard University Press, 1961), 161–63, 203–27.

Nearly all of the Puritan traders in Boston—Tyng, Scottow, Savage, Oliver, Brattle, and Usher included—filed causes for debt in the Suffolk court. Their readiness to use civil justice reflected new attitudes toward social discipline; so too the very nature of the cases they brought. Occupied by commercial suits, the courts adopted formal procedures, demanded specialized legal argumentation, and relied on the economic expertise of merchants themselves, aided by legal experts such as Richard Cooke. [79] Court records included dozens of pages of accounts and a flurry of papers for a single case. In 1672, to mention only one example, Cooke represented several creditors who sued Hull's timber-mill manager, Thomas Broughton, for outstanding debts. Broughton had paid his creditors, including Hull, Usher, and Shrimpton, with various mortgages and bills of exchange on partial shipments of goods long since sold. Differences in interest rates, accrued interest, multiple ownership of bills, contested land claims, and even unknown signatories required so much scrutiny that one creditor (unnamed in the records, no doubt to preserve his reputation) admitted that it appeared that he 'hath been payd: but he best knoweth' not 'how' or by whom. The need for economic proficiency, added to professional standards of legal protocol with

79. There is an extensive literature by legal and social historians that reinforces the point here: increases in the numbers of economic disputes brought before the courts, changes in courtroom procedure, and the proliferation of formal legal argumentation all indicate a significant shift away from church to civil institution as moral authority in society. To sample such literature, consult Peter Charles Hoffer, *Law and People in Colonial America*, rev. ed. (Baltimore: Johns Hopkins University Press, 1998), 76–91; Stephen Foster, *Their Solitary Way: The Puritan Social Ethic in the First Century of Settlement in New England* (New Haven: Yale University Press, 1971), 138–47; George Lee Haskins, *Law and Authority in Early Massachusetts: A Study in Tradition and Design* (New York: Macmillan, 1960); T. H. Breen, 'Persistent Localism: English Social Change and the Shaping of New England Institutions,' *William and Mary Quarterly*, 3rd ser., 32 (1975): 3–28 ; Cornelia Hughes Dayton, 'Turning Points and the Relevance of Colonial Legal History,' *William and Mary Quarterly*, 3rd ser., 50 (1993): 7–17; David Thomas Konig, *Law and Society in Puritan Massachusetts: Essex County, 1629–1692* (Chapel Hill: University of North Carolina Press, 1979); Carole Shammas, 'Anglo-American Household Government in Comparative Perspective,' *William and Mary Quarterly*, 3rd ser., 52 (1995): 104–44; Bruce H. Mann, *Neighbors and Strangers: Law and Community in Early Connecticut* (Chapel Hill: University of North Carolina Press, 1987); and Douglas Greenberg, 'Crime, Law Enforcement, and Social Control in Colonial America,' *American Journal of Legal History* 26 (1982): 293–325.

their peculiar language, mixtures of common law and shifting precedent, and impersonal decorum, marked a departure from the personal, flexible, and informal agendas of the first generation, who argued that the church ought to reform the courts according to scriptural norms and language.[80]

The jeremiads did more than invest such legal procedures with legitimacy. Even when they hammered against self-serving merchants, ministers observed the history of civil society as a didactic exercise. To this extent, their pronouncements were analogous to the use made of history by England's mercantilist thinkers. Misselden and Petty derived the moral laws of commerce from observations of history, in their case the effects of policies on the nations' balance of trade. The preachers of Boston's Second and Third churches, no less than the economists, suggested that service to the public good could in itself be construed as a moral rule. Merchants who refrained from the gross excesses of imperial culture and downright avarice, then, might well pursue their profits and litigation apart from customary strictures against new modes of exchange, as long as they contributed to the commonweal.

New conceptions of providence helped Hull and his merchant-colleagues to negotiate between pious resolve and commercial demand. Hull inscribed providential interpretations onto his own reflections about his calling as a merchant and civic leader, and the state of New England. Along with his pastors, he anxiously noted imperial threats to the charter of the colony in mid-1660: rising contention, the death of first-generation leaders, and toleration of Quakers. Charting an increase in supernatural prodigies and portents, the frequency of fast and thanksgiving days, renewed war with the Dutch, an unusually cold winter in 1665, a fire among Boston's warehouses in 1672, and the proximity of Dutch privateers at Long Island in 1673, he appeared to detect a divine storm on the horizon. Like Mather, he felt 'a general sense

80. 'Records of the Suffolk County Court,' 78; but see 65–78.

of the anger of God appearing in such 'threatening, and the issue unknown.' In 1675 he noted the demise of several fellow merchants and magistrates, including Hezekiah Usher, Peter Lidget, and Richard Russell. In 1676 the fiery destruction of Old North Church stunned him. After King Philip's War ended, he remarked on continuing calamities: smallpox, the death of Leverett, a conflagration that destroyed several docks and warehouses, including his own. Throughout all of this, Hull listened intently to the jeremiads coming from the pulpits of Second and Third churches, and expressed hope that the 1679 Reforming Synod would provide remedies. His reading followed closely on the interpretation of men such as Mather and Willard, who taught him to infuse his civic duties and mercantile objectives with religious principle.[81]

Hull's fellow merchant at Old South Church, Joshua Scottow, explicitly acknowledged Mather and Willard as inspirations for his two jeremiad-like histories published in 1691 and 1694, *Old Mens Tears for their Own Declensions* and *A Narrative of the Planting of Massachusetts*. Providential cause and effect in history filled his narratives as much as it had Mather's. Like Mather, Scottow idealized the founders of New England as spiritual giants. The Lord rewarded their civic 'skill,' excellence in the arts of war, and deeds of 'Gallantry and Bravery' with uncommon success. He recounted the people's recent decline into frippery and pale religiosity, their loss of energy and diligence, and their worldliness and unbelief. The calamities of war and political abasement before the imperial government came as predictable judgments. Scottow then reminded his generation of the agendas of the Reforming Synod. Civil men, he pleaded, should again take command and exercise discipline. Scottow urged merchants to exercise their commercial prowess and rebuild New England, just as

81. Hull, 'Diaries,' 211–12, 237, 249; see 213–15, 233–36, 244–46. Hull continued to record ill omens when the Reforming Synod's measures had little effect: more fires, fasts, deaths of prominent leaders, and comets.

the first settlers passed 'over the largest Ocean in the Universe' in ships 'all Laden with Jewels of Invaluable Value.' Scottow replicated and condensed in one treatise twenty years of change in Puritan teaching: the distancing of New England's past from the present, contrast between pristine virtue and contemporary corruption, reading of public events as the unfolding of predictable moral laws, attribution of covenantal identity to the civil order, and, finally, the importance of secular leaders—magistrates and merchants—to the future of New England.[82]

Hull certainly conducted his affairs as if his contributions to civil society were providential mandates. One of many merchants who increasingly bore the cost of poor relief in Boston, he donated much of his hard-won profits to charitable projects such as the construction of an almshouse.[83] Hull assumed other posts of civic leadership. He was elected to the office of selectman in 1658 and frequently thereafter. He sat on special courts devoted to commercial disputes, and on a committee that recommended the creation of a bicameral legislature for the colony. Beginning in 1671, five different towns voted him their deputy to the General Court at different times (the law did not require residency). He travelled to London to advise a delegation commissioned to negotiate matters of trade, and corresponded with the colony's

82. [Joshua Scottow,] *Old Mens Tears for their Own Declensions* (Boston, 1691), 3–5, 17–19; [Joshua Scottow,] *A Narrative of the Planting of the Massachusetts Colony* (Boston, 1694), 25–26, 40, 43. For Scottow's providential reading of history, see Dennis Powers, 'Purpose and Design in Joshua Scottow's *Narrative*,' *Early American Literature* 18 (1983–84): 275–90.

83. In 1656 Hull and nearly twenty other merchants resolved to establish a fund to house and educate unemployed youth in Boston. In 1660 the town appointed the deacons of First Church to oversee the construction of an almshouse, funded by bequests from merchants, including Hull. During the 1670s, the number of indigent residents in Boston increased markedly, especially from the flood of northern refugees during King Philip's War. From this point on, poor relief in Boston depended on a mélange of voluntary contributions taken in congregations, the beneficent campaigns of well-do-do donors, and, after the colonial government enacted its first poor law in 1671, tax revenues (Foster, *Their Solitary Way*, 138–47; Bridenbaugh, *Cities in the Wilderness*, 81–82; and Charles R. Lee, 'Public Poor Relief and the Massachusetts Community, 1620–1715,' *The New England Quarterly* 55 [1982]: 564–85).

agents in London. As treasurer, he oversaw and underwrote the government's purchase of arms and munitions for the militia. After King Philip's War, he paid for several diplomatic missions to London. He arranged for, and financially backed, the Massachusetts purchase of lands in Maine. He was important enough in the eyes of royal officials to be named as a defendant in proceedings against the Massachusetts charter when imperial-colonial frictions over commercial law mounted to a crisis in the early 1680s.[84]

Boston's clergy had urged Hull and his associates to enact piety through public leadership, valorizing their business skill and administrative expertise. Hull thought of himself in these very terms. His success, even though not as formidable as that of some of his competitors, brought him into a circle of men unequalled in Boston for knowledge of the empire that increasingly impinged on life in the colonies. With their transatlantic ties, administrative experience, business acumen, and loyalties to New England, he and his associates viewed themselves as civic patrons. Drawing a parallel between himself and the merchant-heroes of the great migration, Hull recounted how God had 'moved the hearts' of merchants to supply 'fitt matterialls for a Commonwealth' in New England. He cherished that 'choicest' company of 'military men, seamen Tradesmen' with 'Larg Estates and free spirits' who 'spent' themselves 'for the Advancmt of this worke . . . to make this wilderness as Babilon was once to Israell,' to plant 'a Jerusalem' in the New World. As Hull explained to the General Court when petitioning for repayment of the 'seven hundred pounds at Interest' he had paid the crown for the colony's land claims in Maine, 'my encouragement was that God had called me to the place and had given me what I had for such a time,—that it was for a good people.' He had acted like the merchant-heroes who founded New England; he counted 'it my

84. Clarke, *John Hull*, 115–17, 180–85.

duty to spend and to be spent for the Public welfare.' Yet the practical wisdom that earned him the money to lend for the public now compelled him to demand repayment, to display his commercial drive by laying out the interest rates and various factors now deepening the colony's indebtedness to him, and to plead 'not to suffer' him 'to lose more than needeth.' If New England needed civil leadership and economic prosperity, then it would have to follow the fiscal rules and market principles that drove merchants such as Hull.[85]

Puritan preaching in the 1660s and 1670s provided the template for Hull to make his own image as a civic patron, public benefactor, and devout believer all at once. He did not find it excessive to claim for himself a role in the providential history of Massachusetts. Nearly twenty years after his death, Increase Mather's son, Cotton Mather, further validated Hull's perspective with a memorial to his wealth and political sagacity. Mather claimed that Hull's success fulfilled a prediction given by pastor John Wilson during his youth: 'It came to pass accordingly that this exemplary person became a very *rich*, as well as emphatically a *good* man, and afterwards died a *magistrate* of the colony.'[86]

Willard and other pastors extolled men such as Hull because they used their profits for public and religious purposes, regardless of how they accumulated their estates. When Hull died in 1683, Willard eulogized him as a true saint, confirming Hull's self-image as an expert in making and giving away money. As an exemplar of the godly merchant, Hull, by Willard's reading, tempered economic aspiration with inward devotion and prayer, his 'constant and close secret Communion with God.' He was not like the imperial merchants, making idols of money, flaunting their wealth, and neglecting the covenant duties of family worship. He openly confessed his faith in Christ, sometimes provoking his

85. Hull, 'Diaries,' 167–168; Hull to the General Court, c. 1681, quoted and cited in Clarke, *John Hull*, 191–92.

86. Cotton Mather, *Magnalia Christi Americana* 2 vols. (1702; repr., Hartford, 1852), 1: 316.

merchant competitors to scoff. He expressed loyalty to his pastors, and nurtured pious practices in his home. He 'strove to grow better as the times grew worse.' Yet Willard also discerned the work of 'Providence' in Hull's 'prosperous and Flourishing Portion of the Worlds Goods.' Hull did not neglect the 'outward occasions and urgency of Business.' He exhibited proficiency and diligence in his trade. A public-minded man, he had invested his wealth in a variety of civic associations, from municipal commissions and the colonial Assembly to the artillery company and, as only one among other public institutions, the church. By his death, 'this Government,' Willard preached, 'hath lost a Magistrate; this Town hath lost a good Benefactor; this Church hath lost an honourable Member'; and Boston's militia 'Company hath lost a worthy Captain.' His conscience fortified by piety, Hull had 'a sweet and affable Disposition' that led him to make several donations to the indigent of Boston: 'the Poor have lost a Liberal and Merciful Friend.' Hull merited 'the love and respect of the People,' who 'had lifted him up to places of honour and preferment.' Such a combination of economic expertise, civic-mindedness, and personal piety was, Willard claimed, all to the good.[87]

Just as London had its literary valorizations of merchants to parallel the formal tracts of economic writers, so Boston had an anonymous fable entitled *A Rich Treasure at an Easy Rate* as corollary to the jeremiads and merchant eulogies. First published in London in 1657, Boston printers produced their own version in 1683 with several reprints thereafter. It provided a laymen's popularized version of the merchant as a civic patron and subject of providence. Reading like a condensed *Pilgrim's Progress* for the devout trader, the fable featured a figure named 'Godliness' who settled in a populous town. Godliness found no comfort among extremely wealthy residents, whose pride, prodigality, covetousness, maliciousness, and laziness affronted him as much as the imperial merchants offended men

87. Samuel Willard, *The High Esteem which God hath of the Death of His Saints* (Boston, 1683), 16–17.

such as Hull. Among the poor, Godliness observed idleness, lying, begging, stealing, and drunkenness. Only among the solid, modest, yet successful merchants did Godliness find himself happy. He finally settled in the company of his neighbor 'Labor,' who 'had travaelled all Countries' and 'thence brought and Transported' their 'Commodities, and Traded with them into all other Countries.' Diligent and cheerful, Labor, the merchant, undertook 'the most Pious and Beneficial Acts' to uphold 'the Commonwealth.' He was a civic-minded man. Working together, Godliness and Labor inspired the townspeople, 'set many poor People to Work, and paid them duly, and by that means enabled many, poor before, to pay their Debts.' Godliness taught Labor to season industry with inner piety, to 'flee Lying, Swearing, Profaneness,' and to support the church with generous donations. This was the moral ideal of merchants such as Hull: to trade well, exercise their vocation energetically, nurture religious devotion, provide for the poor, and assume the role of a patron of the social order. *A Rich Treasure* gave, in effect, Mather and Willard's teachings without the theology—and without even the slightest hint that the local church should constrain merchants by coercive measures that impeded their success in the market.[88]

It might be overly easy to dismiss the importance of godliness to this fable. If *A Rich Treasure at an Easy Rate* achieved a favorable reading among the likes of Mather and Willard, Hull and Scottow and Sewall, it did so because it stressed the interdependence of religious devotion and economic competence. The second-generation ministers of Boston had not succumbed to secularism. They resisted what they perceived as the excesses of imperial culture and the venalities of market exchange. They continued to inform the consciences of traders such as Hull, and to that extent to wield preaching as moral discipline over the economy. Yet, even as they urged merchants to purify their motives and inner affections, they promoted the civic order and public prosperity as providential mandates. They sacralized technique, sanctified

88. Anon., *A Rich Treasure at an Easy Rate* (1657; 1683; 3rd ed. Boston, 1763), 23–26.

expertise, and separated economic competence from the responsibility of the gathered church.

The most widely read piece of literature about John Hull, perhaps, was written by Nathaniel Hawthorne in 1840. In a legend entitled 'The Pine-Tree Shillings,' one chapter of his sardonic tales about colonial Massachusetts, *The Whole History of Grandfather's Chair*, Hawthorne imagined Hull as a cheerful, lucky, portly, and wily businessman who made buckets of money from his mint. Contented and amiable, yet the paragon of the hard-driving Yankee, Hull 'had grown very rich' when Samuel Sewall asked for his daughter's hand. Hull clearly loved his daughter 'Betsey' (her real name was Hannah). She too was content and happy, well fed on 'pumpkin pies, doughnuts, and Indian puddings.' Aware that Betsey had grown a bit overweight, but that she had captured the heart of Sewall nonetheless, Hull consented to the industrious, admirable, and ambitious Sewall. "'Yes, you may take her,' said he, in his rough way, 'and you'll find her a heavy burden enough.'"

On the wedding day, the finely dressed Hull (in purple velvet), the 'blushing' Betsey, and the dutiful Sewall (hair close-cropped in rejection of courtly fashion) gathered with neighbors in Hull's home. To the perplexity of everyone, Hull's servants lugged into the room a huge pair of merchant's scales. Hull had Betsey sit on one of them. He then produced his famous oak chest, 'full to the brim of bright pine-tree shillings.' The servants heaped handful after handful onto the scale opposite Betsey, until she was lifted from the floor. "'There, son Sewall!' cried the honest mint-master . . . take these shillings for my daughter's portion. Use her kindly, and thank Heaven for her. It is not every wife that's worth her weight in silver!'"

Hawthorne's story conveys an odd conjunction of joviality and moral earnestness, material contentment and Puritan decorum. It casts Hull into the role of the affable and accomplished businessman, emerging from the doldrums of overly scrupulous founders into the middle-class comfort of provincial New England. Genial

to an exact measure, so to speak, Hull could afford—morally and financially—to lavish shillings on his fortunate son-in-law. It is a pleasant tale. But it misses something. Hull made his money from overseas trade and complex financial deals. He frequently dealt in credit, the exchange of paper bills and accounts, and never accumulated a chest full of shillings. He and Sewall operated according to the technical demands of commerce that had eclipsed more personal modes of exchange. Hull in fact had made a contract with Sewall to pay him £500 as a dowry for his marriage to Hannah. Hull gave Sewall £30 before the wedding day, and another £35 a few weeks after. Sewall recorded Hull's remaining debt to him, for £435, in his accounts. Puritan merchants were experts at keeping their accounts.[89]

Hawthorne's tale missed another point. The endurance of the old critique of oppression and usury, and persistence of the ideal of the modest and self-effacing businessman, alongside the emergence of a commercial order in Massachusetts, undoubtedly made Puritan merchants such as Hull at least a bit anxious. His autobiography and reflections on New England are not all that cheery. As much as the conceptual framework of providence might have allowed merchants to bridge moral traditions and economic practices and to live coherently in the midst of the possibility of contradiction between Christian and commercial identities, it did not mark the full legitimization of the market. It amounted to a halfway measure, to borrow a phrase from later characterizations of the sacramental practices of the period. Protestant religiosity and economic modernization moved toward congruence slowly, generation by generation, in the specific dilemmas and local cultures of merchants such as John Hull and their ministers.

89. I have quoted from the following online version of Hawthorne's story: *http//www.ibiblio.org/eldritch/nh/gc106.html.* (Accessed June 10, 2008.) The real account of the dowry is in M. Halsey Thomas, ed., *The Diary of Samuel Sewall, 1674–1729* 2 vols. (New York: Farrar, Straus and Giroux, 1973), 1: 15.

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